

Problems and Prospects of Unorganised Retail Marketing in India – A Study

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Abstract—The unorganised retail sector is a significant part of the retail sector in India, and it still has a significant role in employment creation, local distribution and consumer service provision. But the industry is going through a lot of transformation with the increase of organised retail, ecommerce, quick commerce, shift in consumer tastes and technology advancements. The present study is titled, “Problems and Prospects of Unorganised Retail Marketing in India – A Study of Selected Districts in Telangana State” which throws light on the major problems and prospects of the unorganised retailers in the evolving retail environment. The study addresses some important issues such as organised retail and electronic commerce competition, financial constraints, technology adoption, product variety, inventory management issues, marketing constraints, shifting preferences, supply chain issues and infrastructure constraints. Concurrently, the study pinpoints key opportunities stemming from customer proximity, customised service, flexible transactions, digital transaction method, social media marketing, local home delivery, local market expertise, new markets, integrating with organised supply chains and omnichannel retailing. The analysis suggests, however, that while its proportion of sales is slowly shrinking, the unorganised retail market also has significant market potential due to the fact that it is locally based, has customer friendly relationships and is flexible. In this context, the study highlights the need for technological adaption, better access to finances, better inventory and supply chain management, digital marketing, and appropriate institutional support to make the unorganised retailers more competitive and sustainable in Telangana State.

Index Terms—Unorganised Retail Marketing, Organised Retail, Retail Competition, Retail Prospects and Business Sustainability.

I. INTRODUCTION

Retail sector has a great stake in Indian economy and is an important link between producers, distributors and consumers. Unorganised retail is a significant part of this sector and is represented by Kirana stores, neighbourhood shops, street vendors, hawkers, weekly markets and small speciality shops and family-owned retail businesses. While organised retail, e-commerce and quick commerce have skyrocketed in India, the traditional retailers are catering to a sizable segment of consumers. They are still relevant because of their geographical location, personal customer service, flexible transactions, local expertise and ability to serve customers with varying purchase capacity.

But there is a significant changing landscape of the retail environment in India due to technological advancements, consumer expectations, competition, and the formalization of retail activities. The increasing presence of supermarkets, hypermarkets, shopping malls, speciality retail chains and large format stores have put increasing pressure on small retailers. In general, organised retailers have better bargaining power, better relationships with suppliers, standardized operations and access to technology which allows them to provide a wider range of product mixes and promotion packages. Meanwhile, the proliferation of ecommerce and fast-food delivery has shifted consumer expectations when it comes to price, product range, convenience, home delivery and speed of service. This means that traditional retailers with a less developed technological infrastructure and delivery network will face considerable difficulties in response to these developments.

There are also a number of limitations to unorganised retailers' internal operations and marketing efforts. They have constraints accessing formal institutional finance to fund inventory, infrastructure, technology

and promotional activities. Limited access to modern technology, such as inventory-management systems, customer databases, digital marketing and data analytics, can further restrict their ability to adapt to market conditions. However, their competitiveness can be impacted by a variety of issues, such as limited product assortment, inadequate inventory management, supply-chain constraints, and insufficient promotional activities. Furthermore, digital payment facilities, home delivery and consistent service are becoming commonplace in the consumer's mind, putting pressure on conventional retail outlets as the consumers are increasingly quality-conscious, convenience-oriented, and digitally connected, demanding product variety and transparent pricing.

However, unorganised retail has some potential opportunities to contribute to its sustainability and growth. Small retailers can build trust, loyalty and repeat business due to their close contact with customers and their ability to have a personal relationship. They can also be flexible in the sale of small amounts of products and offer locally relevant services, which can offer them a competitive edge. Moreover, digitalisation is opening new possibilities via UPI and QR-code payments, social-media marketing, local online ordering and home delivery. Retailers can engage customers on platforms like WhatsApp, Facebook and Instagram without spending a lot of money on traditional advertising.

