Role of Rural Electrification Programme in Context of Sustainable Rural Development

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Abstract:

Rural electrification is the process of bringing electricity to rural and remote areas. Electricity is used not only for lighting and household purposes, but it also used for purpose of farming operations, agriculture, milking, and hoisting grain for storage in areas facing labor shortages, this allows for greater productivity at reduced cost of particular task. According to IEA (2012) worldwide 1.23 billion people do not have access to electricity, of which 83% live in rural areas. Ever increasing demand of electrical energy is causing a large gap in generation and load demand. All the requirement of energy cannot be fully met with conventional grid supply so, it has become necessary to explore the appropriate technology which is best alternatives for desired the energy requirements and assess the features of rural electrification in India at a low cost comparison of present tariff rate. Government of India has initiated some steps through Rural Electric Corporation, State Electricity Boards to achieve target of providing electricity to all. The paper aims to trigger sustainable development and generate employment by providing electricity as an input for Productive uses in agriculture and rural industries, and improve the quality of life of rural people by supplying electricity lightning of homes, shops community centers for and public places for all villages.

Keywords : *Rural Electrification schemes, status in India and Maharashtra, challenges and recommendations, electricity disparity between rural-urban.*

1. Introduction:

Rural development in the area of health, agriculture, education, small scale industries and other infrastructure in the villages is possible when electricity as one of the major driving input is accessible by those services and economic resources. There fore, energy sector need be developed to reach electricity in every village in India. The major problem in rural electrification work is delivering electricity to remote area by extending grid where the population density is low and cost of transmission line erection is high and generated electricity from renewable (off-grid) resources is high and unaffordable in terms of installation cost and energy charges as due to majority of the population are depending on agricultural income hence such villages are still deprived of economic development. Next, maintenance of distribution network in remote areas is difficult due to inaccessibility that implies uncertainty of sustainable quality electricity supply.

Ever increasing demand of electrical energy is causing a large gap in generation and load demand. All the requirement of energy cannot be fully met with conventional grid supply so, it has become necessary to explore the appropriate technology which is best alternatives for desired the energy requirements and assess the features of rural electrification in India at a low cost comparison of present tariff rate. Government of India has initiated some steps through Rural Electric Corporation, State Electricity Boards to achieve target of providing electricity to all. There are several rural electrification schemes in operation which encourage use of renewable energy, but the difficulties are the distance between field of operation and the controlling units which monitor the daily operation of Plants based on Wind power, solar power and Biogas technology. Successful installation and operation of plants need cooperation of village community, government support in financing, socio economic study of villages, especially in remote areas. The paper promotes way of sustainable development and

generate employment by providing electricity as an input for Productive usage in agriculture and rural industries, and improve the quality of life of rural people by supplying electricity lightning of homes, shops community centers for and public places for all villages.

2. Research Methodology:

This paper analysis based on the secondary data that collected from RGGVY, MNRE, mahaurja updates, Annual Report 2013-14, State Power Utilities & Electricity Department, 12th year Planning commission annual report and other sources like journals, magazines, newspapers, websites and research articles of scholars.

3. Rural Electrification schemes:

3.1. Pradhan Mantri Gramodaya Yojna (PMGY)

The PMGY launched in 2000-2001 provided additional financial assistance for minimum services by the central government to all states on a 90% loan and 10% grant basis. These included rural health, education, drinking water and rural electrification. The PMGY with an outlay of about Rs 1600 crores during the 10th plan period was being coordinated and monitored by Rural Development Division of the Planning Commission.

3.2. Kutir Jyoti Program (KJP)

KJP was initiated in 1988-89 to provide single point light connection (60 w) to all Below Poverty Line (BPL) households in the country. KJP provides 100% grant for one time cost of internal wiring and service connection charges and builds in a proviso for 100% metering for release of grants. Nearly 5.1 million households have been covered under the scheme to date. The scheme was merged into the 'Accelerated Electrification of One Lakh Villages and One Crore Households' in May 2004 and now into the RGGVY.

3.3. Minimum Needs Program (MNP)

The MNP, exclusively targeted states with less than 65% rural electrification provides 100% loans for last mile connectivity. The program resources are drawn from the Central Plan Assistance. Rs. 775 crore was released during 2001-03 for rural electrification under the MNP. The scheme was discontinued in 2004-05 on account of difficulties in implementation.

3.4. Accelerated Rural Electrification Program (AREP)

The AREP, operational since 2002, provides an interest subsidy of 4% to states for RE programs. The AREP covers electrification of un-electrified villages and household electrification and has an approved outlay of Rs. 560 crore under the 10th plan. The interest subsidy is available to state governments and electricity utilities on loans availed from approved financial institutions like the REC (Rural Electrification Corporation), PFC (Power Finance Corporation) and from NABARD under the Rural Infrastructure Development Fund (RIDF).

3.5. Rural Electricity Supply Technology Mission (REST)

The REST was initiated on 11th September 2002. The mission's objective is the electrification of all villages and households progressively by year 2012 through local renewable energy sources and decentralized technologies, along with the conventional grid connection.

3.6. Rajiv Gandhi Grameen Vidyutikaran Yojana (RGGVY)

The Government of India has started a rural electrification scheme (RGGVY) in April 2003 to provide electricity to all households within five years in the country, including the electrification of un-electrified habitations with a population of above 100, providing free electricity connections to BPL households. As per RGGVY, the Ministry of Power will provide financial assistance for execution of the scheme. In order to maintain the infrastructure created, revenue sustainability becomes a crucial factor. An innovative step has been taken under the scheme which mandated community participation in electricity distribution. The concept of village franchise for electricity evolved to address the issue of revenue sustainability, improvement in billing and collection systems and reduction of distribution loss in rural areas . According to this appointed the nodal agency for implementation of the scheme and are responsible for complete oversight of the programme.

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3.7. Jawaharlal Nehru National Solar Mission

Jawaharlal Nehru national solar mission is a major initiative of the government of India and state government to promote sustainable growth. The objective of this mission is to establish India as a global leader in solar energy. The main target is to promote programme for off grid application comes 1000 MW by 2017 and 2000 MW by 2022.

4. Status of Rural Electrification Programmes

Rural electrification is the backbone of rural economy and a basic input for rapid rural development. It is also the main infrastructure for ensuring speedy growth of the agriculture sector and agro based industrial structure in rural areas. By 31st August 2013, 94.6% of villages had been electrified. In addition, a total of 84,351villages of India are yet to be provided with electricity access. However, as on 31st August 2013, 5.4 percent of India's villages are yet to be electrified. The target of 100 percent village electrification with 100 percent household electrification was fixed for 2009. The annual Power and Utilities report2012-13 clarifies the status of percentage of electrified villages in all states are given in Annexure part table 1. Presents a comprehensive scenario of the sources of lighting in India according to Census of India 2011

From Table 2 get that close to 43.2 percent of India's rural households continue to depend on Kerosene for lighting, while even today 0.5 percent of its population or close to 897,760 households does not have access to lighting at all. According to the latest MNRE (2013) report, about 30% of all remote villages have so far been .The five percent of villages that are non-remote and grid electrifiable also provided appropriate technology for their energy demand through renewable energy applications than urban areas.

For solar energy, the country has a target of 2 GW of off-grid systems by 2022 under the Jawaharlal Nehru National Solar Mission (JNNSM), with intermediate targets of 200 megawatts by 2013, and 1 GW by 2017. According to the Centre for Science and Environment (CSE, 2012a), about 85% of the projects sanctioned off grid by the JNNSM are for rural communities. Also, as per the latest census of one million households that use solar energy as their main source of lighting, 84% are in rural areas (Census of India 2011). A total of 30 villages in each of the districts were surveyed, covering a total household of 1919. (7) Of the 1919 households surveyed, 1881 households had electricity connection, with only 108 households not being connected to the electricity supply. (Figure 3) 36% of the total households receive electricity supply for 20 to 24 hours, while 30% of the households get less than 12 hours of electricity supply with 23% of the households getting less than 8 hours of supply and the balance of 11% had either not supply or were getting just less than 4 hours of supply every day. The villages which had 20 to 24 hours of supply are in the state of Kerala, Gujarat and Haryana, while those getting less than 12 hours of supply are in the state of Maharashtra, Uttarakhand and Karnataka and villages which were getting less than 8 hours of supply or no supply are in the state of Odisha and Jharkhand.

Maharashtra Energy Development Agency (MEDA) is taking initiatives in implementing the RE program in the state of Maharashtra. Maharashtra State Electricity Distribution Company Limited earlier MSEB has forwarded MEDA the list of un-electrified villages. MEDA carry out survey of such villages departmentally or with the help of consultant and forwarded) MNRE, GoI, New Delhi for Central Finance Assistance and to State Government for the provision of balance funds. The projects are implemented through tendering after receipt of sanction.

5. Rural-Urban Electricity Disparity

In India 69% of the population is rural, and more than two-thirds (68%) of all households are in rural areas. The India Human Development Report – 2011 (IAMR 2011) has the urban-rural gap in terms of percentage points at 17 in literacy, 19 in child immunization, and 38 in institutional delivery. In rural areas, the infant mortality rate and under-five mortality rate are 1.6 and 1.7 times more compared to urban rates (IAMR 2011). Inadequate service provisions in health, education, roads, sanitation, and other infrastructure has led to lower development in rural areas. 93% of urban households use electricity as their main source of lighting through the grid, whereas the corresponding figure for rural areas is 55% (Figure 1). Among those connected to the grid, the average consumption of electricity in rural areas was 96 kilowatt- hour (kWh) per person in 2009, which was

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one-third of the figure in urban areas, 288 kWh (MOSPI 2011). The shares of households in rural areas using electricity as their prime source of lighting changed from 43.5% to 55.3%, and in urban areas from 87.6% to 92.7% (8).

The rural-urban disparity comes out more vividly in terms of per capita consumption of electricity, as shown in NSS reports (Figure 2). Between 2007 and 2012, the rural-urban gap in monthly per capita domestic consumption increased from 5.88 units to 16.34 units. The increase in per capita domestic electricity consumption must simultaneously lead to a fall in the gap between rural and urban per capita consumption.

6. Challenges faced in Rural Electrification and recommendations The supply of electricity across India currently lacks both quality and quantity with an extensive shortfall in supply, a poor record for outages, high levels of transmission and distribution (T&D) losses and an overall need for extended and improved infrastructure.

6.1. Till 5.6 percent villages are unelectrified due to inactive participation of state agencies, some villages are situated far from grid coverage with less population

6.2. Consumption of electricity is very low, 880 kWh per annum per consumer. The consumption pattern was 64% for agriculture, 14% for industry, 13% for domestic use, 4% for commercial use and 2% for street lighting. The low consumption can primarily be attributed to unreliable and poor quality of supply.

6.3. Lengthy and cumbersome procedures for getting a connection, Ineffective bill paying facility and repair facility. It has also been observed that, starting from the electrification of village to the procurement of connection for the household, the ample time required from a couple of months to a few years.

6.4. Due to the isolated and scattered roads in most of rural areas, less industrial approach, given such sparse nature of demand, the cost of providing power transmission lines becomes very high with distribution losses.

6.5. Lack in technical skilled personnel for energy assessment and survey programme which affects energy demand and fund allocation for development work.

Alternatives solutions

A. Use of Renewable Energy Sources: Solar, Wind. Biogas these are better alternatives for traditional sources. More advantages of it as they are ample in quantity in nature and can't make any pollution in environment.

B. Set up effective institutions to decline problems: Ministry of Power and MNRE may take initiative to form autonomous govt. department to monitor RE development work without entertaining any political aspects.

C. Subsides for grid expansion capital costs: Support state agencies and private energy producer in installation and maintaining operation of electricity generation through subsidy.

