

Role of NGOs in Socio Economic Development of Rural India

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Abstract:-

In India, more than 25000 NGOs prevail fighting for certain causes for the betterment of the society. The leading NGOs in India are Sammaan Foundation, Gunj, Sahyadrigenes, Green Guards, Akshya Trust, Smile Foundation, Udaan Welfare Foundation, Pratham, Lepa Society. India has glorious past in which NGOs have played an important role right from Shahu Maharaj to the Noble Peace Prize Winner Kailash Satyarthi (Bachpan Bachao Andolan). NGOs have a huge hand in Socio economic development of the country. Government makes many policies for the rural development. But most of the population in India lives in rural areas which makes government very hard to reach to the people. Here NGOs act as a bridge in between people and the government. NGOs create awareness in the people about many aspects viz., dowry system, child labour, sanitary issues, women harassment, education, conservation of biodiversity. The present strategy of the NGOs include creating awareness in people, creating chances for self-employment and trying to provide minimum basic amenities to the public. The current communication deals with the problems of farmers regarding agriculture. Navdanya, Jai Kisan Krishi Shikshan Sanstha, Bharat Krishak Samaj, Biswasuk Sevashram Sangha are some NGOs actively working concerning the issues of Indian farmers including their education and health problems. This paper is an effort to scrutinize the work done by the NGOs for the rural development in India.

Key Words: NGO, Socio-economic Development, Rural India, Conservation of Biodiversity.

1. Introduction:

India is the land of villages. So we can say that the Indian economy depends majorly on agriculture. Government makes many policies for the rural development. But most of the population in India lives in rural areas which makes government very hard to reach to the people. Here NGOs i.e. Non-governmental Organization act as a bridge in between people and the government. NGO is nothing but the volunteer organization. The current population of India is 1.27 billion about that 72.2 per cent of the population lives in some 6,38,000 villages and the rest 27.8 per cent in about 5,480 towns and urban agglomeration. In India, more than 25000 NGOs prevail fighting for certain causes for the betterment of the society. The leading NGOs in India are Sammaan Foundation, Gunj, Sahyadrigenes, Green Guards, Akshya Trust, Smile Foundation, Udaan Welfare Foundation, Pratham, Lepa Society. Development of rural areas by

creating awareness, educating the people, making new policies to farmers and giving information related to agriculture which helps improving the economic background in villages is done by these organizations. NGOs create awareness in the people about many aspects viz., dowry system, child labour, sanitary issues, women harassment, education, conservation of biodiversity. As the most of the population in India resides in rural areas the improvement must be similar to urban and suburban areas. So rural areas can also enjoy the quality of life as that of urban areas. In Social Welfare many names of NGOs have made their identity.

2. History of NGO's:

International non-governmental organizations have a history dating back to at least 1839. It has been estimated that by 1914, there were 1083 NGOs. International NGOs were important in the

anti-slavery movement and the movement for women's suffrage, and reached a peak at the time of the World Disarmament Conference. However, the phrase "non-governmental organization" only came into popular use with the establishment of the United Nations Organization in 1945 with provisions in Article 71 of Chapter 10 of the United Nations Charter for a consultative role for organizations which are neither governments nor member states—see Consultative Status. The definition of "international NGO" (INGO) is first given in resolution 288 (X) of ECOSOC on February 27, 1950: it is defined as "any international organization that is not founded by an international treaty". The vital role of NGOs and other "major groups" in sustainable development was recognized in Chapter 27 of Agenda 21, leading to intense arrangements for a consultative relationship between the United Nations and non-governmental organizations.[34] tate of the world", rising in periods of growth and declining in periods of crisis. It has been observed that the number of INGO founded or dissolved matches the general "

Rapid development of the non-governmental sector occurred in western countries as a result of the processes of restructuring of the welfare state. Further globalization of that process occurred after the fall of the communist system and was an important part of the Washington consensus. Globalization during the 20th century gave rise to the importance of NGOs. Many problems could not be solved within a nation. International treaties and international organizations such as the World Trade Organization were centered mainly on the interests of capitalist enterprises. In an attempt to counterbalance this trend, NGOs have developed to emphasize humanitarian issues, developmental aid and sustainable development. A prominent example of this is the World Social Forum, which is a rival convention to the World Economic Forum held annually in January in Davos, Switzerland. The fifth World Social Forum in Porto Alegre, Brazil, in January 2005 was attended by representatives from more than 1,000 NGOs. In terms of environmental issues and sustainable development, the Earth Summit in Rio in 1992 was the first to show the power of international NGOs, when about 2,400 representatives of NGOs came to

play a central role in deliberations. Some have argued that in forums like these, NGOs take the place of what should belong to popular movements of the poor. Whatever the case, NGO transnational networking is now extensive.

3. Evolution of NGOs in India:

India has glorious past in which NGOs have played an important role right from Shahu Maharaj to the Noble Peace Prize Winner Kailash Satyarthi (Bachpan Bachao Andolan). Daana (giving) and seva (service) are the base of the history of the society of India. Friend-in-Need Society (1858), Prathana Samaj (1864), Satya Shodhan Samaj (1873), Arya Samaj (1875), the National Council for Women in India (1875), and the Indian National Conference (1887) are the number of organizations in the history of India. The Societies Registration Act (SRA) was approved in 1860 to confirm the legal status of the growing body of non-government organizations (NGOs). Many Christian organizations were present during this time and their efforts towards reducing poverty and constructing hospitals, schools, roads, and other infrastructure. In 1916, the return of Mahatma Gandhi to India moved the focus of development activities to economic self-sufficiency. Swadeshi movement, which advocated economic self-sufficiency through small-scale local production, swept through the country. Promotion of social welfare activities and to support people's participation through NGOs was possible after the establishment to Central Social Welfare Board in 1953. This additional funding and recognition led to a growing body of professional NGOs. International NGOs entered India in significant numbers to provide drought relief during two consecutive agricultural seasons, 1965–1966 and 1966–1967. Many of them established permanent local operations thereafter. Now after this period, funds from larger, professional, global organizations started their flow to the NGOs in India. This changed the character of civil society again after Moreover; foreign funds began flowing to domestic NGOs in India, changing the character of civil society once more after the establishment to Central Social Welfare Board. India witnessed a rapid increase in and diversification of the NGO sector as a response to the national political scenario and increasing concern about poverty and

marginalization. During this period, and development, civil liberties, education, environment, health, and livelihood all became the focus of attention. The process of structural adjustment begun In the early 1990s, the adjustments regarding globalization, centralization and the more recent approach of bilateral and international donors channeling funds directly through the government, NGO networks, and large corporate NGOs have somewhat pushed peoples' organizations into the background. NGOs today are small and dependent on volunteers. They have no paid staff.

4. Roles of NGOs in Rural development :

In India, due to huge population lot of the mass is under line the poverty. So the medical facilities provided are not sufficient. Most of them are depended upon agriculture. The NGOs play a huge hand in supporting the rural areas with respect to farmers and their families with medicinal facilities. Other problem due the poverty is child labour. It is illegal in India. In India, NGOs have played a huge hand in reducing this illegal issue. Chinyard (Chaitanya Institute for Youth and Rural Development), KIDS (Karnataka Integrated Development Society), Bachpan Bachao Andolan are indulged in this activity. Navdanya, Jai Kisan Krishi Shikshan Sanstha, Bharat Krishak Samaj, Biswasuk Sevashram Sangha are some NGOs actively working concerning the issues of Indian farmers including their education and health problems. These organizations aim to provide the families with all the basic amenities such as education regarding agriculture, health problems. Thus, creating a better life for the farmers. NGOs such as Jagruti, Grama Vikas, Bapuji Rural Enlightenment and Development Society (BREDS), Pride, Sanjeevani work for women empowerment in rural areas. Many social issues as well as their economic trouble have been sorted out such as dowry system, education, and self-employment.

Sanitary issues are the most important concerns handled by the NGOs. Cleanliness of the area, toilets in the areas, cleaning water facilities are the rights of each and every individual. Such responsibilities are well sorted by NGOs with the help of government. Sulabh, Nirmal Bharat

Abiyanare actively participating in this sector.

NGOs such as Smile Foundation, Nanhi Kali, and Asha work for education of people in urban as well as rural areas. Educating people is best remedy for all the above issues. Education can create awareness among people, better employment facilities, and sanitary problems. Hence many NGOs work in this field for the betterment of the society both socially and economically. Many other NGOs as MYRADA, RORES (Reorganization of Rural Economy and Society) also play a role in rural development in India. These all issues are most concerned to the economic and social development of the farmers and their family.

Also conservation of the biodiversity is very much related to the development to the rural areas. Biodiversity will yield traditional medicines, timber, various types of foods. Hence its conservation is most important in areas where villages are close to the jungles or undisturbed areas. Various NGOs like Sahyadri genes, Green guards, Prakruthi are striving for this concern in Maharashtra, India. These NGOs also fight for sanitation. But these NGOs face many problems during their work. Issues regarding financial assistance, volunteers, language barriers, local governing bodies, lack of leadership, misuse of fund, lack of public participation. Such difficulties come into scenario more in remote areas of the country. Still new NGOs are established and also work for socio-economic development of rural India.

5. Major role seen for NGO's in rural development:

As economic reform and liberalization saw the Government vacating several areas to let private sector entrepreneurship flourish and contribute to the high growth rate of the economy in recent years, a similar paradigm shift is needed to transform NGOs from their dependence on aid and grants from within and outside for transforming the rural scenario in the country. This is sought to be achieved for the NGOs through engaging them in micro-finance, micro insurance, and micro-entrepreneurship activities for the overall development of the rural areas and to promote the welfare of the people of rural India.

5.1 Better credibility:

As NGOs get finance generated through their

own activities, their credibility vastly improves and their service to rural people gets reinforced. CNRI is an apex body with over 2,000 member NGOs engaged in multifarious activities ranging from self-help group formation, income generation, marketing, agency work for insurance companies for life and non-life products and for banks and financial institutions to environment protection, watershed management, handicrafts, textiles, traditional medicinal plants and HR development. It is completing one year of its existence. To mark the celebration of one year of its service to NGOs, CNRI is hosting a three-day national meet - 'Advantage Rural India' - from April 17.

5.2 Special sessions:

The meet will feature sessions on NGO / SHG products, finance and marketing, rural connectivity, energy needs and new technologies, employment opportunities for rural youth, role of NGOs in the field of rural education, experience sharing with the performing NGOs in the field of organic farming, value-added agriculture, food processing, animal husbandry, environment, forests and natural resource management. The Union Minister for Rural Development, Dr Raghuvansh Prasad Singh, will inaugurate the meet; the Union Home Minister, Mr. Shirvraj Patil, will address the participants.

6. New areas in which NGOs as new actors could participate in development:

Since Independence in 1947 until around 1980 there was little effort on the part of the Indian Government to define the role of a voluntary agency or to recognize its importance. In 1980, however, with the Sixth Five Year Plan (1980-1985), the government identified new areas in which NGOs as new actors could participate in development. These areas included:

1. Optimal utilization and development of renewable source of energy, including forestry through the formation of renewable energy association at the block level.
2. Family welfare, health and nutrition, education and relevant community programs in the field.
3. Health for all programs.
4. Water management and soil conservation.
5. Social welfare programs for weaker sections.

6. Implementation of minimum needs program.
7. Disaster preparedness and management (i.e. for floods, cyclones, etc).
8. Promotion of ecology and tribal development, and.
9. Environmental protection and education.

7. Rural Development Schemes and NGO:

The important schemes available from Government of India for Rural Development are

1. Mahatma Gandhi National Rural Employment Guarantee Act (MGNREG).
2. Swarnjayanti Gram Swarozgar Yojna (SGSY).
3. Pradhan Mantri Gram Sadak Yojna (PMGSY).
4. Indira Awaas Yojana (IAY).
5. National Social Assistance Programme (NSAP).
Department of Land Resources-DoLR;
1. National Land Records Modernization Programme (NLRMP).
2. Integrated Watershed Management Programme (IWMP)

8. An assessment of the Role of NGO's in Rural Development:

The NGOs have taking active participation in rural development. The rural poor and socially depressed classes are mainly depending upon the operations of NGOs. No particular job is particularly meant for the NGOs. Thus, there is a huge competition among the NGOs to extend the services for the benefit of the poor. At the same time we should not forget the mushrooming of the NGOs for their welfare. The following are the important activities should take up for the development of the poor.

1. Agricultural related programs:

Numerous activities can be undertaken under agriculture sector. The jobs/projects like distributing planting materials, cattle, poultry, minor irrigation, free medical care for cattle's, safe drinking water for animals etc.

2. Health programmes for human and non-human beings:

The works like pit drainage, housing, creation of smokeless environment, good drinking water for animals and human beings, regular health checkup camps etc. will improve the health conditions of the human and non-human beings.

3. Community development programs:

The community development programs like adoption of villages for development, moral support during flood and famine period, supply of food and drinking water during flood, common well, training programs for the rural youths, housing projects, repair and renovation of houses etc. will satisfy the basic necessities. The important program like training programs for the rural poor will hold the youths from rural exodus. Even this type of training programs may also be extended for the rural women, so that we can expect self-sustenance among this community.

4. Human Resource Development programs:

The personality development programs, skill development programs, educational programs, integrated development projects etc. will enable the rural poor to earn bread and butter.

5. Trade and industrial promotion:

The important problem in the present context is availability of the market for the products of rural enterprises. Therefore, an NGO has a direct link with the government for marketing of the goods. Apart from this, NGO can also go for training the rural youths in fabrication works, wood works, beedi rolling, agarbathi manufacturing, printing press etc.

6. Government support:

The government (central, state or local) support at all level is inevitable for rural development. NGOs alone cannot do miracles overnight. Therefore, the government should watch and ward the working of NGOs at phase wise manner. Thus, the fund or whatever may be directly should move to beneficiaries. The NGOs should accountable for the funds.

9. Conclusion:

Government cannot reach the remote places of India. So they must support the NGOs established and also the funding organizations for the rural development. NGOs play vital role in connecting the people to the government's authorities, policy makers, which is most important for the development of rural India. The collaborative

efforts by both the organizations and the government are needed for this cause.

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Role of NGOs in Rural Development

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Abstract:

No doubt, NGOs have been constantly working day-in and day-out to solve various problems concerning children, women, senior citizens, environment etc. The NGO sector effectively works towards uplifting the socio-economic status of the poor. However, for a significant impact in the present era of liberalisation and globalisation wherein market forces adopt a key role, it becomes essential for the NGO sector to take a lead in helping poor people fight for the rural development. NGOs can help the rural people by providing access to the system, information on market opportunities, training facilities, information on sources of credit, etc. in order to meet the aspirations of rural poor, a unique set of training programmes are expected to extend for the officials of for better management of the organization and developmental initiatives. Non-Government Organizations (NGOs) are playing a very critical role in the process of managing development initiatives of various kinds at the rural level. The present strategy of rural development mainly focuses on poverty alleviation, better livelihood opportunities, provision of basic amenities and infrastructure facilities through innovative programmes of minimum wages and self-employment which is the constitutional goal enshrined under the directive principles of state policy of the Indian Constitution. This paper discusses about the vital role played by the NGOs to achieve this objective.

Keywords: Government, NGO, rural development, programmer, challenges

Introduction:

A non-government organization (NGO) is an organization that is neither a part of a government nor a conventional for-profit business. Usually set up by ordinary citizens, NGOs may be funded by governments, foundations, businesses, or private persons. Some avoid formal funding altogether and are run primarily by volunteers. NGOs are highly diverse groups of organizations engaged in a wide range of activities, and take different forms in different parts of the world. Some may have charitable status, while others may be registered for tax exemption based on recognition of social purposes. Others may be fronts for political, religious or other interest groups.

The present strategy of rural development mainly focuses on poverty alleviation, better livelihood opportunities, provision of basic

amenities and infrastructure facilities through innovative programmes of wage and self-employment. The above goals will be achieved by various programme support being implemented creating partnership with communities, non-governmental organizations, community based organizations, institutions, PRIs and industrial establishments, while the Department of Rural Development will provide logistic support both on technical and administrative side for programme implementation.

What is NGO?

Non-Governmental Organisation (NGO) is a non-profit social service voluntary organisation of community, persons, volunteers, civilians and citizens. NGO is registered at Government registering authorities but it is managed, operated and worked by its members and associated persons

under and as per the rules, regulations and laws of the Government of that country but independently from government control. NGO is not a part and directly controlled and monitored by Government but works according to the policies of the Government more specifically for development and welfare of society, areas and communities as Governments use to work. NGO works to improve the policies, enhances the work pattern, improves and implements the welfare and development schemes of Government and causes for human welfare. NGO cannot be a part of Political party but works as organized civil society, as an organisation to advocate, promote and monitor the political working based on development of society with the human right issues, education, health, environment and other welfare and development causes, aims, objects and issues. NGO operates, organises, manages, supports and runs programmes, activities, projects and works at local, regional, national and international level according to the requirements and operational capacity of the NGO.

Orientation based NGO runs, manages, supports, undertakes and implements Natural Resource Management, Empowerment, Social Development, Social Awareness, Political Awareness, Animal Welfare, Economic and Financial Development, Infrastructure Development, Improves and undertakes Livelihood programmes of communities, improves and maintains culture, improves and implements technological and science related tasks and programmes to improves the living of human beings. NGO Works and supports to govern and implement laws, works to create laws and policies for welfare and improvement of human life in mutual concern. NGO helps and supports people for their legal rights and powers in society. NGO supports, maintain and governs the status of Government organisations, ministries, departments, agencies, authorities for the aim, task, rules and purpose those are formed and running for; this is done in legal and democratic way and with people participation pattern to fulfill common interest. NGO is known and works for people's participation in various required issues and tasks to support and improve the circumstances, conditions and situations.

NGO is managed by the resources, funds and

other kind of desirable support of Government, funding agencies, support agencies, support communities, with support and help of business groups and people. NGO can get help to run in a variety of sources, including the fees of members, private donations, grants, sales of goods and services. NGO as a charitable and religious association manages private funds for development, distribution of food, clothes, medicines, equipments, facilities and tools to needy persons and communities. NGO as nonprofit making organisation in nature does not work for trade or business purpose but profits by sales of goods and services may be used for the aims and objectives. NGO is non profit making organisation, works for no profit and no gain so it is also known and identified as Non Profit Organisation (NPO).

NGO's in India

Social service has been an integral part of Indian culture. Soon after Independence, a number of NGOs had emerged in India. Mahatma Gandhi even pleaded to dissolve the Indian National Congress and transform it to a LokSevaSangh (Public Service Organization). Though his plea was rejected, but the followers of Mahatma Gandhi started many voluntary agencies to work on various social as well as economic issues of the country. This was the first phase of NGOs in India.

The second phase of NGO development started in 1960 when it was felt that just the government programs were not sufficient to complete the task of development in rural areas. Many groups were formed whose role was to work at grass root levels. Moreover, favorable state policies had drastically affected the formation of NGOs and their roles at that time. Over the years, the role of NGOs in rural development of India increased. At present too, their role significantly changes with the change in the policies of the government through different plans.

In the sixth five-year plan (1980-1985), a new role for NGOs in the rural development had been identified by the government. In the seventh five-year plan (1985-1990), the Indian government envisaged an active role of NGOs in developing self-reliant communities. These groups were supposed to show how the village resources along with human resource, skill, local knowledge that is

greatly underutilized could be used for their own development. As NGOs were working in close connection with local people so bringing such a change was not a tough task for them.

Owing to this, in the eighth five-year plan, more importance to NGOs for rural development in India had been given. Under this scheme, a nation-wide NGO network had been created. The role of these agencies was the rural development at a low cost. In the ninth five-year plan, it has been proposed that NGOs would play a significant role in the development on the public-private partnership model. More scope has been provided to NGOs by the government for rural development through the agricultural development policies as well as their implementation mechanisms.

As with every five-year plan, the role of NGOs in the rural development of India is growing, so NGOs are now attracting professionals from different fields. NGOs act as planners and implementers of developmental plans. They help in mobilizing the local resources to be used for development. NGOs help in building a self-reliant and sustainable society. These agencies play the role of mediator between people and government. NGOs are actually the facilitator of development, education and professionalization.

Vision and Mission of NGO's:

NGOs India is committed to social justice, sustainable development and human rights. The right to communicate freely is a basic human right and a necessity for sustainable development. Access to information is essential to informed decision-making at all levels. NGOs India is committed to the dissemination of information and promotion of sustainable development initiatives, in response to the needs of under represented and marginalized sectors of society. For bridging the data gap and improving information availability NGO network is committed to develop and establish an ideal medium for the Participation and exchange of a trusted and accurate source of quality information.

NGOs and Rural Development in India:

In India, the scope of development is not narrow but very wide, as it includes not just the economic development but the growth on social

front, quality of life, empowerment, women and child development, education and awareness of its citizens. The task of development is so huge and complicated that just implementing government plans is not sufficient to fix the problem. To achieve this, a holistic vision and collaborative efforts involving various departments, agencies and even NGOs is required. Owing to such a great need, the number of NGOs in India is increasing rapidly and, at present, there are about 25,000 to 30,000 active NGOs in India. Superficially, rural development seems to be a simple task but, in reality, it is not. Post Independence era has seen many rural development programmes through different five-year plans. Alleviating poverty, employment generation, more opportunities for generating income, and infrastructure facilities are emphasized through the policies and programmes of the government. Along with this, the panchayat raj institutions have also been initiated by the government to strengthen the democracy at grass roots level. But in spite of all the efforts rural poverty, unemployment rate, low production still exists. The fight is still on for the basic facilities such as livelihood security, sanitation problem, education, medical facilities, roads, etc. Still there is a huge gap in terms of infrastructure that is available in urban and rural areas. The basic rural development should include all these apart from employment, proper water supply and other basic facilities.

NGOs or Non Governmental Organizations have more benefits of working in rural areas as compared to governmental organizations because NGOs are more flexible, NGOs are specific to a particular locality and moreover these are committed towards serving the public and community as a whole. As the task of development is massive, many NGOs are playing vital role in the rural development of India in collaboration with the government.

Role and Effectiveness of NGOs in Rural Development Work:

Major rural development programmes of the NGOs were agricultural programmes, health programmes, human resource development programmes, community development and industrial and trade programmes. Majority of the

beneficiaries, non-beneficiaries, workers of NGOs and workers of other development agencies considered rural development works of the NGOs as effective for rural development. Studies reveal that the NGOs can play a vital role in the development. The role of state in the planning process, political parties, participation, active participation of grassroots organizations, role of donor agencies etc. are important for ensuring people participation and socio-economic development of the people. Poverty eradication, HRD, health care, environmental protection, protection of human rights, empowerment of women, child and weaker sections, ushering in silent revolution etc. are some of the importance goals of NGOs. This study was based on NGOs functions including villager's socio-economic changes, health and sanitary condition, economic security, education and status of self-employment, increase in irrigated area, animal resources and Cropping Intensity, increase in yield of the crops under Demonstration and changes in crop management practices, the operational constraints in the functioning of NGOs and perception of the beneficiaries. However, this study also point out that expecting radical's social change through voluntary effort is also a kind of day-dreaming and add that the socio-economic structure and states positives attitudes towards NGOs also contribute for its growing role in the development process.

Challenges faced by NGOs:

RASS, Rural Reconstruction Society (RRS), Social Activities For Rural Development Society (SARDS), Community Action For Literacy and Livelihood (CALL), ASSIST, Rural Aid Service Organisation (RASO), Society for National Integration through Rural Development (SNIRD), Rural Development Society (RDS), Rural and Urban Development Society etc., are the some of the NGOs in India are facing the following major problems.

1. Lack of Funds:

Most of the NGOs in India are suffering from paucity of funds. Government does not give cent percent grants in aid or make delay in sanctions of grants for numerous programmes. NGOs have to make matching contributions which they are

sometimes unable to manage and are, therefore, unable to avail themselves of the grants. Now a day's charity is not so strong in the minds and hearts of the people as it was in the ancient society. This was another region for languish of funds for NGOs.

2. Lack of Dedicated Leadership:

Leadership qualities of the leaders in NGOs determine the quality and condition of the services rendered by any organization. In the post independence era, unfortunately, the NGOs faced the crisis of leadership as the leaders who pioneered voluntary action and worked for it with spirit of devotion and dedication choose to enter politics to find berths in legislatures and parliament thus creating a vacuum for dedication leadership in NGOs. With some expectations the leadership is concentrated in the hands of elderly people.

3. Inadequate Trained Personnel:

It is believed that the personnel working in NGOs may be of personnel working in such organizations is a sense of dedication and commitment and interest in the social services. NGOs earlier were assumed to be served by unpaid social workers imbued with the spirit of service and did not require any special education or training. But the present trends who are having professional education are not interested to work with NGOs. Their vision has been changed and is interested to work in urban areas only. Therefore, it is very difficult to get trained persons who are either willing or trained to work in the rural society where most of NGOs work.

4. Misuse of Funds:

It is the matter of fact that some unscrupulous elements have made fortunes by floating NGOs for their personnel gains and managing grants from the government. It is a common experience that there have been serious charges of misuse and misappropriation of funds received as grant-in-aid from the government, foreign donors and raised through their own resources by the most of the NGOs.

6. Lack of Public Participation:

NGOs are meant to provide opportunities to the citizens for democratic participation but they

have not been able to fulfill this obligation due to the method and manner in which they function, and failed to attract people, interested in construction work and develop channels for people's enthusiastic participation.

7. Centralization in Urban Areas:-

NGOs are more developed in urban areas as compared to rural areas. The backwardness and ignorance of the rural people and lack of enthusiasm among social workers to among them in the absence of availability of minimum comforts are the two important reasons for the backwardness of the NGOs in rural areas.

8. Lack of Coordination :

The absence of coordination between NGOs existing at local, state and national level has laid to the common problems such as overlapping, duplication, noncoordination etc, The absence of such a common forum also incapacitates NGOs to offer united stand against the government when it humiliates them by extraneous considerations at the behest of politicians and egoistic government officers.

9. Target orientated and time-bound Programmes:-

It has been observed that the donor or target and time-bound programmes in front of NGO. Those NGOs will take the period but the qualities of service there are offering. This leads to deteriorating in quality of service and are below expected standards.

Conclusion:

Rural development aims at finding the ways to improve the rural lives with participation of the rural people themselves so as to meet the required need of the rural area. The outsider may not understand the setting, culture, language and other things prevalent in the local area. As such, general people themselves have to participate in their sustainable rural development. Till our panchayats become capable and accountable to handle large sum and certain technical programmes, there is nothing wrong in involving competent agency, whether the Government department or NGO

involved in Rural Development programme, under the supervision and monitoring of ultimate masters, the village community. The distribution of huge funds has to be based on sound economic principles; otherwise, our villages will not see tangible improvements in near future.

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ICT in Development of Rural India: Challenges & Way Ahead

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Abstract

Objective – The Objective of this research is to investigate the challenges faced by rural India and application of Information and communication Technology for rural development in India. To identify opportunities and Challenges from technological, economical, and social perspectives and identify success factors for overall development of villages in India. In India many ICT applications are in functioning for rural development. To make best of these initiatives internet connectivity need to be improved which ultimately points to basic Infrastructure and power issues. Some more aspects can be addressed using advanced ICT applications as the connectivity improves further. The paper covers major aspects of rural development but focuses more on how ICT can be used as enabler for Indian villages.

Theoretical Background: Current state of affairs in Rural India. Major areas for Improvement Application of ICT in those areas Design/methodology/approach –

Conducting research using exploring secondary data and web based resources including data from GOI reports Data from census 2011, consolidating research articles, news industrial and technological hypothecation.

Findings –Government of India has taken initiatives in different areas and allocated funds for development of rural India. Issues related to critical infrastructure such as transport, energy, Connectivity need to be addressed and some can be resolved through Public Private Partnership. Providing smart agriculture, smart health solutions. Providing affordable technologies is the key to success for application of ICT in rural India.

Keywords: Rural development, ICT.

1. Introduction

The Indian population is 1.270 bn growing at a 1.2% (World Bank). More than 50% of India's current population is below the age of 25 and over 65% below the age of 35. About 72.2% of the population lives in some 638,000 villages and the rest 27.8% in about 5,480 towns and urban agglomerations. Mahatma Gandhi once said, "India is to be found not in its few cities, but in its 700,000 villages."