Unorganised retailers in Tier-II/III and semi-urban markets can also benefit due to their local market knowledge, which help them cater to the local preferences, festivals and seasonal demand. The potential of having the physical outlet and digital outlet working together also indicates that omnichannel may be a key avenue for the future. Neighbourhood presence and digital ordering/payments, home delivery and communication with customers allows unorganised retailers to retain their traditional strengths while also evolving in an increasingly digital retail landscape.

In this context, the study of the problems and prospects of unorganised retail marketing takes even more significance. This knowledge will help gauge measures that can be taken to make traditional retailers

more competitive, adaptable and sustainable in the evolving retail landscape in India.

II. REVIEW OF LITERATURE

Existing Literature of the unorganised retail is mainly concerned with the competitive position of the traditional retailers in the Indian retail market. Singh and Das (2008) explored the strategies that are being used by the Kirana stores to confront organised retail and identified the need for customer loyalty, convenience and personalised relationship. Likewise, Kumar et al. (2010) found that small independent retailers had scope to enhance their performance by the adoption of adequate retail and business practices. The results of these studies suggest that while organised retail does provide a competitive challenge, unorganised retailers have relationship-based and local-market strengths that can help them to survive and compete.

The latter body of literature highlights the significance of customer relationship and customization as important assets of unorganised retail. Prasad and Aryasri (2008) noted that retailing is a relationship business and explained the significance of customers' familiarity, trust and personal interaction in terms of developing their loyalty and repeat purchase. The traditional retailers are usually quite close to their customers and know what they like to buy and what items they need for their households. In this way, the unorganised retailers remain distinct from large organised retailers based on two main factors: personalization and proximity, and flexible transactions.

The study "Constraints faced by farmers at Rythu Bazaars in Telangana State – An Evaluation" conducted by Verma (2019) analyzed the issues faced by the farmers selling their agricultural produce at the designated Rythu Bazaars in Telangana State. The study revealed that farmers still have a lot of problems in their way such as prevalence of middlemen, weakness of infrastructure, problems of support price fixation and storage. Poor government funding was another key concern that was identified in the study. The results indicated that with proper facilities, financial support and institutional arrangements, farmers could be encouraged in their involvement and

farmers as well as consumers benefit. This is especially significant in regards to the present research as infrastructure, pricing mechanisms, financial support and intermediary-related issues are all important in local retail and market systems.

As digitalisation progressed, researchers started to look at technology as a challenge and an opportunity to the unorganised retailer. Singh, Singh and Ali (2012/2013) shed light on technology-based neighbourhood retail as per the AaramShop and the scope of linking the traditional retailers with the customers via digital platforms. Adhikary et al. (2021/2022) explored further the adoption of digital payments and suggested that digital technologies may have a positive impact on the economic performance of unorganised retailers. These studies indicate that some of the limitations of traditional retailers can be addressed by digitalisation and that its ability to compete in the evolving retail environment can be enhanced.

Digital transformation and technology adoption have been more recently studied with focus on small retailers. In their study, Mookerjee, Chattopadhyay and Rao (2022) observed the technology adoption scenario of organised and unorganised retailers and identified the technology adoption hurdles for the small traders. Bhattacharjee et al. (2024) also found cost, compatibility, perceived ease of use and perceived usefulness as key enablers of digitalisation in the case of unorganised neighbourhood retailers. In the same way, Narang and Tiwari (2025) also highlighted the lack of awareness and use of new technologies by unorganised shops of the apparel industry. Together, these studies have shown that technological capability has become a more significant aspect for the competitiveness of traditional stores in the future.

The literature also suggests that there are other factors that limit the activities of unorganised retailers other than technology. Their level of competitiveness can be impacted by limited access to finance, restricted product assortment, poor inventory management, poor bargaining power with suppliers, limited promotional activities and a lack of infrastructure. In the same context, Verma (2019) pointed out various problems, such as infrastructure, pricing, storage, intermediary

and financial-support problems in the case of Rythu Bazaars in Telangana. The results highlight the importance of studying structural and operational barriers to smaller actors in local retail and market chains.