D. Charging the right price for electricity: Cost recovery is essential for the long?term effectiveness of rural electrification programs. Charging the right price allows the electricity company to provide an electricity supply in an effective, reliable, and sustainable manner to an increasing number of satisfied consumers.

E. Lowering the barriers to obtaining a supply: The initial connection charges demanded by the power distribution companies for new customers are often a significant barrier to the adoption of electricity by rural families. Reducing these connections charges or unexpected delay time for continuous power mode.

F. Reducing construction and operating costs and Transmission and Distribution (T&D) losses.

7. Conclusion :

Rural electrification is a driving force to improve agricultural productivity through advance technology which is essential for many rural activities. There is a vast scope for utilizing of renewable energy sources in India. With continuing research and development and cost reduction it can become the most effective one. Renewable energy resources and technologies have the potential to provide long-lasting solutions to the problems faced by the economic and environmental sectors of a nation. The renewable energy systems can provide direct benefits at national and local levels, which justify their wide use in developing countries. At the local level, availability of electricity contributes to improved productivity and indirect positive effects are also visible in the form of the creation of new employment opportunities.

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Percentage of Electrified Villages	Total Number of States	Names of the States
100%	9	Andhra Pradesh, Delhi, Goa, Haryana, Karnataka, Kerala, Punjab, Sikkim and Tamil Nadu
90-99%	12	Assam, Bihar, Gujarat, Himachal Pradesh, Jammu and Kashmir, Madhya Pradesh, Chattisgarh, Maharashtra, Mizoram, Rajasthan, Uttaranchal and West Bengal
81-90%	4	Jharkhand, Manipur, Meghalaya, Uttar Pradesh
71-80%	4	Arunachal Pradesh, Nagaland, Orissa, Tripura

Source: Central Electricity Authority

Table 1 : Status of Rural Electrification in India2

Total number of households	Percentage		
	Total	Rural	Urban
Electricity	67.2	55.3	92.7
Kerosene	31.4	43.2	6.5
Solar	0.4	0.5	0.2
Other oil	0.2	0.2	0.1
Any other	0.2	0.2	0.2
No lighting	0.5	0.5	0.3

Source: Census 2011, GoI

Table 2 : Sources of Lighting in India

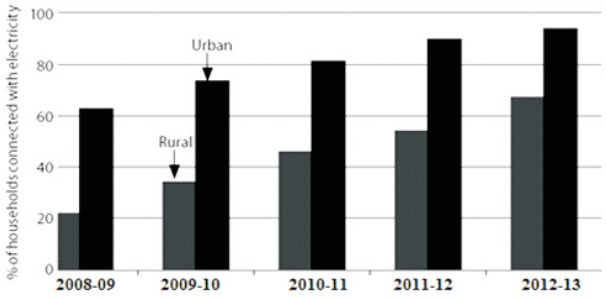

Figure 1: Rural-Urban Share of Households with Electricity Connections Source: NSSO survey 2012-13.

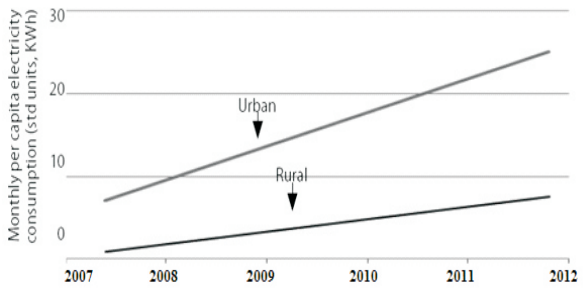

Figure 2: Rural-Urban Gap in Domestic Per Capita Electricity Consumption Source: NSSO survey 2012-13.

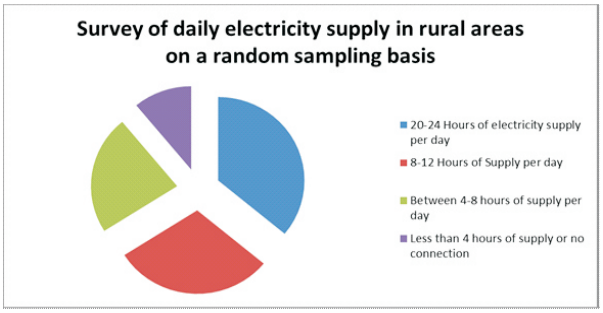

Figure 3: Daily Electricity Supply data

Sr. No.	Name of Division		Name of District	Total village	Total Hamlets
1	**Amravati**	1	Amravati	31	1
		2	Akola	0	0
		3	Buldhana	0	0
		4	Washim	0	0
		5	Yavatmal	0	0
2	**Nagpur**	6	Chandrapur	1	29
		7	Nagpur	11	8
		8	Gadchiroli	62	0
		9	Wardha	0	0
		10	Bhandara	0	0
		11	Gondia	0	0
3	**Nashik**	12	Jalgaon	3	0
		13	Dhule	2	7
		14	Nandurbar	159	598
		15	Nashik	14	33
		16	Ahmednagar	0	0
4	**Pune**	17	Pune	10	17
		18	Kolhapur	27	48
		19	Satara	2	1
		20	Sangli	0	0
		21	Solapur	0	0
5	**Thane**	22	Raigad	5	21
		23	Ratnagiri	18	21
		24	Thane	5	20
		25	Sindhudurg	12	1
		26	Greater Mumbai	0	0
		27	New Mumbai	0	0
6	Aurangabad	28	Aurangabad	0	0
		29	Jalana	0	0
		30	Parabhani	0	0
		31	Hingoli	0	0
		32	Nanded	0	0
		33	Latur	0	0
		34	Osmanabad	0	0
		35	Beed	0	0
			Total	**362**	**805**

Table 3: Rural Electrification Programme achievement in Maharashtra(2012-13) Source: http://www.mahaurja.com/RE_RVE_Program.htm

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Rural Development: Problems and Solutions

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In our country there are so many villages than cities not only this if we say that our country is made from various villages will not be wrong. So development of our country is depends on development of villages. Development of cities one can not say that country is developed but if all villages are develop we can say that India is developed. In ancient days villages were self sufficient that was true because the needs of those peoples where few in number and those needs were fulfilled inside of that village. Therefore it was said that in ancient days villages were self sufficient.

But in now days this picture is changed. The needs of villages is expanded and it is not possible to full fill those needs within that particular village. So peoples are attracted towards cities to fulfill those needs. And also attracted towards the city lifestyle. Hence the needs of those peoples are increasing day by day.

But if we want to develop the villages in true sense then we should have first of all think about the needs of villagers in now days and the hurdles to fulfilled those needs. Therefore we should have to think about the needs of village peoples and which are not fulfilled till today or fulfilled in insufficient manner.

There are so many problems that faced by villagers and that are:

* Transportation Problems
* Educational Facilities
* Agricultural Facilities
* Electricity Problems
* Fuel Problems

Now we can see one by one and geting solutions on that...

*** Transportation Problems :-**

The most important thing to develop village is there should have one good road to connect nearest city and which is easily available for all. Now if we think about the present condition then it is true that there are so many villages which is situated in hilly area and there is no any means transport towards city. So the lifestyle in village area is very miserable one. Villagers are struggling for simple needs and still there is no any means of transport to reach nearest city but to walk. The need to survey those villages and making of roads connecting those villages and cities is alarming one. In this manner if there are good roads to connect between villages and cities then the transportation automatically developed and it will cooperate in rural development.

*** Educational Facilities :-**

Second important thing is educational facilities should be available in nearest place. Primary education should be available in every village, at least secondary education available in between four adjacent villages, Higher Secondary and Graduation should be available between 10 Kms diameter area. On this achievement village students will get educated in proper manner and be able to take future responsibilities of nation. Those students will serve nation and our country will become Superpower in world.

*** Agricultural Facilities :-**

Agriculture is third important thing for self-sufficiency of nation. Agriculture is one of the main means of livelihood. But there will not be increase in production by using traditional way of agriculture which will be achieved by using modern techniques of agriculture. The development of agriculture is achieved by using supportive things of farming which should be available easily in nearest near place.

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*** Electricity Problems :-**

Now a days electricity production of our country is not sufficient. So the load shading is unavoidable one which hampers agriculture and subsidiary small industries which directly affects the production. To avoid this, uninterrupted supply of electricity is necessary which will increase the production and ultimately develop the lifestyle of the farmers. This will also change the point of view towards agriculture of the new and young generation and this is other advantage of this too.

Small industries in villages are not working properly today. Main reason behind this is machinery used for those industries depends on electricity supply. Old machinery which works without electricity is also outdated, therefore small industries are facing various problems and production is decreased critically. To overcome this problem, we have to provide necessary uninterrupted supply of the electricity. As a solution, we can erect small modern electricity generators of small capacity which will meet the demands of a village or group of villages. Windmill and Solar energy is best natural resource which can be the ultimate solution. This natural resources will definitely provide uninterrupted electricity supply and that will result in growth of the small industries and agriculture. Which will lead to improvement in life style and the economic development of the country.

*** Fuel Problems :-**

Now a days we can not say that there is LPG gas connection in every village in India And though we consider that there is LPG connection is very insufficient distributed & costly & therefore it is not afford big to common people so, today also villagers uses timber as fuel for cooking. Therefore forests destroyed for timber which directly influences atmosphere. Which will cause various calamities in future. Hence there is need to develop the system which will generate energy from easily available resources in village. For that Purpose 'Gobar Gas' plants should be made for each small village & in large village it should be allotted to specify population connection of that plants be given to every home in village . Outlates of all toilets of all toilets of village be connected to that plant. It will also serve for solution clean villages & people will get attracted to erecting toilet in home.

If this small things implemented & those facilities provided to the villages then it will results in to development of rural area. Though it will implemented then also positive approach of villagers is important & for that positive approach awareness about nature is also important & guidance for that awareness be given to village peoples. For that purpose knowledged persons will be appointed in villages. By thinking on all above mentioned things if all these infrastructure provided to villages then those villages ultimately the country will become a developed one.

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Living Condition of Women in Rural India

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Introduction:

Women in rural India where our culture is vastly expanded but still facing with problems. Many a times we say that India is developing but we are forgetting that there is still difference in rural India and urban areas. Coming up to rural living of women following are some conditions of today's women in rural India can be seen.

Steps To Be Taken:

* Direct involvement of women in programming and management.
* Organizing and strengthening of women SHGs.
* Sensitization and advocacy of equigender society.
* Identifying Women's need and priorities while generating employment.

Education:

Though it is gradually increasing the female literacy rate in India is less than the male literacy rate. Far fewer girls than the boys are enrolled in school, and many girls dropout. According to the terms of education

According to National Sample survey data o 1997only the states of Kerala and Mizoram have approached universal female literacy. According to scholars the major factor behind improvements in the social and economic status of women in Kerala is literacy.

Working Participation:

In rural India in the agriculture and allied industrial sectors, female account for as much as 89.5 of the labor .According to a1991 World Bank Report, women accounted for 94% of total employment in dairy production in India. One of the most famous female business success stories is the shrimahilagrihaudgoglijjat papad.In2006kiran Mazumda-shaw who founded Biocon, one of the India's first biotech companies, was India's richest women .Lalita D Gupte ran ICICI Bank until October and Morparia is CEO of the JP Morgan India

Land And Property Rights:

In most of the Indian families, women do not own any property in their own names, and do not get a share of parental property. Due to weak enforcement of laws protecting them, women continue to have little access to land and property. In fact, some of the laws discriminate.

Against women, when it comes to land and property rights. The Hindu personal laws of 1956(applying to Hindus, Buddhist, Sikhs, and Jains) gave women rights to inheritances. However; sons had an independent share in the ancestral property, while the daughters' shares were based on the share received by their father. Hence father could effectively disinherit a daughter by renouncing his share of the ancestral property, but a son would continue to have a share in his own right. Additionally, married daughters even those facing marital harassment, had no residential rights in the ancestral homes. Thanks to amendment of the Hindu law in2005, women now have the same status as men.