Indian villages are still facing problems related to infrastructure such as insufficient transport facility lack of efficient and affordable public transport, power cuts and water supply, lack of town planning. Development of the rural India is possible with intelligent devices communicating and exchanging information using internet and use of technology to reduce loss of time, opportunity

which will enable rural Development. Metcalfe's formula states that, The value of a network = $(n \times n) = n^2$, where $n \rightarrow$ no of people connected

2. Government of India initiatives for Rural Development:

Rural Ministry got Rs. 82,202 crore in interim Budget 2014-15. Recognizing the need to kick-start investment cycle, the budget plans to renew the thrust on public sector investments by proposing 65% increase in capital investment target of PSUs to Rs. 2.48 trillion in FY15 from around Rs. 1.4 trillion in FY14. Moreover, fund allocations towards infrastructure projects like highways (Rs. 379 billion for NH and state roads), PMGSY (Rs. 21700cr) rural roads, Aajeevika (4000cr) to reduce poverty, Mahatma Gandhi NREGA (Rs. 33000cr) for employment, Indira Awaas Yojana (Rs. -

15184cr) for rural housing. Other proposals including extension of 80 IA benefit for power sector, investment allowance for manufacturing companies, development of convention centers under PPP mode, augmenting warehousing capacity and proposals to increase investments in affordable housing are expected to bolster the order-books of construction companies. (GoI - budget 2014-15)

2.1 Pradhan Mantri Adarsh Gram Yojana (PMAGY)

is a rural development programme launched by the Central government in India in the financial year 2009–10 for the development of villages having a higher ratio (over 50%) of people belonging to the scheduled castes through convergence of central and state schemes and allocating financial funding on a per village basis.

The plan is considered ambitious as it aimed to bring a number of development programs to the villages. Some of these programs are Bharat Nirman, Pradhan Mantri Gram Sadak Yojana (PMGSY) for rural roads, water supply, housing, electrification and other big-ticket schemes like Sarva Shiksha Abhiyan, Mahatma Gandhi National Rural Employment Guarantee Act, ICDS, sanitation. This program would be applicable to around 44,000 villages which had a scheduled castes population above 50% and so qualified for PMAGY

2.2 Digital India

Envisaged by the Department of Electronics and Information Technology (Deity), Digital India will be implemented in phases from the current year till 2018. Digital India is transformational in nature and is aimed at ensuring that government services are available to citizens electronically, the government said. It would also bring in public accountability through mandated delivery of government's services electronically. The project implementation cost through the open tendering process is approximately Rs 3,568 crore against the revised cost estimate of approximately Rs 3,216 crore. The Government of India entity BBNL plans to connect 250,000 villages through GPON to ensure FTTH based broadband. This will provide the first basic setup to achieve towards DI and is expected to be completed by 2017. The project

would be executed by BSNL in India ICT applications such as Cybermohalla, Warana, Dristee, E-Chaupal, Bhoomi, E-Mitra, Deesha, Star, Setu, Friends, E-Seva, Lokmitra, E-Post, Gramdoot, Dyandoot, Tarahaat, Dhan, Akshaya, Honeybee, Praja are in functioning for rural development.

2.3 Panchayat

Panchayats were an essential part of rural life. The Constitution (73rd Amendment) Act, 1992 has introduced the Panchayati Raj at the Village, Intermediate and the District levels, as the third tier of governance. Information technology has further helped the government to meet the challenge in this sector. Rural India has been given access to the basic services and the first-level of government interaction through e-Panchayat. It deals with issue of trade license and NoC, house related services, issue of birth and death certificates, copy of proceedings of Gram Sabha and Action Taken Report, dissemination of BPL data etc.

2.4 E-Seva–

It was initiated with an aim of “one-stop non-stop service” by Andhra Pradesh government. The Government of AP uses the technology and followed an integrated approach by combining departments of the state and central governments. ESeva is a transparent, efficient, flexible and reliable service. There are 51 eSeva centers with 400 service counters across the Twin cities and Ranga Reddy district. User can take benefit from the services like eForms, eFiling and ePayments. User can make the payment of utility bills, can get certificates, check the Transport Department Services, does reservation along with many more services.

2.5 Bhoomi

Delivery and management of land record has become very easy with an online project Bhoomi which was initiated by the Karnataka government. It handles 20 million rural land records owned by 6.7 million farmers with full transparency leaving no space for corruption. The project is operational throughout the state. The project offers two important services to the landowner – one is the procurement of land records and second one is

requesting changes to land title. A Biometric Finger Authentication system ensures the authenticity of the data. As the project is self-sustainable so it levies charges.

2.6 Information Village

Pondicherry got the project Information Village in 1998 with the help of the MS Swaminathan Research Foundation. The project also won the Stockholm Challenge award for extending the benefits of information technology to rural villages. Empowering everyone with knowledge and new opportunities is the aim of Information Village. Ten villages have been connected near Pondicherry through advance technology of this project. Illiterate users are facilitated as the local language has been used in Information Village. Locale specific information is provided such as price of agricultural inputs and outputs, entitlement, health care, availability of doctors, cattle diseases, weather reports etc. Village volunteers are selected with minimum educational qualification of a pass in Standard VIII. They are then given computer training for three months for the success of Information Village project.

2.7 E-Choupal

Rural farmers across India are benefitted to a great extent with the e-Choupal, an initiative of ITC Limited. Problems related to weak infrastructure, fragmented farms and presence of many intermediaries have been tackled by e-Choupal. Farmers known as sanchalaks manage the village internet kiosks of e-Choupal. It helps the farmers by providing information related to weather, market price, risk management, information on scientific farm practices. Also real-time information and customized knowledge help farmers to take decision. In Phase I of the development physical infrastructure at village level and sanchalaks were created. In Phase II, registration of farmers was done. E-Choupal integrates near about 9000 villages.

2.8 Tarahaat

Tarahaat got its name after haat or bazaar where one can find everything or it is just like the all-purpose market. Relevant information on products and services is brought to unserved rural

market of India through Tarahaat. The project is an initiative of NGO, Development Alternatives (DA) and its partnership with its rural marketing arm Technology and Action for Rural Advancement (TARA). Along with Tarahaat there are other subsidiary units such as TARA dhaba, TARA bazaar, TARA van, TARA dak, TAR Aguru, TARA scouts and TARA card.

2.9 Drishtee

State-of-the-art software has been used to create Drishtee. It helps the farmers by providing information and access to government programs and benefits, latest information on market, private information exchanges and transactions. With such e initiatives challenges are not hard anymore. Rural development can be enhanced to manifold with the correct use of Information Technology. In future it can also be used in rural healthcare, in rural governance, education etc. Urban and rural India will have to become one in terms of development for the overall progress of India.

3. Challenges Faced by Rural India:

Indian villages still face a variety of challenges, such as poor living standard due to less job opportunities and less income, slow economic growth, poor health infrastructure and facilities environmental sustainability, and social resilience. Successful implementation of ICT reforms is heavily dependent on the given these trends, understanding where we are in the evolution of the Internet is critical to future village-planning processes.

3.1 Infrastructure related Challenges:

Availability of electricity-62.5% of the village population uses firewood as source of energy only. In spite of schemes like Kutir Jyoti Program (KJP) Accelerated Rural Electrification Program (AREP) Rural Electricity Supply Technology Mission (REST), Rajiv Gandhi Grameen Vidyutikaran Yojna, a population 579.10 million is still without electricity. Power outage is a serious issue which disturbs rural life. Access roads-In spite of PMGSY provisions the implementation issues still remain Water Supply-Many of the Indian Villages still don't have access to drinking water. At many places water is not available for agriculture

4. Application of ICT in different Areas:

4.1 Agriculture:

4.1.1 Information services:

ICT can help in disseminating important information related to hybrid seeds, fertilisers, growth stimulants crops, efficient growing techniques, protection of crops from various dangers, Cash crops, Planning for harvesting, market info to fetch better prices. Methods of water conservation and efficient irrigation techniques like drop irrigation. Information about soil quality and needed treatment. Information related to cold-storages and warehouses nearby for preservation of the produce. Information regarding related products and food processing for ancillaries.

4.1.2 On-field services

As the network penetration increase M2M applications for agriculture such as Equipment monitoring and diagnostics, Equipment/ process control, Weather conditions information, M2M Remote Crop monitoring, Logistics Management, Market analysis, information sharing, Sensor based intelligence can be gradually introduced. Presently it looks quite ambitious.

4.2 Health Care-

Rural India needs awareness about health which can be spread through ICT. Education about good sanitary habits, common diseases and precautionary measures, dietary habits etc. Making the doctor available on phone (Tele-medicine/Ask a doctor), doctor present through a video chat (e-doctor) for the purpose of consulting especially in remote areas.

4.3 Education-

One fully equipped desktop with internet connectivity with projection and audio system can be used to build a virtual school. Due to language barriers initially applications with interface in vernacular language and two way audio communications can be used.

4.3.1 Applications for Online Education

Adobe Connect's educational version of the company's online meeting software allows for

teachers to easily tweak presentations, provide real-time quizzes and facilitate interaction, breakout sessions and more. There are also a number of tracking mechanisms to allow for real-time feedback on course content and setup, as well as monitoring of students' progress. Other applications such as Blackboard, Canvas (open source), Coursera, edX, ePals, Face Time Google Plus Hangouts, iTunesU, Schoology, Skype, Udacity, YouTube, Moodle etc. are available but only elementary applications can be used initially as the vernacular language is missing in many cases.

4.4 E-Governance-

Some of the Indian states like Karnataka and Andhra Pradesh already have e-governance in place Facilitation of Land records and on-line registration services

4.5 Enabling Technologies

An array of technologies such as Data Capturing Technologies (input/sensors), Storage Technologies, Processing Technologies, Communication Technologies & display technologies is needed to implement the projects. Satellite Technologies-DTH, Networking Technologies -TCP/ IP, Wi-fi, Sensor Technologies-Zigbee, ISM, proprietary RF, Cellular Technologies-GSM, CDMA, 3G, LTE

5. Challenges to Implement ICT in India

Application of ICT in rural India will have various economic, social and technological challenges.

5.1 Governance related issues:

Political will, Allocation of funds for basic infrastructure, deliberate planning and timely implementation of projects in various sectors is very important in Indian context. Liberal policies to facilitate entrepreneurs in the upcoming fields. Further the lessons learned in one projects should be shared and used in other projects.

5.2 Transport Facilities:

Building Basic Infrastructure related to Transport in short period is difficult though funds are allocated in the union Budget. Huge Capital

investment is required to reach those villages by rail and road. Lack of reliable and affordable public transport is still missing in existing metros. Implementation of metro and BRTS in stipulated time is very important.

5.3 Power & Energy:

In India we are still struggling with Basic necessities one of them is power. India faces daily power outage of 30,000 MW Breakdowns and repair and maintenance work of power plants are reasons for the shortfall in electricity. (<http://www.livemint.com>) villages need minimum power supply guarantee at least for the scheduled time. The NPS projects that India's demand continues will grow quickly, reaching 1 464 Mtoe (million tons of oil equivalent) in 2035, increasing by a compound annual growth rate (CAGR) of 3.1% from 2009 to 2035, which is more than double the world's energy demand at a CAGR of 1.3% for the same period.

5.4 Technological:

Worldwide technologies are maturing and being adopted. Technologies should be affordable to low income group (LIG) as this number is high in India. Government can subsidize or fund those technology equipment initially. Villages need wired and wireless connectivity. Service providers are reluctant to go to rural areas. Incumbent operators like BSNL has to play important role in such cases.

5.5 Critical Success factors:

The most important consideration identified by Kenneth Keniston (2002) are Development of locally relevant content, design an ICT delivery mechanism in the local language of the community, or at least explain its use in the local language (Glendelling and Ficarelli, 2011). Grassroots consultation, Scope of ICT should go beyond Internet Connectivity but ICT in day to day use is more important. Re-use existing infrastructures (Hajela, 2009) will reduce the cost. Financial sustainability of ICT project is important to ensure continuity. ICT should directly or indirectly help in solving common rural problems such as Poverty, Illiteracy, Disease, Unemployment, Hunger, Corruption, Social inequalities

6. Conclusion:

Villages have multifaceted benefits and opportunities for the country and the citizens. Villages with proper use of ICT can contribute greatly in optimum utilization of Resources which is very important as the population grows especially for the country like India. Government of India has taken initiatives in different areas and allocated funds for growth of villages. Issues related to critical infrastructure such as transport, energy, Connectivity need to be addressed first, some of the issues can be resolved through Public Private Partnership. Timely implementation of projects in Indian context is very important. Providing ICT equipment and end devices in affordable prices is critical for ICT implementation in rural India.

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Agro Product Processing: Case Study of Jaggery Marketing

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Abstract

Jaggery is the symbol of Indian pahunchar and hospitality. The Kolhapur is the pioneer district in Maharashtra state in manufacturing and marketing of jaggery in India. Jaggery can use for different purposes like Chiramura ladu, Shira, Poli, Modak, Chikee, Aurvedic products and GIFT ITEMS. This rural industry has been facing production and marketing problems like seasonal production, lack of branding, lack of awareness etc. Jaggery units should be converted into rural tourist centers. Jaggery business can be used for "Gram Vikas" and local resources utilization. Jaggery should be introduced to the school going students as a "Mid-Day Meal (Madhayan Bhojan Yojana)". Researcher has focused on the "Gold" of farm which has been attracting the human being from common man to rich man. The jaggery has 60% more minerals than the white sugar which is useful to all class of people. In the Kolhapur district 1150 jaggery units have been working with 450 crores turnover per year.

Keywords: Jaggery, Pahunchar, Aurvedic, Gift Items, Rural Tourism.

1. Introduction:

Jaggery is the symbol of Indian hospitality as a welcome dish and consumption of jaggery is the birth right of Indian people. In our Vedas and Upnishadaja consumption of jaggery references have found. The Maharashtra state is one of the pioneer states in manufacturing and marketing of jaggery in India and Kolhapur district too. One of the important small scale agro based process industries is jaggery industry in Kolhapur and Maharashtra. This industry is helpful for employment generation through manufacturing process and marketing activities. At international level jaggery is a widely consumed and demanded product at present, so; the local, national and international customers become habitual to consume jaggery. Jaggery is the food of common man. It is used by the poor as well as the rich people from all age group. It is one of the energy foods available in low cost. It is used as an Ayurvedic Medicine with various purposes. Jaggery, also known as gur, has a mineral content of approximately 60 times that of refined white sugar. One teaspoon of jaggery contains approximately 4-5 mg calcium, 2-3 mg phosphorus, 8 mg

magnesium, 48 mg potassium, 0.5 mg iron, as well as zinc, copper etc. Jaggery is light brown in color with flavor which is truly superior to white sugar.

2. Objective:

To study the agro processed product jaggery marketing and find out applied and practical suggestions for jaggery marketing.

3. Methodology:

Primary and secondary data has collected for this research paper. Stratified cluster sample respondents have interviewed for data collection. The 110 sample respondents have covered on the basis of age, gender, financial position, habits, purchasing decision, familiar status, residential location, life style, occupation, etc. Jaggery consumers have interviewed with the help of pretested questionnaire in the selected sample area. Close-ended 30 questions were asked to jaggery consumers for data collection. Survey, observation, discussion, field visit etc. methods were used for data collection.

4. Agro Product Processing: Case Study Jaggery Marketing:

Kolhapur district is known as “Dakshin Kashi” due to the famous temple of Mahalaxmi. The Mahalaxmi temple has built over a thousand years ago during the Chalukyas rule in the 7th century A.D which represents the best Hindu architectural model of its kind. Kolhapur district is at the tail end of Maharashtra state, borders on Belgaum district of Karnataka State; but geographically, it is a part of Sahyadri hill ranges. Kolhapur district has 1150 total jaggery manufacturing units, of which majority units are in Karveer and Shahuwadi talukas in Kolhapur district. From India about 3000 to 4000 tons of jaggery has exported to America, Canada, England, Pakistan, Saudi - Arabia, Shrilanka etc. countries out of which majority jaggery export from Kolhapur district as a “Kolhapur Gur”. The jaggery sellers in market yard have been working last 40-60 years in this business. Majority of the traders are from second generation who are dealing with this business. Another notable factor is found that majority of the jaggery traders are completed their 7th - 10th standard of education. It means that majority of the jaggery traders (Adatyas) are less educated. The traders are doing lakhs of rupees turnover in six days of a week. They are coming daily 9.00 a. m. to 1.00 p.m. for jaggery selling by way of auction sale. The farmers have been bringing jaggery from their manufacturing centre to market yard at specific trader (Adatya) at early morning. The Adatya's are starting auction between 9.00 a.m. to 1.00 p. m. in front of ‘Market Committee Members’. The jaggery sale is by auction and who the highest price offering bidder is eligible to get jaggery through this auction. It is an open auction method. At present daily 40-50 jaggery purchasers are coming to purchase jaggery in Market Yard. The 80% of the jaggery purchasers are from Gujarat state. Only 20% jaggery purchasers are from local market which indicates the specific community has control over the market. The majority of Gujarati purchasers have been coming for purchasing the jaggery because in the Gujarat, 10-15 kgs jaggery has been consuming per family per year and it is a considerable volume of jaggery consumption in Gujarat state. In India on an average 20 kgs of sugar has consumed per person per year. It means that an

average consumption of sugar per person per month is 1.5 kg and it is very low. In this context jaggery consumption per person per year or per month is negligible i.e. ‘O’ (zero). Majority customers are consuming jaggery in urban area for only traditional festival and in rural area only poor and below poverty line (BPL) persons (source by observation). Considering this situation it can be concluded that per person per year jaggery consumption is very low, that's why jaggery marketing become difficult. One more thing has observed by the researcher that the almost all jaggery producers have been consuming 2 to 3 kg jaggery per month i.e. 25 to 36 kg per year. Another point is noted here that the majority of the jaggery manufacturers and workers in the jaggery manufacturing units are consuming jaggery only (except some exceptions) (source: discussion with concern persons). Under such circumstances increasing sales of jaggery is somewhat difficult and this is one of the obstacles in the jaggery marketing. It is suggested that government should support and motivate for the jaggery consumption and develop the jaggery consumption habit among the rural and urban area people. One should develop branded jaggery like “Mangala” brand developed by Shri Gopalrao Manaku Patil, Hiravade - Khalasa farmer, “Shahu Gur” by Shahu Gur Kharadi - Vikari Sangh, “Natural Jaggery”, by Kaneri Math, etc. which will helpful for easy marketing of jaggery. Jaggery can be used for prepare sweets like Gur Poli, Puran Poli, Shengadane Poli, Til Vadi, Khobara Vadi, Chirmoora Ladoo, Halava, Modak, Panha, Kheer and Sweets etc. In India, people often prepare sweets with jaggery. Particularly for naivedyam, jaggery sweets are preferred to sugar sweets. India is a full of culture and festivals....like Chaitra padava, Ram-navami, Hanuman Jayanti, Shankaracharya Jayanti, Dan, Ashad- Ekadashi, festival in Shravan, Ganapati, Vijayadashami, Diwali, Datta jayanti, Makar sankarantra, Ramadas Navami, Holi etc festivals in each and every month where jaggery has been using for cooking food and sweets. Jaggery can be provided or served as the PRASAD in the temples to the devotees. By products can be produced like bottled concentrated sugarcane juice, modak, granules, powder, kakavi etc.

It has observed in last two years in two seasons of the jaggery marketing the price of the jaggery per kg. is between Rs. 25 to 28 in the market yard on wholesale basis and at the same time in the retail market the price of jaggery per kg. is between Rs. 50 to 70 in shops and malls. The farmers are really doing hard work about 12 to 15 months for sugar cane plantation, development, cultivation, and harvesting and jaggery production and after that they are getting very less amount of return from sale of jaggery in the market. The jaggery producers don't have any choice to sell their produced jaggery except market yard auction sale. The jaggery production is between October to April and consumption is throughout the year. On the basis of quality, colour, size, test, sweetness, durability and hardness of jaggery, gradation has taken place. In market yard 8-10 shops lines have established for selling the jaggery. These traders have been organizing auction once in a week. In a selling process first step auction, second step is weighing, third step is billing and forth step is receiving the payment of traded jaggery. Generally 15 to 30 days credit is offered by the Adatyas to the purchasers of jaggery and at fifth step the Adatya is making payment to the farmer (jaggery producer) and it is called as the farmer got 'Patti'. It is observed that in "Patti" process there is an exploitation of the jaggery manufacturers.

Table No. 1 shows the shape of the jaggery produced. 46% of respondents are producing traditional elliptical shape, 24% of respondents producing square shape, 12% of respondents are producing modak and powder form and only 6% are producing granules shape. Majority of the sample respondents are producing traditional shape which is more convenient, easy and cost of production is less. It is studied that jaggery size and conversion into granules and powder is costly, production of modak in bulk size is not practically possible. Smaller size jaggery production increasing cost of production. One more factor is noticed by the researcher that traditional and square shape is more suitable for storing and transportation of the jaggery and other fancy and attractive shape jaggery products production is somewhat difficult at present.

Table No. 2 shows that production of jaggery syrup (kakvi). 73% of the sample respondents are not producing jaggery syrup and only 27% sample respondents are producing jaggery syrup. Earlier i.e. 6-7 years back no one was producing jaggery syrup for sale but at present 27% of sample respondents have been producing jaggery syrup for sale i.e. commercial purpose. It indicates that jaggery syrup consumption is increasing day by day. In market, non-chemical jaggery syrup is Rs. 100 per kg and regular jaggery syrup is Rs. 80 per kg on retail basis. The producers are packing jaggery in glass and plastic bottles. They are producing 200 ml, 500 ml and 1000 ml size bottles. Jaggery syrup is good for health, so, one has to do more research in this area.

Table No. 3 shows that net profit percentage in jaggery trading business. It is observed that 90% sample respondents have responded that net profit is 10% and 5% sample respondents have responded 5% net profit. Considering the majority respondents responses the jaggery sellers are getting 10% net profit in this business and it is good. Considering Rs. 50 lakhs average turnover per selling units they are getting Rs. 5,00,000 net profit. It is necessary to study that, how much profit is getting by jaggery producers? And its answer is, they are getting very less profit percentage. In this regard more study is required. It is observed that in 2014-15 the jaggery producers are in loss and about 60% jaggery manufacturing units have been closed due loss. It is also observed and noted at the manufacturing center that for each batch of production the jaggery manufacture has suffering about Rs. 340 to Rs. 500 loss. (Cost of Production – Cane price Rs. 2500 per ton + Cane conversion into jaggery cost Rs. 1200 = Total Cost Rs. 3,700. Yield per ton of cane is 120 kgs. Selling price of Jaggery per kg is Rs 28. Total receipt from sales proceeds from jaggery are Rs. 3360.)

Table No 4 shows that jaggery consumption by the customers. 95% respondent's opinion says that there is no increasing trend in jaggery consumption and only 5% respondents have stated that jaggery consumption has increased. It indicates that jaggery consumption has not increased as per Adatya's

opinion. If this is the case then sales of jaggery in the market will not increase. As per the government statistics, average Indian person is consuming 20 kg of sugar directly and indirectly. In this sugar consumption jaggery consumption is included which is negligible and this jaggery consumption is very-very negligible quantity. To increase the jaggery production, jaggery consumption should be increased.

Table No 5 shows that selling place of jaggery. It is observed that 75% of the jaggery manufacturers are selling their production at Market Yard, Kolhapur where daily auction sales have been conducted. 21% of the sample respondents are selling through retail trends and only 4% sample respondents are selling jaggery by doing self-retailing. It shows that for selling jaggery, market yard mechanism is very important and suitable to the jaggery producers where different facilities are made available. In this study the researcher has observed that there are number of short falls in marketing of jaggery. In comparison with manufacturing and marketing there is very easy to produce jaggery but it is very difficult to market the jaggery. The basic problem of jaggery marketing is lack of organized and effective marketing set up. Jaggery is seasonal and perishable edible, so, its marketing is challenging. More study in this regard is required.

Table No. 6 shows that the types of packing for jaggery. 66% of the respondents are packing in plastic paper and plastic bags and 14% of respondents are packing in corrugated boxes. Only 11% sample respondents are packing in gonpat i.e. jute bags and 9% of jaggery producers are not packing in any packing material. This table shows that majority of the jaggery manufacturers are packing their production. It is observed that majority of the jaggery producers are selling their jaggery in Kolhapur Gur Market on wholesale bases, that's why they are not much bother about packing. Their packing expenses are more, so these manufacturers are not more interested in other sophisticated and attractive packing system. One more point is considerable here that the jaggery is having more moisture content and such a moisture content product packing is somewhat difficult. At

two places the jaggery manufacturers are producing granules and jaggery powder. This granules and powder is packed in the plastic bags and plastics jars (daba's). At 2-3 places it was observed that, who are producing only one kg size jaggery output, they are using polythine paper bags and corrugated boxes for packing. It is also observed that there is lack of qualitative packing and gonpat packing colour is percolated in the jaggery.

5. Conclusion:

Considering above mentioned facts and figures the marketing strategy should be proper and innovative. The customers, young generation and doctors should attract towards the purchase and use of jaggery. Kolhapur jaggery is world famous agro based processed product. The jaggery and its byproducts has Ayurvedic importance in India. Jaggery is an 'energy food' for the masses. The various products of jaggery and gift items should be introduced which have demanded and accepted by 90% of the sample respondents. The researcher has conducted gregarious market survey at Kaneri Math dated 18th to 25th January 2015 and introduced different size and shape jaggery products and surprise to know that these all products have accepted by all respondents.

6. Tables:

Table No. 1 Shape of Jaggery

Sr. No.	Particulars	Respondents	Percentage
1	Modak	24	12
2	Square	46	24
3	Traditional Shape	90	46
4	Granules	12	6
5	Powder Form	24	12
6	Total	196	100

(One respondent gave more number of responses so, total is 196. Source: Field Work)

Table No. 2 Production of Jaggery Syrup. (Kakvi)-

Sr. No.	Particulars	Respondents	Percentage
1	Yes	30	27
2	No	80	73
3	Total	110	100

Source: Field Work

Table No. 3 Net Profit Percentage to Sales –

Sr. No.	Particulars	Frequency	Percentage
A	5 %	6	5
B	10 %	104	95
C	15 %	0	0
D	20 %	0	0
E	25 %	0	0
F	Total	110	100

Source: Field Work

Table No. 4 Jaggery Consumption Increased-

Sr. No.	Particulars	Frequency	Percentage
A	Yes	6	5
B	No	104	95
C	Total	110	100

Source: Field Work

Table No. 5: Selling Place of Jaggery-

Sr. No.	Particulars	Respondents	Percentage
1	At Market Yard	82	75
2	Through Retail Traders	24	21
3	Self-Retailing	4	4
4	Total	110	100

Source: Field Work

Table No. 6 Packaging of Jaggery-

Sr. No.	Particulars	Respondents	Percentage
1	Gonpat / Jute Bags	12	11
2	Plastic Paper and Bags	72	66
3	Other e.g. Corrugated Box	16	14
4	No packing	10	9
5	Total	110	100

*Source: Field Work***7.References:**

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Self Help Groups as Tool for Social Security

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Kadegaon, Dist-Sangli, Maharashtra (India)

Abstract:

Financing for economic activities is a natural need for the economy. Finance is one of important factor in the development of economy. Without which the development of various socio- economic sectors is impossible. Self Help Group is the best source of women empowerment. Self-help group is group of rural and urban poor people who have come together for eradication of poverty of the members. SHG is an unregistered group may consist of 10 to 20 members from a homogenous class. Women are encouraged to save on a regular basis to use such savings for making interest bearing loans. The formation of common-interest groups of women has had a substantial impact on their lives. The impact of SHGs on women empowerment and social security has been positively improving. SHGs are becoming more than just financial intermediaries, instead they have emerged into a more political and social unit of security. Social empowerment is the process of getting an important place in her family and society and has a right to make use of available resources. The object of women empowerment is enabling poor women to achieve benefits through controlling material and information resources. Empowerment of women is possible through evolution and not a revolution.