The new literature thus suggests a few possibilities for the future of unorganised retail marketing. Traditional retailers can extend their in-store capabilities and personal service by leveraging digital payments, social-media marketing, local online ordering, home delivery and omnichannel retailing. Further, institutional support, enhanced infrastructure, better supply chain management and access to financing can bolster the capacity of small market players for a fair competition.

2.1 Research Gap:

The literature reviewed depicts an evolution from analysing organised and unorganised competition to institutional constraints, conventional retailers' adaptation, digitalisation and institutional support. But there is a need for a integrated study of Indian retail market, organised retail and unorganised retail, problems faced by the unorganised retailers, and the new opportunities for unorganised retailers. This study aims to fill this gap by analyzing the problems and prospects of unorganised retail marketing in India with a consideration of the dynamic competitive, technological and institutional environment.

III. SIGNIFICANCE OF THE STUDY

Organised and unorganised retail sectors co-exist in the Indian retail market, with the unorganised retail sector still being vital to cater to the daily consumption of a huge population. They are close to customers, offer personalised service and are flexible in transactions, and have local market knowledge that are important competitive strengths. But the growth of organised retail, e-commerce and quick commerce, as well as shifting consumer demands and technology have posed huge challenges for conventional retailers. Hence it becomes imperative to study the issues and prospects of unorganized retail marketing for understanding the retail market dynamics and its competitive landscape in India.

The study is important because determining the prime constraints and opportunities can help unorganised retailers increase their competitiveness and adjust to the evolving retail landscape. Alongside the opportunities brought about by digital payments, social media marketing, local delivery, digital ordering and omnichannel retailing, there are also challenges that need to be addressed, including limited finance, technology adoption, inventory management, product assortment, restrictions on the supply chain and promotional limitations. The results can prove to be informative for retailers, policymakers and other stakeholders to prepare strategies for the sustainability and modernisation of unorganised retail in India.

IV. OBJECTIVES OF THE STUDY

1. To analyze the growth and importance of organised and unorganised retail in Indian retail industry.
2. To identify and analyse the major problems of the unorganized retailers in India.
3. To analyse the new opportunities and challenges in Sustainable Development of Unorganised Retail Marketing in India.

V. SCOPE OF THE STUDY

The study is limited to the Indian retail market and highlights the role and significance of unorganized retailers focusing on the organised and unorganized retail market. It explores the key issues and obstacles that classical retailers are encountering as they go up against a more competitive environment, along with the emergence of new technologies and consumer

tastes. It also discusses the opportunities and prospects of digital payments, digital marketing, local delivery and omnichannel retailing. The study considers the potential for modernization and improved competitiveness of unorganised retailers. The overall objective is to gain insights on the sustainable growth and future sustainability of unorganised retail marketing in India.

VI. RESEARCH METHODOLOGY

The study has a descriptive and analytical research design as the primary data source is secondary data on Indian retail market with more focus on organised retail and unorganised retail market problems and prospects of unorganised retail marketing. Data and information are gathered from government reports, industry reports, research articles, academic journals, books, websites and other reputable publications. The collected information is analysed to gain insight into the structure and significance of the Indian retail market, the major challenges faced by the unorganised retailers and the new opportunities and prospects that emerge for the sustainable development of these retailers.

VII. GROWTH OF ORGANISED AND UNORGANISED RETAIL MARKET IN INDIA

The is required to explain the evolution and growth of retail marketing in India and the impact level of unorganised retail market in creating employment opportunities and contribution towards the national economy. In this regard, the data collected and presented in Table – 1.