Crimes Against Women:

.Violence against women in India Crime rate data per 100000 women is the broadest definition of crime against women under Indian law It include rape , sexual assault, insult to modesty, kidnapping, abduction, cruelty by intimate partners or relatives, trafficking , persecution for dowry deaths ,

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indecency, and all other crimes listed in Indian penal code . Police records in India shoe a high incidence of crimes against women .The National Crime records bureau reported in 1998 that by 2010 growth in the rate of crimes against women would exceed the population growth rate. Earlier many8 crimes against women were not reported to police due to the social stigma attached to rape and molestation

Child Marriage:

Child Marriage has been traditionally prevalent in India and continues to this day. Historically, child bides would live with parents until they reached puberty. In the past, child windows were condemned to alive of great agony, shaved heads, living in isolation, and being shunned by Society. Although child marriage was outlawed in1890, it is still a common practice.

Domestic Violence

Domestic Violence in India is endemic. Around 70% of women in India are victims of domestic violence, according to Renuka Chowdhury, former Union minister for women and child development. The national crime Records Bureau reveal that a crime against a women is committed every three minutes, a woman is raped every 29 minutes, a dowry death occurs every 77minutes,and one of the case of cruelty committed by either the husband or other relative of husband occurs every nine minuets

Women' Health In India:

The average female life expectancy today in India is low compared to other nations, but it has shown gradual improvement over the years. In many families, specially rural ones, girls and women face nutritional discrimination within the family , and are anemic and malnourished .The average women living in rural area in India has little or no control over becoming pregnant. Women particularly in rural areas do not have access to safe and self-controlled methods of contraception. the public health system emphasizes permanent methods like sterilization, or long term methods like IUDs that do need follow – up .Sterilization accounts for more than 75%of total contraception , with female sterilization accounting for almost 95%%of all sterilization

Sex Ratio:

India has highly skewed sex ratio, which is attributed to sex-selective abortion and female infanticide affecting approximately 1 million female babies per year ,In 2011 government stated India was missing 3 million girls and there are now 48 less girls per 1000 boys . Despite this, the government has taken further steos to improve the ratio, and the ratio is reported to have been improve in recent years .

Sanitation:

In rural areas, schools have been reported to have gained the improved sanitation facility. Given the existing socio cultural norms and situation of sanitation in schools, girl's students are forced not to rivel themselves in the open unlike boys. Lack of facilities in home forces women to wait for the night to relive themselves and avoid being seen by others .In response city officals have agreed to build 100 of public toilets for women in Mumbai, & some local legislatures are now promising to build toilets for women to everyone of their districts

Violence Against Women In India:

Violence against women is not only the most wide spread example of human rights violation, but probably the list evident, going largely unpunished. This is shown by the reports published and research conducted by the united nation, international human rights, agencies and the global women's and finest movements which have been denouncing this situation for decades .

Challenges Faced By Women in Rural India:

Against this backdrop, a research has been conducted to know the various problems faced by women in rural India i.e. mainly the villages. The main objectives of the study are to know the various social, psychological, economic and health problems of the women. The study also suggests remedies for tackling their problems. The empirical study made Bissu, village in the Jhunjhun district, Rajasthan. A random sample survey of women on the basis of age group, marital status, religious status, cast status, type of family, educational status, professional status is done. The studies shows that 86.66% out of the total 60 rural women

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surveyed are Hindus while the remaining 6.13% are Sikhs and 3.21% Muslim and remaining are from other religion. The study further shows that 63.66% women belong to general category while the others are backward classes. Most of the women are un educated. 83.33%of women are illiterates. 10% are primary educated and 66.66% are high school passed. No women are found having higher education level. When asked if the women could get the chance of education which they desired , In Rural areas only 3% women replied in affirmative while 97% women replied in negative.

Conclusion:

Any developmental process is the expansion of assets and capabilities of rural women to participate in, negotiate with ,influence, control, and hold the institution accountable that affect their lives. Skill development among rural women is the need of the hour so as to make them confident, self reliant and to develop in them the ability to be a part of decision making at home and outside. Indeed it may not be wrong to say that still rural women are the most disadvantaged and neglected section of the society for they are economically backward.

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www.ministryofruraldevelopment.gov.in
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Rural Development and Rural Marketing – A Theoretical Review

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It is generally refers to the process of improving the quality of life & economic well-being of people. Living in relatively isolated & sparsely populated areas rural development has traditionally cantered on the exploitation of land-intensive natural resources such as agricultural & forestry. However, changes in global production networks & increased urbanization have changed the character of rural areas.

Rural development is also characterized by its emphasis in locally produced economic development strategies.

Concept:

The concept of rural development is quite comprehensive & extensive. G. Shah defines rural development of rural areas; often rural development has meant the extension of irrigation, facilities, expansion of electricity, improvement in the techniques of cultivation, construction of school building & provision of educational facility, health care etc.

Development Action:

Rural development actions are mainly & mostly to development aims for the social &economic development of the rural areas. Rural development programs are usually top-down from the local or regional authorities. NGO's, National Government. The term is not limited to the issues for developing countries. In fact many of the developed countries have very active rural development programs. The main aim of the rural development government policy is to develop the understand village.

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 be understood the setting, cultural, language & other things. As such, general people themselves have to participate in their sustainable rural development.

Importance:

Improvement in the quality of life of rural people is the important agenda of rural development programs.

The basic objective of all rural development programs has been the welfare of the million. In order to achieve this planned attempts have been made to eliminate poverty, ignorance & inequality of opportunity. In the initial phase of planned rural development the concentration was a sector of agricultural sector, industry, communication, education & health. The ministry of rural development places importance now on health, education, drinking water, housing & road so that the quality of life in rural areas improves & the fruit of economic. The participation of the people is necessary to provide the rural people with better prospects for economic development.

Components of Rural Development:

The components of rural development are as follows

1. Rural development seeks to transform all the sectors of rural economy – the primary sector, the secondary sector & the tertiary sector.
2. It is concerned with the improvement of the standard of living of the rural ties through the provision of health & medical facilities, employment opportunity including vocational, training, educational facilities etc.

Essential aspects of rural Development:

The essential aspects of rural development are as follows.

1. Agricultural development constitutes the crucial

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aspects of rural development. Agricultural development is possible through the use of better seeds, fertilisers, supply of water & effective implementation of land.

2. By effecting changes in the socio - economic institution, rural development seeks to change the socio - economic structure of the rural community.
3. The success of the rural development programmes depends on the co-operative orientation & attitude among the rural ties.
4. Rural development programmes demand the active participation of the rural ties. While formulating these programmes the opinion attitudes, drives & interest of the rural people should be taken into account.

Problems faced for rural development:

1. The financial manpower & managerial resources devoted to the implementation of rural development programmes are utterly inadequate.
2. The political parties have a vital role to play in a rural development. But unfortunately this role has not been effectively realized by any democratic political party so far.
3. Honesty, hard work, helping others, thrift & such others virtues indirectly help in economic development. In the Indian context, not much attention has been paid to these aspects of development.
4. Observance of rituals, lack of rational decision in economic matters, spending huge amounts of money on marriage, birth or death ceremonies & the joint family system in the rural areas & illiteracy are some of the factors which arrest the rural development in India.

Rural Marketing:

Introduction:

The rural market has been growing steadily the past few years & is now even bigger than the urban market. About 70% of India's population lives in villages. More than 800 million people lives in village of India. 'Go Rural' is the marketers new slogan. Indian marketers as well as MNC's such as a Colgate, Godrej, and HUL have focused on rural markets. Rural marketing is now two ways marketing process. There is inflow of product into rural markets for production or consumption & there is also outflow of product to urban areas. The rural to urban flow consistence of agricultural produce such as rice, whether, sugar & cotton. There is also a management of rural products within rural areas for consumptions.

Objectives of rural marketing:

1. To understand the rural market.
2. To unleash the potential of rural market.
3. To assess the paradigm shift from urban to rural market.
4. To analyse the various parameters of potential of rural market.
5. To offer the conclusions.

Features of rural marketing:

1. Large & scattered population:

   According to 2001 census, 740 million Indians forming 70% of Indians population is also greater than that of urban population. The rural population is scattered in over 6 Lakhs villages.

2. High purchasing capacity:

   Purchasing power of the rural people is on rise. Marketers have realized the potential of rural market, 7 thus, are expanding their operations in rural India. In recent years rural markets have acquired significant in countries like China & India as the overall growth of the economic has resulted in to substantial increase in purchasing power.

3. Market growth:

   The rural market is growing steadily over the years. Demand for traditional product such as inputs, branded products such as toothpaste, tea, soaps & other FMCG's & consumer durables such as refrigerators, TV, washing machine has also grown over the years.

4. Development of infrastructure:

   There is development of infrastructure facilities such as constructions of roads& transportation, communication & public service project which has increased the scope of rural marketing.

5. Low standard of living:

   The standard of living of rural areas is low & rural consumers have diverse socio-economic backwardness. This is different in different parts of the country. A consumer in a village area has low standard of living because of low literacy, low per capita income, low saving etc.

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6. Traditional outlook

The rural consumer values old customs& traditions. They do not prefer changes. Gradually the rural population is changing is demand pattern & there is demand for branded product in village.

Problems faced in rural marketing:

1. Lack of communication facilities:

Even today most villages in the country are inaccessible during the monsoon. A large no. of village in the country has no access to telephones. Other communication infrastructure is also highly undeveloped.

2. Transport:

Many rural areas are not connected by rail transport. Many roads have been poorly surfaced & got severely damaged during monsoon. The use of bullock cart is investable even today.

3. Many languages:

The languages are changes from state to state, region to region & probably from district to district. Since message have to be delivered in the local languages, it is difficult for the marketers to design promotional strategies for each of these areas.

4. Low per capita income:

The per capita income of rural people is low as compared to the urban people. The demand is not stable or regular. Hence, the per capita income is low in village. Household in India reported an income of rs. 41.5 trillion In 2012-13 About 60% of India's rural population lives are less than rs. 35 a day & nearly as many in cities live on rs. 66 a day, reveals a government survey an income & expenditure. Spending increased 19% annually in rural areas & 17% in urban areas which indicate rising income & a reducing in poverty levels.

Rural India generates around 50% of India's GDP 76% of all men in rural India own a cell phone, compared to only 29% of the women The government plans to spend rs. 75600 crore to supply electricity through separate feeders for rural & agricultural domestic consumption.

5. Low levels of literacy:

This again leads to problems of communication in these rural areas. Print medium becomes ineffective & to an extant irrelevant, since its reach is poor.

2013 92.28%
2014 94.65%

Literacy rate in India

6. Distribution problems:

Effective distribution requires village level shopkeeper, taluka level wholesaler/ distributer & company owned depote at state level.

7. Warehousing problems:

Warehousing facilities in the form of godowns are not available in rural India. The available godown is not properly maintained to keep goods in proper conditions.

Solution for rural marketing:

1. In rural area increasing the knowledge of customers because in rural area the peoples are illiterate.

2. Increasing the communication channels like telephones, fax & so on for the connecting with dealers & distributers.

3. In rural area the distribution problems is arising so increasing the distributers.

4. In the rural area increasing the warehousing facility for the stay the no. of products in the godowns so it helps to providing the goods as per the demand of customer.

5. Increasing the transport facility for transferring goods & services from one place to another.

6. In rural areas different peoples are stay so they are not aware about the language so increasing their knowledge about the language because easy to communicate with others.