Keywords: Self-help groups (SHGs), women entrepreneurship and women empowerment

1. Introduction:

In developing countries emphasis is laid on the need for the development of women and their active participation in the main stream of development process. SHG is a good way to stop the exploitation of consumers. It is also widely recognized that apart from managing household, bearing children, rural women bring income by productive activities such as in agriculture, small scale industry, and cottage industry and in small business. They have proved that they can be better entrepreneurs and development managers in any kind of human development activities. Therefore it is important and necessary to make rural women empowered in taking decisions to enable them to be in the central part of any human development process. SHG can be defined as “A small group of 15 to 20 members voluntarily formed and related by affinity for specific purpose and whose members use saving, credit and social involvement as instruments of empowerment.” Finance are one of the important factor in the development of economy. Without

which the development of various socio – economic sectors is impossible. Financing for economic activities is a natural need for the rural economy. In pre independence era as there is no any source available to rural people for finance other than to go to money lenders. But after independence the Indian government had taken various steps to strengthen the rural economy by opening the nationalised banks as well as co-operatives banks in rural India. “Micro finance refers to small savings, credit and insurance extended to socially and economically backward segments of society.” In Indian context micro finance means to provide the credit facilities to socially and economically backward poor people in rural India. In India Micro Financial Institutions are playing a vital role in financing the poor people in rural as well as semi urban areas. As these institutions are acting as a gateway to the poor people the poor people have an ability to repay the credit. Globally, micro finance has been recognized as a powerful instrument to address

poverty. It is an indirect link to address the issues of health education and gender. Self-help group movement playing vital role in the empowerment of women. Self-help is the best help and self-employment is the best employment. Self Help Group is the best source of women empowerment. Self-help group is group of rural and urban poor people who have come together for eradication of poverty of the members. SHG is an unregistered group may consist of 10 to 20 members from a homogenous class. However, in different areas with scattered population, disabled persons, this number may be from 5-20 mainly, members of the SHGs are women. Consequently, participation of women in the country's economic development is increasing. They are playing a vital role in elevating the economic status of their families. This has lead boost to the process of women's empowerment. This is very useful to all members of SHGs for their self-generation of income. Such women are encouraged to save on a regular basis to use such savings for making interest bearing loans. The formation of common-interest groups of women has had a substantial impact on their lives. The impact of SHGs on women empowerment and social security has been positively improving. SHGs are becoming more than just financial intermediaries, instead they have emerged into a more political and social unit of security. Social empowerment is the process of getting an important place in her family and society and has a right to make use of available resources. The Self-Help Group was authentically identified by Dr. Mehmud Yunus Prof. of Economics, Chitgaon University, Bangladesh. This scheme was recognized as a potential means to alarm all women to become members of SHGs for getting loans for commercial purpose. In India, this scheme becomes too popular to encourage many women for saving, getting loans and repaying the loans with interest. The 'Grameen Bank' provides loans to the women, landless poor and to promote self-employment. 35 co-operative banks, apart from commercial banks and 128 Regional Rural Banks (RRBs) are participating in the linkage programme covering 24 states and the Union Territories. In the micro finance programme 32,995 SHGs and 550 NGOs are participating. It benefits 5,60,000 rural families in 280 districts. India has adopted the Bangladesh's

model in a modified form. In India, Banks are the predominant agency for delivery of micro-credit. In 1991-92 NABARD started SHGs on a large scale and it was the real take off point for the 'SHG movement'. In 1983, the Reserve Bank of India (RBI) also allowed SHGs to open saving account in banks. Facility of availing bank services was a major boost to the movement. The concept of SHG was not new in Maharashtra. Beginning with a tiny amount of only 25 paise, the women of Maharashtra from Amaravati district had established one SHG long back in 1947. Further in 1988, 'Chaitnya' Grameen Mahila Bal Yuvak Sanstha started promoting SHGs in Pune district informally. Whereas in Maharashtra, the NGOs not only have catered to the economic needs to the participants, but also involved in the process of social development. Aim of 'Chaitanya' is also the same to empower the women in both ways, economically and socially. Presently, numerous NGOs and governmental institutions promote SHGs on a large scale.

2. Research Methodology:

2.1 Objectives of the Study:

- 1) To study the saving habits of SHGs.
- 2) To find out the main problems faced by SHGs in the sample area.
- 3) To find out impact of SHGs on living standard of members.

2.2 Hypothesis:

- 1) SHGs undertake the potential remarks to strengthen financial and social conditions of women members.
- 2) SHGs provide a common platform for a dialogue and sharing of views.
- 3) SHGs assist to not only increase the productivity of women but the credibility also.

2.3 Research Design:

2.3.1 Scope of the Study:

This paper involves the study of SHGs in Kadegaontahsil.

2.3.2 Limitations of the Study:

Only secondary data is used for preparation of this paper. This paper is useful for the study of SHGs: women empowerment and social security of

the selected area. This paper is in descriptive nature.

2.3.3 Source of Data:

For the preparation of the present paper only secondary data is used i. e. books, magazine, journals, internet, Government publications etc.

3. Results and Discussion:

SHG is a tool to promote the confidence about decision making relating to production, marketing, finance, and social issues. All samples SHGs admitted that their SHGs caused to increase their confidence. They are accepting challenges in the field of production, finance, administration. One object of formation of SHGs was to improve the standard of living of women members. Under the category of BPL and APL SHGs all the women members admitted that the fruits of Self Help Groups they had received. Standard of living of the women members of a sample SHG had considerable increased. Members of sample SHGs connected with banking activities such as deposit their funds and borrow the needed funds. Members purchased domestic goods from the loans taken from SHGs. SHGs members were come to gather to help and co-operate each other. Women members of BPL and APL SHGs had an attitude to held and co-operate to other women members if she has some financial, social problems. The selected SHGs in the category of 'BPL' and 'APL' agreed that they had got economic benefits from their SHG. SHG created a positive environment in the field of economic of the members. They got loan from government of Maharashtra even also granted 7 % interest loan subsidy to the members of SHGs. Participation in public activities increases the confidence of the members. All the members of selected SHGs of BPL and APL category were involved in public activities for the betterment of society. The Govt. of Maharashtra declared the year 1975 as a 'Year for Women' and the year 2001 as a 'Year of Women Empowerment'. Total 192 SHGs in Kadegaontahsil not belonging to any particular minority community. All the groups of BPL and ABL were mixed with forward and backward community. SHGs promote the decision making capacity between the members. One of the key benefits of SHGs is women's empowerment. It

also increase the number of women's involvement in public affairs. The role of SHGs is an inspiration and as a financier. Loan is distributed as per need of the members. SHGs are facing problems such as low funds available for distribution, low knowledge of Government schemes, political participation, poor financial management and poor accounting system. The social empowerment assists the women to get an important place in her family and society. It also includes a right given to a woman to make use of available resources. The SHG programme has been successful in strengthening the capacities of poor women and assists to mobilised savings. It also promote to get knowledge, meet each other, feel improved status in the family, increased self-confidence and develop the problem solving techniques.

4. Conclusion and Suggestions:

4.1 Conclusions:

- 1 The members of SHG are realising to become financial self-sufficient.
- 2 The programmes of SHGs development strengthen the women empowerment in the field of social, economic, political.
- 3 Confidence level of SHGs member is obviously increasing.
- 4 The members of SHGs have acquiring courage to stand before the society.
- 5 Decision making power of women members is on increasing.
- 6 Women members of SHGs acquired status in her family.
- 7 Women have started to take active participation in social activities.

4.2 Suggestions :

- 1 Proper training facilities should be provided to the members of SHGs, NGO etc.
- 2 To provide sufficient funds to the SHGs.
- 3 Development of marketing infrastructure for the goods produced by SHGs.
- 4 Entrepreneurship development programme (EDP) should be implemented among the SHGs.
- 5 Provide assistance to the SHG federations and develop proper co-ordination.
- 6 There is a need for establishment of computerised MIS for SHGs & SHG federations to monitor their performance.

- 7 SHGs are required to adopt group approach for achieving their pre-planned targets.
- 8 SHGs are required to provide value added services to the society.

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Socio–Economic Impact of Betelvine Cultivation on Rural Economy

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Abstract :

The paper aims to study the socio– economic impact of betelvine cultivation on rural economy. In India, 70.20 per cent of people lived in rural area where agriculture was the main source of livelihood. The real role of agricultural scientists was essential for the research and implementation of novel standards of agricultural implements. Betelvine (Piper Betle Linn.) is an important commercial cash crop. In India the area under betelvine cultivation was 42287 hectares, in Maharashtra it was 4093 hectares. Betelvine leaves were used for chewing in India and other Asian countries. It was grown inside the artificial created forest area where humidity was more. Betelvine was originally cultivated in Malaysia. Betelvine leaves were treated as holy symptoms for preserving bliss in the family and friendship. All holy days used betelvine leaves for creating and preserving reciprocity among friends and relatives. Betelvine leaves had medicinal values which were beneficial to sweeten the mouth and remove bad smell of the mouth. The betelvine plant was considered as a perennial, creeping climber. Betelvine leaves were born alternatively on the stem and branches of the betel vines. For the proper growth and production of betelvine, it required the conditions of shade. The cultivation practices varied from region to region. The betelvine cultivation was highly labour-intensive crop which provided a sound livelihood to many farmers and farm labourers. The earnings from the sale of betel leaves were sound and attractive to the cultivators throughout the year, at regular intervals. Betelvine cultivators obtained financial support in the whole year to do many other farming functions.

Keywords: Betel leaves, Fapada leaves, Kalli leaves, Hakkal leaves, dag, dappa and karandi.

1. Introduction:

Changes in cropping pattern are an essential for the economic development of India. Agricultural sector has tremendous capacity to provide employment opportunities. The Indian agriculture has transformed significantly during planning era. The agricultural development of India has been however unbalanced both crop-wise and region-wise. Self-reliance on food is the main contribution of Indian agriculture. Indian agriculture has been changing. Globalization and liberalization brought new opportunities to Indian agriculture. Agriculture became a promising occupation by yielding more income due to the revolution of farm technology, increased investment of capital, improved skill and hardworking of farmers and favourable policies of the Government of India. Therefore, India became

self-sufficient in food production and it was identified as the fourth largest country in the world in the production of grains. In India the area under betelvine cultivation was 42287 hectares, in Maharashtra it was 4093 hectares. Betelvine leaves were used for chewing in India and other Asian countries. It was grown inside the artificial created forest area where humidity was more. The genetic name of the betelvine leaf was known as Piper which was derived from Sanskrit word Pippalli. Betelvine was originally cultivated in Malaysia. In India, betelvine was known in different words in different languages. Betel leaves and areca nuts play an important role in Indian culture, especially among Hindus. Betelvine leaves were treated as holy symptoms for preserving bliss in the family and friendship. All holy days used betelvine leaves for creating and preserving reciprocity among

friends and relatives. It was identified as ever-green element to maintain freshness to all chewing people. Betelvine leaves were born alternatively on the stem and branches of the betel vines. For the proper growth and production of betelvine, it required the conditions of shade. The shaded conditions were supplied for fast growing plants. Supports were also given to betelvine for climbing. The cultivation practices varied from region to region. The betelvine cultivation was highly labour-intensive crop which provided a sound livelihood to many farmers and farm labourers. Nearly twenty lakhs families were engaged in the cultivation and selling of betelvine leaves in various states of India. Betelvine crop was a peculiar type of cash crop which provided socio economic states in the society. Majority of the members of the family were engaged in the plantation, training of vine, provision of manures, fertilizers, water and plucking of betelvine leaves. Betel leaves are exported to other countries of the world.

2. Research Methodology:

2.1 Objectives:

1. To find out the financial position of farmers in the sample area.
2. To study the socio-economic impact of betelvine cultivation on rural economy.
3. To suggest remedial measures to overcome the problems of betel vine cultivation in the selected area.

2.2 Hypotheses of the Study:

1. The labour cost lead to increase high cost of betel vine cultivation as compared to other cost of betel vine cultivation.
2. The availability of skilled farm labours and favourable environmental factors was an essential pre-condition for the development of betelvine gardens in the sample area.

2.3 Research Design:

2.3.1 Selection of Area:

The area under betel vine cultivation is increasing day by day in Sangli district therefore the researcher selected two tahsils for the study.

2.3.2 Selection of Villages:

Five villages from two tahsils were selected purposely based on maximum area under the betel vine cultivation. 10 villages were selected with specific purpose.

2.3.3 Selection of Samples:

Six betel vine cultivators were selected from each of the selected villages out of which two from small size of group, two from medium size of group and two from large size of group. Thus, total sample in Miraj and Walwatahsils accounted to 60 betel vine cultivators. The total samples from two tahsils were further classified that 20 cultivators from small size of group, 20 cultivators from medium size of group and 20 cultivators from large size of group.

2.3.4 Significance of the Study:

The present research study will enlighten to manage betel vine cultivation on scientific basis. It is also valuable to the concerned betel vine cultivators and agricultural institutions. This study will also be useful to the central and state Governments to formulate policy for the betel vine crop.

2.3.5 Scope of the Study:

The present research study was applicable to only Miraj and Walwatahsils. The study was mainly concentrated on managerial aspects of betel vine cultivation in Sangli district.

2.3.6 Sources of Data:

Data was collected through the use of primary and secondary methods.

2.3.6.1 Primary Data:

Primary data became more useful and reliable to the researcher. The following techniques of primary data collection were sincerely utilized for the valid collections.

1. Questionnaire:

A detailed and comprehensive questionnaire was prepared to cover objectives and hypotheses of the study. The questionnaire was prepared with the initial discussion with farmers, research guide and other experts in the aspects. All 60 sample farmers

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of medium size group was recorded Rs. 9,919 which was 33.41 per cent of total cost of marketing. Large size group received Rs. 46,005 (47.08 percent) as net income. Total cost of marketing was Rs. 14,982 which was 50.47 per cent of total cost of marketing.

4. Conclusions and Suggestions:

4.1 Conclusions:

1. The climate and rainfall in Miraj and Walwa tahsils were moderate according to the needs of betelvine crop. Area under betelvine crop in tahsils two tahsils, viz. Miraj and walwa, was more as compared to other tahsils of Sangli district. There was no single betelvine garden in Shirala, Kadegaon, Khanapur, Atpadi and Tasgaon tahsils. The favorable environmental factors and skilled labour for training and tying, plucking, lowering of betelvines were available in more numbers in these two tahsils.
2. Majority of respondents depended upon their own funds for fixed and working capital. The proportion of borrowed fixed capital to total fixed cost of betelvine cultivation of respondents was only 2.40 per cent. The proportion of borrowed working capital to total variable cost of betelvine cultivation of the respondents was only 1.46 per cent. The above two ratios showed that respondents were self-reliance on own funds.
3. Large-size group preferred more area for betelvine cultivation. Out of the total grossed cropped area of large-size group, 26.49 per cent under betelvine cultivation followed by medium-size of group at 21.16 per cent and 18.29 per cent of small-size of group.
4. Due to the non-availability of the government support to ban on substitutes items like Ghutkha, Mawa, Pan Massala, Pan Parag, etc. the demand for betelvine leaves was not appreciable year by year.
5. The major problems caused to restrict the use of more area for betelvine cultivation. The problems of cultivation were huge capital investment, labour expenses, non-availability of irrigation, diseases, non-availability of manures and fertilizers, etc. In marketing and distribution of betelvine leaves the

respondents faced many problems like transportation, competition from substitute items, non-availability of open auction of betelvine leaves, high commission charges, etc.

6. The betelvine cultivators generally put the betelvine leaves in dags which were prepared by the locally available materials.
7. Betelvine cultivation required special skills, knowledge and careful attitude. Daily observation and supervision of betelvine garden was felt a most essential element regarding humidity control, harvesting, training, pest control, etc.
8. The high initial investment and high cost of cultivation limited the space for betelvine cultivation.

4.2 Suggestions:

1. Supply adequate credit facilities with low rate of interest for the investment in fixed and working capital to the cultivators of betelvine.
2. Application of modern and improved agricultural techniques such as water management, pest and fungicides management, effective use of skilled man-power, effective and appropriate use of inputs, proper use of manures and fertilizers etc. are essential for betelvine cultivation at right time.
3. Betelvine cultivators should require a proper attention to humidity control and sound fertility of soil management. Size of leaves, quality of leaves and yields can be designed on such factors.
4. Government should ban the production and consumption of substitute items like Ghutkha, Pan Masala, Pan Parag, Mawa etc. produced from tobacco.
5. Fapada leaves fetch high price as compared to kallian and hakkal leaves. Betelvine cultivators are required to give more attention to produce maximum quantity with improved quality and market oriented fapada leaves.
6. Betelvine crop was not covered under the National Agricultural Insurance Scheme (NAIS) and Farm Income Insurance Scheme (FIIS). The Government should implement a policy to cover betelvine crop under these two schemes.
7. Proper farm accounting practices should be

implemented to understand cost and profit of betelvine crop.

8. Apply drip irrigation system in rainy and winter seasons to supply water as required. The use of surface irrigation with drip irrigation in summer season to supply the water is essential to maintain proper humidity in the betelvine garden.

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Scientific and Pragmatic view on Role of Ecotourism in Empowering Rural Development

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Abstract:

When we talk about improving the quality of life and well being in rural we should focus that there is considerable potential for rural job creation not only in farming, agro processing and rural industry but also in building rural infrastructure, in the sustainable management of rural resources. Rural livelihoods can be enhanced through effective participation of people by empowering people, organizations like local cooperatives and by applying the bottom-up approach. People would always look for towns seemingly custom-designed for soaking in the sights, a variety of activities and beautiful vistas. Considering theoretical, logical and practical approach we need to focus on the potentials of rural areas for its sustainable development in the theme of MDG (Millennium development goals) and HDI (Human Development Index). To understand the importance of the same this paper throws light upon rural development through eco-tourism practices and its impact. To get a comprehensive picture various cases are taken into consideration. To achieve the objective socio-economic development of the local communities, to bring stability and sustainability paper focuses on the contribution of eco-tourism to the same. It is require to build competitiveness, developing skills, and income and expenditure management and to bring balance in social, environmental and economic objectives. Along with the principles and methodology, sensible and realistic way of doing Eco-tourism will lead to sustainable rural development.

Key Words: Rural development, Eco-tourism, MDG, HDI, local community & resources.

Introduction:

Rural development is a strategy designed to improve the economic and social life of rural poor. It is a process, which aims at improving the well-being and self-realization of people living outside the urbanized areas through collective process. Rural Development is all about bringing change among rural community from the traditional way of living to progressive way of living. It is also expressed as a movement for progress. Rural development is a dynamic process, which is mainly concerned with the rural areas. Rural livelihoods can be enhanced through effective participation of people by empowering people, organizations like local cooperatives and by applying the bottom-up approach.

Need of Rural Development:

The total land area of India is 2,973,190 Sq. Km. of which 70% of area comes under Rural area which consists of 6,40,867 villages. Out of this 5,98,000

are inhabited villages. There are only 7,935 towns and 4,041 urban areas as per 2011 Census of India. From the same we can understand that rural population constitute more than one third of the total population of India.

Significant Challenges faced by rural areas-

- 1 Globalization
- 2 Environmental consequences
- 3 Low per head income
- 4 Poor socio economic conditions
- 5 Social implication

When we talk about improving the quality of life and well-being in rural we should focus that there is considerable potential for rural job creation not only in farming, agro processing and rural industry but also in building rural infrastructure, in the sustainable management of rural resources. People would always look for towns seemingly custom-designed for soaking in the sights, a variety of activities and beautiful vistas. Considering

theoretical, logical and practical approach we need to focus on the potentials of rural areas for its sustainable development in the theme of MDG (Millennium development goals) and HDI (Human Development Index).

Rural development is important in terms of following necessities.

- 1 To develop rural area as whole in terms of culture, society, economy, technology and health.
- 2 To develop living slandered of rural mass.
- 3 To develop and empower human resource of rural area in terms of their psychology, skill, knowledge, leadership, attitude and their capabilities abilities.
- 4) To solve the problems in rural development & To develop infrastructure
- 5 To develop rural institutions like Panchayat, cooperatives, post, banking and credit.
- 6) To develop rural industries through the development of handicrafts, small scaled industries, village industries, rural crafts, cottage industries and other related economic operations in the rural sector.
- 7 To keep the pace of agricultural development
- 8 To develop entertainment and recreational facility
- 9 To improve rural marketing facility.
- 10 To empower rural people's participation in the development activity
- 11 To improve scopes of employment for the sustainable development of rural area.
- 12 To eliminate rural poverty

The need of the hour is striving to achieve the objective of socio-economic development of the

Table No. 1

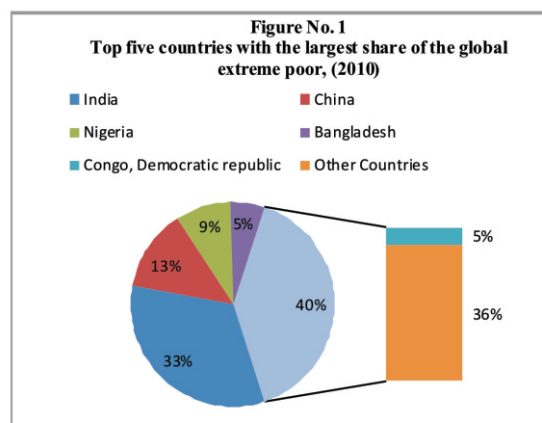
Top five countries with the largest share of the global extreme poor, 2010

Country	Poverty
India	32.90%
China	12.80%
Nigeria	8.90%
Bangladesh	5.30%
Congo, Democratic republic	4.60%
Other Countries	35.50%

local communities, to bring stability and sustainability in economic growth.

Rural development and HDI (Human Development Index):

The majority of people living on less than \$1.25 a day belong to two regions: Southern Asia and sub Saharan Africa. In 2010, one third of the world's 1.2 billion extreme poor lived in India alone. China, despite much progress in poverty reduction, ranked second, and was some to about 13 percent of the global extreme poor. Nigeria 9 percent, Bangladesh 5 percent, and the Democratic Republic of the Congo 5 percent followed. Nearly two third of the extreme poor lived in those five countries as per 2010 database. Such poor countries often lack frequent, quality household surveys that could capture details on income or consumption, thus hampering efforts to design and implement appropriate policies and programme that will tackle poverty. This we can understand with the help of following table and graph.



It is very much necessary to use HDI for tracking poverty and so rural development. It helps in understanding human progress, reducing vulnerabilities and building resilience. Human progress ultimately leads to rural development because Martin Luther King rightly said, 'Human progress is neither automatic nor inevitable. HDI' A tool developed by the United Nations to measure and rank countries' levels of social and economic development based on four criteria: Life expectancy at birth, mean years of schooling, expected years of schooling and gross national income per capita.

1. Life Expectancy Index (LEI)
2. Education Index (EI)
- 2.1 Mean Years of Schooling Index (MYSI)
- 2.2 Expected Years of Schooling Index (EYSI)
3. Income Index (II)

Finally, the HDI is the geometric mean of the previous three normalized indices:

LE: Life expectancy at birth

MYS: Mean years of schooling (Years that a 25-year-old person or older has spent in schools)

EYS: Expected years of schooling (Years that a 5 year-old child will spend with his education in his whole life)

GNlpc: Gross national income at purchasing power parity per capita (Source:http://en.wikipedia.org/wiki/Human_Development_Index)

Ultimately HDI ranking focuses on education, level of income and health aspects. If we improve our performance in all the above criteria, automatically we are going to upscale our performance in HDI. To do the same, similar to urbanization we need focus on rural areas for facility development as it has more potential & perspective and empower the rural people in achieving the ultimate target of economic development. The state of Kerala is the best example as far as rural development and her performance in HDI. In India, Kerala is on top of the index for achieving highest literacy rate, quality health services and consumption expenditure of people it is unique model of human/ community development. Kerala development Model, is a model of governance rather it is a model of self-help or the so called 'public action mode.

Perceptive of MDG in the development of Rural Areas:

Another important aspect we must consider is MDGs and its link with rural development. The Millennium Development Goals (MDGs) are eight international development goals that were established following the Millennium Summit of the United Nations in 2000 are as follows:

- 1 To eradicate extreme poverty and hunger
- 2 To achieve universal primary education
- 3 To promote gender equality and empower women
- 4 To reduce child mortality
- 5 To improve maternal health
- 6 To combat HIV/AIDS, malaria, and other diseases
- 7 To ensure environmental sustainability
- 8 To develop a global partnership for development

The overall probability of attaining the targets remains high, though dependent largely on the confluence of several factors, among them: scaling up of current efforts on all target areas; more efficient synchronization and allocation of available limited resources, including mobilization of additional resources; and stronger advocacy for and enhanced capability to implement the MDGs at the local level. In the rural areas there are many resources lying unutilized. It is time to identify these and make proper use of them. The application of Information Technology can be of great help in identifying what is lying unutilized or underutilized. The database is important for the development planning exercise which can ultimately lead to contribute in achieving targets of MDG and to make people and resources of optimum use. Apart from taking steps to increase human development facilities in the villages, such as health and education, and develop appropriate infrastructure such as roads and marketing facilities, there is the need for generating employment, which can better the living conditions of villagers. Kerala has shown the way through the people's campaign for decentralized planning. Rural-urban disparity is the least in Kerala. There is a rural-urban continuum, rather than a divide. Eco-tourism development is a very good modern development ideology for rural development provided scientific and pragmatic approach is followed.

Eco-tourism: Scientific & Pragmatic Approach of Rural development:

“Eco-tourism is defined as responsible travel to natural areas that conserves the environment and improves the welfare of local people.” By the year 2020 India could have 40 million tourist arrivals, constituting 4 per cent of the world travel. Currently, the country gets 2.4 million international arrivals or 0.4 per cent of the world travel. The industry could end up employing about 50 million people, as against 20 million now-10 million directly and another 10 million indirectly. An additional 1 million visitors can help generate revenues of Rs. 4,300 crore annually. For every Rs. 1 million of investment, tourism can help create 47.5 jobs, manufacturing 12.6 jobs and agriculture 44.7 jobs. (Confederation of Indian Industries (CII), an apex body representing Indian industry).

It is a time to keep scientific and pragmatic approach for Poverty reduction and economic growth which can be sustained only if natural resources are managed on a sustainable basis. Greening rural development can stimulate rural economies, create jobs and help maintain critical ecosystem services and strengthen and strengthen climate resilience of the rural poor. The concept of ecotourism evolved from a need to convert conservation, promotion and protection of environment into an immense global economic enterprise. Its popularity is gradually increasing and gaining momentum worldwide.

Ecotourism does not mean walking through the forest but, as discussed above, it should also benefit the people residing in that area. A rafting trip is eco-tourism only when it raises awareness and funds to help protect the watershed. Eco-tourism should help to conserve and improve the places of visit. It is a good opportunity for community involvement for outsourcing their livelihoods and a way for bio-diversity conservation. Learning from the success of tourism in certain states such as Kerala and Rajasthan, the Government of AP slowly and gradually started recognizing the potential of this sector in terms of its contribution to state economy and generation of newer livelihood opportunities in the areas of tourist attraction. Eco-tourism not only provides a rich and meaningful tourism experience to the tourists it also generates livelihoods for many families at the destination of

eco-tourism. Such families who were otherwise deriving their livelihoods by exploiting natural resources can become protectors of such resources. In the process they can always assist the Forest Department in its efforts to protect and conserve environment.

“Sustainable tourism has proven to be one of the most effective ways of providing economic and employment opportunities while protecting and conserving the natural resources”. This is being acknowledged by not Andhra Pradesh but also by other states such as Kerala, Karnataka, Tamil Nadu, Gujarat, Madhya Pradesh, Maharashtra and Uttarakhand that are enthusiastically promoting eco-tourism. In addition to protecting and conserving the environment, eco-tourism is proving to be effective in enhancing socio-economic wellbeing of the rural people. Eco-tourism is one of the best option to generate income and multiply the same. With the help of following table we can understand Incomes realized by Department of Tourism and expenditure incurred at Kuntala, an eco-tourism destination in Andhra Pradesh.

Table No 2
Income & expenditure at Kuntala Ecotourism

Sr no.	Year	Income realized (Rs.)	Expenditure incurred (Rs.)	Balance (Rs.)
1	04-05	10550	5650	4900
2	05-06	76345	74418	1927
3	06-07	91930	68525	23405
4	07-08	137770	90510	47260
5	08-09	363410	291445	71965
	Total	680005	530548	149457

Basically all eco-tourism projects are rural based and provide opportunity to the tourist to know about the environmental assets of the rural communities, local traditions, art forms and ethnic cuisine. Conscious efforts should be made to preserve the natural beauty and environment while creating infrastructure and facilities for tourists and rural people that fit in with the rural and natural setting.

Eco-tourism activities includes-

- 1 Wild life viewing and bird watching
- 2 Water sports/ boating
- 3 Trekking/hiking/ caving

- 4 Nature Interpretation centre to Understand local, natural and cultural heritage
- 5 Nature camping&Study of flora fauna
- 6 Sightseeing and landscape and scenery etc.

The most important things for development of eco-tourism is we need to study areas to be strengthen. Along with the same Creation of network for job opportunities to enrich communities by Involvement of local community and nature lovers. Strong support from government and private authority is very much required to carry out eco-tourism successfully. It is always better if we consider and study carrying capacity before executing eco-tourism project. We need to talk beyond human development and this can happen only if the Mind set of the people changes.