Table – 1: Growth of Organised and Unorganised Retail Market in India

Financial Year	2020-21	2021-22	2022-23	2023-24	2024-25	2025-26
Total Retail Market (US\$ Billion)	746	722	844	951	1,061	1,167
<i>Total Retail Growth (%)</i>	-	-3.2	16.9	12.7	11.6	10.0
Organized Retail (US\$ Billion)	91	87	109	150	196	227
<i>Organized Retail Growth (%)</i>	-	-4.4	25.3	37.6	20.7	16.0
<i>Organized Retail Share (%)</i>	12.2	12.1	12.9	15.8	18.5	19.5
Unorganized Retail (US\$ Billion)	655	635	735	801	865	940
<i>Unorganized Retail Growth (%)</i>	-	-3.1	15.7	9.0	8.0	8.7
<i>Unorganized Retail Share (%)</i>	87.8	87.9	87.1	84.2	81.5	80.5

Source: Annual Reports of IBEF – Retail Sector in India – 2020-21 to 2025-26.

The data in Table -1 shows that although the retail market shrank somewhat during the FY2021–22 period, it saw significant growth in the remainder of the study period. The total retail market fell in FY2021–22 by 3.2% from FY2020–21, to reach US\$722 billion. This recession could be linked to the negative shift in economic and consumption activities during the COVID-19 period. The market bounced back robustly, however, and grew to US\$844 billion in FY2022–23, up 16.9%. It further increased to US\$951 billion in FY2023–24 and US\$1,061 billion in FY2024–25, with growth rates of 12.7% and 11.6%, respectively. Projections for FY2025–26 are approximately US\$1.17 trillion or about 10% growth. This is in line with the industry estimate of the retail segment growing by approximately 10% in FY2026 as per the industry assessment submitted to SEBI.

During most of the time period, the organised retail segment has shown much higher rate of growth compared to the overall retail segment. The value of organised retail went from US\$91 billion in FY 2020–21 to US\$196 billion in FY 2024–25. Its overall retail market share rose by 6.3 percentage points to 18.5% of total retail market. The growth was particularly strong in FY2022–23 with organised retail growing by 25.3%, followed by a huge 37.6% growth in FY2023–24 and 30.7% growth in FY2024–25. If this 16% growth rate is maintained, the estimated organised retail value for FY2025–26 will be approximately US\$227 billion, which is approximately 19.5% of the total market. The ongoing growth is testament to the growing significance of supermarkets, retail chains, branded outlets, modern trade and digital/online trade. Research in the industry also suggests that organised retail is growing steadily in India.

While the percentage of the unorganised retail sector in the total retail sector has been on a downward trend, it remains the largest part of the Indian retail sector. The absolute size of the unorganised retail market is projected to grow from US\$655 billion in FY2020–21 to US\$865 billion in FY24–25. Its volume, however, has fallen from 87.8% to 81.5% over the same time period. This means a significant structural shift from unorganised retail not being shrinking in absolute market size, but the market share of unorganised retail is being eroded by the relatively higher growth of organised retail. The unorganised segment in FY2025–

26 is expected to be at about US\$940 billion, which will still represent around 80.5% of the total market.

The figures have important implication for the present study on “Problems and Prospects of Unorganised Retail Marketing in India – A Study of Select Districts in Telangana State.” The data indicate that unorganized retail business is the major part of the Indian retail trade but there is continuous pressure from organised retail, supermarkets, digital retail and changing of consumer behavior. Meanwhile, the absolute value of unorganised retail is continuing to rise, so there are still significant market opportunities for traditional retail. Their success in the future will depend on their problem-solving skills within pricing, product assortment, finances, supply chain, inventory, competition and e-commerce, amongst other factors; as well as the opportunities of digital payments, personalised customer service, home delivery, local market knowledge and business expansion.

The analysis proves that the retail industry is witnessing a structural change in India. The value of the total retail market has risen significantly since COVID-19, and organised retail has grown at a significantly higher rate than the overall market. The organised segment had grown from US\$91 billion to US\$196 billion in FY2020–21 and from 12.2% to 18.5% market share during the period. Unorganised retailing grew from US\$655 billion to US\$865 billion while its proportion of overall retail trading fell from 87.8% to 81.5%. The results thus indicate that unorganised retailing is still an economically important sector, albeit with growing competition. It has a large market share, a local presence, strong customer relationships and personalised services, which offer great potential; there is competition from organised retailers and ecommerce, which poses a challenge. This structural shift is a valid reason to consider the problems and prospects of unorganized retailers at district level in Telangana State, the focal point of your research.