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Virtual Laboratories: An ICT based Approach to Cultivate Laboratory Skills in Rural Students

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Abstract:

E-Learning provides many tools to learn the advanced technologies for advanced as well as slow learners. The ICT based approach reduces physical distances and provide computational resources for students. In Science and Engineering domain many experiments required costly equipment's and many of the time only few students can access these sophisticated and costly equipment's. To deals with problem Ministry of Human Resource Development (MHRD) and National Mission on Education through ICT of Government of India initiated a step to provide cost effective and open source based Virtual Laboratory concept. The objective of this imitative are to provide (i) remote-access to labs in various disciplines of Science and Engineering (ii) To motivate the students to conduct experiments by arousing their curiosity. This helps them in learning basic and advanced concepts through remote experimentation. (iii) To provide a complete Learning Management System around the Virtual Labs where the students can avail the various tools for learning. (iv)To share costly equipment and resources, which are otherwise available to limited number of users due to constraints on time and geographical distances. In the present paper we are discussing how ICT provides a medium to rural students for learning Laboratory Experiments in simplified manner.

Keywords: *E-Learning;ICT;VirtualLaboratory.*

Introduction-

The rural development is the changing need of our society. And education through advance technology provides faster developing process. ICT prevents a revolutionary approach to the developmental tasks to changing world. E-learning provides many tools to learn the advanced technologies. It also reduces the physical distance to provide comprehensive and knowledgeable study tool. E- Learning through ICT offers creative possibilities for expanding access as well as changing learning, teaching and enhancing required, conceptual material to all the gears route level of rural and urban learners.

The goal of ICT through virtual laboratories to develop and enabling students, to design analyze & tests the artifacts in simulated environmentcheaply and safely. It is also provide complete learning management system.

Role of ICT for a rural development–

It is the process of improving the quality of life & economic well being of people living in relatively isolated & sparsely populated areas. The need of rural communities to approach development from a wider perspective has created more focus on a broad range of development goal. Education, entrepreneurship, physical infrastructure & social infrastructure all play an important role in developing rural regions.

Virtual laboratory (VL) in perspective of ICT

VL is a project initiated by ministry of Human Resource Development, Government of India, under the National Mission on education through information & communication technology. The project aims to provide remote access to Laboratories in various disciplines of science& engineering from students at all levels from graduate to research. It is also intends to develop a complete learning management system where the students can avail the various tools for learning including additional web resources, video lecturers, animated demonstrations & self evaluation. There is also a component wherein costly equipment & resources

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are shared, which are otherwise available to only a limited numbers of users due to constraints on time & geographical distances. There are many main reasons to focus on creating virtual labs for education. Among the primary reasons include the cost & lack of sufficient skills set for facing current growth of biotechnology sector. It includes the need to ensure that the students will be able to integrate different exhaustive models into large framework. A slightly different reason that also pushes the concept of VL for Undergraduate& master level education also seems to be an increasing interest in the experimentation. VL are today's experimental approach towards a new trend in future education. However the VL environments are in several testing's & never models seems to switch to more intelligent & adaptive platforms that can yield efficient knowledge. One such model is the adaptive learning system (ALS) currently employed by many e-learning applications on the interest.

"What's new about the VL is that they recreate not only the realistic output as in lab experiments but also give students an actual feel of the experiments. They can sit anywhere and practice the laboratory techniques any time

Problem faced by rural student-

* Lack of finance resources
* Maintenance of stable macroeconomic, environment.
* Lack of adoption to speed up the setting up of necessary infrastructure
* High telecommunication and cost
* Power shortage

Philosophy behind V. L.

ICT can be powerful tool for development because of their ability to facilitate information flow & to open up opportunities for development at national & substantial levels.

The concept of Education for all is facilitated through by ICT.

Virtual labs & use of virtual tools are lead to an increase the awareness of a crucial need of standard model descriptions. Most common tools require various formats with the explosion of data. Use of VL across the country on multiple countries is also intended to unite educators to work towards common model descriptions and standardization of their data.

Brief about ICT-

ICT is the convergence of Information Technology, Telecommunications and Data Networking Technologies into a single technology. The ICT includes technologies such as radio and the newer digital technologies like computers, satellite, mobile phones and the Internet. ICT has integrated computing, communications, and graphics through the process of digitalization. ICT has thrived on the use of broadband optical fiber lines. It has already made headway into the wireless mode, and is becoming more and more personalized with greater use of personal digital aides (PDA). The changes are so deep- seated that we are not even fully aware of their full implications. The ICTs are often viewed as a tool or a set of technologies that can speed up a country's development in no time and bring it at par with the developed nations while helping the adopting nation secure the most modern and developed technology in the field that it chose for bringing in the ICTs.

Impact of ICT-

It is generally believed that ICTs can empower teaches and learns, promote change and faster the development of 21st century. There is widespread belief that ICTs can and will empower teachers and learners transforming teaching & learning processes

Impact on student's achievement.

Users of ICT for simulations & modeling in science and mathematics have been shown to be effective as have word processing and communications software in the development of student language and communication skills. ICT generally contributes to student motivation & autonomy for learning. Impact of ICT on learning is the vision that enables learning anywhere, anytime and anyhow.

Benefits in education-

1 Student can use the interest to research information which is needed for their homework also this means they are getting the wider range of info.

2 ICT can make a student work more accurate computer can store more information in a much smaller space. Work is much easier to read; as it is a lot a neater also pictures could be added on the make the work professions.

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Drawbacks

1. Students could copy information off the internet
2. & this means that they would not actually learn anything as they swere just copying.
3. Everyone needs to be trained to use ICT.
4. ICT can be very expensive to startup.

Scope of future research-

As India continues to develop it's ICT's policies and infrastructure it will become one of leaders in the global economy. India must now deal with it's rural developmental problems and focus forward on the future.

By studying an ICT based approach, researcher has decided to study further the same topic by empirical analysis.

Review of literature and research-

1. Information and communication activities are a fundamental element of any rural development activity. While education and training develop cognitive skills, it is information that gives content to knowledge. The importance of information for development is undoubted but important issues surround whose reality the information reflects, who is able to make use of that information and for what purpose. Rural information systems have traditionally focused on supplying information to the rural poor and supplying information about rural areas to policy makers, but it is now recognized that past systems have been largely ineffective in addressing the needs of the rural poor. (Robert Chapman and Tom Slaymaker; ICT's and rural development , page-38)
2. In the rural arena, various successful e-governance initiatives, the improvement of it infrastructure and many ICT projects for development are giving hope to abolish the digital divide in India. We can only say that it is just the beginning; we have to walk miles to reach our goal. (Arjit Ghosh; Initiatives ICT for rural development an Indian perspective, Page-7)
3. Rural e-Governance applications in the recent past have demonstrated the important role the Information and Communication Technologies (ICT) play in the realm of rural development. Several e-Governance projects have attempted to improve the reach, enhance the base, minimize the processing costs, increase transparency, and reduce the cycle times. Several states have initiated the creation of State Wide Area Networks (SWAN) to facilitate electronic access of the state and district administration services to the citizens in villages. Studies and experiences of Center for Electronic Governance at Indian Institute of Management, Ahmedabad (CEG-IIMA) indicate that significant efforts are required to design, develop and internalize the ICT solutions through well managed reengineering of back-end processes and capacity building efforts to ensure sustainability. (Prof. T.P. Rama Rao; ICT and e-governance for rural development, page-1)

Conclusion-

The ICT sector in developing countries has travelled a long road since up momentum in the early nineties. Many improvements have emerged and many developments are continuously taking place. By using ICT the virtual laboratory can be used more easily and effectively. At present as well as in the future rural students can access the laboratory techniques, experimentation and they can practice it any time. From above study it can be concluded that A strong empirical research will help in understanding virtual learning in ICT.

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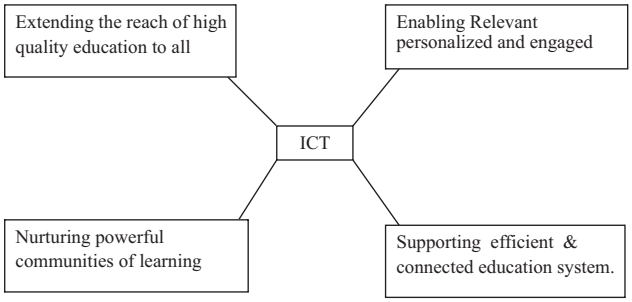
ICTMODEL-



Rural Banking - Theoretical Review

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Introduction

Rural Banking in India started since the establishment of Banking sector in India . Rural banks in those days mainly focused upon the agro sector .Today commercial banks and regional rural banks in India are penetrating every comer of the country are extending a helping hand in the growth process of the rural sector in the country.

Definition Of Rural Banking

"Rural Banking traditionally has serviced the financial needs of people living in remote areas of the United States. Unlike banks located in more populous urban areas, rural banks may have relatively small and specialized customer bases spread over a far greater geographical area. Examples include banks with an agricultural focus on those serving a small rural community."

Objective Of Rural Banking

The RBBs Act has made various provisions regarding the incorporation, regulation and working of RBBs ,according to this Act, the RBBs are to be set-up mainly with a view to develop rural economy by providing credit facilities for the purpose of development of agricultural trade ,commerce, industry and other productive activities in the rural areas .

Such facilities is provided particularly to the small and marginal farmers, agricultural labourers, artisans, and small entrepreneurs and for other related matters.

The objectives of RRBs can be summarized as follows.

1 To provide cheap and liberal credit facilities to small and marginal farmers agricultural labourers, artisans, small entrepreneurs and other weaker sections.
2 To save the rural poor from the money- lenders.
3 To Act as a catalyst element and there by accelerate the economic growth in the particular region.
4 To cultivate the banking habits among the rural people and mobilize savings for the economic development of rural areas.
5 To increase employment opportunities by encouraging trade and commerce in rural areas.
6 To encourage entrepreneurship in rural areas.
7 To cater to the needs of the backward areas which are not covered by the other efforts of the Government?
8 To develop under developed regions and there by strive to remove economic disparity between regions.

Banks: functioning for the development of rural areas.

The areas of operation of a majority of the RRBs is limited to a notified area comprising a few districts in a state. SBI has 30 Regional Rural Banks in India as RRBs. The rural banks of SBI are spread in 13 state extending from Kashmir to Karnataka and Himachal Pradesh to North East. Apart from SBI, there are other few banks which functions for the development of the rural areas in India. Few of them are as follows.

* Haryana state cooperative Apex Bank Limited
* NABARAD
* Sindhanur Urban souharda Co-oprative Bank
* Syndicate Bank
* Co-operative Bank.

Co - operative Banks and Rural Credit.

The Co – operative bank has a history of almost 100 years. The Co – Operative banks are an important constituent of the Indian Financial system, judging by the role assigned to them, the expectations they are supposed to fulfil, their

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number, and the number of offices they operate.

The role in rural financing continues to be important even today, and their business in the Urban areas also has increased phenomenally in the number of primary Co-oprative banks. Co - operative banks in India are registered under the Co – operative societies Act. The RBI also regulates the Co – operative bank. They are Governed by the banking regulations Act 1949 and banking laws (Co – Operative societies) act , 1965.