- * Recreational improvements are to be carried out in rural area are
- * Sight seeing
- * Bird watching
- * Relaxation
- * walking tracks
- * Exercising
- * Maps
- * Information signs
- * Precaution signs
- * Tourist information centre
- * Road condition
- * Traffic safety
- * Traffic sign
- * Parking
- * Waste disposal
- * Lavatory
- * Accommodation & Security at the spot
- * Food/ Beverage services

Financing for the recreational improvements can be done with the help of

- * By raising entry fee
- * Raise the government fund
- * Donation to park

The main objectives of this type of innovative tourism project are to distribute the benefits of tourism; reduce poverty; provide for sustainable development; encourage gender equity; and minimize adverse ecological impacts. Local communities should be involved in infrastructure development by using local skills and vernacular

architecture; governance and management; setting up and strengthening traditional economic activities and tourism-related enterprises, including host stays, hospitality services, and guiding; and familiarizing tourists with indigenous flora, fauna and medicinal herbal plants. The following action plan can be a suggestion to execute eco-tourism projects

Phase I - Selection of research team

Phase II- Selection of rural areas having eco potentials

Phase III - Determine the role of local participation

Phase IV- Conducting preliminary studies

Phase V- Determination of the level of local involvement

Phase VI- Determine an appropriate participation mechanism

Phase VII- Initiating dialogues and educational efforts

Phase VIII- Collective efforts and decision-making& Investment

Phase IX- Development of an action plan and implementation

Phase X - Tourist, travel motive, marketing and management

Phase XI- Management of environmental quality

Phase XII- Monitoring and evaluation

Phase XIII – Reinvestment & Execution

Rural Development through eco-tourism can lead to convert rural area into eco-tourism destination, brings revenue, Educating local community, environmentally safe living conditions, Improvement in health and nutrition, Reduction in gender and income inequalities and improves the overall quality of life.

Conclusion:

It is always a best plan of development if we think of next twenty five years. Rural development implies both the improved quality of life in rural areas as well as greater social transformation. In order to provide rural people with better prospects for economic development eco-tourism can be one of the best options. To create this into a responsible opportunity of tourism two things are important are creating interest among the host communities who are an integral part of the society so that they learn to take pride in their own identity and environment, culture and ecology; and attracting visitors who are

interested in and fascinated by the nature, history, culture, artistic skills and lives of tribal societies, and who wish to enjoy and appreciate nature in all its forms without abusing, manipulating or destroying it, thereby ensuring its preservation for future generations in the development of rural areas.

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Antecedents and Consequences of Agro Tourism: Best Practices in Kolhapur District

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1. Abstract:

This paper aims to study the agro tourism development as an opportunity to the farmers in Kolhapur district. The purpose of this article is to study types of agro tourism activities that can be offered in different places in Kolhapur district to help marginalized people to get rid of poverty. To explore the benefits of rich culture, tradition, economic, non-economic, Sociocultural and environmental aspects. Agro tourism is concept where farmers can practice activities while working on their farm with the purpose to attract the tourists. After having reviewed various literature review on agro tourism it can be concluded that agro tourism can contribute to agriculture development and at the same time provide opportunity to the tourist from across the world to study farming activities, get medical treatment, enjoy with family together, entertain, and feel relaxed from the busy urban life. Which certainly brings benefit to the farmers in the rural area where the land holding is also very marginal. The traditional farming if done wisely will generate profits i.e. "off farm" and "on farm" activities if managed effectively and planned properly agro tourism can be used as strategy for implementation of sustainable rural development in villages.

Kolhapur is nationally and internationally well known for its ancient temples, religious importance and sacredness. It is also known as Dakshin Kashi (South Kashi) and it is one of the three important holy paces (Shaktipeeth). Variety of agriculture techniques like organic farming, green house, are used in Kolhapur District. Along with such techniques and experiments, innovative techniques, production processes, processing, storage techniques can be used as a potential for developing agro tourism. Sugarcane farming and processing techniques, sowing methods, fertiliser management, bamboo farming, watershed management, cropping patterns, horticulture, etc can attract tourists. Many places can be identified with the help of agriculture department for agro tourism. It is possible to connect agro tourism with village life and food, nature tourism, folk art.

Keywords: Agro tourism, organic farming, Sugarcane farming, water shade management, cropping patterns, horticulture

1. Introduction:

1.1 Need for Agro tourism:

Due to rapid urbanization urbanites are losing the rural connect, the new generation is anxious, exited and flabbergasted to know the agriculture, the older ones out for job and livelihood in cities wish to reconnect the rural livelihood which they have left behind long back they are interested to know about how seeds are sown, animal husbandry, dairy farm, sericulture, horticulture, medicinal plants and agro allied sector activities can be experienced directly on the farm. Males are enjoying and feel relaxed where females are interested in plucking of vegetables, flowers,

understanding how to grow them in cities in their kitchen gardens. An excellent farmer can only assure excellent agro tourism

1.2 Agro tourism types:

There are two types of agro tourism one day and residential agro tourism. Residential agro tourism is costly and sensitive because it requires secured and clean residential facilities. however it is cost effective than urban tourism but basic amenities need to be provided like hangout desks, cradle for children and play area, tents full covered and hygienic specially youths and children prefer and enjoy to stay where there is adjacent stream or river, wells,

1.3 Differentiator : The Rural touch

Agro tourism is different from urban tourism because of entertainment it provides like tractor ride, bullock cart ride, buffalo farming, horses, camel and elephant safari creates excitement amongst the tourist which is missing in urban tourism. Rural games like lagori, vitti dandu, surparmbya etc. similarly fishing across the farm streams and enjoying the lunch there itself and swimming in the well is truly the rural experience.

1.4 Rural livelihood as income source from agro tourism:

Farmers can generate income from various sources like food charges, residential arrangement charges, selling the farm produce, breakfast, rural menu especially in Kolhapur can be very simple and nutritious organic farming and use of organic vegetables and non vegetarian menu can attract health conscious and food loving tourist.

1.5 Rural Employment Generation:

Different farm produce, rural artisan products like kolhapuri chappals, jaggery, sol kadhi, products from self help groups grocery products purely from rural areas spices will add special attraction for tourists.

Many rural youths are migrating to urban areas in job search and are unaware that their parents have created and preserved the very rich farm to encash entrepreneurial livelihood from the traditional poor farmer to white collar farmer.

1.6 Tapping the cooperative sector agro tourism

India can generate 20,000 crore from tourism and Maharashtra can be very instrumental and very rich destination for tourism development in India and especially western Maharashtra specifically Kolhapur region can be very effective in cooperative agro tourism initiatives. This region is considered as pioneer in cooperative movement. Which has brought green revolution in this belt and various sugar, dairy, cotton mills cooperative societies, APMC's, cooperative banks and credit societies mother nature is very conducive to Kolhapur district where we find deep forests, rugged sahyadri ranges, forts, temples, art, culture which cultivated properly can truly emerge as best example of cooperative agro tourism in the country.

2. Agro tourism promoting organisations:

2.1 Maharashtra State Agri and Rural Tourism Cooperative Federation Ltd. (MART)

has initiated the project to help the farmers through cooperative movement by selecting the farm in the region with the ppp (public private partnership model) packages are developed by the farmers in consultation with mart and mart helps farmers in canvassing their farms at various national and international platforms tourism meets by effectively marketing the agro tourism efforts made by the farmers. As per government resolution of 7th April 1999 tourism is considered to be the business and MART is having the membership of around 288 members those are working in agro tourism sector and 140 agro tourist centres in the state. It is found that many farmers are visiting pilgrim holy place Pandharpur twice a year. They walk long distance and there is already culture of farmers to provide food and stay arrangements voluntarily free of cost at their farm. If agro tourism is developed farmers can serve these pilgrim groups in their farm those travel from far places like Konkan, Mumbai, Pune, Kolhapur regions if they construct and provide proper infrastructure like housing sanitation and food arrangements for these pilgrims.

2.2 Maharashtra Tourism Development Corporation of India (MTDC):

Rural development through economic upliftment of poor farmers by providing information of tourist places in rural areas without disturbing the rural environment is the prime objective of MTDC. Those destinations in B category rural tourism is promoted by MTDC by providing training to the rural youths providing agro tourism guidance center, providing parking facilities which works in coordination with MART.

2.3 NABARD:

There seems to be very conducive atmosphere for tourism finance from NABARD, it is estimated that around 30 lakh farmers are involved in agro tourism business and Rs 10,000 crore revenue is generated from agro tourism every year, looking to this growth potential NABARD has directed commercial banks, Nationalised and cooperative banks to provide loans up to 25 lakhs to the farmers

for basic infrastructure facilities to promote agro tourism

3. Agro tourism activities

3.1 Religious Temples Visits

Kolhapur is also a famous destination for temples and holy religious places. Mahalaxmi temple where goddess Mahalaxmi is worshipped by devotees across Maharashtra, Pilgrims complete their visit after Tiruputi Darshan by visiting Kolhapur. In addition to this there is Jyotiba, Narnshinhawadi, Kunthugiri, Ramling, Vipassana Center, Khidrapur various holy places. Tourists from urban areas are not willing to stay in hotels within the city which are crowded clumsy, and are with mess with traffic and very costly. Agro tourism around 15-20 kilometres of the periurban places surrounding these holy places can really attract tourists. If farmers make clean hygienic stay and food arrangements where tourist can stay and visit these holy places. Farmers can generate very good income for their livelihood which would be quiet higher than they are generating from their farm.

3.2 Horticulture programme:

Fruit and vegetable farming will attract the tourist and which will generate income by selling these fruits and vegetables directly to the farmers on their farmer without any middlemen.

well planned fruits like mangos, pomegrante, banana, lemon, guava etc and vegetables like carrot, spinach, leafy oninon, cauliflower can generate income and experience to the

3.3 U-Pick operations:

Tourists can be encouraged to pluck these fruits and vegetables directly from the farm and spend time in these garden which will refresh their souls and mind. Fishing around the farm stream and artificially constructed farm fishponds.

3.4 Watching, feeding, riding and animal care:

Similarly watching animals like cow buffalo, horses, camels, elephants is one more excitement amongst the children, feeding these animals milking the cow and getting information about how these animals are taken care of is very important attraction of all the age group tourists. These fruit vegetable farm visits can be organised by bullock

and camel carts or elephant safari across the farm to travel within the farm.

3.5 Medical Agro tourism:

Getting sunbath, steam bath, yoga, naturopathy Ayurveda massage and spa centers will create rejuvenation and experience of the medicinal herbs in the farm like shatavari amla tulsi aurvedic aloe vera forest vegetables. Herbal garden nearly 100 types of medicinal herbs can be planted like arjun sahan ahok, wla, leafy tea, tulshi, bamboo which keeps the environment free and 100 percent oxygen zone. Harvest festivals

3.6 road side produce stands:

Farmers operating their own roadside stand may need to differentiate their local produce from other produce bought and resold. Proper signage and other honest communication about your product's origin locally grown will help you keep customers stopping by. Many roadside stands are easily moved, temporary structures like pickup trucks and tents. Some roadside stands, especially when located on the seller's property, may be more permanent structures, even including access to electricity and refrigeration equipment.

3.7 Evening entertainment programmes:

Rural folk dances, music, camp fire ,rural culture like can be displayed through lavani, powada, bharud, gondhal these kind of programmes will truly inspire the older ones and youngsters to learn more about Indian culture and traditions.

3.8 Agricultural educational and training programmes:

Organic farming, biogas project implementation and its applications, cultivation techniques of sugarcane, food grains, fruits, vegetables, for maximum yield can be conducted as Kolhapur district is rich with productive farmers with highest yield per acre.

4. Agro tourism centres in Kolhapur district:

4.1 Shirivardhan biotech:

A small village in Kolhapur district kondigre is well-known for green house that is spread in 100 acres and cultivates around 52 acres of roses,

carnations, capsicum, jarbera, orchids, antherium with record highest yield and export of flowers this is the best destination for tourist those working in agriculture research and agro tourists, prospective farmers, agripreneures and general tourists.

4.2 Seema biotech:

has initiated Tissue culture lab which conducts research on various crops of improved varieties of sugarcane, pomegrante, annurium, potato and Banana. This is very famous research centre for its Banana varities, tourists can see the plots of Banana and various crop hardening activities are also conducted at this centre.

Today various tourist those visit this centre are provided with necessary information regarding cropping patterns and latest research in this area.

4.3 Sidhagiri gram jeevan and goshala Kendra:

kaneri math is the famous mini hill station emerging as rural agro tourism centre where Indian agri farming and culture is displayed as a model village (gram jivan) theme park. similarly it also runs a goshala kendra, the local cows are not only cared for getting the milk but the bi products like cow urine and dung is used as rich source for organic farming, this centre also guides farmers on organic farming, organic jaggery production and its marketing.

4.4 Gokul cooperative milk society:

Kolhapur district is famous for cooperative sector and Gokul is the model of cooperative milk collection and production centre not only in Maharashtra but in the country with the production and distribution capacity of round 5 lakh litres milk every day. It is located in 23 acres. Yielding various bi products like buttermilk powder, ghee, and milk products. With prior permission visitors can get information about operation of this cooperative society.

4.5 Warna cooperative sugar factory and diary:

In warna complex various cooperative organisations have grown and roots of cooperation has truly empowered the rural livelihood system in the region. Sugar factory, co-operative bank, cooperative consumer stores, engineering medical

college. This is the best model of cooperative development in the country.

4.6 Jaggery production centres:

There are 1300 jaggery production centres in and around Kolhapur district. Jaggery is produced from sugarcane juice by boiling at certain temperature and "kakvi" is liquid form by-product of jaggery which is sold in the bottles. jaggery is used to be the mainstay ingredient in all food stuffs in Kolhapur district.

4.7 Ramakrishna agro tourism centre:

Near Warna Nagar there is a small village called chikurde, in the marginal farm area this centre is unique place which displays various rural exhibitions of farm implements, herbal garden, and butterfly garden. Across the picturesque location of warna river which attract tourist to enjoy truly rural habitat.

4.8 Samrudhha agro and rural tourism:

This center is located near Warna, Amrutnagar a lady agripreneur is managing the activities of this centre. Foreign tourist those visit warna complex they visit this place and at weekends there is rush of urbanites to enjoy the rural stay here. They offer bullock cart ride Kolhapur local food.

4.9 M.M.J Agro tourism centre:

A small village near Kagal called as shendur which runs this agro tourism center. Where the tourist can take a bullock cart ride in the farm use to learn farm techniques. There is cow shelter with hundreds of cows are cared and nurtured, tourist can learn how milking of the cow is done, information on various by-products is provided. The local village style food is provided. There is separate area for children and older people park which reminds them the village culture. This centre also has conference hall catering to business meetings and conferences.

5. Conclusion:

Kolhapur district has a great potential to develop agro tourism destination, because of natural conditions and different types of agricultural produce as well as its rich tradition and culture. Urbanites want enjoy rural life and to be

interested to experience the rural life as the growing urbanization has lost the leisure of life. It is excellent opportunity to develop an agro-tourism centre in Kolhapur district. But there some challenges like low awareness about this business amongst the farmers and secondly availability of the finance. Hence, the policy makers, Department of Agriculture of the district need to provide rigorous training and orientation to the farmers about it and provide some constructive ideas to innovative activities suitable for the Agro-Tourism in Kolhapur district. The government and Banks should try to provide optimum financial aids to the agro-tourism activities. Role of cooperative agriculture society formation in agro-tourism service providers would be another dimension which will help the growth of agricultural tourism.

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A Review of Medicinal Plants used as Natural Antioxidants in Rural Maharashtra

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Abstract:

Maharashtra State consists of about 3500 wild species of flowering plants of which over 600 plant species possesses medicinal values. Today in modern society herbal drugs gaining importance due to the unacceptable side effects of allopathic drugs and their very high cost. The world market of plant based drugs in pharmaceuticals, herbal drugs is now the fastest growing industry. The requirement of herbal drugs was completed from the wild resources and thus due to the demand of medicinal plant for industry wild resources of plants are under the threat of extinction and rarity of many medicinal plant species. Many medicinal plants are used as natural antioxidants for maintaining health of man. In Maharashtra state major population resides in rural areas which bear maximum plant diversity. In future rural areas may be the centres of independent sectors for sustainable development of the country which provides an organization framework for researchers and stakeholders. Present paper enumerates medicinal plants which are commonly used as an antioxidant source for treatment of various diseases.

Keywords: antioxidant, medicinal plants, Maharashtra

1. Introduction:

Ayurvedic medicine (also called Ayurveda) is one of the world's oldest medical systems. It originated in India more than 3,000 years ago and remains one of the country's traditional health care systems. Ayurvedic medicine uses a variety of products and practices. Some of these products, which may contain herbs, minerals, or metals, may be harmful, particularly if used improperly or without the direction of a trained practitioner. Some herbs can cause side effects or interact with conventional medicines. There are about 17000-18000 species of flowering plants of which 6000-7000 species are estimated to have medicinal usage. The Indian medicinal plants and their products also account of exports in the range of Rs. 10 billion. In Maharashtra state about 3500 wild species of flowering plants are present of which over 600 plant species possess medicinal values.

In nature there are extensive variety of naturally occurring antioxidants which are different in their composition, physical and chemical properties, mechanisms and site of action. Medicinal plants are one of the important natural

antioxidants traditionally used for thousands of years which are present in a group of herbal preparations of the Ayurveda. Medicinal plants play an important role on the health of human being. Plants are the major resource of drugs in modern as well as in traditional system of medicine. Our bodies are battlegrounds against infection and diseases. Normal body functions such as breathing or physical activity and other lifestyle habits such as smoking produce substances called free radicals that attack healthy cells. When these healthy cells are weakened, they are more susceptible to cardiovascular disease and certain types of cancers. Antioxidants, such as vitamins C and E and carotenoids, which include β -carotene, lycopene and lutein, help to protect healthy cells from damage caused by free radicals. Medicinal plants are source of certain bioactive molecules which act as antioxidants and antimicrobial agents. Free radicals cause several disorders in human body (Kumpulainen & Salonen 1999; Cook & Samman, 1996). Oxidative process is one of the most important route for producing free radicals in food, drug, and in living systems. The free radicals in the

human body have adverse effects on its immune system (Pourmorad et al., 2008). Consumption of natural oxidants is necessary to improve the immune system (Halliwell, 1994; Kuhn, 1976). Antioxidant constituents of plant materials provide protection from coronary heart disease and cancer and protect the body from damage caused by free radical induced oxidative stress (Yoshida et al., 2007; Souri et al. 2004). Recently, many plants have been investigated in the search for new antioxidants. Therefore the importance of searching and exploiting natural antioxidants has increased greatly in present years.

2. Review of Previous Work:

References to about 67 medicinal plants have been made in "Rigved" (4500 B. C. -1500 B. C.) Followed by Atharvveda (2000 B. C. -1500 B. C.) recorded 290 plants for their medicinal values further contribution to medicinal uses of plants have made by Charaka (1000 B. C.) and Sushruta (800 B. C.). In India several books have been written on medicinal plants such as Kirtikar & Basu(1918); Desai(1927); Nadkarni (1954); Chopra (1956); Kapoor and Mitra (1979); Kurup, Ramdas & Joshi (1979); Satyavati et. al.(1976-87); Dey (1980); Agarwal (1985); Rastogi (1993); Shivrajan and Indira Balchandran (1994); Warriar (1996) compiled 500 medicinal plants of south India. During last two decades, attempts have been made to document knowledge about Indian plants by several workers which have been compiled in forms of books title of ethnobotany (Jain, 1981; 1989; 1991a; 1991 b; Jain & De Filips, 1991.) etc.

Significant work on medicinal plants of Maharashtra includes that of Agharkar (1953); Vartak (1959); Sharma (1996); Naik (1998) etc. and ethnobotanical studies includes that of Kulkarni & Kumbhojkar (1983); Tiwari and Pandey (1993). Though there are lots of works on medicinal plants and ethnobotany, there is need for research on folk medicines, evaluation of antioxidant properties, their correct botanical identity and their unnoticed and neglected uses for proper utilization.

Table 1. A list of some medicinal plants used for treatment of various diseases in Maharashtra.

Sr. No.	Botanical Name	Common name	Part used	Uses
1.	<i>Acacia nilotica</i> (L.)Willd. ex Del.	Bhabhul	Seed, leaves, roots	Astringent, acrid cooling, anthelmintic, aphrodisiac, diuretic, expectorant, in hemorrhage, wound ulcers, leprosy, leucoderma, small pox, skin diseases, biliousness, burning sensation, toothache, leucoderma, dysentery.
2.	<i>Aeglemarmelos</i> (L.) Corr.	Bel	Stem & Root	It is used as one of the ingredient of Dashmula.
3.	<i>Allium sativum</i> Linn.	Lasun	Bulb	Anthelmintic, antiasthmatic, anticholesterolemic, antiseptic, antispasmodic, cholagogue, diaphoretic, diuretic, expectorant, febrifuge, stimulant, stomachic, tonic, suppresses the growth of certain tumors, prevents heart disease, lowers the blood pressure and cholesterol levels and regulates blood sugar levels.
4.	<i>Asparagus racemosus</i> Willd.	Shatavari	Roots	Crude drug is used for increasing the secretion of milk and improving appetite in lactating women. The roots are bitter, sweet oleaginous, cooling, and indigestible, appetizer, and are useful in dysentery, tumors, inflammation, biliousness, leprosy, epilepsy, and night blindness.
5.	<i>Calatropisgigantea</i> (L.) R. Br.	Rui	Stem	Stem used in all types of skin diseases and also used as wound healing.
6.	<i>Cassia fistula</i> L.	Bahava	Fruit	Used in piles and as purgative.
7.	<i>Celastruspaniculata</i> Willd.	Mal-kanguni	Stem & Root	Stem and root used to relieve the muscular pain. and also used as anti-rheumatic
8.	<i>Cryptolepisbuchananii</i> R. & S.	Kawali	Stem	Stem used to cure the wounds, externally paste prepared from stem applied on cut wounds
9.	<i>Cuscutareflexa</i> Roxb.	Amarvel	Stem	Expectorant, carminative, Anthelmintic, purgative, diuretic, in jaundice, in bilious disorders, antifertility drug.
10.	<i>Daucuscarota</i> Linn.	Gajar	Root	Used in bronchitis, chest troubles, urinary complaints, aphrodisiac, piles, leprosy, tumours, jaundice.
11.	<i>Dioscoreabulbifera</i> L.	Dukkar-kand	Bulbil	Bulbils are used for external application on piles with mixture of root of <i>Salacia</i> spp. and <i>Gnetumscandense</i>
12.	<i>Embeliatsijerium-cottam</i> A. DC.	Vav-ding	Seeds & Root	Seeds are used to remove the stomach worm from children, Root is given to reduce heat from the body
13.	<i>Emblicaofficinalis</i> Gaertn.	Awala	Fruits	Useful in burning sensations, vomiting, urinary discharges, leprosy, constipation, inflammations, piles, anaemia. Rich in Vitamin C.

14.	<i>Foeniculum vulgare</i> Mill.	Badishep	Seeds	Stimulant, aromatic, carminative, purgative, diuretic, in venereal diseases, vermicide, useful in chest, spleen and kidney troubles.
15.	<i>Gmelina arborea</i> Roxb.	Shiwan	Root	Root is used as one of the ingredient in dashmula
16.	<i>Gymnema sylvestre</i> R. Br.	Bedki	Leaf	Leaf powder recommended in diabetic patient three times in a day.
17.	<i>Helicteres isora</i> L.	Murud sheng	Fruit	Fruits are used to remove stomach complaints in small children's.
18.	<i>Litsea deccanensis</i> Gamble	Had-sandhi	Stem	Stem used in bone fracture.
19.	<i>Mangifera indica</i> Linn.	Amba	Fruit	Leucorrhea, dysentery, bronchitis, biliousness, urinary discharges, in haemorrhage from the uterus, lungs, or intestine.
20.	<i>Murraya koenigii</i> (Linn.) Spreng.	Kadipatta	Leaves	Used as a stimulant, antidysentric and for management of diabetes mellitus, promote appetite and digestion. The leaves and roots are bitter, acrid, cooling, anti-helminthic, analgesic, it cures piles, allays heat of the body, thirst, inflammation and itching.
21.	<i>Ocimum sanctum</i> Linn.	Tulas	Leaf	Expectorant, in catarrh, Bronchitis, ringworm and other cutaneous diseases, stomachic, gastric disorders of children, in ear ache
22.	<i>Oroxylum indicum</i> Vent.	Tetu	Root	Root is used as one of the ingredient of dashmula.
23.	<i>Piper nigrum</i> Linn.	Miri	Seed	Black pepper oil used for treatment of pain relief, rheumatism, flu, colds, muscular aches, nerve tonic and fevers. It increases the flow of saliva, stimulates appetite, encourages peristalsis, tones the colon muscles and is a general digestive tonic.
24.	<i>Sida acuta</i> Burm.f.	Maha-bala	Leaf	Used in wound healing and in bone fracture applied externally.
25.	<i>Terminalia arjuna</i> Wight	Arjun	Bark	Bark is used as wound healing and in bone fracture given orally and also used as bandage.
26.	<i>Terminalia bellerica</i> Roxb.	Behada	Fruit	Fruit are used as a one of the ingredient of triphalachurna.
27.	<i>Terminalia chebula</i> Retz.	Herda	Fruit	Fruit are used as a one of the ingredient of triphalachurna.
28.	<i>Tinospora cordifolia</i> (Willd.) Miers.	Gulvel	Stem	The stem used in jaundice, Small pieces of stem are tied around the neck of women after delivery, also in jaundice and to reduce heat from the body.
29.	<i>Withania somnifera</i> Dunal	Ashwaga-ndha	Root, leaf, stem	Analgesic, increases immunity, hepatoprotective, Roots are recommended in general weakness with the milk.
30.	<i>Zanthoxylum rhetsa</i> (Roxb.) DC.	Chirpha-l	Prickle	Prickle is used to stop blood from the cut wounds.
			Thorn	
31.	<i>Zingiber officinale</i> Rosc.	Ale	Rhizome	It is used as Stomachic, antiemetic, anti-diarrhea, expectorant, antiasthmatic, hemostatic and cardiostonic for the treatment of several gastrointestinal and respiratory diseases.

1. Summary of Review:

The use of medicinal plants as antioxidant source supports the primary health care needs of most of the country's population. However, many medicinal plant products utilized by tribals are not properly studied. India is one of the centres of diversity of important medicinal plants. Western ghats of Maharashtra is important source of medicinal plant diversity. But very fewer efforts are taken to propagate the medicinal plants which create pressure on the natural resources due to increase in demand. Therefore to relieve pressure on wild plants there is need of sustainable propagation, suitable agronomic practice, selection of better-quality genotypes and connecting production to people. Many medicinal plants are used as natural antioxidants for maintaining health of man. In Maharashtra state major population resides in rural areas which bear maximum plant diversity. In future rural areas may be the centres of independent sectors for sustainable development of the country which provides an organization framework for researchers and stakeholders.

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Medicinal Plants and Rural Economy

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Abstract:

Medicinal plants have gained a lot of significance in the last few decades, because of their various applications in human life. They show health benefits, as cosmetic agents, antimicrobial substances and store houses of anti-aging components. Their economical role is being proved time and again. Most of the medicinal plants are being cultivated in rural areas and have boosted rural economy. Various countries and villages world wide, are actively involved in the medicinal plant industry. This review article elaborates on the role medicinal plants have played in the rural economy in a few parts of the world.

Keywords: Medicinal plants, health benefits, cosmetic agents, antimicrobial substances, anti-aging components, economy

Introduction:

Medicinal plants have been used by mankind for various purposes, for ages and have gained a lot of significance in the last few decades, because of their various applications in human life. Through trial and error, it has been observed that the whole plants and plant parts show health benefits; as cosmetic agents, antimicrobial substances and store houses of anti-aging components. Moreover, use of these herbal remedies is cost effective, safe and almost free from serious side effects. The elders, farmers and tribal in rural areas have a lot of knowledge about medicinal plants used for health reasons since thousands of years ago and it is still a part of medical practices by folks of various regions of Indian sub-continent and several developing countries of world including China, Middle East, Africa Egypt, South America etc. Their role in economy is being proved time and again. Most of the medicinal plants are being cultivated in rural areas and have boosted rural economy. Various countries and villages world wide, are actively involved in the medicinal plant industry. Various conservational strategies of medicinal plants are being designed so that they can be preserved, conserved and propagated and given a good economic status as well as their marketing price in past and near future scenario (Mazid et al, 2012).

The livelihood of tribal is totally dependent on their ecological surroundings. They use simple and conservative technology to sustain their life. The tribal community of central India is rich in ethno biological knowledge, transmitted from generation to generation, down the ladder. The methods used for curing diseases have been found to be different from one community to other. Each regional tribal community has its own traditional ethno botanical knowledge because of the socio economic structure, ancient traditional knowledge and beliefs. Older generation people of more than 50-65 years of age have more information about wild plant products as compared to younger generation.

In olden times, it was a routine practice to harvest the medicinal plants at a particular time, date and season as it was believed that they had most therapeutic value, at this particular time. Modern science has also proved that at particular time the herb contains optimum active ingredients. Such traditional practices are helpful in providing quality raw material on a sustainable basis and tools for conservation. Presently, efforts are being made to document such traditional harvesting practices for conservation and regulated as well as sustainable harvest.

Medicinal plant species yielding bark, root, gum, rhizome, flowers and whole plant as useful products in the manufacture of herbal drugs, are more significant, with reference to conservation. Destructive extraction of these resources is proved to disturb the habitat of the species. Some very significant rural area plants in this respect are *Terminalia arjuna*, *Sterculia aurea*, *Boswellia serrata*, *Gloriosa superba*, *Costus speciosus*, *Curcuma amada*, *Curcuma caesia*, *Curcuma angustifolia*, *Dioscorea* sp. And *Rauvolfia serpentina*.