VIII. PROBLEMS OF UNORGANISED RETAIL MARKETING

India sees growing competition between unorganised and organised retailers – such as supermarkets, hypermarkets, speciality retail chains and shopping malls. Organised retailers have a greater buying power, better supplier relations, standardised operations, broader product offerings and access to technology. These benefits create a heavy burden on small retailers to keep customers and be competitive. The other significant problem is the increasing competition from ecommerce and quick commerce platforms. The Internet allows consumers to compare prices and product characteristics, and they allow for home delivery; quick-commerce has raised their expectations of delivery speed and convenience. The integration of technology into their operations and their capacity to deliver products to customers is less developed than that of the large retailers, which makes it harder for them to directly compete.

Another important constraint is limited access to finance. A majority of unorganised retailers have limited working capital and may have limited access to formal institutional finance. This impacts their capacity to buy inventory wholesale, enhance infrastructure, implement technology, grow businesses and run promotions. Lack of modern technology also impedes the growth of traditional retailers. While digital payments are growing in use, few retailers have access to inventory-management software, customer databases, digital marketing, or online ordering and data analytics. The price of technology and poor technology knowledge can also discourage adopting the technology.

Other serious issues are lack of product choices, and poor inventory control. Unlike supermarkets and online marketplaces, small stores may have limited selling (and storage) space, which keeps them from providing the variety of products offered by larger establishments. Relying on personal experience, instead of systematic demand forecasting, can also lead to overstocking or stock-outs, which can impact working capital and customer satisfaction. Limited marketing and promotion are also a problem for unorganised retailers. Retailers were more likely to be organised than to invest in advertising, loyalty programmes, social media and customer relationship management, while traditional retailers were mostly relying on word-of-mouth communication and personal relationships. Meanwhile, new trends in consumer preferences such as variety, clarity of price,

appealing store atmosphere, online payments, home delivery and uniform service also raise pressure.

Moreover, chain, procurement and infrastructure options impact small retailers' competitiveness. Their bargaining power may be weak and result in higher procurement costs, and their lack of storage and display space, parking space and other facilities can limit their ability to enhance customer experience and increase the number of products offered.

IX. PROSPECTS OF UNORGANISED RETAIL MARKETING

Despite the aforementioned challenges, the unorganised retail sector has immense potential for growth, due to the local market knowledge, service and proximity to customers. Kiranas and neighbourhood shops tend to be situated in the immediate vicinity of residential areas, where residents can make many small and frequent purchases. Trust, loyalty and repeat buying can be gained from close relationships with customers. As more and more people are using digital payment, it is a great opportunity for traditional retailers to grow. The adoption of UPI, QR code payments and mobile banking could help enhance ease of transaction and enhance transaction records, and help achieve better integration with formal financial services. In like manner, digital and social media marketing via WhatsApp, Facebook, Instagram etc can help small retailers reach the customers and advertise products at low costs.

Another significant opportunity is local online ordering and home delivery. Traditional retailers can leverage their physical presence and geographical location for delivery along with orders through phone calls and digital platforms, balancing the ease of digital channels with the benefit of having a physical store. Using their geographical location for delivery, and accepting orders via phone calls and digital platforms, traditional retailers can offer a mix of the online convenience with the physical presence to meet the competition from e-commerce and quick-commerce platforms. Local market knowledge of unorganised retailers is another advantage that is important. They know local festivals, local preferences, local seasonal demand and purchasing

trends which they use to tailor their merchandise and services to local needs.