Co -operative banks in India finance rural areas under:

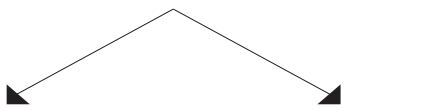
* Farming
* Cattle
* Milk
* Hatchery
* Personal finance

Institutional arrangement for Rural Credits (Co – operatives)

* Short Term Co – operatives
* Long Term Co - operatives
* Primary Agricultural Credit Societies (PACSs)
* Central Co – oprative Banks (CCBs):-
* Their own share capital and reserves
* Deposits from the public
* Loans from the state Co – oprative bank

* State Co – operative Bank (SCBs)
* Commercial Banks and Rural Credit
* Structure of Rural Bank
* Role of RBI in Rural Credit
* Micro Finance
* Kisan (Farmers') Credit Card
* Agricultural Insurance

Rural banking faces twin challenges



Regulation Distribution

Rural Banking Problems

I. Running into losses
II. Slow progress
III. Limited scope of investment
IV. Delay in decision making
V. Lack of co-ordination
VI. Difficulties in deposit mobilization
VII. Lack of training facilities
VIII. Poor recovery rate
IX. Capital inadequacy

Suggestions :

To Improve The Condition Of Regional Rural Banking In India

Rural Share of Banks

Bank Group	Rural Branches	Total Branches
Public sector Bank	20,398	64,673
Old Private Sector Bank	765	5,028
New Private Sector Bank	547	6973
Foreign Banks	7	319
Regional Rural Bank	11,871	16,034
Local Areas Banks	14	53
All commercial Banks	33,602	93,080

(As on march 31, 2011)

Sources: Statistical table relating to Banks in India 2010-2011 by RBI.

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Rural Marketing

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ABSTRACT

Definition and domain related issues of 'rural marketing' need further clarification and revision. Often, rural marketing is equated with marketing by multinationals in rural India. The extant literature on rural marketing has uncritically used the same theories, models, concepts and frameworks as have been used in the mainstream marketing discipline. So far, rural marketing has not produced its own unique theories, concepts, frameworks and distinct vocabulary. As a result, rural marketing cannot claim the status of a separate sub discipline within the broader marketing discipline. This article provides a critique of the extant work in rural marketing and its dependence on the mainstream business marketing.

Definitions:

Marketing:

Identifying the needs of customers and potential customers, providing products/services that satisfy their needs, and developing efficient processes or systems to deliver your product/service to the market when, where, and how consumers want it.

Rural Marketing:

Rural marketing is now a two-way marketing process. There is inflow of products into rural markets for production or consumption and there is also outflow of products to urban areas. The urban to rural flow consists of agricultural inputs, fast-moving consumer goods (FMCG) such as soaps, detergents, cosmetics, textiles, and so on. The rural to urban flow consists of agricultural produce such as rice, wheat, sugar, and cotton. There is also a movement of rural products within rural areas for consumption.

Rural Marketing in India:

Rural marketing is now a two-way marketing process. There is inflow of products into rural markets for production or consumption and there is also outflow of products to urban areas.

The rural market has been growing steadily over the past few years and is now even bigger than the urban market. About 70 per cent of India's population lives in villages. More than 800 million people live in villages of India. 'Go rural' is the marketer's new slogan. Indian marketers as well as multinationals, such as Colgate-Palmolive, Godrej and Hindustan Lever have focused on rural markets. Thus, looking at the opportunities, which rural markets offer to the marketers, it can be said that the future is very promising for those who can understand the dynamics of rural markets and exploit them to their best advantage. Since ancient times, Indian villages had the concept of village markets popularly known as the village haats. The haats are basically a gathering of the local buyers and sellers. The barter system was quite prevalent, which still continues in a number of places even today. Haats are basically a weekly event, and are central to the village economy.

Features of Rural Marketing:

1. Large and scattered population:

   According to the 2001 census, 740 million Indians forming 70 % of India's population live in rural areas. The rate of increase in rural population is also greater than that of urban population. The rural population is scattered in over 6 lacks villages. The rural population is highly scattered, but holds a big promise for the marketers.
2. Higher purchasing capacity:

   Purchasing power of the rural people is on rise. Marketers have realized the potential of rural

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markets, and thus are expanding their operations in rural India. 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 purchasing power of rural communities.

3. Market growth:

The rural market is growing steadily over the years. Demand for traditional products such as bicycles, mopeds and agricultural inputs; branded products such as toothpaste, tea, soaps and other FMCGs; and consumer durables such as refrigerators, TV and washing machines have also grown over the years.

4. Development of infrastructure:

There is development of infrastructure facilities such as construction of roads and transportation, communication network, rural electrification and public service projects in rural India, which has increased the scope of rural marketing.

5. Low standard of living:

The standard of living of rural areas is low and rural consumers have diverse socio-economic backwardness. This is different in different parts of the country. A consumer in a village area has a low standard of living because of low literacy, low per capita income, social backwardness and low savings.

6. Traditional outlook:

The rural consumer values old customs and traditions. They do not prefer changes. Gradually, the rural population is changing its demand pattern, and there is demand for branded products in villages.

7. Marketing mix:

The urban products cannot be dumped on rural population; separate sets of products are designed for rural consumers to suit the rural demands. The marketing mix elements are to be adjusted according to the requirements of the rural consumers.

Rural markets and rural marketing involve a number of strategies, which include:

· Client and location specific promotion
* Joint or cooperative promotion..
* Bundling of inputs
* Management of demand
* Developmental marketing
* Unique selling proposition (USP)
* Extension services
* Business ethics
* Partnership for sustainability

Opportunities in Rural Marketing in India:

1. Increased in literacy rate According to 2011 it should at 68.9% (in 2001 it is 58.7%)
2. It penetration in rural India.
3. Reduction of risk during recession.
4. Increasing in disposable income and purchasing power.
5. Increase population and hence increase in demand.

Main Problems In Rural Marketing In India:

1. Under developed people and under developed markets.
2. Lack of power physical communication facilities.
3. In adequate media coverage for rural-communication.
4. Many languages and dialects.
5. Other problems i.e., Natural Calamities.

For Example:

Agri-Marketing is one of the part of Rural Marketing. Agri-Marketing: Rural population has been increased about 74% of the total population; the demand for product and services has increased a lot in rural areas. Government emphasis on rural development has caused significant changes in the rural scenario.

The rural Agro products:

The rural Agro products are Fruits and Vegetables

Vegetables(share in production)

CROP	% OF THE TOTAL PRODUCTION
TOMATO	8
ONION	8
BRINJAL	9
CAULIFLOWER	6
OKAR	6
PEAS	3
POTATO	25
CABBAGE	6
OTHER	29
TOTAL	**100**

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Conclusion

The study concluded that rural India offers huge opportunities which companies can tap for their growth and development. However, Companies face many challenges in tackling the rural markets. 833 million people reside in India as compared to 377 millions in urban India so vast untapped opportunities are available in rural India, but marketer unable to tap these opportunities because of lack of infrastructure facilities. Literacy rate is low in rural area so people are unable to identify brand difference. Now trend has gone to change literacy rate in rural area is increasing. Number of middle and higher income household in rural India is expected to grow from 80 million to 111 million. There is rapid development in infrastructure all these opportunities attract companies to target rural market. With some technologies breakthrough in distribution and marketing of products in rural India, companies in rural market can earn more profits, market share, etc. The Rural market is a greater future prospect for the marketers and there are many opportunities available for them in rural markets.

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Role of NGO in Rural Development

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INTRODUCTION

"India lives in its villages" literally and from the social, economic and political perspectives the statement is valid even today. Around 65% of the state's population is living in rural areas. People in rural areas should have the see quality of life as is enjoyed by people living in sub urban areas. 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-employed. The government's policy and programs have laid emphasis on poverty alleviation, generation of employment and income opportunities and provision of infrastructure and basic facilities to meet the needs of rural poor. Gram sabha, NGOs, Self-help groups and PRIs have been accorded adequate role to make participation democracy meaningful and effective.

Meaning and Definition of NGOs:

NGOs are difficult to define and classify, and the term 'NGO' is not used consistently. As a result, there are many different classifications in use. The most common use a framework that includes orientation and level of operation. An NGOs orientation refers to the type of activities it takes on. NGOs level of operation indicates the scale at which an organization works, such as local, international or national. "Confronting the Classification Problem: Toward Taxonomy of NGOs". Professor Peter Willets - "An independent voluntary association of people acting together on a continuous basis for some con purpose other than achieving government office, making money or illegal activities."

"A non- governmental organization (NGO) is a legally constituted organization created by natural or legal persons that operates independently from any form of government. The term originated from the United Nations (UN), and is normally used to refer to organizations that are not a part of the government and are not conventional for profit business. In the cases in which NGOs are funded totally or partially by governments, the NGO maintains its non-governmental status by excluding government representatives from membership in the organization."

History of Ngos:

International non-governmental organizations have a history dating back to at least 1839.It has been estimated that by 1914, there were 1083 NGO's International NGO's were important in the anti slavery movement and the movement for women's suffer age, and reached a peek at the time of the World Disarmament Conference. Rapid development of the non-governmental sector occurred in western countries as a result of the processes of restructuring of the welfare state. Globalization during the 20th century gave rise to the importance of NGO's. NGO's take the place of what should belong to popular movements of the poor. Some successful NGO's in Rural Development, through their hard work, dedication, commitment combined with professional competency and integrity have made their mark in the field of Rural Development during last three decades. The government also acknowledged the contribution of such NGO's and supported them both by policy changes and financial assistance. This GO-NGO partnership in recent year has yielded very good results. In view of such successful partnership, it was expected that more favorable policies towards NGO's would be introduced by the government.

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India and NGOs:

India has a long tradition of social service, social reform and voluntary agencies. NGOs emerged in India soon after independence when Mahatma Gandhi made a plea for dissolving the Indian national congress (the political party) which came into power upon independence), and transforming it into a lok sevak sangh (public service organization). This plea was, however, rejected; never the less, it did not halt the formation of new governmental organization in India. Since independence in 1947 until around 1980 there was a 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 program in the field.
3. Health for all programs
4. Water management and soil conservation.
5. Social welfare programs for weaker section.
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

NGOs because of their situation and interaction with local people can be very effective in bringing change since they are able to address issues that governments are often not able to comprehend. in the eighty five year plan the importance of NGOs is further enhanced, paying particular attention to the role of this agencies as participants in rural appraisal for drawing up the development plans at a very low cost and involving the rural community. The plan document states, "A Nationwide network of NGOs will be created. In order to facilitate the working of this network, three schemes relating to the creation, replication, multiplication and consultancy development have been worked out by the planning commission." Today India has a vigorous NGOs sector. All though there has been no complete census of NGOs, it is estimated that about 25000 to 30000 are active in India. in fact, as of December 31, 1989, there were 12313 NGOs Registered with the ministry of home affairs, government of India under the Foreign contribution {Regulation} Act (FCRA) 1976; furthermore, 726 NGOs are unregistered but under the prior permission category. One problem with NGOs in India, as with NGOs anywhere else in the world, has been the increasing dependency on governmental funds or donations from external (foreign) donors like the World Bank. NGOs are here to stay and will continue to work in India on political, economical or social issues, the task before them is how they will manage to produce change while keeping track for governmental documentation. NGOs work on their own, in conjunction with individual governments or with international organizations. The involment of NGOs in making decisions on the environment sustainable development, human rights and women have increased the legitimacy and transparency of inter governmental deliberations. NGOs come in all sizes, shapes, ideologies, nationalities, organizing structures and styles. NGOs encompass everything from charities and relief agencies to political parties; think tanks and academic centers to community organization; cultural association to continent wide farmers' networks; women's group to environmental federations; social movements to human rights and religious groups.NGOs are usually formed among private groups of individuals sharing specialized interests in regards to issues that can be local, national or international. Hundreds of NGOs are permitted direct involvement in the activities of several UN agencies. Their tasks involve sharing information and advancing proposals as part of a web of governmental, intergovernmental, and non-governmental efforts aimed at global problem solving. NGOs then, are a indispensable organ of international importance.