Traditional medicine remains an integral part of the health system in Central India. The Satpura plateau region of Central India has abundance of herb species. The environmental conditions of this region provide an ideal habitat for the natural growth of variety of plants and herbs, which provide raw materials for pharmaceutical, food, flavoring and cosmetic industries. Hundreds of medicinal plants used by the Gond, Bharia and Korku tribes of Chhindwara, Betul, Hosangabad and Seoni district of Madhya Pradesh, India, for the treatment of various diseases have been documented. Medicinal plants of forest origin are proved to enhance the health and are a source of livelihood to the foresters. The tribals of the region collect gums, leaves, bark, flowers, and fruits of various medicinal plants to supplement their food, health and income. Medicinal plants provide numerous opportunities for rural well being. The global demand for more and more herbal ingredients creates possibilities for the commercial cultivation of medicinal crops. This could help in increasing opportunities for rural employment in the developing countries, boost commerce around the world and perhaps contribute to the health of millions. (Pandey and Shukla, 2008). Medicinal and Aromatic Plants (MAP) based livelihood systems are directly related to the employment /income of the poor.

Proper and optimum utilization of these natural resources, MAPs, will help in employment generation and economic development of the rural poor of the region. There is a continued increasing demand for natural products as pharmaceuticals, dyes, for naturopathy, in flavor, perfumery

& cosmetic industries. Cultivation of MAPs has become a popular and economically viable commodity. Small scale cottage industries for the local level entrepreneurs and social entrepreneurs, producing goods to satisfy the local demands are slowly becoming popular.

With its vast tract of hills and forests, Assam is the treasure trove of wonderful and precious MAPs like Sarpagandha (*Rauvolfia serpentina* Benth), Pippali (*Piper longum*), Amlakhi (*Emblica officinalis*), Hilikha (*Terminalia chebula*), Bhomora (*Terminalia bellerica*) and Arjuna (*Terminalia arjuna*). About 900 MAPs exist in abundance in the forest area of the state, with the Brahmaputra valley having 50 species of such plants is being of commercial value.

Only an estimated of 5-10% of them are currently utilized while the rest hold a vast potential. Assam is in the fore front for production of MAPs because of its favorable environment for the growth and development of MAPs and allied industries. It has one of the richest repositories of MAP species in the world. These plants are used at the household level by the rural community of Assam, mainly for health care purposes. Many of the plants are a part of nutritional diet like *Bacopa monnieri*, *Centella asiatica*, *Discorea bulbifera*, *Emblica officinalis*, *Eryngium foetidum*, *Terminalia chebula*, *T. bellirica*, *T. arjuna*, *Murrayakoengii*, *Nyctanthus arborea* and *Zanthoxylum armatum*. Plant based medicines are consumed by all the section of the regional rural communities. (Baishya and Begum, 2013). Though, a scientific approach for the exploration, conservation and value addition to these MAPs and its industries is required. Interventions have to be carefully designed to enhance and diversify livelihood strategies, with a focus on strengthening existing biodiversity- based livelihoods. Insects and natural conditions play an important role in the sustainability of medicinal plants. These plant resources, therefore, are increasingly attracting the attentions of public and private sector policy researchers, policy makers and development program implementers. (Joshi B.C., 2014).

MAPs are crucial in human and livestock

healthcare systems in many developing countries. Industrialized countries also use medicinal plants, as many pharmaceuticals are based on or derived from plant compounds. Over-exploitation of medicinal plants and lack of laws to regulate harvesting and trade is a serious issue for developing countries. The demand for plant-based herbal products has grown exponentially during the last several decades.

It implies resource sustainability problem but also offers opportunities. Some of Africa's most disadvantaged people live in dryland regions, where a vibrant culture was maintained, that was in dynamic equilibrium with their environment. With growing populations and borders the pressure on semi-arid lands has reached a critical stage and these lands are now less able to support existing populations. The residents of these areas rely on the sparse endemic vegetation for their healthcare needs and source of food security during famines and droughts. Such lands support a unique biota that offers local residents important land rehabilitation and medicinal properties and values not only for their own needs, but for an increasing global demand. These multi-purpose medicinal plants, including trees, shrubs and herbs, have great potential for a global market. Communities can derive a greater share of the increasing global value of medicinal plants and rehabilitate their degraded lands, which will improve their quality of life. Such lands offer for cultivating multi-purpose medicinal plants to generate income, support human and livestock healthcare systems and enhance environmental services. A multi-sector community driven approach to harnessing MMPs is most advantageous as it follows the holistic thought process of local peoples. (Lambert et al)

The huge potential of the enormous medicinal plant resources to boost rural economy and supplement traditional therapies has remained untapped in the Agency district, considered to be a treasure trove of medicinal plants. The district has a diverse range of medicinal plants spread mainly in Bhadrachalam Agency. Many Adivasis inhabiting the interior areas in the Agency are still using locally available medicinal plants as part of traditional therapies for curing various common

ailments. Several field-based studies were earlier conducted by the ethno-botanists and other subject experts to conserve and promote medicinal plants with a focus on ethno-medicinal plants in the tribal areas in the district. The studies were focused on giving a fillip to the medicinal plant research and phytochemical studies, sources said. The medicinal plants are in huge demand for preparation of traditional medicines like Ayurvedic and herbal drugs, he said, adding that the government agencies should conserve and promote cultivation of medicinal plants in collaboration with the Forest and Horticulture departments for the benefit of Adivasis.

The Kinnerasani Sanctuary spread across the Palvantha and Kothagudem divisions is home to a wide range of both endemic and endangered plant species possessing medicinal properties. Medicinal plants such as Jitregi (*dalbergia latifolia*), Yegisa (*pterocarpus marsupium*) and Yepi (*hardwickia binata*) are abundantly found in the tribal areas in both Bhadrachalam and Palvanthadivisions of the district (Khammum, 2015).

Medicinal plant conservation strategies need to be understood and planned based on an understanding of indigenous knowledge and practices (Berkes et al, 2006). 70–80% of the world's population relies on some form of non-conventional medicine and many drugs contain herbal ingredients (Arceusz et al, 2010). 25–40% of all prescription drugs contain active ingredients derived from plants in the United States alone (Endangered Plants and Ecosystems). Many countries rely on medicinal plants for the health and well being of its population (UNESCO, 1996) but the market demand has led to an increased pressure on the natural resources that lead to the production of some of these plants (Karvi M. and Johan R.).

This creates a danger to the ecology when medicinal plants are used for extraction of ingredients, which lead to habitat loss, habitat degradation and over harvesting (Hamilton and Alan, 2003) Many times populations are taken advantage of for their resources and knowledge, which can often be for financial gain (Delgado and Carlo, 2002). Conservation of medicinal plants in

its biocultural perspective not only implies conservation of biodiversity but also places an equal emphasis on conservation of cultural diversity (Medicinal plants for forest conservation and health care, 2011).

Global Scenario:

Asia is an important center of knowledge with regard to the use of plant species for treatment of various diseases. Himalayan region harbors over 10,000 species of medicinal and aromatic plants, supporting the livelihoods of about 600 million people living in the area.

In Nepal, a traditional healing system called Ayurveda is used, which is influenced by Buddhism and Hinduism's central ideas of balance in life. High altitude medicinal plants provide quality products, and are often the first choice of local users as immediate therapy and of pharmaceutical companies as precious ingredients. 50% of the Nepal's rural household income is derived from commercial collection of medicinal and aromatic plants (Kunwar and Bussmann, 2008).

In Jalgaon, Maharashtra state, India, 30 angiospermic species are known to be useful in various human ailments. This has been reported by tribes like Banjara, Bhil, Pawara, Tadvi and drugs are used as a sole drug or in combinations. (Pawar and Patil, 2004).

A survey was conducted in Raipur, Bilaspur, Durg, Rajnandgaon and Sarguja regarding medicinal values and uses of traditional rice varieties in Chhattisgarh (India), which revealed that more than 50 traditional rice varieties possess medicinal properties (Das and Oudhia, 2001). 50 plant species which have high economic value because of their ethno-medicinal uses, have been described in the old Bastar district which is very rich in biodiversity and well known for its luxuriant sal forests and forest dwelling tribes. The main tribes of Bastar are, Muria, Madia, Bhatra, and Gond. The main forest types are sub tropical moist and dry deciduous type. These forests are chief source of ethno-medicinal plants of economic importance. They also provide food, fodder, shelter and enormous ethnomedicinal plant wealth to cure

various ailments. Due to over exploitation from natural forests, they are depleting rapidly. The occurrence of frequent fire, overgrazing, soil erosion, deforestation, excessive interference by men & faulty practices of exploitation have accelerated the rate of depletion of these economically valuable ethnomedicinal plants. This depletion can be checked by intensive forests conservation methods and promotion of medicinal plants cultivation among tribal people (Nonhare and Sahu, 2001).

Chhattisgarh region flora includes many plants that have medicinal values and is consumed by the local population. Its medicinal properties fetch market value, which can be utilized for improving the economic condition of tribal of this region. Chhattisgarh viz. Raipur, Mahasamund, Gariyabad, Mawapara, Durg, Balod, Rajnandgaon, Khairagarh, Mungeli, Bilaspur, Ambikapur, Bhanupratappur, Narayanpur, Kanker, Jagdalpur, Sukma. In general some of the medicinal plants possessed high market values in all the locations surveyed while some were area specific like Rasnaji in Narayanpur. Based on overall observations plants like Safedmusali (*Chlorophytum* sp.), Satawar (*Asparagus* sp.), Tikhur (*Curcuma* sp.), Kamraj and Hathjod were found to be widely accepted, high valued and hence may given priority for their conservation and safe marketing (Rajput et al, 2001).

2000 medicinal plant species have been found and grown in different climatic conditions in India. The area under different medicinal plant species in Maharashtra has been recorded as 32 hectares and under different plant species. Recently plants such as Aswagandha, Sonamukha, Esabgoal, Ranwaghi, Roshagavat, Javasectronali, Burphad, etc. are being cultivated in different parts of Maharashtra State on commercial basis. Now-a-days, some farmers are attracted to grow the medicinal plants viz., Corphad, Esabgoal and Pacholi in large scale because of finding or having good returns and profit from these medicinal plants. Amongst these medicinal plants, the Esabgoal and Pacholi are used in making medicines and scented oil, respectively on large scale.

(Jadhav et al, 2001). Indigenous knowledge of Plant used in the preparation of ethno-medicine was

gathered from the people inhabited in some parts of Kamrup district of Assam, a North-Eastern state of India. The information collected from the tribal and rural people who were experienced and knowledgeable informants practicing indigenous medicine based on plants. As the area is prone to liver ailments due to many reasons, focus was on the plant-based remedies for liver-ailments. The ethno-Medico-Botanical survey was conducted in some tribal dominated pockets of Kamrup. This report deals with 15 plant species used as herbal remedies for the treatment of liver-ailments in some places of the district. Some of the remedies given by the people of these areas have been found to be effective against liver ailments, which were ascertained by interactions with the users/patients.

Many plants used by the local people of these areas for curing the liver ailments need to be evaluated for actual efficacy scientifically. Two plants claimed to have hepatoprotective activities were *Sidacordifolia* (root) and *Leucaslavendulaefolia* (leaves) and these showed encouraging results against experimental animal models (Kotoky and Das, 2001). Potential of Herbal & medicinal plants are well recognized in Chhattisgarh. Chhattisgarh is universally famous for its rich tribal culture, beautiful hills, hillocks, forests covered, natural caves, perennial rivers, spring and valleys and rich sources of very precious minerals and ores. The main source of income of tribal for their livelihood is forest and agriculture. In forest products non-timber forest products which include medicinal & Herbal plants play very important role in tribal economy. Most of the medicinal & herbal plants are exported from this region to other parts of country. The cultivation of medicinal & herbal plants are not popular in this region due to lack of knowledge about its technologies, as well as its market. Looking to the rich biodiversity in the region there is a need of systematic survey of available medicinal & Herbal plants including identification, uses, valuation etc. Considering the agro climatic & practices of Herbal & medicinal plants involving local farmers, biodiversity board should be established to conserve the biodiversity of the state.

The board should be given emphasis on indexing of herbal plants, collection centers, and preparation of herbal medicines, cultivation,

marketing and export of herbal and medicinal plants (Jain et al, 2001).

About 7% of world medicinal plant flora has been utilized in India by the pharmaceutical Industries. The medicinal and aromatic plants have a high market potential. The world demand for herbal products is growing at the rate of 7% per annum, 0.5% per year in India, marks first position in the world. Medicinal plants in India are estimated to be worth rupees 550 crores per year and total turnover of Ayurvedic and herbal products is about 23 hundred crores, over the counter products contribute around 12 hundred crores. The export market for medicinal plant is growing faster than the Indian domestic market (Choudhary et al, 2001).

KwaZulu-Natal, South Africa community of Mnoqobokazi relies on subsistence agriculture and wild produce because of socioeconomic factors, low education levels and lack of access to western health care. Both villagers and healers cultivate one or more species because they could be found far away, or were frequently used, or had to be fresh when used, or they were planted as protection against witchcraft. Ten people from Mnoqobokazi, mainly women, harvested plants on a commercial basis to conserve. (Dahlberg et al, 2009). In other parts of South Africa the most frequently used medicinal plants are slow-growing forest trees, in which the bark and underground parts are mainly the parts utilized. Because there is a high demand for such resources, the trees are becoming endangered and a lot of the collection is unrestricted. Regulations are now being placed on some of the resources that originally had been exploited and many schools and research facilities are working together to come up with new ways to foster their beloved trees and still manage to get what is needed from the trees as well by proposing the idea of substituting the bark or underground parts with leaves of the same plant (Zschocke et al, 2000). Samoa has had a great influence on western medicine when it comes to finding a cure for HIV/AIDS. Isolation of prostratin, found in the bark of the Samoan mamala tree, from *Homalanthusnutans* has led to the extreme potency against HIV-1. Tribals have shown great knowledge regarding this. The loss of these indigenous knowledge systems may yet prove to be one of the

greatest tragedies of our age (Cox and Elmqvist, 1991).

Conclusion:

Many of the MAPs have been checked for their antimicrobial activities, their use in health care, cosmetic purpose, anti-aging purpose and others and have shown astounding results. It has also been observed that commercial value of MAPs is increasing. Since they are found and cultivated more in rural areas, world over, they have also helped in boosting the rural economy. However, a more directional approach and strategic planning is necessary for the benefits to be more pronounced and noteworthy. There is need to plan the systemic enhancement of these produces and use them for the benefit of rural economy as well as human health.

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Efficacy of Leaf Extract of a Medicinal Plant for Enhancing Seed Germination and Seedling Growth of Onion (*Allium cepa* L)

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Abstract:

*The present investigation was undertaken to evaluate the effects of aqueous extract of *Phyllanthus niruri* L. leaves on percent germination and seedling growth of *Allium cepa* L. at five concentrations i.e. 5, 10, 15, 20 and 25% and exposure time of 12 and 24 hours. The overall results obtained on the parameters- % seed germination, seedling growth, vigor index, response index and % phytotoxicity indicated that lower concentrations i.e. 5, 10 and 15% had stimulatory effect while higher concentrations had inhibitory effect. Higher inhibition was due to higher concentrations at 24hr. treatments.*

Keywords: *Phyllanthus niruri*, aqueous extract, onion (*Allium cepa* L.), seed germination, seedling growth.

1. Introduction:

Phyllanthus niruri L. originated in India and it belongs in family Euphorbiaceae. *Phyllanthus niruri* L. is a common kharif (rainy season) weed found in both cultivated fields and wastelands. The active phytochemicals, flavonoids, alkaloids, terpenoids, polyphenols, tannins, coumarins and saponins, have been identified from various parts of *P. niruri*. This plant is popular folk medicine. Whole plant and fresh leaves with fruits are used in the treatment of various diseases, particularly hepatitis and other viral infection. It is also used in the treatments of tumors, kidney stone, diuretics, diabetes, jaundice, influenza, dyspepsia, anti-hepatotoxic, anti hepatitis-B, anti-hyperglycemic and also it has antiviral and antibacterial.

Medicinal plants are well-known for presence of various chemical compounds, active principles and secondary metabolites. Medicinal plant released some secondary metabolites by exudation from roots, leaching from stems and leaves or decomposition of plant material. This phenomenon may produce beneficial or harmful effect on the growth of another plants.

Hence, an attempt has been made to evaluate the influence of leaf extracts of *Phyllanthus niruri* L. on the seed germination and seedling growth of Onion (*Allium cepa* L.).

2. Material And Methods-

2.1 Plant Material- The leaves (with seeds) of *Phyllanthus niruri* L. were collected from the college campus and Seeds of Onion of local variety were obtained from the farmer.

2.2 Preparation of plant extract-

Fresh leaves of *Phyllanthus niruri* L. were collected and finally grinded using mechanical grinder. The filtrate was designated as stock solution of 100% concentrations. From this stock solution the treatment solution of different concentrations i.e. 5%, 10%, 15%, 20% and 25% was prepared with the help of distilled water.

2.3 Seed Treatments-

The presoaked seeds of onion were treated with different concentrations i.e. 5%, 10%, 15%, 20% and 25% of aqueous extract of *Phyllanthus niruri* L. for 12 and 24 hr. 25-seeds were taken for each treatment. The treated seeds were thoroughly washed under running tap water.

2.4 Bioassay-

The treated seeds were kept in sterile petriplates on moist germination paper. 25-seeds/petriplate/treatment was used and data obtained was used to study effect of test solution on onion seed germination and seedling growth. The data obtained were used to calculate % seed germination, seedling growth, vigor index, and response index and % phytotoxicity. 1. 1. % Seed germination- After treatments of various

concentrations of aqueous extract of *Phyllanthus niruri* L., the seeds were placed in sterile petri plates on moist whatman paper 1. % Seed germination was calculated on the basis of following formula-

$$\text{Seed Germination} = \frac{\text{Number of seed germinated \%}}{\text{Total Number of seeds kept for germination}} \times 100$$

2. Seedling growth (10DAS) -Root and shoot length were measured at the end of the 10DAS (in cm). Randomly selected 10 seedlings were used.
3. The vigour index (VI) of the seed was estimated by the following formula (Abdul-Baki and Anderson, 1970)

$$\text{Vigour index} = \frac{\text{Germination percentage} \times \text{Seedling length (mean)}}{100}$$

4. Response Index (RI) was calculated using the formula of Richardson and Williamson (1988) to observe the degree of inhibition by various concentrations of extracts on seed germination, root, and shoot and seedling length.

$$\text{Response Index (RI)} = (T/C - 1) \times 100,$$

Where, T: Treatment, C: Control.

5. To analyze the % phytotoxicity of plant extracts, Abdul Baki and Anderson (1973) method was used.

$$\text{Phytotoxicity \%} = \frac{\text{Length of control seedling} - \text{Length of treated seedling}}{\text{Length of control seedling}} \times 100$$

3. Result and Discussion-

The influence of secondary metabolites (Allelochemicals) from the medicinal plants on the growth and development of different plants, agricultural crops and biological systems was studied by various workers. (Patel and Pandya 2013, Kavitha et. al. 2012, Naz and Bano 2014)

From Table No. 1, the germination percentage was decreased as the concentrations of aqueous extract of *Phyllanthus niruri* L. increased. The lower concentrations i.e. 5, 10 and 15% were showed stimulatory effects while the higher concentrations i.e. 20 and 25% were inhibitory. The % germination was increased due to lower concentration for 12hr treatments. For 24hr time duration treatment, the % seed germination and root, shoot and seedling length showed

enhancement at 5 and 10% test solution. 15, 20 and 25% concentration were inhibitory and the inhibition was high as compare to 12hr. Roy et al. (2012) concluded that due to the effect of aqueous extract of bohera (*Terminalia bellirica*) germination of vegetable crops was significantly enhance. Kavitha et al. (2013) also concluded that, the lower concentrations (2.5 and 5%) of leaf extracts of *Vitex negundo* L. stimulated the seed germination, growth and biochemical constituents (Chl., amino acid, protein and total sugar) of black gram and green gram. The result concerning about the root length, shoot length and total seedling length indicated that, some lower treatments were stimulatory. The highest increase in root, shoot and total seedling length was observed at 5% aqueous extract of *Phyllanthus niruri* L. It was 3.52cm, 6.99cm and 10.51cm for 12hr. and 4.93cm, 9.15cm and 14.08cm for 24hr. time duration treatment respectively. Results on seedling growth indicated that, 5% and 10% at 24hr. treatment was more stimulatory than the other treatments.

Rabia and Bano (2014) reported that, the R. communis extracts exhibited stimulation in both root and shoot length of maize in all the treatment. Roy et al (2012) also reported that, root and shoot length was significantly increased due to the aqueous extract of Bohera (*Terminalia bellirica*). Naz and Bano (2013) reported that aqueous leaf extracts of *Calotropis procera* and *Citrullus colocynthis* stimulated the root length, root fresh weight and root dry weight of maize seedlings. Due to the highest concentration i.e. 25% at 12hr. and 24hr. time duration, the root, shoot and total seedling was drastically reduced. It was 1.12cm (Control-2.19cm), 3.0cm (control- 6.42cm) and 5.22cm (Control-9.12cm) for 12hr. and 1.06cm (Control-2.23cm), 3.90cm (Control-6.62cm) and 5.12cm (Control-9.23cm) for 24hr. time duration treatment. Reduction in seedling length of Field dodder (*Cuscuta campestris* Yunck.) due to high concentrations of Allspice was recorded by Hassannejad and Ghafarbi (2013).

The results obtained for the parameter vigour index (Fig. No. 1) indicated that, due to stimulatory effect of lower concentrations, vigour index was increased at lower concentrations while it was decreased at higher concentrations. The results obtained regarding response index (Fig. No. 2) on

the basis of shoot length indicated that it was –ve i.e. inhibitory for higher concentration and +ve i.e. stimulatory for lower concentrations. The results obtained regarding % phytotoxicity (Fig. No. 3) indicated that, higher concentrations i.e. 20% and 25% were phytotoxic.

Desai and Gaikwad (2013) noted the results on effect of *Morinda pubescens* leaf extract on wheat and conclude that vigour index were significantly enhanced. The results on phytotoxicity were reported by Anita and Gandhi (2013). Patel and Pandya (2013) recorded some results on Response index parameter. They evaluated the effect of *Spinacia oleracea* L. and *Psidium guajava* L. on *Vigna radiata* L. Var. KM-2 and Vamban-2.

4. Conclusion-

Thus present investigation indicated that medicinal plant *Phyllanthus niruri* L. have strong biological activity. From the results obtained in present investigation, it may conclude that,

- 4.1. The aqueous leaf extract significantly influence the germination and growth of onion.
- 4.2. The Lower concentrations i.e. 5, 10 and 15% were stimulatory. % seed germination and seedling growth was enhanced due to the lower concentrations.
- 4.3. The leaves of *Phyllanthus* may contain some growth stimulatory substance that may leads to the increase in growth of onion seedlings.
- 4.4. Higher concentrations were phytotoxic or inhibitory for both 12hr and 24hr. time duration treatments.
- 4.5. To confirm the effect of aqueous leaf extract on onion, it needs pot experiment as well as field experiment.

4.6. Acknowledgement

The Author is thankful to the Principal, and Head, Department of Botany, Yashwantrao Chavan College of Science for providing the laboratory facilities and constant encouragement.

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7. Tables and Figures:

Table No.1 Effect of aqueous extract of *Phyllanthus niruri* L. on % Germination and seedling growth of Onion (*Allium cepa* L.).

Conc. (%)	12 Hrs treatments				24hrs treatments			
	% Seed germination	Root Length	Shoot Length	Total Seedling Length	% Seed germination	Root Length	Shoot Length	Total Seedling Length
Control	80	2.19	6.42	09.12	79	2.23	6.62	09.23
05	87	3.52	6.99	10.51	88	4.93	9.15	14.08
10	88	2.81	8.83	11.53	81	3.38	8.48	12.43
15	82	2.62	6.88	09.60	72	1.90	6.46	08.56
20	75	1.38	4.50	05.98	71	1.28	4.18	06.18
25	72	1.12	3.00	05.22	63	1.06	3.90	05.12

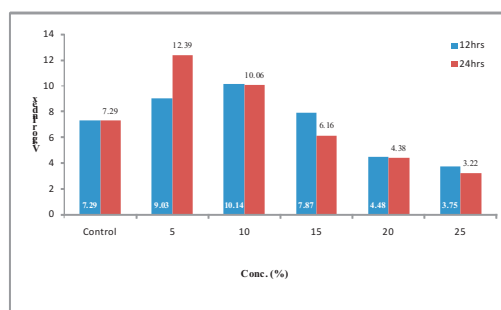


Fig. No. 1. Effect of different concentrations of aqueous extract of *Phyllanthus niruri* L. on Vigor index.

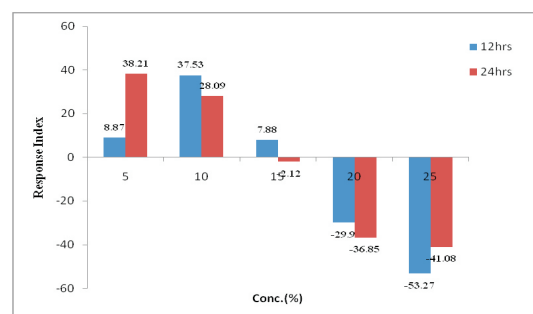


Fig. No. 2. Response index (On the basis of Shoot Length) of aqueous extract of *Phyllanthus niruri* L.

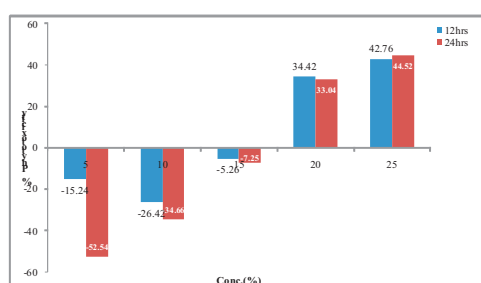


Fig. No.3. Phytotoxicity of aqueous extract of *Phyllanthus niruri* L.

Application of Integrated Biogas, Nadep, Vermicompost, Energy Project (BNVCEP) for Rural Development in India

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Abstract:

India is mainly agriculture based Country. The living of the most of Indians is dependent directly or indirectly only on agriculture. But during some recent period there is uncertainty on a large scale due to changed natural environment in the agriculture business. Recently there is a large quantity use of chemical fertilizers and pesticides for agriculture. Due to it, agriculture products are polluted and its bad effect has been shown on public health. Therefore organic farming got special importance again. The Biogas Nadep Vermicompost Energy Project is a necessity of Rural Development in India.

Keywords: Biogas RCC, Nadep compost unit, Vermicompost, Energy Project.

1. Introduction:

The organic farming is the main aspect of sustainable agriculture and its baseline activities are Biogas RCC, Nadep compost unit, Vermicompost, Solar Energy Project. Crop residues are primarily used for livestock feed, soil mulching, Biogas generation, Bio compost, mushroom cultivation, Energy Production for domestic fuel. The large portion of crop residues are burned on farm for cleaning the field for sowing of next crop. The burning of crop residues impacts on soil properties, soil nutrients and generates air pollution. The pyramid of Rural Development (refer fig-1).

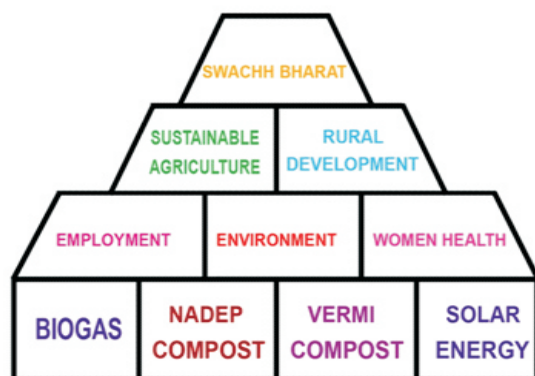


fig-1 Pyramid of Rural Development

Application Of Biogas R.C.C. Unit, Nadep Compost Unit, Vermicompost Unit, Solar Energy Project (BNVCEP) :

I have done much study regarding agriculture.

With this view, I have got some thoughts to do some new researches regarding agriculture. I have understood most difficulties of farmers. I have got novel inventions of B.N.V. Composting and Energy project which is modern and can be much useful for farmers. I have done deep research study in the project. Now I have got experience that this B.N.V. Composting and Energy project is useful for baseline project of Organic farming.

If the farmers get in practice this less expensive project, they will get self-employment in production of organic fertilizer, dairy milk production, energy at home. This project is baseline for organic farming. The project will be much useful to women self-help groups. Through this project permanent employment will surely give hand to financial progress of women and supporting to environment and can be project in short place and less expense.