Tier-II, Tier-III and semi-urban is also a good opportunity, where organised retail has limited physical presence. Furthermore, seamless B2B integration with digital wholesale platforms and marketplaces can streamline procurement processes and facilitate a more direct link between small retailers and suppliers and distributors. Lastly, there is the potential of omnichannel retailing in the future. Through the integration of physical stores and digital ordering, digital payments, home delivery and mobile communication to the customer, the unorganised retailers can leverage on their core competencies while meeting the evolving customer expectations. Such a hybrid approach can be useful for the traditional retailers to stay relevant and competitive in India's fast-changing retail landscape.

X.CONCLUSION

With the growing competition from organised retail, e-commerce and new digital retail formats, the study concludes that unorganised retail is still an important and dominant player in the Indian retail industry. The absolute growth of unorganised retail has remained positive, but the growth rate of organised retail has overtaken unorganised retail to cause the latter's share of the total retail market to diminish over time, as suggested by the market data. This structural shift represents a change in the nature of unorganised retailers—now selling in a competitive and technologically advanced retail market.

The study revealed some major challenges such as intensifying competitive pressure from organised retailers, supermarkets, and online shopping platforms, constraints in accessing finance, poor access to technology, lack of product mix, inventory management issues, reduced marketing and promotional efforts, changing consumer preferences, supply-chain and procurement issues, and infrastructure limitations. These issues have the potential to impact the sales, profitability and customer retention of small retail businesses as well as its sustainability.

Unorganised retailers however have a number of key competitive attributes. Located close to customers, offering personalised services and flexible transactions, knowledge of the local market and customer loyalty are all significant benefits that large and standardised retail formats may struggle to achieve. More digital payment, social media marketing, and local online ordering and home delivery services are also emerging, providing traditional retailers with opportunities to adjust to shifting consumer habits.

Thus, the future of unorganised retail hinges on its ability to successfully merge the traditional with the modern retail approaches. To compete, traditional retailers can rely on the use of digital technologies, better financial management, efficient inventory, efficient supply-chain management, better customer relation management, and selective use of omnichannel retailing. They have further capacity to grow sustainably, by means of appropriate government support in the areas of finance, training, infrastructure and policy.

- Implications for Unorganised Retailers: Unorganised retailers must change with the times and slowly integrate digital payments, digital marketing, online ordering, inventory applications and delivery services to their local communities. When using technology in conjunction with personal customer relationships, operational efficiency and customer retention can be enhanced.
- Financial Implications: Limited access to finance is a major constraint. Financial services and financial institutions should provide access to credit, working capital finance and appropriate financial services for small retailers on affordable terms. Better financial understanding will also aid retailers in better cost, stock and profit management.
- Marketing Implications: Retailers can enhance their marketing strategies by implementing these personalised marketing strategies such as WhatsApp, social media, customer communication, loyalty programs, and personalised promotions. They already have customer connections in the area, which can be leveraged into a stronger competitive edge.

- Technology Implications: Rather than technology being seen as a competitive threat, it should be seen as an opportunity. The use of UPI, QR-code payments, digital inventory systems, online ordering and social-media platforms can help small retailers to more effectively counter organised retail and e-commerce.
- Supply Chain and Inventory: Stock-outs, excess inventory, wastage and working-capital issues can be minimised through improved procurement and inventory practices. Enabling small retailers to access digital wholesale platforms, secure suppliers and established distribution channels can enhance their efficiency and competitiveness.
- Government and Policy Implication: Government agencies can support unorganized retailers in the following ways: easy credit facilities, training and awareness campaigns, building infrastructure, supporting digitalisation and enacting proper policy measures. These actions can help enhance the ability of traditional storefronts to remain resilient and sustainable.
- Implications for Sustainable Retail Development: The study implies that growth of unorganized retail need not be the negation of organised retail in the future. Rather, a hybrid or omnichannel strategy may allow small retailers to keep their local benefits without employing some of the new retailing practices. This will help in the development of stronger, competitive and sustainable retail businesses in Telangana State.

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