Rural Development scheme and NGO:

The Important Schemes available from government of India for Rural Development are:

Mahatma Gandhi National Rural Employment Guarantee act (MGNREG)

Swarnajayanti Gram Swarozgar Yojna

ISBN No. : 978-81-906732-6-6

(SGSY)
* Pradhan Mantri Gram Sadak Yojna (PMGSY)
* Indira Awaas Yojna (IAY)
* National Social Assistance Programme (NSAP)
* Department of Land Resource-DOLR
* National Land Records Modernization Programme (NLRMP)
* Integrated Water shade Management Programme (IWMP)

The Integrated Rural Development Programme (IRDP):

The integrated rural development programme (IRDP) is a rural development program of the Government of Indian launched in Financial Year 1978 & extended throughout India by 1980. It is self employment program intended to raise the income generation capacity of target groups among the poor. The target group consists largely of small and marginal farmers, agricultural laborers and rural artisans living below the poverty line. The objective of IRDP is to provide suitable income generating assets through a mix of subsidy and credit to below poverty line families with a view to bring them above the poverty line. a family with an annual income of Rs 2000/- and below per annum is considered to be below the poverty line based on the 1998 below poverty line census. The objective of IRDP is to enable identified rural poor families to cross the poverty line by providing productive assets and inputs to the target groups.

The government runs its large-scale rural development schemes mainly through the ministry of rural development, national bank for agriculture and rural development (NABARD), and khadi and village industries commission (KVIC).some autonomous bodies like district rural development agency (DRDA), national institute of rural develop (NIRD), national rural development agency (NRRDA) and council for advancement of people's action and rural technology (CAPART) are also working in tandem with the government.

Conclusion:

Unless the NGOs are developed, prepared to face the new challenges like shortage of funds, stoppage of funds, it would be difficult for them to sustain. Rural India continues to suffer from lack of employment and self employment opportunities owing to its narrow economic base. In the recent past, considerable success has been achieved in developing rural poor through Entrepreneurship Development approach which focuses on selectively utilizing local talent, appropriately developing them through training intervention and linking them with relevant business opportunities. EDIM Implemented rural Entrepreneurship Development (RED) Approach, in collaboration with NGOs by training their development workers. one of the Major Hurdles faced in the process is non availability of required and timely financial support to trained entrepreneurs. it was, therefore, felt that the desired success rate could not be achieved in REDPs despite best possible training inputs, because of non availability of funds from banks to trainees.

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Present Scenario of Education in Rural India

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Abstract:

The real India lives in villages; this saying is as true today as it was when the country got independence 65 years back. As more than half of population of the country lives in village , rural development is an eminent factor for the development of our economy .Right to education is primary right of every citizen of India. To explore the significant role of education in India especially in rural India and the crucial motivating factor for the development of economy in today's time, thus this paper tries to explain the present condition of rural education, rural education vs. urban education failures and problems being faced by the rural education. Also focuses on the various initiatives been taken by the government and some suggestions for improving the education system in rural or remote areas.

The World Bank has defined rural development as "strategy designed to improve the economic and social life of a specific group of people- the rural people.

Introduction:

Today the concept of rural development is fundamentally different that it was used to be 2 or 3 decades ago. Now rural development includes development improving the quality of life of rural people. It constitutes improvement in their nutrition, education, safe and healthy environment, fairness in income distribution and discrimination in gender. The central government through the ministry of human resource development department of education and the government at the states formulated the education policy and planning.

Present scenario:

Right to education is the primary right of every citizen of India, whether a child resides in a high profile society or in a far away not so developed secluded village. In India, condition of rural education is still improving, the conditions of these rural schools is still very poor. There are very few schools in the rural areas and children have to travel far away distances to avail these facilities and most schools in these locations do not provide drinking water. The quality of education is also very poor. The teachers get very less income so, most of the time

The teachers are either absent or they do not teach properly. Schools in rural areas are promoted to raise the level of education and literacy in rural India. The main aim of running these types of schools in India is to increase the rates of literacy in rural areas. More than 40% of India's population is illiterate and cannot read or write. There are many initiatives taken by the government, but they are not implemented in the schools, so the present scenario remains the same. The fee structure in these schools is also very low so that every child can study and afford it. The main objectives of rural school's are to ensure that every child in rural India receives quality education which prepares them to compete in the competitive global environment.

Rural education initiatives have the following objectives:

To provide free standard education to rural children Supporting children for higher education Guiding and supporting research scholars in educational development Implementing new teaching methodologies and assessment system Promoting all schools to stress free environment.

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Problems Faced in rural education in India:

India is developing rapidly and many initiatives have been taken for the development of rural India, still much more have to be done. There are several problems being faced by the schools running in rural India. Some of these problems are Lack of infrastructure, Low income for teachers, Lack of transportation facilities, fewer students in number, lack of basic amenities, lack of Extra-curricular activities, no excess to supplemental education, deficiency of funds.

Reasons for the failure of rural education:

A) Teachers do not get support from the parents in villages on part of curriculum .

B) Most of parents wants their child to get knowledge of agriculture than that of outer world.

C) Many of premises of schools are not sufficient to accommodate all students.

D) Less salary to teaches also become and big obstacle for promotion of education in rural areas.

E) Students in rural areas are also not interested in education because of illiterate family background. and no modern things are made available such as computers laptops proper benches etc to make studies interesting.

Suggestions for improving rural education in India

A) To attract number of students and creating enthusiasm in them for learning, visual aids like projectors , television etc can be used to show some educational movies.

B) Motivate teachers make them fell proud that they are teaching rural areas or remote areas as they are giving their hands a an helping hands in development of economy.

C) Some special classes or sessions can be conducted for the parents to make realize the importance of education for their children.

D) To appreciate students some type of scholarship should either in form of gift or books can be given to those who perform well in their class.

Conclusion:

The development of any country depends fully on the education of its people. Basic education viewed world as human right. Therefore to spread awareness among the rural people about the need and significance of the education more efforts have to be taken by the government, educated youth of urban towns and cities, teachers, young scholars, etc.

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Rural India: Problems and Solutions

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Introduction

"India lives in its villages"- Mahatma Gandhi". Where the people are engaged in primary industry in the sense that they produce things directly for the first time in co operation with the nature. Rural area are separately settled places away from the influence of large cities &tows. Such areas are distinct from more than intensively settled urban &sub urban area. Rural area can have an agriculture characteristics though many rural area are characterized by an economy based on cottage industry mining, all gas exploration or tourism.

Following Are Features Of Rural Area

1. Simple life
2. Agriculture
3. Religion
4. Community
5. Lifestyle

1. Simple life

The life style of rural area is very simple. It is different those urban areas mainly because limited services available. Rural communities live off the land in a world where time seems to stand still. Country life a heaven of beautiful ,landscapes ,traditional values Strong family systems .People living the simple ,self sufficient way of life & being happy with it.

2. Community

A group of people with common characteristics or interest living together in a village . They have a sense of unity & feeling of belongings towards each other.

A rural community can be classified as rural based on the criteria of lower population destiny less social differentiation less social &spatial mobility ,slow rate of special change etc.

3. Religion

Faith in religion &universal power is found in the life of village. India is country of religion. Rural society are more favorable inclined towards religion.

4. Agriculture

The main occupation is agriculture which involves dependence on nature .Nature gives the live hood to them .farmers work ship forces of nature. Agriculture which backbone of Indian economy.70% people work in farms. So agriculture is one of most important feature of rural.

5. Density of Population

As the density of population is low the people have intimate relationship and face to face contacts with each other. In a village everyone knows everyone.

6. Social Stratification

In rural society, social stratification is a traditional characteristics is based on caste .The rural society is divided into various on the basis of caste.

7. Joint Hindu Family

Another feature of the rural society is joint Hindu family system. The family controls the behavior of the individuals .Generally the father is he head of the family & also responsible for maintaining the discipline among members.

Rural Development of India:

Rural development is all about bringing chance among rural community from the traditional way of living to progressive way of living. It is process which aims at improving the well being and self realization of people living outside the

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urbanized area through collective process. It is strategy designed to improve the economic &social life of rural poor.

Objective of Rural Development.

* To develop form, home Rural development, public, services ,village community
* To bring improvement in producing of crops & animal, living condition
* To improve health& education condition.
* To improve villages with their own efforts
* To improve village communication
* To improve the life style of rural people.

When we talk about education in India. We can't just talk about how education is in urban cities of India Without going almost of 90% of schools being located in rural area. Recently studies have shown how to face of education in rural remote area still do need serious check up with the children falling to receive basic quality education.

The most common problem

* Lack of proper infrastructure
* People belonging to remote area have meager income
* Lack of proper transportation
* No advanced technology

Solution

1. Make sure that all student have the required have the text or note books & teachers/ classes have black board& chalk.
2. Offer 1 hour after school individual tuition to student who require special assistance.
3. Make sure that roof are not leaking classes have benches & desks ,toilets are functioning
4. Provide snacks for all student around 10 k.m as many come to school hungry without sufficient break fast .
5. Government should be provide lunch Population of India exist in this difficult physical & financial predicament. Poverty in India is major issue. Rural Indians depend on unpredictable agriculture income, while urban Indians rely on jobs that are best, scarce. Since its independence the issue of poverty within India has reminded a prevalent concern .as of 2010 more than 37% of India's population of 1.35 billion still lives below the poverty line. More than 22% of the entire rural population and 15% of the urban population of India exist in this difficult physical & financial predicament. The division of resources as well as wealth is uneven in India –this disparity create different poverty ratios for different states. For instance states such Delhi & Pujab have low poverty ratios. On the other hand almost half the population in states like Bihar and Orissa live the poverty line below.

Some Common Issue

1. Illiteracy
2. Population
3. Gender Inequality
4. Unequal distribution of wealth

Solutions of poverty

1. Create job
2. Increase the earned income tax and credit for childless workers
3. Support pay equity
4. Provide paid leave and paid sick days
5. Expand Medicaid
6. Do not harm

India is a global agricultural power house. It is the worlds largest producer of milk, pulses,& spices. It is worlds largest cattle herd as well as the largest area under wheat ,rice& cotton. While agriculture's share in India's economy has progressively declined to less than 15% due to high growth rates of the industrial & services sector

Following are major problem of Indian Agriculture

* Population pressure
* Small & fragmented land holdings
* Inadequate irrigation facilities
* Depleted soils
* Storage of food grains
* Farm implement

Hence those are problems confronting of Indian agriculture.

Solutions

1. To use advanced technology
2. To test soil time to time
3. To improve transportation
4. To improve productivity

Water is a source of life of every living organism. Without water living beings cant survive

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their lives. There is 60% water in human gross body. It is a natural resource that sustains our environment and support live hood. Water is blue gold and that future wars will be fought for the water. So not a single drop of water received from rain should allowed to escape into the sea without being utilized for human benfit.

•Following are major problem

1. Population Growth
2. Pollution & Disease
3. Melting of glaciers
4. No rain
5. Cutting trees.

These are following major problem faced by rural area.

Solution-

- To grow more trees
- To provide tanker
- To storage water form rain
- To use water when we need

Electricity is individual part life. This one of the most important need of human being. Without electricity we cant live in 2014. Rural electrification is the process of bringing electrical power to rural remote area .electricity not only for lighting and house hold purposes, but it also allows purpose it is also allows for mechanization of many farming operation facing India. People do not have access to electricity of which 83% live in rural area.

The problem electricity in rural areas:

* Power surges.
* High voltage sparks.
* Transients.
* Frequency variation.
* Power sag.
* Blackouts.
* No proper fitting of wires.

Solutions of electricity problem in rural areas:

* Power surges-surges suppressors.
* High voltage spikes-voltage regulators.
* Transients-power supplies.
* Frequency variation-power conditioners.
* Power sag-voltage regulators.
* Blackouts-Generators.