Biogas R.C.C. Unit, Nadep Compost Unit, Vermicompost Unit, Solar Energy Project (BNVCEP)

B – BIOGAS RCC
 N – NADEP COMPOST
 V – VERMICOMPOST
 C – COMPOSTING PROCESS
 E – SOLAR ENERGY
 P – PROJECT

Layout Integrated BNVCEP:

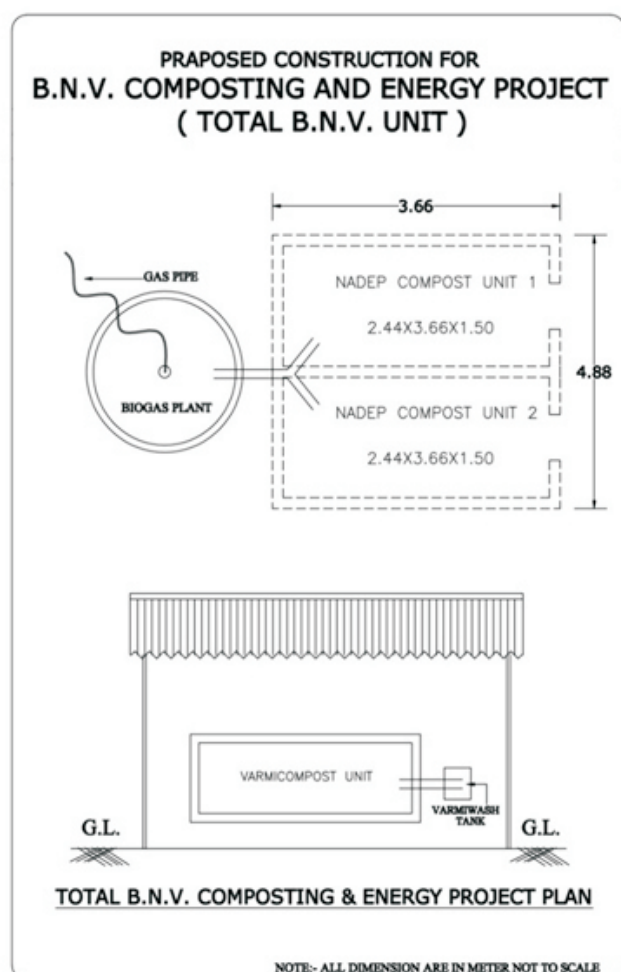


fig-2 Layout of BNVCEP

1. Biogas R.C.C. Unit

Today in rural area Biogas energy has become much need full due to the scarcity of power and electricity. “Cow dung, animal excreta and kitchen waste items are decomposed in the dome under an anaerobic condition and can generate methane gas and this gas is called Biogas or Natural gas.”

Day by day increasing cost of L.P.G. and at the same time its scarcity for this sure optional energy available in Biogas plant.

2.1 Types of Biogas Plant:

- 1- Khadi Village Industries Commission (KVIC)
- 2- Janata Type Biogas RCC Unit

2.2 Application of Biogas:

- * To supply Biogas for cooking
- * To use traditional energy sources.
- * As stated in Integrated Energy Policy to get necessary energy for cooking
- * To develop living of rural women and lessen their trouble.
- * To help to keep rural area clean by join toilets to bio-gas plant
- * To control changes environment by lessening removing of methane and carbon dioxide.
- * To keep natural balance by control of cutting trees
- * To provide family need by creating energy through Biogas

2.3 Raw Material for Biogas:

Cow dung, Animal excreta, Kitchen sewage, Vegetable Waste

2.4 Working of Biogas:

The treatment of any slurry or sludge containing a large amount of organic matter utilizing bacteria and other organisms under anaerobic condition is commonly referred as anaerobic digestion. The microbial digestion in the bio waste digester and

microbes are finally produced in the gas mixture of methane (CH₄) and carbon dioxide (CO₂) by the bacteria are strictly anaerobes these bacteria are called methane fermentations and methane gas is used for home fuel in rural area.

Working Steps Figure of RCC Biogas



Fig-3 Working steps of BIOGAS RCC

2.5 Employment Generation from RCC Biogas:

Unskilled work	- 10314
Skilled work	- 25607
Total Cost	- 35921
Man days creates	- 44

1. Nadep Compost Unit:

Gandhi follower farmer Shri. Narayn Devraj Pandhripande A/p- Pusad, Tal- Yavtmal has developed Nadep compost system through his research work in his Godhan centre this is named after his name as NADEP compost system is to get good compost within short time.

3.1 Construction of Nadep compost unit in BNVCEP:

- * At first removing the soil surface and P.C.C. ring of 0.10m height and 0.25m width should be made ready at the bottom in 3.66m long 2.44m wide and 1.50m height and 0.15M width of having size of concrete cement bricks wall should be built (refer fig-4).
- * Constructing wall the unit should be made strong by putting cuts of plastic pipes. At certain distance with cement and small course aggregates i.e. option for sand and these material is easy available on stone crusher.
- * According to Nadep compost unit layout plan two Nadep tanks should be build attached one by one. These should be kept some open pace in two tanks to coming out to take out ready compost in them.
- * The top surface of nadep unit walls covered with the RCC coping should be done helping its strength.
- * The burned bricks layer at the bottom level of nadep tanks Due to it, the soaking of water in slurry done neatly.

3.2 Raw Material for Nadep Compost Unit:

Biogas slurry, Dry leaves of crops, Animal waste fodder, Kitchen waste, Vegetable stubbles.

3.3 Working of Nadep Compost Unit:

- * The Nadep units in BNVCEP is to make use of slurry coming from biogas, dry leaves from field and other degradable argil waste creating compost in aerobic condition of decomposition.
- * The argil waste from the field should be dropped in Nadep units. On it the layers of slurry removed from biogas coming out will be gathered on it. In this way the first tank of Nadep will be filled completely within 2-3 months.

- * After completion of first tanks, the second Nadep tank filling in the same procedure should be followed.
- * Within 45 days the first filled tank is ready with good decomposed material. The compost from this tank is useful of further process that is for making of vermicompost.

Working Steps Figure of Nadep Compost Unit in BNVCEP:



Fig-4 Working steps of NADEP Compost

3.4 Employment Generation from Nadep Compost Unit in BNVCEP:

Unskilled work	- 12726
Skilled work	- 24178
Total Cost	- 36904
Man days creates	- 70

1.Vermicompost:

Before the arrival of chemical fertilizers farmers kept the fertility of soil by cow dung compost, frequently rotation of crop, using many types of neem cakes but as the excessive use of chemical fertilizers is increased and its bad effects are noticed on crops and on soil the farmers are attracted using the vermicompost. The main reason for this is the highly increased rates of chemical fertilizers.

4.1 Construction of Vermicompost Unit in BNVCEP:

- * First keeping the high foundation the bed concrete should be made in the shed at the same time for the storage of Vermiwash two tanks of $0.30 \times 0.30 \times 0.30 \text{m}$ should be made (refer fig-5).
- * Bed Concrete should be on one side of beds sloping edge. The construction of vermicompost shed and tank should be done as per plan.
- * The inside size of vermicompost tank should be 3.50m long 1.25m wide and 0.75m high The construction of walls should be built with 0.15m breadth of cement or burned bricks.
- * While constructing tanks small wholes should be kept. The aertion will be playful and growth of worms will be good condition.
- * After completion of construction of tanks the coping of 0.10m height should be done on it. The plastering of inner side of vermicompost tanks.
- * The slope at the bottom of tank should be kept at one side and much spread water through adjusted pipe should be collect into the Vermin wash Tank of $0.30 \text{m} \times 0.30 \text{m} \times 0.30 \text{m}$ of size.
- * Collected water through varmicompost bed should be used as Verminwash for spray increasing the productivity of crops.

4.2 Raw Material for Vermicompost Unit:

Water, Nadep compost, Vermiculture, Decomposed leaves. Waste Vegetables

4.3 Working of Vermicompost Unit

- * First the layer of 0.15m high with dry leaves, sticks and trashes should dropped at the bottom.

- * Spraying water on compost taken out from Nadep compost tank the second layer of 0.30m high should be put on the first layer
- * Vermiculture should be spread on this the layer, 0.10m high of vermi compost spread on it.
- * The halfly decomposed dry leaves should be used to make layer of 0.10m high useful effective microorganisms to be used.
- * The layer of 0.40m high of nadep compost taken out of Nadep tank should be spread on it the vermin culture should be used on top layer.
- * In this way from one decomposed Nadeptank covered the two tanks of vermicompost it is ready for use within 50-60 days.

Working Steps Figure of Vermicompost Unit in BNVCEP



4.3 Employment Generation from Vermicompost Unit in BNVCEP:

Unskilled work	- 13161
Skilled work	- 33862
Total Cost	- 47023
Man-days creates	- 67

1. Conclusions:

BNVCEP improves soil fertility and productivity.
 BNVCEP improves soil texture and reduce soil erosion.
 BNVCEP increases growth of useful micro-organisms.
 BNVCEP creates rural employment and sustainability in farming system.
 BNVCEP reduces rural on farm soil, air pollution problems.
 BNVCEP creates fixed assets on farm in rural area and improve rural health problems.

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The Role of Women Entrepreneurship in Rural Development

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Abstract:

Till the turn of the century man has enjoyed a dominant position in all aspects. But the changes in the recent times and the modern way of thinking reduced the disparity between men and women which has created the need of the hour in women empowerment both through provision of employment and enterprise creation. Women constitute around half of the total world population and also in India. They are regarded as the better half of the society. Indian women well manage both burden of work and in household front and meeting deadlines. But the situation in the rural environment is completely different where women are still dependent. Empowerment of rural women has emerged as an important issue in the present economic scenario. The economic empowerment of rural women is being regarded these days as a very popular sign of progress for a country, hence the issue of economic empowerment of women is a paramount importance to the Economists, Political thinkers, Social scientists and economic reformers. The Self Help Groups (SHGs) have paved the way for economic independence of rural women. The members of SHGs are involved in Micro – Entrepreneurships. Through that, they are becoming economically independent and providing Economic empowerment of rural women led to development of family, community, society, state and nation therefore it is very necessary to give keen of our attention over empowerment of women in the rural area for the real development of our country in all spheres.

Keywords: Entrepreneurship, Management, Women empowerment, Rural Women, Self Help Groups.

INTRODUCTION:

“You can tell the condition of a nation by looking at the status of its women.”-By Jawaharlal Nehru.

The empowerment of rural women generally refers to the process of improving the quality of life and the economic well being of women living in relatively isolated and sparsely populated areas. According to the census more than 70% of the total population belongs to rural areas. Women constitute nearly 50 per cent of population, perform two-thirds of the work and produce 50 per cent of food commodities consumed by the country. They earn one third of remuneration and own 10 per cent of the property or wealth of the country. Women are regarded as the “better half” of the society and at par with the men. But unreality, our society is still male dominated and women are not treated as equal partners both inside and outside the four walls of the house. In fact they are treated as weak and dependent on men. As such Indian women enjoy an

unfavourable status in society. Especially Rural Women in India constitute 77.00 per cent of the female population. They share abundant responsibility and perform a wide spectrum of duties in running the family, maintaining the household activities like rearing, feeding, attending to farm labour, tending domestic animals and the like, even then they suffer from being both economically and socially invisible.

The objective of this paper is to analyse the role of empowerment and entrepreneurship of women in rural India. It is giving lawful power or authority to act. If women were empowered they would be able to participate in the planning, execution and implementation of developmental schemes in rural development. Empowerment leads to development, which further leads to greater empowerment.

Rural women and Entrepreneurship:

The emergence of rural women entrepreneurship and their contribution to the national economy is quite noticeable in India. The numbers of women entrepreneurs have grown over a period of time, especially in late 90's. Women entrepreneurs need to be lauded for their increased utilization of modern technology, increased investment, finding a niche in the global market, creating an extensive employment for others and setting the trend for other women entrepreneurs in the organized sector. While women entrepreneurs have demonstrated their potential, the fact remains that they are capable of contributing much more than what they already are. Therefore women's entrepreneurship needs to be studied for two main reasons. The first reason is that women's entrepreneurship has been recognised during the last decade as an important untapped source of economic growth.

Women entrepreneurs create new jobs for themselves and others and also by being different. They also provide the society with different solutions to management, organisation and business problems as well as to the exploitation of entrepreneurial opportunities. The second reason is that the topic of women in entrepreneurship has been largely neglected both in society in general and in the social sciences. Not only have women lower participation rates in entrepreneurship than men but they also generally choose to start and manage firms in different industries than men tend to do. Hence it is evident that women are capable of handling any kind of activity and in any industry. Entrepreneurship development among rural women helps to enhance their personal capabilities and increase decision making status in the family and society as a whole.

Entrepreneurship is the dynamic process of creating incremental wealth. But the wealth can be created if the individuals are capable of taking risks in terms of time, commitment and providing value to the customers. The provision of value to the customers mainly depends on securing and allocating necessary skills and resources. Securing of the necessary resources would be smooth for the poor if it is done with the help of micro finance which is effective and less costly if they are organized into SHGs. SHG is promoting micro

enterprise through micro-credit intervention. Micro enterprise is an effective instrument of social and economic development.

Micro credit is promoting the small scale business enterprises and its major aim is to alleviate poverty by income generating activities among rural women. Therefore they could achieve self-sufficiency. Role of Self Help Group's is to improve the social and economic development of women and give the better status to women in households and communities at large. The micro entrepreneurship is strengthening the women and removing the gender inequalities. Self Help Group's micro credit mechanism makes the members to involve in other community development activities. Now-a-days economic development is such a strong factor that has changed the entire scenario of social and cultural environment within the country especially for the women. The rural women are engaged in small scale entrepreneurship programs with the help of Self Help Groups. Through that they were economically empowered and attaining very good status in family and community.

Entrepreneurship Development of Rural Women through Self Help Groups (SHGs):

Women comprise half of human resources they have been identified as key agent of sustainable development. The contribution of women and their role in the family as well as in the economic development and social transformation are essential. Women constitute 90% of total marginal workers of the country. Rural women who are engaged in agriculture form 78% of all women in regular work. Men and the project administrators are low that determine extent to which empowerment may or may not take place. Micro credit is promoting the small scale business enterprises and its major aim is to alleviate poverty by income generating activities among rural women. Therefore they could achieve self-sufficiency. Role of Self Help Group's is to improve the social and economic development of women and give the better status to women in households and communities at large. The micro entrepreneurship is strengthening the women and removing the gender inequalities. Self Help Group's micro credit mechanism makes the

members to involve in other community development activities. Now-a-days economic development is such a strong factor that has changed the entire scenario of social and cultural environment within the country especially for the women. The rural women are engaged in small scale entrepreneurship programs with the help of Self Help Groups. Through that they were economically empowered and attaining very good status in family and community. Because development of society is directly related with the income generation capacity of its members with agriculture, as the key income generation activity the entrepreneurship on farm and home can directly affect the income of a major mass of Indian population. Entrepreneurship on small scale is the only solution to the problems of unemployment. The delivery of micro finance to the poor is smooth, effective and less expensive if they are organized into Self Help Groups. All Self Help Groups are promoting micro enterprise through micro-credit intervention.

Areas of Micro-Enterprise Development:

Scope of micro-enterprise depends on number of factors from land holdings, subsidiary occupations, agro climatic conditions, political and socio-personal characteristics and family member of the rural women. It also differs from place to place. Generally, micro-enterprise development is classified into three major heads like,

1. Agriculture and allied agriculture activities, like cultivating to organic vegetables, food grains, seasonal fruits, flowers, oil seeds and seed production besides mushroom growing and bee-keeping. Some more areas can be like dehydration of fruits and vegetables, bottling or canning of pickles, chutneys, jams, squashes, dairy and other products that are ready or semi ready to eat.
2. Livestock management activities, like dairy farming, poultry farm, domestic animals feed production and production of dung cake using by animal waste can be an important area in which women can utilize both of their technical skills and raw materials from the farm and livestock to earn substantial income and small scale agro-processing units.
3. Household based operations, like knitting, stitching,

weaving, embroidery, bakery flour milling, petty shops, food preparation and preservation etc.

“Micro finance cannot provide a definite answer to the challenges of poverty alleviation, but it can lead to financial inclusion by providing credit to the customer as per his/her own needs.” -Shri Jairam Ramesh(Former Rural Development Minister)

Advantages of Entrepreneurship among Rural Women:

Empowering women particularly rural women is a challenge. Micro enterprises in rural area can help to meet these challenges. Micro – enterprises not only enhance national productivity, generate employment but also help to develop economic independence, personal and social capabilities among rural women. Following are some of the personal and social capabilities, which were developed as result of taking up enterprise among rural women.

- * Economic empowerment
- * Improved standard of living
- * Self confidence
- * Enhance awareness
- * Sense of achievement
- * Increased social interaction
- * Engaged in political activities
- * Increased participation level in gram sabha meeting
- * Improvement in leadership qualities
- * Involvement in solving problems related to women and community
- * Decision making capacity in family and community

Increased participation of women in the labour force is a prerequisite for improving the position of women in society and self-employed women. Particularly the entry of rural women in micro enterprises will be encouraged and aggravated. Rural women can do wonders by their effectual and competent involvement in entrepreneurial activities. The rural women are having basic indigenous knowledge, skill, potential and resources to establish and manage enterprise.

Finally we can say that economic empowerment of women by micro entrepreneurship led to the empowerment of women in many things such as socio-economic opportunity, property rights,

political representation, social equality, personal right, family development, market development, community development and at last the nation development.

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A Study of MIS in Selected Co-Operative and Private Banks in Rural Area

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Abstract

This paper focuses on the management information system (MIS) used in selected co-operative and private banks in rural area for decision making. It is seen that the computerization in co-operative banks is less as compared to the Private Banks in rural area. Research design is core part of any research work. This research work covers the selected cooperative and private banks from western Maharashtra using random stratified sampling method.

Banking sector plays a very significant role in economy of any country. Information Communication Technology (ICT) includes the various parts of computerization i.e computers, network and databases. Due to use of ICT in banking sector it is possible to provide quick services to the customers of the banks. ICT is also helpful to banks in order to store, update and retrieve information as part of their internal works.

It is evoked from the study the accountability of top level and middle level management is reduced in private banks due to full pledged computerization. Managers in the private banks can take fast and better decisions due to availability of information.

As banking sector is service sector and ICT is very essential to take fast and right decisions as a part of MIS. Now a days advanced technology turning the game in any sector. Advanced softwares are very useful to get important data which will be useful to take right decision for growth of banks. This ICT is helpful handle Big Data and digging required information using various data mining techniques.

Key words: ICT, Databases, Network, Big, MIS, Data mining.

1. Introduction

Finance is the life blood of commerce, trade and industry. Now a day banking sector acts as backbone of modern business. Banking sector is only factor where success of any country depends on its working. The word bank is depending on the Italian word banca or a French word banque both mean a bench or money exchange table. In olden days European money lenders or money changers used to show coins of different countries in big quantity on table for purpose of exchanging or lending.

A bank is a financial institution which deals with deposits and advances and other related services. It receives money from those who want to save in the form of deposits and it lends money to those who need it.

Definition:

It can define as “An establishment of custody for money which it pays out on customers order”.

Features of banks:

Following are the various features or characteristics of the banks:

- i. Dealing in Money: Bank is financial institution which deals with other people's money i.e. money given by depositors.
- ii. Firm/Individual/Company: A bank may be firm, person or a company. A banking company means a company which is in the business of banking.
- iii. Acceptance of deposits: A bank accepts money from the depositors which are usually repayable on demand or expiry of fixed period. It gives safety to the deposits of its customers. It also acts as

custodian of funds of its customers.

- iv. Giving advances: A bank lends out money in the form of loans to those who require it for different purposes.
- v. Payment and withdrawal: A bank provides easy payment and withdrawal facility to their customers in the form of cheques and drafts. It also brings bank money in circulation. This money is in the form of cheques and drafts.
- vi. Agency and utility services: A bank provides various banking facilities to its customers. It includes various utility services and agency services.
- vii. Profit and Service orientation: A bank is profit seeking institution having service oriented approach.
- viii. Ever increasing functions: Banking is an evolutionary concept. There is continuous expansion and diversification as regards the functions, services and activity of bank.
- ix. Connecting link: A bank acts as connecting link between borrowers and lenders of money. Banks collect money from those who have surplus and give same to those who are in need of money.
- x. Banking Business: A bank's main activity is to do the business of banking which should not be subsidiary to any other business.
- xi. Name identity: A bank should always add the word bank to its name to enable people to know that it is a bank and that is dealing in money.

2. Objectives of research work

Following are the objectives of the research work:

- 1 To study the current status of ICT in the selected banks
- 2 To study use of MIS in the selected banks
- 3 To suggest measures for improvement of MIS in the banks.

3. Research methodology:

This research work is empirical research work. Researchers have studied selected banks from western Maharashtra. Banks are selected using stratified random sampling method from six district i.e Satara, Sangli, Kolhapur, Solapur, Pune and Ahmed nagar. Researchers have used primary and secondary data for this research work. Questionnaires has prepared for collection of information from the banks.

4. Data Analysis and interpretation:

Researchers have collected the data from selected banks using prepared questionnaires and interviews. Based on the collected data from the banks researchers have analyzed and interpreted that data which is given as below:

Table no. [I]: The information gives information about whether MIS system helps manager with coping accountability in selected banks to take managerial decisions. In co-operative banks 50% respondents are agree, 18% respondents are not agree, 20% in dilemma state whereas 8% are fully agree. It is found that in private banks 67% respondents are of opinion that agrees MIS helps in coping the accountability of manager whereas 19% respondents are says fully agree, 8% respondents say not agree and 6% respondents are in dilemma state. It means the use of management information system is strong as compared to co-operative banks. It is because of the well IT setup, perfect implementation of IT setup and strong policies of MIS in private sector banks. It infers that MIS helps to managers to take important decisions required in all types of banks. As the computerization status of private banks is good so MIS is strong in these banks. MIS is very useful to managers to take decisions required in the banks. Due to MIS it is easy to take the decisions on critical problems.

Table No. [II]: The above table gives information about the management of new banking MIS by managers of selected banks under study area. In co-operative banks 64% respondents says 'Yes' and 36% respondents are say 'No'.

It is observed that in private banks 86% respondents are says 'Yes' managers can manage the new banking MIS whereas 14% respondents are say 'No'.

It is interpreted that managers from most of all types of banks are able to manage the new banking MIS. As seen the advanced information technology is used in the private banks it requires the skilled persons to handle the MIS. More skilled managers are found in private banks. The ratio of management of new banking MIS is more in private banks than co-operative.

It means the high level software knowledge employees in private banks are excess than the co-

operative banks. Actually private banks enter in the market with full capacity and with well IT setup as well as the skillful human resource. The co-operative banks are facing both the difficulties. It means in co-operative sector there is poor IT setup, lack of skillful human resource.

Table No. [III]: The above table shows information about the facility of generating all MIS reports required to CEO time to time for taking critical decisions. In case of co-operative banks 61% respondents said "Yes" and 39% respondents said 'No'.

Whereas it is found that 95% respondents are of opinion that all reports are generated required by CEO for taking critical decisions whereas 5% respondents are says No

It is interpreted that a very high level reports are required by the CEO and to give such reports it required very strong MIS. Due to core banking in near about most of the private banks generating MIS reports is more as compared to co-operative banks.

5. Findings and suggestions:

5.1 Findings:

- 1) It is found that level of IT implementation in private banks is better than co-operative banks.
- 2) Facilities of computer networks in private banks are of good quality than co-operative banks.
- 3) Use of MIS in private banks is more than co-operative banks for decision making.
- 4) Reports generated using MIS systems in co-operative banks are less as compared to private banks.
- 5) Customer services provided by private banks are better than co-operative banks.

5.2 Suggestions:

- 1) Co-operative banks should try to adopt new IT infrastructure for quick and fast services to managers and customers as well.
- 2) Network facilities in the co-operative banks should be improved for data exchange purpose.
- 3) Use of MIS in co-operative banks should be improved and increased so as to take right decisions.

- 4) Advanced Software's for generation various reports should be used in co-operative banks.
- 5) Customer services provided by co-operative banks need to be improved.

6. Conclusion:

It is concluded that the management information system (MIS) is essential in top level, middle level and low level in order to take right decisions and provide better services to their customers. Private Banks are making good utilization of MIS than co-operative banks.

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Table No. I : MIS system helps you in reducing accountability

Sr. No.	Type of bank	Districts	Fully agree	Agree	Can't say	Not agree	Fully not agree	Total No. of respondents
1	Co-operative	Satara	-	02(34)	1(33)	01(33)	-	03
		Sangli	-	02(67)	-	01(33)	-	03
		Kolhapur	01(17)	04(66)	01(17)	-	-	06
		Solapur	-	02(50)	1(25)	-	01(25)	04
		Pune	02(33)	02(33)	01(17)	1(17)	-	06
		A. Nagar		02(50)	1(25)	01(25)	-	04
		Total (%)	03 (8)	14 (50)	05 (20)	04(18)	01 (04)	26(100)
2	Private	Satara		02(100)	-	-	-	02
		Sangli	01(50)	01(50)	-	-	-	02
		Kolhapur	01(33)	02(34)	01(33)	-	-	03
		Solapur		01(50)	-	01(50)	-	02
		Pune	01(33)	02(67)	-	-	-	03
		A. Nagar		02(100)	-	-	-	02
		Total (%)	03 (19)	10 (67)	01 (06)	01 (08)	-	14(100)

Table No. II : Use of MIS in the banks by Managers

Sr. No.	Type of banks	Districts	Yes	No	No. of Respondents
1	Co-operative	Satara	02(67)	01(33)	03
		Sangli	02(67)	01(33)	03
		Kolhapur	04(67)	02(33)	06
		Solapur	02(50)	02(50)	04
		Pune	05(83)	01(17)	06
		A. Nagar	02(50)	02(50)	04
		Total (%)	17 (64)	09 (36)	26(100)
2	Private	Satara	02(100)	-	02
		Sangli	02(100)	-	02
		Kolhapur	02(67)	1(33)	03
		Solapur	02(100)	-	02
		Pune	03(100)	-	03
		A. Nagar	01(50)	01(50)	02
		Total (%)	12 (86)	02(14)	14(100)

Table No. III : Facility of generating various MIS (Management Information System) related report required by the CEO time to time

Sr. No	Type of banks	Districts	Yes	No	Total No. of respondents
1	Co-operative	Satara	02(67)	01(33)	03
		Sangli	02(67)	01(33)	03
		Kolhapur	04(67)	02(33)	06
		Solapur	02(50)	02(50)	04

A Paper on Problems and Prospects of Rural Marketing

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Abstract:

In recent years, rural markets have acquired significance, as the overall growth of the economy has resulted into substantial increase in the purchasing power of the rural communities. Rural Markets are defined as those segments of overall market of any economy, which are distinct from the other types of markets like stock market, commodity markets or Labor economics. Typically, a rural market will represent a community in a rural area with a population of 2500 to 30000. On account of green revolution, the rural areas are consuming a large quantity of industrial and urban manufactured products. In this context, a special marketing strategy, namely, rural marketing has emerged to satisfy the needs of rural consumers. Hence, it is proposed to undertake this study to find out various ways to tap the potential rural markets. The main aim of this study is to observe the potentiality of Indian Rural Markets and finding out various problems are being faced by rural markets. The paper is focusing on the negative as well as positive aspects of the rural market. One can discover the new market by overcoming the rural problems and tap the opportunities.

Keywords: Rural Market, Problems & Prospectus, Per Capita Income, Risk of Recession, Opportunities in rural area etc.1.

1. Introduction

In India about 68% population resides in the rural areas and nearly half of the national income is generated by the rural population, hence it become necessary to understand the psyche of the rural population, their needs, aspirations and also their behavior to be success in the marketing in rural areas. The villagers have accepted the modern way of agriculture as a business but also have accepted modern living. Apart from the food items, they are interested in buying durable products. This change in the attitude of rural consumers is sweeping across the countryside. The expanding rural market is important to growth of economic development of India. Rural markets have proved to be very attractive for corporate and the size of market is increasing year by year. The increased income/purchasing power of the rural consumer and the improved income distribution have enhanced rural demand for several products. With a population already in excess of one billion people, India has caught the eye of multinational corporations across the globe as a place of opportunity for exploring new markets.

2. Concept:

The rural markets are estimated to be growing fast compared to the urban markets. The potentiality of rural markets is said to be like a 'woken up sleeping giant'. These facts are substantiated in a study of market growth conducted by various researches. In recent years, rural markets have acquired significance in countries like China and India, as the overall growth of the economy has resulted into substantial increase in the purchasing power of the rural communities. On account of the green revolution in India, the rural areas are consuming a large quantity of industrial and urban manufactured products. In this context, a special marketing strategy, namely, rural marketing has taken shape. Sometimes, rural marketing is confused with agricultural marketing – the later denotes marketing of produce of the rural areas to the urban consumers or industrial consumers, whereas rural marketing involves delivering manufactured or processed inputs or services to rural producers or consumers.