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Rural and Agriculture Finance

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Abstract:

` *Rural development has always been an important issue in all discussions pertaining to economic development, especially of developing countries, throughout the world. In the developing countries and some formerly communist societies, rural mass comprise a substantial majority of the population. Over 3.5 billion people live in the Asia and Pacific region and some 63% of them in rural areas. Although millions of rural people have escaped poverty as a result of rural development in many Asian countries, a large majority of rural people continue to suffer from persistent poverty. The socio-economic disparities between rural and urban areas are widening and creating tremendous pressure on the social and economic fabric of many developing Asian economies. These factors, among many others, tend to highlight the importance of rural development. The policy makers in most of the developing economies recognize this importance and have been implementing a host of programs and measures to achieve rural development objectives. While some of these countries have achieved impressive results, others have failed to make a significant dent in the problem of persistent rural underdevelopment.*

Introduction

Rural - Is an area, where the people are engaged in primary industry in the sense that they produce things directly for the first time in cooperation with nature as stated by Srivastava (1961). Rural areas are sparsely settled places away from the influence of large cities and towns. Such areas are distinct from more intensively settled urban and suburban areas, and also from unsettled lands such as outback or wilderness. People live in village, on farms and in other isolated houses.

Rural areas can have an agricultural character, though many rural areas are characterized by an economy based on logging, mining, oil and gas exploration, or tourism. Lifestyles in rural areas are different than those in urban areas, mainly because limited services are available. Governmental services like law enforcement, schools, fire departments, and libraries may be distant, limited in scope, or unavailable. Utilities like water, sewer, street lighting, and garbage collection may not be present. Public transport is sometimes absent or very limited; people use their own vehicles, walk or ride an animal. A society or community can be classified as rural based on the criteria of lower population density, less social differentiation, less social and spatial mobility, slow rate of social change, etc. Agriculture would be the major occupation of rural area.

Development:

It refers to growth, evolution, stage of inducement or progress. This progress or growth is gradual and had sequential phases. Always there is increasing differentiation. It also refers to the over all movement towards greater efficiency and complex situations. Rural Development (RD) is a process, which aims at improving the wellbeing and self realization of people living outside the urbanized areas through collective process. According to Agarwal (1989), rural development is a strategy designed to improve the economic and social life of rural poor.

Rural and Agriculture Finance :

Rural and Agricultural Finance have long been considered tough nuts to crack, but recently there has been renewed interest in overcoming the

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obstacles that hinder access to rural and agricultural finance. Finance is an important ingredient for development, as it allows rural and agricultural communities to become successful in creating livelihoods and improving food security. For this reason, AZMJ mobilized an Advisory Committee, who helped to plan and organize a conference, entitled Cracking the Nut: Overcoming Obstacles to Rural and Agricultural Finance, which took place on June 20-21, 2011 at IADB's Enrique V. Iglesias Conference Center in Washington, DC.

The conference provided a demand-driven, participatory learning space where participants shared information on programs, methodologies, strategies and tools; networked to build partnerships; and gained new technical capacities to continue to build the fields of rural and agricultural development and finance. Over the two days, the conference brought together more than 300 of the world's leading international development practitioners, donors, banks, investors and other private sector players, as well as policymakers from 40 countries involved in rural and agricultural finance. While the conference did not cover all relevant topics, participants had the opportunity to collaborate with each other and to discuss the following five core themes related to overcoming obstacles to rural and agricultural finance, from which the main lessons are summarized in this publication.

1. Making Markets Work for Rural and Agricultural Finance
2. Forging Agricultural Finance Innovations
3. Reducing Costs of Rural Outreach
4. Managing Risks
5. Attracting Private Investment

The conference was designed to present a range of products, projects and businesses that have been working in one or more of these core areas, for which the primary lessons learned are summarized in the chapters that follow. The importance of these core themes was introduced to conference participants in the key note speech by Mr. Chandula Abeywickrama, the Deputy General Manager of Hatton National Bank (HNB) of Sri Lanka, as summarized in Box 1. As a result of all of HNB's efforts in rural and agricultural finance, 10-15% of its smallholder clients graduate to become mid-size entrepreneurs, expanding their plots and creating jobs for additional rural workers. To date, HNB has financed more than 150,000 small farmers, with an outstanding agricultural loan portfolio of more than $80 million. Within the next three years, HNB envisions scaling up to 300,000 small holders with a collective loan portfolio of $140 million.

The conference was a success in that anonymous surveys found that 100% of respondents said they would take action based on something they learned or someone they met at the conference. In addition, 95% said they would recommend this conference to others.

Objectives:

1. Making markets work for rural and agriculture finance

This chapter highlights some lessons related to creating an enabling environment for rural and agricultural finance, which includes all types of finance for rural farm and non-farm activities, as well as urban agribusinesses. It is Important to Clarify Appropriate Policy Framework and Avoid Mistakes of the Past

As we identify a new paradigm for rural and agricultural finance, it is important to avoid mistakes of the past, such as:

* Subsidized credit programs and targeted lending, which can (i) divert funding to better-off, more politically-connected clients; (ii) lower repayment rates since subsidized agricultural credit can be seen as a gift or grant; and (iii) curtail private sector investment.
* Ad-hoc debt forgiveness, which results in a de-facto grant to borrowers and can encourage further defaults in the future.
* Creation of state-owned development banks, which often lacked a sound governance structure, resulting in poor management and excess losses;
* Improperly structured agricultural credit guarantee programs, such as covering more than 50% of the loan, resulting in strong incentives to make loans, but often without the proper oversight to ensure on-time repayments.

2. Forgoing Agriculture finance and innovations.

There have been a number of innovations in agricultural finance in recent years, many of which apply a value chain approach.

* Financial Solutions Should be Tailored to Rural Needs and Context

Many providers take products already in existence and modify them due to cost constraints,

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partner constraints and a need to keep things simple, especially for farmers. New products also present significant risk to the financial partners that offer them. To encourage product innovation, resource agencies can take on or reduce some of the risk for financial partners, e.g. financial or "moral guarantees." CNFA was able to mitigate risks for banks in Ghana for a cocoa value chain by first having the more motivated partner, the local input supplier, Chemico Ltd, guarantee the credit risk to a producer's cooperative in the first year, and then transferring the full risk to the bank in the second year. CNFA was also able to provide collateral by working with the government and local chiefs to provide "Parcel Certificates," stating the end producer's land size and ownership.

* Focus on Partners with Aligned Incentives to Create a Demonstration Effect

Since banks are often conservative and risk averse, especially in environments where the repayment culture has been damaged, they are rarely the best initial partners for agricultural finance. Often agricultural finance demonstrations begin within value chains, before attracting in financial institutions.

* Technical Assistance and Training Can Improve Cash Flow and Reduce Business Risks for Farmers and Intermediaries

Many presenters at the Cracking the Nut Conference put forth that a service provider cannot just provide agricultural finance alone, but must also include other elements to ensure that the entire process is successful. One of these other key elements is providing technical assistance and training to farmers (and/or cooperatives and other intermediaries). This type of assistance serves several goals: improving debt capacity, reducing risk from unforeseen events and meeting social goals.

3. Reducing Costs of Rural Outreach

There has been much discussion lately about the need to increase access to the missing middle, referring to small and medium enterprises (SMEs) that are important to rural and agricultural development.

* Unique Distribution Models Can be Used to Serve Rural Clients. Many lenders find it difficult to lend to rural clients and farmers, because of a lack of resources to extend outreach to rural locations and a lack of knowledge of potential clients. Throughout the developing world, formal and informal financial institutions (FIs) are using mechanisms, such as joint liability groups (JLGs), to reduce risks of information asymmetry and moral hazard.
* Savings Groups Can be an Important Platform to Improve Agricultural Production and Investments.

The poor in developing countries, especially in rural areas, have been organizing and using savings groups for years, before they were ever referred to Rotating Savings and Credit Associations (ROSCAs) and Accumulating Savings and Credit Associations (ASCAs), etc.

* Investment in Technology Can Result in Reduced Costs of Service Delivery for Financial Institutions and Rural Clients Over Time, Resulting in Increased Outreach.
* A Trusted Partner and Advance Sales Contracts Can Reduce Costs and Facilitate Access to Finance.

4. Managing Risks Effectively

When discussing risk management in the context of rural and agricultural finance, there are typically two main entities that need protection from risk: the lender and the client. The two sides are often interdependent, however. Protecting the financial institution's interests can often improve access to finance for clients. For example, financial security is important to savers as well as the financial institution. Likewise, helping a borrower reduce risk can reduce risk of loan default for the financial institution.

Risk management is a vast and complicated topic, and this chapter only covers a small portion. Rural and agricultural finance faces all the typical risks found in financial markets, as well as others more specific to rural areas and agriculture. Learn from the past to ensure effective rural and agricultural risk management in the future.

Since the 1960s and 1970s, governments have tried many schemes to improve financial access to rural citizens, primarily farmers. However, most of these interventions failed due to a sole focus on credit, heavy subsidies, poor administration and monitoring, and few consequences for non-repayment. These failed interventions also likely set back the development of the private sector to provide agricultural finance of their own accord by crowding them out due to subsidized rates and by

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In Financial Markets	In Rural Finance Markets	
	To Non-Farm Client	To Farmers and Agribusiness
Unsound macroeconomic management (e.g., inflation). ? Interest rate controls ? Subsidized, directed credit ? Ad-hoc debt forgiveness ? Undeveloped legal systems for land rights, collateral claims, and contract enforcement Low capacity of financial institutions, especially MFIs	Increased transaction costs due to: ? Low population density ? Small transaction sizes ? Limited non-farm economic activities ? Inadequate infrastructure and social services	Increased risks due to: ? State-sponsored price controls, subsidies, and directed credit programs for agriculture ? Seasonality, which causes high demand for credit and inability to repay until after harvest ? Returns susceptible to affects from weather and pests ? Variability in global agricultural

scaring them away due to the significant defaults, effectively branding agricultural finance as too risky for decades.

In the last 10-20 years, however, many private sector financial institutions (FIs), including credit unions, banks and MFIs, have begun to refocus on agricultural finance – not only as a way to serve a higher mission but also as a business opportunity to increase returns and market share. FIs can address many of the inherent risks related to finance through adjusting (and adhering to) operational policies, ensuring staff are well trained, and being responsive and transparent to customers. RudolfoQuiróz of the LocFund explained that during the recent global financial crisis, many financial institutions found they needed to "go back to basics" and learn from the past mistakes of failed agricultural lending programs. While not ideal for profitability, many FIs also create larger cushions for losses or set aside untapped capital for a liquidity tightening in the markets. These same FIs have taken note that they also need robust management information systems for monitoring portfolio quality and risk concentrations. FIs can also help reduce the impact of risks by looking outside their institution and partnering with other FIs to form credit bureaus or share credit exposures through participations or securitizations.

> Technology and process modifications can be used to reduce operational risks associated with rural and agricultural finance.

Often FIs can identify inherent problems in their business processes that increase risk or impede risk mitigation through financial, operational and social performance audits. When these issues are discovered, the FIs should take a holistic view to ensure that the main bottlenecks and risks are identified properly. Potential solutions can include using technology to streamline and reduce risk or changing processes. Often

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uncontrolled risks (and potential solutions) are best identified by those on the ground, such as field employees and customers. For example, IFMR Trust in India took a holistic view of the livestock insurance industry and asked all stakeholders, farmers, insurers, veterinarian experts, "Why was there not adequate access to small dairy farmers?" From their responses, IFMR found a multitude of bottlenecks, but focused on the ones creating the greatest obstacles.

* Credit Guarantee Programs Can Reduce Risk but Must Strike a Delicate Balance between Guaranteeing Loans that Would have been Made Anyway (without a Guarantee) and Guaranteeing Loans that Should Not be Made at All (Even with a Guarantee).
* Savings (Especially When Combined with Financial Education) Can be an Important Risk Mitigation Tool for Rural Populations, as well as Financial Institutions.

Institutions wanting to reduce risks for the rural poor often forget that simple answers can help resolve large gaps. Savings mobilization, in particular, can be one of those simple solutions to reducing risks for rural clients. An important part of financial inclusion, savings products are often overlooked due to perceptions that the poor cannot save. However, many studies across the world show that the poor do save in a variety of ways and can be encouraged to save more when offered access to a convenient savings account.