2.1 Market:

An actual or nominal place where forces of demand and supply operate, and where buyers and sellers interact (directly or through intermediaries) to trade goods, services, or contracts or instruments, for money or barter.

2.2 Marketing:

Marketing is "the activity, set of institutions, and processes for creating, communicating, delivering, and exchanging offerings that have value for customers, clients, partners, and society at large." Marketing is the science of choosing target markets through market analysis and market segmentation, as well as understanding consumer behavior and providing superior customer value. From a societal point of view, marketing is the link between a society's material requirements and its economic patterns of response. Marketing satisfies these needs and wants through exchange processes and building long term relationships.

2.3 Rural Area:

What does the term 'rural' imply? There is no single answer to this question as different experts and organisations have divergent views on what constitutes the term 'rural'. Collin's Cobuild Dictionary (2001) describes the word rural as "places far away from towns or cities". From the sociology point of view rural is defined as a group of people who are traditionalists in outlook, rooted in the land, and who resist change. However, the Census of India (2001) defines rural as that what is not urban. And, urban is:

- * All locations within a municipality/corporation, cantonment board or a notified town area committee.
- * All other locations satisfying all of the following criteria:
 1. Minimum population of 5,000,
 2. At least 75% of male workforce engaged in non-agricultural activities, and
 3. A population density of over 400 persons per sq km.

3. Rural Marketing:

Rural marketing in simple words, is planning and implementation of marketing function for the rural area. It is a two-way marketing process which encompasses the discharge of business activities that direct the flow of goods from Urban to rural areas (for manufactured goods) and vice-versa (for

agriculture produce) as also within the rural areas (Gopalaswamy 2005)

4. Problems in Rural Market:

4.1 Deprived people and deprived markets:

The number of people below the poverty line has not decreased in any appreciable manner. Thus, poor people and consequently underdeveloped markets characterize rural markets. A vast majority of rural people is tradition bound, and they also face problems such as inconsistent electrical power, scarce infrastructure and unreliable telephone system, and politico-business associations that hinder development efforts.

4.2 Lack of communication facilities:

Even today, most villages in the country are inaccessible during the monsoons. A large number of villages in the country have no access to telephones. Other communication infrastructure is also highly underdeveloped.

4.3 Transport:

Many rural areas are not connected by rail transport. Many roads have been poorly surfaced and got severely damaged during monsoons. The use of bullock carts is inevitable even today. Camel carts are used in Rajasthan and Gujarat in both rural and urban sectors.

4.4 Many languages and dialects:

The languages and dialects vary from state to state, region to region and probably from district to district. Since messages have to be delivered in the local language, it is difficult for the marketers to design promotional strategies for each of these areas. Facilities such as phone, telegram and fax are less developed in villages adding to the communication problems faced by the marketers.

4.5 Dispersed markets:

Rural population is scattered over a large land area. And it is almost impossible to ensure the availability of a brand all over the country. District fairs are periodic and occasional in nature. Manufacturers and retailers prefer such occasions, as they allow greater visibility and capture the attention of the target audience for larger spans of time. Advertising in such a highly heterogeneous market is also very expensive.

4.6 Low per capita Income:

The per capita income of rural people is low as compared to the urban people. Moreover, demand

in rural markets depends on the agricultural situation, which in turn depends on the monsoons. Therefore, the demand is not stable or regular. Hence, the per-capita income is low in villages compared with urban areas.

4.7 Low levels of literacy:

The level of literacy is lower compared with urban areas. This again leads to a problem of communication in these rural areas. Print medium becomes ineffective and to an extent irrelevant, since its reach is poor.

4.8 Prevalence of spurious brands and seasonal demand:

For any branded product, there are a multitude of local variants, which are cheaper and hence more desirable. Also, due to illiteracy, the consumer can hardly make out a spurious brand from an original one. Rural consumers are cautious in buying and their decisions are slow, they generally give a product a trial and only after complete satisfaction they buy it again.

4.9 Different way of thinking:

There is a vast difference in the lifestyles of the people. The choice of brands that an urban customer enjoys is not available to the rural customer, who usually has two to three choices. As such, the rural customer has a fairly simple thinking and their decisions are still governed by customs and traditions. It is difficult to make them adopt new practices.

4.10 Warehousing problem:

Warehousing facilities in the form of godowns are not available in rural India. The available godowns are not properly maintained to keep goods in proper conditions. This is a major problem because of which the warehousing cost increases in rural India.

4.11 Problems in sales force management:

Sales force is generally reluctant to work in rural areas. The languages and dialects vary from state to state, region to region, and probably from district to district. Since messages have to be delivered in the local language, it is difficult for sales force to communicate with the rural consumers. Sales force finds it difficult to adjust to the rural environment and inadequate facilities available in rural areas.

4.12 Distribution problem:

Effective distribution requires village-level

shopkeeper, taluka-level wholesaler/dealer, district-level stockiest/distributor, and company-owned depot at state level. These many tiers increase the cost of distribution.

Rural markets typically signify complex logistical challenges that directly translate into high distribution costs. Bad roads, inadequate warehousing and lack of good distributors pose as major problems to the marketers.

5. Prospects in Rural Market:

5.1 Increase in purchasing power and disposable income:

Projects from the private companies and the rural employment initiatives by the governmental like NREGA (National Rural Employment Guarantee) schemes have given the rural population an opportunity to meet their daily needs. The loan waver in the agriculture sector and an increasing demand for labour in the urban areas, has given a boost to the income levels in the rural sectors. Consequent lifestyle up grade has added a new spectrum.

5.2 Accessibility of market:

Improvement in the road systems linking the villages has led to a systematic product distribution system. Earlier, there was a “trickle down “of the stocks observed to the buyers in the interior villages. These days, companies use delivery cum promotion vans that travel 8-10 haats /markets daily as a part of direct contact with villagers.

5.3 Competition in the urban market:

The urban markets have got extremely saturated with the presence of all big players. This is very much evident in the automobile market. Motorcycles and scooters often find more acceptances in rural market as compared to urban market, since there is more proliferation of brands in the latter markets.

5.4 Reduction of risk during recession:

It has been observed that the companies which cater to both urban and rural markets tackle the recession in a better way. The demand for goods in the urban market often follows a cyclic whereas in the rural market it is steady. The companies are bound to tailor the strategies depending on various factors to appeal to the rural market. For example, Hindustan Unilever Limited came out with the concept of “Shakti Ammas” (female social

entrepreneurs) which was an innovative way of marketing products. This much needed transition can be weighed according to the 4 A's model (Availability, Affordability, Acceptability and Awareness).

- 5.5 Availability deals with making the product reach the consumers. For this purpose a highly integrated extensive distribution network is necessary and in rural context, the company incurs higher cost towards the logistics as compared to urban areas. In case of Shakti campaign, the local Shakti Amma's are selected based on their popularity which allows faster access to products.
- 5.6 Affordability involves pricing the product in such a manner that the people are attracted and at the same time it covers all the cost incurred.
- 5.7 Acceptability encompasses issues how the product or service could be made more acceptable to the rural consumers by incorporating attractive features. For example, Eveready came out with Jeevan-Sathi torches, with features like durable design and long life to make it more acceptable.
- 5.8 Awareness is linked to the issues of promotion of product in rural areas. The promotion needs to be adapted to the village environment, the local language and means of communication used. The best places to promote could be the frequently visited local haats and melas, the local festivals. Agricultural cycles require a major consideration too. As rural households form 72% of total households and increasing levels of income coupled with more and more penetration to the rural markets is expected to take rural FMCG from the current Rs. 87,900 crore to a market size of Rs. 1,06,300 crore in 2012, which is a CAGR of 10%. Moreover, the global information and measurement company Nielson has revealed that around 80% of FMCG categories are growing faster in rural India as against urban India. There is a huge growth potential for all the FMCG companies as the per capita consumption of almost all products in the country is amongst the lowest in the world.

6 Opportunities:

Rapid improvement in Infrastructure is attracting companies to shift focus from urban to rural market. In 50 years only 40% villages connected by road, in next 10 years another 30%.

- b. More than 90 % villages electrified, though only 44% rural homes have electric connections.

- c. Rural telephone density has gone up by 300% in the last 10 years; every 1000 + pop is connected by STD.
- b. Social Indicators have improved a lot between 1981 and 2001
 - a. Number of "Pakka" houses doubled from 22% to 41% and "Kaccha" houses halved (41% to 23%)
 - b. Percentage of BPL families declined from 46% to 27%
 - c. Rural Literacy level raised from 36% to 59%
- c. Low penetration rates in rural so there are many marketing opportunities.
- d. Marketers can make effective use of the large available infrastructure.

7. Conclusion:

Thus, looking at the challenges and the opportunities, which rural markets offer to the marketers and the manufacturers, it can be said that the future is very promising for those who can understand the dynamics of rural markets and make use of them to their best advantage. A radical change in attitudes of marketers towards the cheerful and budding rural markets is called for, so they can successfully impress on the 750 million rural consumers spread over approximately six hundred thousand villages in rural India.

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Road Line to Online: Paradigm Shift in Rural Shopping

A Study of Grievances in Online Shopping Using Classification Technique

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Abstract:

E-commerce is a new way of conducting, managing and executing business transactions using information communication technology [ICT]. Online shopping is becoming popular now a day's. Online shopping is a form of electronic commerce which allows consumers to directly buy goods or services from a seller over the Internet using a web browser. Web enabled feedback system illuminated the origins and causes of online customer dissatisfaction. Online customer complaints management shows how e-businesses handle customer complaints – a reflection of how much they value their customers.

Online customer complaint management, which might be the critical issue for online customer service solutions.

In this paper, the authors

- 1) Investigate the current sources and causes of online shopping complaints.*
- 2) Analysis of customer complaints/ grievances from feedbacks*
- 3) Provide guidelines for successful online shopping*

Customer complaints from three different publicized e-business customer online feedback system were analyzed in this study.

Keywords: *e-commerce, ICT, web, feedback, e-business, grievances*

1. Introduction

Buying and selling goods and services online over the internet, alternative names are: e-web-store, e-shop, e-store, Internet shop, web-shop, web-store, online store, and online storefront and virtual store. Mobile commerce (m-commerce) describes purchasing from an online retailer's mobile optimized online site or mobile application.

An online shop evokes the physical analogy of buying products or services at a bricks-and-mortar retailer or shopping center, this process is called business-to-consumer (B2C) online shopping. In the case where a business buys from another business, the process is called business-to-business (B2B) online shopping. With the growth of online shopping, comes a wealth of new market footprint coverage opportunities for stores that can appropriately cater to offshore market demands and service requirements.

Online shopping shows a rapid growth in the recent years due to its unique advantages for both consumers and retailers. After literature review, a researcher has found that the customers are facing problems during online shopping. Few online customer complaints are mentioned below:

- 1 Customers are facing problems related to delivery of products.
- 2 Complaints related to non availability of products in stock.
- 3 complaints related to defective product
- 4 Deficiency in response by customer care.
- 5 Price factor
- 6 Security issues

Above are the most burning complaints of customers and it very necessary to focus on it hence researchers have been selected the topic. 'A Study of Grievances in Online Shopping using Classification Technique'.

Objectives:

- 1) To study present practices in online shopping

2. Statement of problem

- 2) To find grievances occurred during online shopping
- 3) To suggest measures for improvement of online shopping.

3. Process of online shopping

Online customers must have access to the Internet and a valid method of payment in order to complete a transaction.

Generally, higher levels of education and personal income correspond to more favorable perceptions of shopping online. Increased exposure to technology also increases the probability of developing favorable attitudes towards new shopping channels.

Consumers find a product of interest by visiting the website of the retailer directly or by searching among alternative vendors using a shopping search engine.

Once a particular product has been found on the website of the seller, most online retailers use shopping cart software to allow the consumer to accumulate multiple items and to adjust quantities, like filling a physical shopping cart or basket in a conventional store. A "checkout" process follows in which payment and delivery information is collected, if necessary. Some stores allow consumers to sign up for a permanent online account so that some or all of this information only needs to be entered once. The consumer often receives an e-mail confirmation once the transaction is complete.

Online shoppers commonly use a credit card or a PayPal account in order to make payments. However, some systems enable users to create accounts and pay by alternative means, such as:

- * Cash on delivery (C.O.D.)
- * Debit card
- * Electronic money
- * Gift cards
- * Postal money order
- * Net banking

Some online shops will not accept international credit cards. Some require both the purchaser's billing and shipping address to be in the same country as the online shop's base of operation. Other online shops allow customers from any country to send gifts anywhere.

The financial part of a transaction may be processed in real time (e.g. letting the consumer

know their credit card was declined before they log off), or may be done later as part of the fulfillment process. Once a payment has been accepted, the goods or services can be delivered.

4. Types of E-retailers in online shopping

This will be a chronicling of four types of online retailing business models. Enlightenment will be provided on

- * Manufacturer-Direct
- * Catalog Merchant
- * Multi-Channel Merchants: Bricks and Clicks
- * Virtual Merchant

5. Research Design

Research methodology: The study is descriptive and analytical in nature. Only secondary data is used for the study. Secondary data relating to the grievances given by the consumers on the selected feedback websites. The proportional allocation with random sampling has been used for the selection of sample for the study.

6. Sample Size :

Researchers have selected an almost equal amount of complaints (170 from epinions.com, 170 from cnet.com, and 160 from grahakcomplaints.com) were randomly selected. Complaints have been also randomly gathered from diverse product categories, including computers, printers, clothing, and electronics. Qualitative analysis on the causes of online customer complaints has been conducted.

7. Data analysis and interpretation

Table No. [I]:

It shows the information of usage of online feedback websites for collecting data. It is seen that 34% of reviews by www.cnet.com, 34% of reviews by www.epinions.com, and 32% of reviews by www.grahakcomplaints.com are selected for study respectively.

Table No. [II]:

Table No. [II] Shows major online customer complaints reported in feedback systems.

It is seen that, 34.2% online customer complaints have been produced from the unsatisfactory customer service. 25.8% reviews of

online customers are not satisfied for product performance and product quality whereas on price factor 18.2% reviews of online customer are dissatisfied.

The problem related to delivery, 14.6% reviews of online customers are unsatisfactory. Misleading information complaints 2.0% of reviews of online customer are dissatisfied. The other complaints 1.9% of reviews of online customer are not satisfied with security and trust issues also 1.6% reviews with the tracking and tracing problem and 1.9% reviews about promotion complaints

Chart [I]: describe graphically representation of Major complaints and Number of reviews.

8. Guidelines for successful online shopping:

- Read the terms and conditions carefully before making the purchase
- Make sure you have the customer care number/email ID in hand
- Prefer to pay by 'cash on delivery' and check the product on delivery before signing or paying for it.
- If you pay online, make sure the payment gateway is secure.
- In case of any problem with the product, make the complaint on the same day.
- If you need guidance on how to complain, call the National Consumer Helpline toll-free number (1800-11-4000)

The research finding suggests the e-business should be:

- 1) Provide excellent online customer services because customer service is the most important factor in online customer satisfaction.
- 2) Respond to customers' requests/complaints fast because the response speed is more important in online customer satisfaction than offline.
- 3) Employ strategies that are appropriate for the product category in question.

9. Conclusion:

Redressing grievance is now considered an excellent competitive tool for e-businesses. Taking complaint management seriously affects product/service quality, website design, and

operational policies. Finally, the results of this studies that appropriate online complaint management facilitates repeat business and customer loyalty.

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Table No. [I]: Online feedback websites

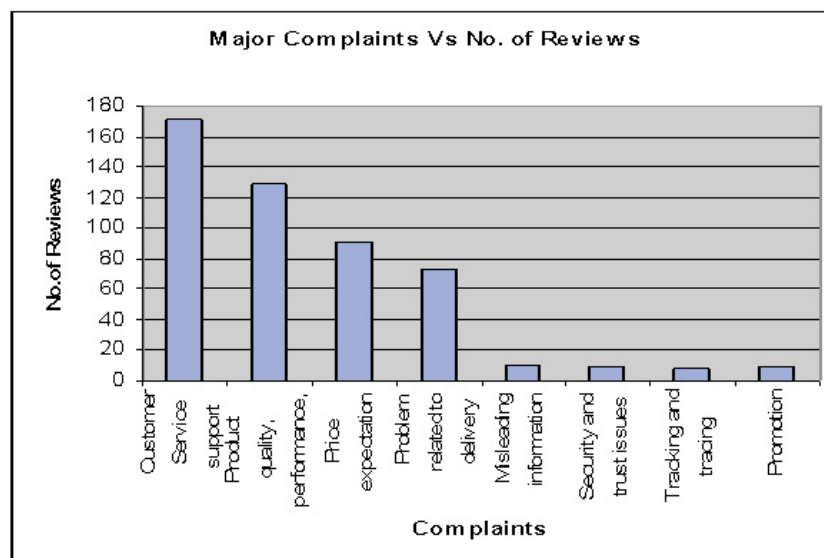
Sr. No.	Name of the selected feedback website	No. of feedbacks	Percentage (%)
1	www.cnet.com	170	34
2	www.epinion.com	170	34
3	www.grahakcomplaints.com	160	32
Total		500	100

Table No.[II] : Complaints / Reviews from online customers

Sr. No.	Causes of Complaints	Example of Actual Responses	No. of reviews (%)
1	Customer Service support	unsatisfied technical support, Unresponsive to requests for assistance, longer average waiting time	171 (34.2%)
2	Product quality, performance, etc.	Product damaged/poor quality , working problem periodically	129 (25.8%)
3	Price expectation	Expensive price, high interest rates for EMI	91 (18.2%)
4	Problem related to delivery	Slow delivery	73 (14.6%)
5	Misleading information	Technical specifications were not as good as advertised.	10 (2.0%)
6	Security and trust issues	Believe that this company rips people off.	9 (1.9%)
7	Tracking and tracing	Order status didn't provide.	8 (1.6%)
8	Promotion	less offers	9 (1.9%)

Sources: <http://www.epinion.com>, <http://cnet.com>, and <http://www.grahakcomplaints.com>

Chart – [I] : shows the Major complaints Vs No. of Reviews



Rural Marketing

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Abstract:

The hinterlands in India generate around half of the country's gross domestic product (GDP) and are home to about 70 per cent of its population. This market is a combination of growing incomes and aspirations of about 850 million consumers who inhabit 650,000 villages across the country. Some of India's biggest companies generate a third of their consumers from rural India.

The government plans to spend Rs 75,600 crore (US\$ 12.22 billion) to supply electricity through separate feeders for rural and agricultural domestic consumption - an initiative aimed at providing round-the-clock power to villages. This outlay is inclusive of expenditure towards an integrated power development initiative which involves strengthening distribution and sub-transmission systems.

1. Introduction:

The hinterlands in India generate around half of the country's gross domestic product (GDP) and are home to about 70 per cent of its population. This market is a combination of growing incomes and aspirations of about 850 million consumers who inhabit 650,000 villages across the country. Some of India's biggest companies generate a third of their consumers from rural India. Consumption patterns in these areas are also gradually beginning to mirror those of their urban counterparts. Owing to this changing trend as well as the size of the market, rural India provides a tremendous investment opportunity for private companies. The rural regions were home to 75 per cent of all new factories built in India in the last decade and accounted for around 70 per cent of new manufacturing jobs.

The Indian government has earmarked financial inclusion as one of its foremost priorities. In August 2014, Prime Minister Mr. Narendra Modi launched the Pradhan Mantri Jan Dhan Yojana, the National Mission for Financial Inclusion. There is enough evidence to suggest that financial inclusion is crucial to reducing poverty.

2. Market size:

Per capita GDP in India has grown at a compound annual growth rate (CAGR) of 6.2 per cent in its rural regions, since 2000.

Rural per capita consumption increased by 19 per cent annually in the period 2009-10 to 2011-12. In the same period, spending in rural India touched US\$ 69 billion.

3. Investments:

The following are some of the major investments and developments in the Indian rural sector. Market leader Hindustan Unilever (HUL) plans to establish 14 new consumer clusters as part of an aggressive initiative to drive growth across smaller but fast-growing markets across the country. "It is imperative to win in all parts of our business and across all channels and geographies, in order to win decisively," as per Mr Sanjiv Mehta, CEO, HUL. The Indian Institutes of Technology (IITs) will work in close proximity with the Human Resource Development ministry and others in an effort to promote sustainable development in India's hinterlands, under a scheme called Unnat Bharat, as per the IITs. The Institutes will focus on providing sanitation and e-governance, as well as promoting organic agriculture, alternative means of energy and village entrepreneurship.

Seventy-six per cent of all men in rural India own a cellphone, compared to only 29 per cent of the women. To bring down this digital gender gap, telecom service provider Uninor and GSMA plan to invest Rs 1.1 crore (US\$ 177,886.84) over seven months. The objective of Project Sampark is to

increase women's access to cellphones and bring down barriers such as affordability, mental block or social stigma.

Vodafone India has extended its Project Samridhi in Karnal, Haryana in a bid to improve sales and give more employment opportunity to women in the region. The telecom company has appointed 100 women from the rural regions of the state to sell prepaid recharges and e-top-ups. "We believe that economic empowerment of women is a building block in social development," as per Mr. Tejinder Khurana, Business Head - Haryana, Vodafone India.

Canara Bank has extended its support to Biocon Foundation and Orissa Trust of Technical Education and Training (OTTET) for a public-private partnership (PPP) with the Odisha government, with regard to an e-healthcare programme that seeks to improve rural regions in the state. Under this partnership, Biocon Foundation and OTTET will establish an e-Health centre managed by local entrepreneurs, at all Primary Health Centres (PHCs) in the state.

4. Government Initiatives:

The government plans to spend Rs 75,600 crore (US\$ 12.22 billion) to supply electricity through separate feeders for rural and agricultural domestic consumption - an initiative aimed at providing round-the-clock power to villages. This outlay is inclusive of expenditure towards an integrated power development initiative which involves strengthening distribution and sub-transmission systems.

The Government of India seeks to promote innovation and technology development in rural and tribal areas of the country. The government plans to form a committee that will study these innovations and submit a report to the department or ministry concerned. The programme, Nav Kalpana Kosh aims to improve rural areas at all levels - governance, agriculture and hygiene, among others. Banks are working on establishing 'Rural ATMs' which will dispense currency notes of smaller denominations. "We have encouraged banks to find a solution for bringing in rural ATMs... banks will have to find an appropriate technology solution for a different type of ATM to care for the needs of the rural people," as per Mr R

Gandhi, Deputy Governor, Reserve Bank of India (RBI). With the increasing demand for skilled labour, the Indian government plans to train 500 million people by 2022, and is looking out for corporate players and entrepreneurs to help in this venture. Corporate, government, and educational organisations are joining in the effort to train, educate and produce skilled workers.

5. Road Ahead:

Online portals are today viewed as instrumental channels for companies trying to break into the rural market. The Internet allows for a cost-effective means of broadening a company's reach, by overcoming geographical barriers. With the hinterlands gradually being empowered with computers and smartphones, the Internet should firmly establish itself in these areas in the near future.

Measurement Company Nielsen expects the FMCG market in rural India to top US\$ 100 billion by 2025. Another report by McKinsey Global Institute predicts that by 2025, annual real income per household in rural India will rise to 3.6 per cent from 2.8 per cent of the last 20 years.

6. Rural Marketing Challenges and Opportunities:

In recent years, rural markets have acquired significance, as the overall growth of the economy has resulted into substantial increase in the purchasing power of the rural communities. On account of green revolution, the rural areas are consuming a large quantity of industrial and urban manufactured products. In this context, a special marketing strategy, namely, rural marketing, has emerged. But often, rural marketing is confused with agricultural marketing - the latter denotes marketing of produce of the rural areas to the urban consumers or industrial consumers, whereas rural marketing involves delivering manufactured or processed inputs or services to rural producers or consumers.

What Makes Rural Markets Attractive?

Rural market has following attributes and the following facts substantiate this: - 742 million people

Estimated annual size of the rural market

FMCG

Rs. 65,000 Crore

Durables	Rs. 5,000 Crore
Agri-Inputs (including tractors)	Rs. 45,000 Crore
2/4 Wheelers	Rs. 8,000 Crore

In 2001-02, LIC sold 55% of its policies in rural India.

- i. Of two million BSNL mobile connections, 50% are in small towns / villages.
- ii. Of the 6.0 lakh villages, 5.22 lakh have a Village Public Telephone (VPT).
- iii. 41 million Kisan Credit Cards have been issued (against 22 million credit-plus-debit cards in urban), with cumulative credit of Rs. 977 billion resulting in tremendous liquidity.
- iv. Of the 20 million Rediffmail sign-ups, 60% are from small towns. 50% of transactions from these towns are on Rediff online shopping site.
- v. 42 million rural households (HHs) are availing banking services in comparison to 27 million urban HHs.
- vi. Investment in formal savings instruments is 6.6 million HHs in rural and 6.7 million HHs in urban.

last 10 years; every 1000+ pop is connected by STD.

- iv. Social indicators have improved a lot between 1981 and 2001 -
- v. Number of "pucca" houses doubled from 22% to 41% and "kuccha" houses halved (41% to 23%).
- vi. Percentage of BPL families declined from 46% to 27%.
- vii. Rural literacy level improved from 36% to 59%.

7. Opportunities:

1. Infrastructure is improving rapidly -
- i. In 50 years only, 40% villages have been connected by road, in next 10 years another 30% would be connected.
- ii. More than 90% villages are electrified, though only 44% rural homes have electric connections.
- iii. Rural telephone density has gone up by 300% in the

Low penetration rates in rural areas, so there are many marketing opportunities -

Durables	Urban	Rural	Total (% of Rural HH)
CTV	30.4	4.8	12.1
Refrigerator	33.5	3.5	12.0

FMCGs	Urban	Rural	Total (% of Rural HH)
Shampoo	66.3	35.2	44.2
Toothpaste	82.2	44.9	55.6

8. Conclusion:

The rural marketing in India facing the problem of modern infrastructure, advertisement and distribution even though rural marketing is giving the contribution for economic development.

Consumer Behaviour: An Emperical Study with Tea (Powder) in Sangli Metropolitan Area

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Abstract:

Consumer's requirements, expectations, satisfaction and complexities of behavior have the top most priorities which are to be taken care of, by any kind of organization for its survival, growth in the competitive business environment. As the study is aimed at analyzing the pre-purchase behaviour towards tea (powder), questionnaires were developed viz., consumer preference, consumption patterns and purchase. The aim of this questionnaire is to creating the market map, knowing about the participant and capturing the perception of the end-users, i.e., customers. The detailed analysis of the questionnaires reveal information about the current trend, existing opportunities and planning for the future market. The study suggests ways of improving the market share of tea considering the demand of tea. According to the study, the findings of this study will help the company to find the possibilities of expansion of tea in Sangli Metropolitan area. With competition heating up and the increasing number of players, companies with the ability to change according to the need of the market forces, implementing the modern technology will emerge as a winner in the cluttered market.

Key Words: Consumer, Preference, Expectations, Consumption, Patterns, Behavior.

1) Introduction:

For succeeding in business an entrepreneur, first and foremost needs good marketing skills. There are several good reasons for studying marketing. Marketing issues are important in all areas of the company. Customer is the reason why businesses exist. Marketing always helps to company become more savvy consumers. However industrial revolution, change all and metamorphic changes in human behaviour continued at awful speed of recent times. Today human need have become a more sophisticated and complex in nature. This has given rise to market which are essentially for the marketing activities with a view to serve and satisfy the customer and consumers to countering competition and at the same time retain into the business. The Indian beverage industry faces over supply in segments like tea and coffee. However, more than half of this is available in unpacked or loose form. Indian hot beverage market is a tea dominant market. Consumers in different parts of the country have heterogeneous tastes. Dust tea is popular in southern India, while loose tea is

preferred in western India.

Every manufacturer is producing the goods for sale, but the manufacturer who is also marketing the products, has to take the efforts to attract the consumer and fulfill consumer's requirements, expectations and satisfaction. This in turn needs to conduct the consumer research studies (including need, expectation, requirements, influence and satisfaction), which facilitates to understand the consumer and the level of consumer satisfaction and accordingly marketing strategies can be framed. With better understanding of customers' perceptions; companies can determine the actions required to meet the customers' needs. They can identify their own strengths and weaknesses, where they stand in comparison to their competitors, and chart out path for future improvement and progress. The present research paper emphasizes on the consumers pre-purchase behaviour towards the tea product (powder) in Sangli Metropolitan area.

The following objectives has been constitute for the study –

- * To study the consumer preferences with regard tea powder in study area.
- * To study the consumption patterns with regard tea powder in study area.
- * To study the purchasing patterns with regard tea powder in study area.
- * To analyze the factors influencing buying decision to tea powder in study area.

2) Review Related Studies:

According National Council for Applied Economic Research (NCAER) surveys, the income of the average villager is rising. Recession is hardly possible in rural India. Also, rural education levels are rising because the efforts to the states. The rural markets remain untapped because of three D's: distance, diversity and dispersion. Due to scattered rural markets, it is difficult for a brand to be available all over the county. But with new means of transportation, it may be possible to overcome this obstacle. He has observed that it is very hard to design a communication strategy as the marketers have little understanding of folk media. Mass media reaches only the upper end. Genuine efforts should be made to exploit the rest of the market potential. The Indian rural market has immense untapped potential. The rural marketer's importance arises out of the fact that India lives in her village, both literally and metaphorically (Pareek, 1999). Hundal (2001) attempted to study the rural buying behavior in Punjab region. The main purpose of study is to assess attitude of rural consumers for consumer durables. He concluded that the rural consumer considers consumer durables as a necessity as he perceives them to be a source of entertainment, education, information and comfort. He suggested increase in the number of distribution channel, introduction of low cost products with more focus on quality, brand image, family preferences and after sales service. Narang (2001) conducted a study on rural markets and buying behaviour of rural consumers of UP. There was non-availability of desired brands in local shops; rural buyers made substantial purchased from the cities; the proportion of city and local purchases varied from product to product and a nominal amount of purchase was made from

hawkers. The result indicate that majority of the rural population was not happy with the locally available brands. Reeti Agarwal (2007) was observed in her study of Spousal Influences in Family Purchase Decisions that in the Indian households, the husband is still the dominating influence in the purchase decision of products irrespective of whether the decision is instrumental or expressive. The nature of the product rather than the nature of the decision influence the relative spousal influence. Thus, marketers of different products need to pay attention to the nature of their product and there resultant dominant influence on its purchase; and not focus only on the instrumental or expressive aspects of the decisions. Ashokan and Hariharan (2008) carried out the study 'Profile and Perception of Retail Consumers with help of Mall' in Palakkad District, Kerala and they observed frequency of shopping of is weekly and they spent one to two hours on shopping. The reason to visit specific mall is the location (near to railway and bus station) as well as the ample space. The satisfaction towards atmosphere of mall, parking facility, variety of products, price and quality of service are good. It is also observed that the visiting retail outlet has become a group activity. The shoppers are influences by accompanied. Consumer loyalty plays a central role in marketing strategy, and marketing planning in the achievement of brand loyalty, vendor loyalty in industrial marketing, service loyalty in the service sector and store loyalty in the retail sector. The marketing literature defines loyalty as an attitude or a behavioral intention. The loyalty affects by the satisfaction. Hence the forming marketing strategy firms should consider the consumer and their needs and expectations which lead to the satisfaction (Dick and Basu, 1994). An article in the Hindu (2004) quotes that present need is to understand the psyche of the rural consumer in terms of needs, to tailor the products to meet such needs and to deliver them effectively. Effective communication and setting up of appropriate distribution channels are necessary for a successful foray into rural markets.

With the discussion of above mentioned views the following hypotheses has been prepared-

- * While buying of tea the consumer do not verify

Quantity printed on product.

- * While buying of tea the consumers do not verify Side Panel Information.
- * While buying of tea the consumers do not verify Date of Manufacturing.
- * While buying of tea the consumers do not verify Flavors of the product.

3) Methodology of Study:

The study being comprehensive in nature, the data necessary for the research work was basically obtained from large number of respondents comparing of consumer and customers. The present study based on primary and secondary data.

4.1) Source of Data Collection:

I) Primary Data: The primary data is firsthand information which is collected by the researcher personally through the different sources.

* Sources of Primary data collection: The primary data for this research work comprise of-

* Structured Questionnaire: In order to elicit relevant data from the respondents the researcher has prepared the structured questionnaire in two parts; where Part I of the questionnaire is concerned with brief introduction to Profile of the consumers, Part-II encompasses the Pre-purchase behaviour of consumers.

* Personal interviews & Discussions: Unstructured interviews were taken to collect information regarding marketing and sales policies of the company from the sales executives, distributor, wholesales, retailer, and sales counter persons. Casual discussions were made with the customer, consumer and accompanies.

II) Secondary Data: Secondary data is the information which is available & published in different form by different people & it is used for different purpose by the researcher. The secondary sources such as literature from text books, periodicals, magazines, newspapers etc. will be obtaining by visiting well known libraries and also from website and company records.

4.2) Profile of Study Area: The study area selected for this research is Sangli Metropolitan area. Historical references since 1024 show areas called Mirinch i.e. presently Miraj and Karhatak (Karad) under the areas rules by Gonk a Shilahar king &

Sangli was included in these areas. During the time of Shivaji Maharaj, his courageous Sarnoubat Netaji Palkar captured Sangli, Miraj and Brahmnal from the Adilshah in 1659. In the times of Peshwas, Indroji Kadam and later Sardar Patwardhan became the 'Jahagirdar' of this region. Sangli Miraj Kupwad city comes under Sangli Metropolitan area. Sangli is located in the Indian state of Maharashtra on the banks of river Krishna. This region lies in the Deccan plateau. As per 2011 census, the population of Sangli Metropolitan area is 513,862 whereas 50.78% Male and 49.22% Female. The literacy rate of Sangli Metropolitan area is 79%. The economy of Sangli Metropolitan area is majorly rounded on agri-culture. This region act as for food grains, sugarcane, turmeric and Milk and milk based products. Also the small scale industry helps to boom the economy. The major part of industry is occupied by sugar, foundry, processing units.

4.3) Sample Size: After determining the study area, the researcher has selected five market place as sample area from the Sangli Metropolitan area, by considering the population and number of shops of place. The researcher has adopted the purposive quota sampling method for the selection of the stores, and arrived at the selection of Ten Stores. These stores were selected on the basis of number of years of Establishment (Min. 5 years), turnover of the store (Monthly Rs. 50,000/-) and average number of visitors in week to store (Min. 100). Next by following the purposive quota and simple random sampling, the researcher has selected 25 Customers (Consumers) as sample respondents from each store. These customers invariably are considered as consumer. Thus the total 250 respondents, arrived at, and surveyed. This is depicted in Table No. A.

Table No. A Sampling Plan				
Area	Sub Area	Store No.	Respon. No.	Respon. Total
Sangli Metro	Miraj Market	2	25	50
	GanpatiPeth	2	25	50
	ShivajiChowk	2	25	50
	Timber Area	2	25	50
	Vishrambag	2	25	50
Total				250

1) Scope of The Study:

As the subject is a complex one and the information available is so limited, the scope of the study is limited to certain conditions. Even though the information collected is having a great deal of advantage to the concerned parties, it could make a great deal of changes when whole market is studied. Finding out the volume of usage tea especially for domestic purpose is very difficult in a Metropolitan area like Sangli, because almost majority of the people are consuming the tea of different brands. Thus the consumption volume of tea is very difficult to calculate. Even though by this study it is possible to find out the pre purchase behaviour and know the consumer preference for the market leader of tea in the city and also one is able to find out the promotional activities practicing by almost all the tea companies. The findings and suggestions drawn out from the study will help definitely a new brand.

2) Analysis & Interpretation of Data:

The primary data collected from the survey conducted in Sangli Metropolitan area has been analyzed with the help of simple percentage tabulation wherever relevant and the same has been analyzed and interpreted. In order to validate the data, the hypothesis has been tested with the help of Chi-Square Test.

* Analysis of Profile of Consumer: The total 250 sample respondents selected for the present research work has been introduced in terms of their gender, age, education, occupation, employment, income status as well as marital and family status.

Table No. 1: Gender wise classification

Region	Sr. No	Response	No. of Respond	%
Sangli Metro	1	Male	90	36
	2	Female	160	64
	Total		250	100

One of the aspects regarding the profile of the respondents is Gender. Table 1 classify the respondents according to Gender, there are 64% (160) female and 36% (90) male respondents in Sangli Metropolitan area. Gender wise data

presented in above table reflects that, of the total respondents surveyed female respondents are higher as compared to the male respondents.

Table No. 2: Age wise classification

Region	Sr. No	Response	No. of Respon.	%
Sangli Metropolitan	1	15 to 20 yrs.	39	15.6
	2	21 to 30 yrs.	70	28.0
	3	31 to 40 yrs.	87	34.8
	4	41 to 50 yrs.	31	12.4
	5	51 to 60 yrs.	23	09.2
		Total	250	100

Table2 shows age wise classification of the sample respondents; it is noticed that 34.8% respondents belongs to age category 31-40 years, followed by 28% respondents belongs to age category of 21-30 years, 15.6% belongs to age group of 15 to 20 years, 12.4% respondents belongs to 41-50 years, respectively in Sangli Metropolitan area. Age wise data indicates that, of the total respondents in the age among 21 to 40 years in Sangli Metropolitan area are higher.

Table No. 3: Education wise classification

Region	Sr. No	Response	No. of Respon.	%
Sangli Metropolitan	1	SSC	19	7.6
	2	HSC	43	17.2
	3	Graduation	94	37.6
	4	Post-Graduation	62	24.8
	5	Professional Diploma	27	10.8
	6	Any Other	5	2
		Total	250	100

To identify the behavioral aspect of the respondents, it is important to know their educational background and hence they are classify into six groups viz. SSC, HSC, Graduation, Post-graduation, Professional and other. The highly

educated respondents are Graduates (37.6%), Post-graduated (24.8%), HSC (17.2%), Professional Diploma (10.8%) and SSC (7.6%) in Sangli Metropolitan area.

Table No.4: Occupation wise classification

Region	Sr. No	Response	No. of Respond	%
Sangli Metropolitan	1	Business	26	10.4
	2	Professional	39	15.6
	3	Employee	69	27.6
	4	Student	05	2.0
	5	Housewife	87	34.8
	6	Retired	16	6.4
	7	Farmer	08	3.2
		Total	250	100

The above table 4 indicates the occupation wise data of the respondents. majority of respondents 34.38% are Housewife, 27.6% are Employees, whereas rest of respondents like Professionals, Businessman, Retired, Farmer and Students are 15.6%, 10.4%, 6.4%, 3.2% and 2% respectively.

Table No.5: Income wise classification

Region	SN	Response	No. of Respon.
Sangli Metropolitan	1	UptoRs. 10,000/-	28
	2	Rs.10,001/- to Rs.20,000/-	98
	3	Rs. 20,001/- to Rs.30,000/-	71
	4	Rs.30,001/- to Rs.40,000/-	33
	5	Rs.40,001/- to Rs. 50,000/-	14
	6	Above Rs.50,001/-	6
		Total	250

Table 5 exhibit the income level of respondents and it observed that the income level among respondents of Sangli Metropolitan area is 39.2% respondents in the range of Rs.10, 000/- to Rs. 20,000/- followed by 28.4% respondents in the range of Rs.20, 001/- to Rs. 30,000/- , 13.2% in the range of Rs.30,001/- to Rs.40,000/-, 11.2%

respondents in the range of upto Rs.10,000/- and 2% in the range of Rs.40,001/- to Rs.50,000/-, 2.4% respondents income level is above Rs.50,000/-.

Table No. 6: Marital Status

Region	Sr. No	Response	No. of Respond.	%
Sangli Metro Area	1	Married	197	78.8
	2	Unmarried	53	21.2
		Total	250	100

Marital status of a consumer affects significantly his shopping requirements. Viewing this aspect, the data presented above reflects that in Sangli Metropolitan area the percentage of married respondents is 78.8%.

Table No.7: Family Status wise classification

Region	Sr. No	Response	No. of Respondent	%
Sangli Metropolitan Area	1	Single	12	5
	2	Nuclear	143	57
	3	Joint	95	38
		Total	250	100

The family status always influences the consumers spending patterns as well as the buying decisions. Above Table 7 highlight the family status of respondents. The family status in the form of single, nuclear, and joint family indicates that majority of the respondents are from nuclear family status which constitutes about 57% from Sangli Metropolitan area.

Table No.8: Number of Children in Family

Region	Sr. No	Response	No. of Respond	%
Sangli Metropolitan a	1	None	39	15.6
	2	One	53	21.2
	3	Two	67	26.8
	4	Three	79	31.6
	5	More than 3	12	4.8
		Total	250	100

In Sangli Metropolitan area, most of 31.6% and 26.8% respondents are having three and two children in family, 21.2% respondents are having one child in family, and 15.6% respondents say none.

v. Analysis of Pre-purchase Behaviour of Consumers:

Behavioral aspect of a consumer plays a dominant role while shopping any kind of product. The researcher has identified the same and attempted to study it from the point of view of consumer shopping preferences, shopping outlets, shopping frequency, shopping days, time, mode of transportation, mode of payment, consumerism and like soon.

Table No.9: Preference towards branded or unbranded Tea

Region	Sr. No	Response	No. of Respondent	%
Sangli Metro	1	Branded	217	86.8
	2	Unbranded	33	13.2
	Total		250	100

The above Table No. 9 indicates the consumer preferences towards branded and unbranded product, and it is observed that in Sangli Metropolitan area, 86.8% respondents prefer the branded products rather than unbranded products.

Table No. 10: Consumer awareness towards the Tea Brands

Region	Sr. No	Response	No. of Respondent	%
Sangli Metro . Area	1	Yes	241	96.4
	2	No	09	3.6
	Total		250	100

In marketing the awareness is prime important factor. Table No.10 presents awareness towards the tea brands in Sangli Metropolitan area and it reveals that more than 96.4% respondents are aware with the various tea brands.

Table No. 11: Regular purchase of Tea

Region	Sr. No	Response	No. of Respon.	%
Sangli	1	Yes	152	60.8
	2	No	98	39.2
	Total		250	100

From Table No. 11, it is reveals that average 60.8% respondents purchase the tea regularly in Sangli metropolitan area.

Table No. 12: Use of the Specific Brand

Region	SN	Response	No. Resp	%
Sangli Metro Area	1	Since 1 year	83	33.2
	2	Since 3 years	61	24.4
	3	Since 5 years	77	30.8
	4	more 10 years	29	11.6
	Total		250	100

Above table 12 shows the use of specific brand of tea since, it reveals that 33.2% respondents use it since one year, 30.8% respondents use since five years and 24.4% and 11.6% respondents use it since three and more than ten years.

Table No. 13: Purchase Frequency of Tea

Region	Sr. No	Response	No. of Respond.	%
Sangli Metropolitan Area	1	Daily	05	2.0
	2	Weekly	21	8.4
	3	Fortnightly	76	30.4
	4	Monthly	148	59.2
	Total		250	100

Table 13 highlight the shopping frequency, 59.2% (148) of respondents shopping of tea on monthly basis whereas 30.4% (76) of respondents shopping of tea on fortnightly.

Table No. 14: Place (Outlet) of shopping of Tea

Region	Sr. No.	Response	No. of Respond
Sangli Metro.Area	1	Groccessary	72
	2	Dept. store	38
	3	Mall	103
	4	Weekly Bazaar	14
	5	Other	23
	Total		250

Preference towards shopping place/outlet highlighted in the above Table 14 that indicate majority of respondents prefer the Mall (41.2%) for shopping of tea followed by Groccessary Shop (28.2%) and Departmental store (15.2%) in Sangli.

Table No. 15: Preference towards specific day in week for shopping of Tea

Region	Sr. No	Response	No. of Respon.	%
Sangli Metro.Area	1	Any day	03	1
	2	Weekend	227	91
	3	Weekly Bazaar	20	8
	Total		250	100

From Table No. 15 it is reveals that most of the respondents make the shopping on Weekend (91%) whereas only 8% respondents purchase tea in weekly bazaar in Sangli.

Table No. 16: Preference towards time slot of shopping of Tea

Region	Sr. No	Response	No. of Respon	%
Sangli Metropolitan	1	Morning	00	00
	2	Afternoon	61	24.4
	3	Evening	149	59.6
	4	Convenient	40	16.6
	Total		250	100

Table 16 classifies respondents according to time slot of shopping. It is found that 59.6% respondents prefer evening time slot while 24.4% respondents

prefer afternoon time and 16% respondents prefer convenient for shopping of tea.

Table No. 17: Mode of Payment while shopping

Region	Sr. No	Response	No. of Respon.
Sangli Metro.Area	1	Cash	197
	2	Credit	53
	Total		250

Table No. 17 shows mode of payment while shopping of tea. It is indicate that majority of respondents i.e. 78.8% use cash as mode of payment while shopping of tea whereas 21.2% respondents get the credit while shopping of tea.

The above table indicates the individual shopping of tea. It reveals that most of 85% respondents say No; means they are not purchase the tea individual.

Table No. 18: Individual Shopping of Tea

Region	Sr. No	Response	No. of Respon	%
Sangli Metro.	1	Yes	37	14.8
	2	No	213	85.2
	Total		250	100

Table No. 18A: Accompany while shopping of Tea

Region	Sr. No	Response	No. of Respon.
Sangli Metropolitan	1	Family	106
	2	Friends	17
	3	Neighbor	57
	4	Other	33
	Total		213

The Table No. 18A shows that accompanies while shopping of tea. It indicates that most of respondents accompanied with the family member i.e. 49.8%, followed by neighbor (26.8%) and other 15.5%.

Table No. 18 B: Influences by Accompanies while shopping the Tea

Region	Sr. No	Response	No. of Respondent	%
Sangli Metro Area	1	Yes	168	78.9
	2	No	45	21.1
	Total		213	100

From the above table it is reveals that most of respondents are agreed that they influences by accompanies while shopping of tea.

Table No.19: Motives in mind

Region	Sr. No	Response	No. of Respon.	%
Sangli Metro	1	Self-Status	83	33.2
	2	Family Status	106	42.4
	3	Social Status	61	24.4
	Total		250	100

Every consumer buys product with some motive that encourage him to buy a specific product. Above Table 19 denotes the motives of consumer while shopping of tea. The study reveals that while shopping of tea, majority of the respondents have the motives to maintain family status (42.4%), followed by self-status (33.2%) and the social status (24.4%).

Table No.20: Preparation of Monthly Budget for shopping of Tea

Region	S N	Response	No. of Respon.	%
Sangli Metro	1	Yes	193	77.2
	2	No	57	22.8
	Total		250	100

From table 20 it is reveals that in Sangli Metropolitan area most of the respondents i.e. 77.2% prepare the budget for the shopping for tea.

Table No. 21: Purchase Decision regarding Tea

Region	Sr. No	Response	No. of Respon.	%
Sangli Metro Area	1	Collective	123	49.2
	2	Individual	127	50.8
	Total		250	100

Table No. 21 indicates purchase decision regarding tea. It shows that 50.8% respondents take individual purchase decision while 49.2% respondents take collective purchase decision of tea.

Table No. 22: Change in the Consumer Variables

Sr. No	Variables	Sangli Metropolitan Area			
		Yes		No	
		Respo	%	Respo	%
1	Expectation	207	82.8	52	17.2
2	Involvement	198	79.2	34	20.8
3	Taste & habit	216	86.4	66	13.6
4	Preference	184	73.6	47	26.4
5	Life style	203	81.2	90	18.8
6	Personality	160	64	38	36
7	Buying patterns	212	84.8	44	15.2
8	Spending patterns	206	82.4	52	17.6

It is seen from the above table No. 22 that in Sangli Metropolitan area almost all the consumer variables stated above in the table i.e. consumer expectations, involvement, taste and habit, preferences, life style, personality, buying pattern, spending pattern etc. have shown significantly higher change.

Table No 23: Attributes Influences Buying Decisions while shopping of Tea			
Sr. No	Response	Sangli Metropolitan Area	
		Yes (%)	No (%)
General Attributes			
1	Culture	20.8 (52)	79.2 (198)
2	Social	17.2 (43)	82.8 (207)
3	Economical	47.6 (119)	52.4 (131)
Average Percentage		28.5	71.5
Behavioral Attributes			
4	Taste & Habits	69.2 (173)	30.8 (77)
5	Preference/Liking	66.0 (165)	34.0 (85)
6	Life style	62.4 (156)	37.6 (94)
7	Role	66.4 (166)	33.6 (84)
8	Status	68.8 (172)	31.2 (78)
9	Personality	59.2 (148)	40.8 (102)
Average Percentage		65.3	37.7
Personal Attributes			
10	Age	9.2 (23)	90.8 (227)
11	Gender	15.6 (39)	84.4 (211)
12	Education	13.6 (34)	86.4 (216)
13	Occupation	22.4 (56)	77.6 (194)
14	Income	74.8 (187)	25.2 (63)
15	Size of family	79.2 (198)	20.8 (52)
Average Percentage		35.8	64.2
Marketer Attributes			
16	Product Feature	74.0 (185)	26.0 (65)
17	Quality	76.0 (190)	24.0 (60)
18	Price	82.4 (206)	17.6 (44)
19	Packaging	80.4 (201)	19.6 (49)
20	Advertising	82.8 (207)	17.2 (43)

From the table 23 it is reveals that the marketer attributes advertising (82.8%) and price (82.4%) have major impact on buying decision of tea whereas overall consumer influences by marketer attributes by 71.8%. Followed by behavioral

attributes, taste/habits (69.2%) and status (68.8%) majorly influences to the buying decision whereas behavioral attributes have 65.3% impact on buying decision. On the other hand the personal attributes have only 35.8% and general attributes have 28.5% influences on buying decision. Some of attributes like income, size offamily etc. influences more individually rather than considering in group.

Table No.24: Read the information and Verification of Product						
Region	S N	Response	Yes	%	No	%
Sangli Metropolitan Area	1	Ingredients of product	156	62	94	38
	2	Side panel information	119	48	131	52
	3	Label of product	201	80	49	20
	4	Date of Manufg.	122	49	128	51
	5	Date of Expiry	114	46	136	54
	6	Quantity printed on product	116	46	134	54
	7	Price printed on product	189	76	61	24
	8	Smell of the product	126	50	124	50
	9	Flavor of the product	117	47	133	53
	10	Freshness of the product	87	35	163	65
	11	Promotional activities	162	65	88	35
	12	Packaging of the product	184	74	66	26
Average Percentage			56		44	

Day by day consumers are more educated and conscious which reflects by the shopping actions. Table No. 24 shows while buying of tea consumer read and verify the ingredients of product, side panel information, label of product, manufacturing and expiry date, quantity printed on product, smell, flavor, freshness, packaging of product and promotional activities on product. From table, it is reveals that most of the respondents focus on Label, Ingredients, Price and Packaging of product as well as Promotional activities. It also reveals that

averagely more than 50% of the respondents read and verify the information while shopping the tea.

Table No. 25: Perception towards Price				
Region	Sr. No	Response	No. of Respon.	%
Sangli Metropolitan Area	1	Low	14	5.6
	2	Reasonable	86	34.4
	3	High	119	47.6
	4	To High	31	12.4
	Total		250	100

The above table indicates the perception towards price of tea. It is observed that majority of the respondent's feels that the price of tea is high (47.6%) while 12.4% respondents think it is too high. Whereas 34.4% respondents are says reasonable.

Table No. 26: Difference in packaging of tea brands				
Region	Sr. No	Response	No. of Respondent	%
Sangli Metro Area	1	Yes	182	72.8
	2	No	68	27.2
	Total		250	50

Table No. 26 shows that the difference in packaging of tea brands. More than 70% of the respondents think that there is different in Packaging.

Table No.27: Switch over to another product or brand due to						
Region	Sr. No	Response	Yes	%	No	%
Sangli Metropolitan Area	1	Family members	145	58	105	42
	2	Recommendation by other	136	54	114	46
	3	Non availability	67	27	183	73
	4	Poor experience of quality	117	47	133	53
	5	High price	109	44	141	56
	6	Attractive packaging	53	21	197	79
	7	Advertisement impact	142	57	108	43
	8	Promotional schemes	159	64	91	36
	Average Percentage		46		54	

Due to increase in awareness and various influences, the consumer shifted himself to another product or brands. The above table emphases switch over to another product on account of family influences, recommendation by other, and non-availability of product, poor experience towards quality, high price, attractive packaging, advertisement impact and promotional schemes on products. From the above table it is reveals that average 46% respondents switch overdue the Promotional schemes (64%), family influences (58%), advertisement impact (57%), and recommendation by other (54%), poor experience towards quality (47%) and high price (44%) to another product or brand.

6. Hypotheses Testing:

With the help of a statistical tool chi-square test the set of hypotheses has test. The chi-square test is to calculate the difference between each observed and theoretical frequency, and taking the sum of the result.

Testing of Hypothesis No.1:

H0: While buying of tea consumer do not verify the Quantity printed on product.

Table No. 28: Chi-Square test for Testing of Hypothesis - 1				
Probability	Respondents	Cal. Chi-Square	Table Value @ 5%	Conclusion
Yes	116	1.296	3.841	Accepted
No	134			
H0 Accepted for 1DF@ 5%, H1 Rejected				
Source: Primary Data and Reference: Table 24				

Since the calculated chi-square value is less than the critical value for 1 DF at 5 % hence the null hypothesis (H0) is accepted, and H1 is rejected. Therefore, while buying of tea consumer do not verify the Quantity printed on product.

Testing of Hypothesis No.2:

H0: While buying of tea consumer do not verify the side panel information.

Since the calculated chi-square value is less than the critical value for 1 DF at 5 % hence the null hypothesis (H0) is accepted, and H1 is rejected.

Therefore, while buying of tea consumer do not verify the side panel information.

Table No. 29: Chi-Square test for Testing of Hypothesis - 2				
Probability	Respondents	Cal. Chi-Square	Table Value@ 5%	Conclusion
Yes	119	0.567	3.841	Accepted
No	131			
H0 Accepted for 1DF@ 5%, H1 Rejected				
Source: Primary Data and Reference:Table 24				

Testing of Hypothesis No.3:

H0: While buying of tea consumer do not verify the date of manufacturing.

Table No. 30:Chi-Square test for Testing of Hypothesis - 3				
Probability	Respondents	Cal. Chi-Square	Table Value @ 5%	Conclusion
Yes	112	1.424	3.841	Accepted
No	128			
H0 Accepted for 1DF@ 5%, H1 Rejected				
Source: Primary Data and Reference: Table 24				

Since the calculated chi-square value is less than the critical value for 1 DF at 5 % hence the null hypothesis (H0) is accepted, and H1 is rejected. Therefore, while buying of tea consumer do not verify the date of manufacturing.

Testing of Hypothesis No.4:

H0: While buying of tea consumer do not verify the flavors of the Products.

Since the calculated chi-square value is less than the critical value for 1 DF at 5 % hence the null hypothesis (H0) is accepted, and H1 is rejected. Therefore, while buying of tea consumer do not verify the Flavors of the product.

Table No. 31: Chi-Square test for Testing of Hypothesis – 4

Probability	Respondents	Cal. Chi-Square	Table Value@ 5%	Conclusion
Yes	117	1.024	3.841	Accepted
No	133			
H0 Accepted for 1DF@ 5%, H1 Rejected				
Source: Primary Data and Reference:Table 24				

6.Observations.

It is observed that females are dominated in buying of tea. It is reveals that majority of females are housewife and most of respondents family income in the range of Rs. 10, 000/- to Rs. 30, 000/-. The most of respondents are married and having children as well as half of families are nuclear. In Sangli, average 80% consumers prefer branded tea and they are using specific brand since 3 to 5 years.

Most of respondents were buy tea form grocery shop and mall, and the buying frequency is monthly. It also found that majority of respondents prefer weekend and evening slot for shopping. Cash is the major mode of payment in Sangli region. Most of respondent have family members as accompanies while shopping and they influences them. The purchase decision of tea is collective. Majority of respondents have fixed budget for tea.

The half of respondents read the information and verifies the product while shopping of tea in Sangli. Majorly they focus on the label, price, and packaging of the tea. There is difference in packaging of tea brands whereas the perception towards price is high. Near about 40% of respondents are switching to another brand due to promotional schemes, family influences, advertisement impact and recommendation by other etc.

Today the consumers are more flexible and sophisticated; and they adjust thoseself-according existing conditions. More than 80 % respondents notice that there is change in their expectation, life style, buying and spending pattern of consumer, change in involvement, taste and habit, preferences and personality. There is major impact of marketer & behavioral attributes on buying decisions.

7. Conclusion:

The economic development of Sangli is mainly based on agriculture. For the improvement and development of these markets, a holistic approach aiming at removing all weak links of the marketing chain is essential. Marketing research programmes should be oriented to developing an orderly and efficient marketing system. Region specific consumer profiles should be developed to understand the characteristics of target market. There is need to explore the local markets of villages through the demonstrations, exhibition etc. and to improve them slowly. There is need to research on brand name and products. The brand names of the products should be easy to remember and pronounce. A low unit price package is desirable in selling in the rural markets in order to bring down the price of goods. The marketer should take the efforts to understand the needs and peculiarities of such type of consumers to continue to exist. In the coming years more and more companies are going to take the help of information technology to access and share the information of such rustic markets which converts the rural market into global and global products take place of traditional products, this should open up new hub of business opportunities.

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