* Risk Reduction Strategies Can also be Aimed at the Level of the Agribusiness.

While financial institutions and value chain financiers can mitigate a broad range of risks through portfolio management and diversification, the majority of the risk has to be managed by the rural client or agribusiness. Therefore, technical service providers can help to reduce risks associated with rural and agricultural finance by working directly with smallholder farmers in three basic ways: 1) study the local context, including the weather, the best crops, what capacities farmers have, and what the main risks are; 2) help plan for crop rotations, create an annual crop production plan, and produce simple business plans and budgets; 3) help farmers improve their agricultural techniques, such as water usage, crop diversification and improvements in planting, production and post-harvest handling. While most interventions focus on one of these three areas, Fintrac typically uses all these strategies to reduce risk in the communities it serves (see Box 4.8 for an example of its work in Honduras). Resource organizations can deliver this type of assistance directly or they can support other local institutions, such as NGOs and governmental agencies, to carry on the knowledge transfer and risk mitigation strategies at the field level. Working with local organizations can be a good way to transfer knowledge so that the results can continue beyond the life of a project

5. Attracting Private Investment

The focus on agricultural and rural finance has certainly improved in the last decade, especially with multi-lateral donor and investment agencies, such as IADB, World Bank and USAID. However, there is still much to do to encourage international socially responsible investors (SRIs) and local, private investors to invest in rural and agricultural finance. Among SRIs, the main issue has been around convincing them that rural and agricultural finance can be a viable investment, just as microfinance, low-income housing and healthcare have been. Many are coming around, and some dedicate themselves exclusively to rural finance, such as Incofin's Rural Impulse Funds and Root Capital. Many have tried to attract local investors by strengthening existing players and by creating new entities altogether (i.e. green fielding). This fostering of emerging FIs often takes a combination of new capital injections, technical assistance, mentoring, and risk reduction strategies, such as guarantees or insurance. Most agree, including international SRIs, that the ultimate goal should be on building the capacity of local, private investors rather than relying on government interventions.

> Small Rural and Agri-Businesses Are Often Unsophisticated, Have Low Collateral Levels, and Sometimes Operate in Unpredictable Environments, Which Can Make Them Expensive and Risky Investments.

One of the main issues arising from the conference was how to rebalance rural and agricultural finance from an almost exclusive focus on short-term financing to providing more long-term finance. This is especially true for small, rural agri-businesses that are often coined the "missing middle," as they are too big to be served by MFIs and too small to be served by banks. Even though

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larger and often more established than microenterprises, these businesses are still not seen as good investment opportunities due to the common issues mentioned above.

Rural and agricultural SMEs need much larger financial capital inflows for a different set of assets than micro-enterprises. For example, many agribusinesses provide services, such as storage, transport and processing, all of which require fixed assets. Some ways to overcome these limitations and encourage investment in their activities include the following points:

* A focus on providing one product at scale to one market, so investment management processes can be standardized, which lowers costs and improves scalability.
* Focus on equipment, which provides an effective collateral substitute.
* A relationship-based approach, with more intensive due diligence, encourages investment officers to become familiar with the unique aspects of the business, allowing them to build in flexibility and enhance repayment.
* Improving Post-Harvest Systems can Improve Quality and Lower Prices for Local Buyers and Processors and Improve their Ability to Attract Investors.

During the conference, there were many examples cited of inefficiencies and disadvantageous pricing from monopolistic and expensive middlemen or intermediary organizations needing improved processes, human capital and technology. Reducing such inefficiencies and costs when aggregated further up the chain can present an opportunity for higher returns to investors. By improving the chain's operations, it can also yield a much higher quality product and increase revenues. CARANA has also found that the drivers of these efficiency improvements do not have to be only from donors and governments that build infrastructure (e.g. improved roads), but can be addressed by private sector players who have a self interest in reducing costs and inefficiencies in the chain (and ideally making the solutions sustainable). Due to these significant cost savings and higher quality outputs higher up in the chain, lenders and investors are increasingly finding they do not have to focus only on raw materials suppliers, producers and producer's organizations to improve a value chain. They have found that some of the institutions further up the chain, such as processors, storage facilities and transportation firms, can provide a promising investment opportunity through some minor changes that can realize significant gains. CARANA, for example, has devised a diagnostic tool to identify costs that can be eliminated and point out potential returns for investors

* Using Holistic Value Chain Concepts and Risks Mitigation Tools Can Reduce Risk and Facilitate Investment in Agri- SMEs and Small holders.

In developing value chains, we need to make sure we are thinking systemically, not linearly. As we make an impact in one of the following areas, we affect the others: production, transport, finance, storage, markets, processing, support services, etc. As we think systemically, we also need to thoughtfully consider natural resource management impacts (i.e. soil fertility, water use, climate resilience, etc.), the broader ecological landscape, and the likely impacts of various activities on incentives and risks. We must consider economic, as well as social impediments, to behavior change, which can sometimes go back to an event 20 years ago. For example, families that are used to growing staple crops are often resistant to changing to a cash crop out of fear for their families' own food security needs. Donors should recognize that they are often engaging in experimental and sometimes conflicting activities.

Commercial banks, in particular, can take a holistic view due to their scope and scale, effectively creating their own parallel financing of value chains to complement the value chain's internal finance. Often, large banks have the following departments: Commercial Lending (large companies), typically specializing in one industry, Middle Market (medium size companies), Small Business Lending and an arm for financial inclusion, often called Community Banking, e.g. in Standard Bank's case called "Inclusive Banking." In addition, they also usually have risk management divisions that can hedge risks using derivatives for foreign exchange, interest rates, commodity prices and other market risks, insurance affiliates that can issue policies to mitigate other risks, and often, a philanthropic foundation that can make donations and other sponsorships. Most banks.

> Socially Responsible Investment Funds Can

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Facilitate the Transition of Public Sector to Private Sector Investment in Rural and Agricultural Finance

In many developing countries, debt financing can be difficult to access for rural and agricultural finance and access to equity financing even more so. There are often constraints, such as government subsidies or government directed lending that may crowd out private players, difficult (or non-existent) laws that impede or do not adequately protect investors and a nascent (if any) equity investing community that does not necessarily think of rural and agricultural opportunities as their first choice for investment.

Socially responsible investment fund managers can play an increasingly important role in building up locally-based, private debt and equity options for rural and agricultural finance in developing countries. First, they have the expertise in working in developing countries and understand the risks involved and how to mitigate them

* Creative Financing and Partnerships Can Facilitate Investments in Rural and Agricultural Finance

When dealing with slightly larger investment needs such as for agri-businesses, financial institutions will rarely be able to use a "cookie cutter" approach, as micro-finance often does. These types of businesses often require individualized, tailored products that fit their need for long-term assets, e.g. equipment, and hence longer term and larger loans and repayment schedules that match the cash flows of the particular business. FIs may need to create holistic financing and technical assistance packages with new partnerships to ensure the financing is appropriate and will drive the desired impact. As seen in Box 5.5, Sarona Asset Management in Ukraine has created innovative lending products called "agri-business in a box" for two sectors, which entails equipment lending, input (working capital) lending and technical assistance. Sarona coordinates with the input providers, equipment distributors and technical assistance providers so that the end borrower experiences a well synchronized financing experience.

Problems

A. Increasing Access to Medium and Long-term Finance To date, the majority of sustainable approaches have been related to increasing access to short-term rural and agricultural finance, especially for inputs and working capital. It is arguable, however, that medium and long-term finance is even more important to developing rural and agricultural firms and value chains, because longer-term finance facilitates opportunities to upgrade and serve larger and more profitable markets. The two greatest constraints to longer-term finance are: 1) collateral limitations, as banks often require up to 200% of the loan value; and 2) lack of financial institutions' access to longer-term funds for appropriate asset-liability matching.

From the 1970s and 1980s, we have many examples of what does not work to increase access to medium and long-term finance, such as subsidized and targeted lending, which we must not forget as we move forward. There have been some short-term finance innovations in allowing for substitutes or reduced collateral requirements, such as Root Capital, which secures its loans with contracts purchasers of its clients' products, such as coffee and cocoa. Regarding facilitating access to longer term wholesale finance, there have been some innovations in appropriately designed guarantee funds, such as USAID's Development Credit Authority, as well as linking socially responsible investment capital, such as through Incofin's Rural Impulse Funds. Nonetheless, in most developing countries, access to rural and agricultural finance for terms longer than 24 months remains rare; and over 36 months even rarer. We need to explore creative ways to forge public-private sector partnerships that support increased access to medium and long-term rural and agricultural finance, in a way that is cost-effective and yet does not distort markets.

B. Reducing Costs of Technology to Better Serve Rural Clients

New technologies are generally expensive to develop and implement. There have been many investments in technologies to reduce financial transaction costs, few of which have reached the scale necessary to cover all costs and significantly impact rural and agricultural populations. Even Safaricom's M-Pesa in Kenya, which is considered one of the most successful examples of electronic banking, required a huge up-front investment in time and money before it was able to cover the costs of developing the related infrastructure. Started in

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2007, M-Pesa is just beginning to show its potential for impact on rural households, as it was important to focus on urban clients first to achieve the scale needed to break even. Some technologies, such as e-choupal of India, are limited to areas that have regular access to electricity, which is absent in many remote villages. Hence, it is unrealistic to expect that cell phone banking and technologies for increasing access to finance will result in rural financial inclusion in the short-run. In the future, however, these technologies will become more cost-effective and available to rural and agricultural populations, but to hasten rural outreach, there needs to be serious commitment to maximizing the technology's reach, including public support and incentives to create the legal and regulatory infrastructure to support it.

C. Building Capacity of Financial Institutions re: Agricultural Finance

A frequently cited requirement to expand agricultural finance is to

1 convince financial institutions that agricultural finance can be a viable business and

2 develop human and institutional capacity to assess, monitor and mitigate risks associated with agricultural finance.

Many donor funded programs make the mistake of focusing on convincing the formal banks to enter agricultural finance, yet they tend to be the slowest to move into this market as they are extremely risk averse and focus mostly on high-end wealthy clients for lending. Often times it is easier to create a demonstration model by first working with financial institutions that have a social mission associated with financial inclusion or serving rural clients. For example, MFIs are often open to exploring new markets, and can be effective providers of short-term finance, which is either adapted to agricultural cycles or based on cash flows that include rural farm and non-farm activities. It is important to understand, however, that agricultural finance generally requires more complex analysis and cannot be designed to be as systematic as micro finance has been traditionally . Once one financial institution begins to demonstrate success in terms of portfolio outreach and profitability then others, including banks, can become interested in serving agricultural markets.

Regardless of the institutional type, to convince a financial institution to offer agricultural finance in a developing country often requires capacity building assistance to:

* Conduct market research and segmentation;
* Design new products, linking terms to crop cycles and repayments to cash flows;
* Select appropriate human resources (many times with agricultural development backgrounds and experience).
* Train field officers on how to identify and vet potential clients;
* Develop systems to assess, monitor and control risks within a portfolio, sector or value chain;
* Source funds that match the terms and needs of agricultural clients.

In the short-term, this type of work is being provided by international technical specialists with donor assistance. To be sustainable, however, we need to focus on developing local capacity to provide this type of ongoing training and capacity building technical assistance.

D. Building Absorptive Capacity of Rural and Agricultural Enterprises

While it is important to build the capacity of financial institutions (i.e. supply of finance), many argue that the greater constraint comes from the lack of qualified clients (i.e. appropriate demand) for rural and agricultural finance. In working with representatives of financial institutions in Afghanistan, Mali and Peru.

Solutions

A. Role of Governments and Policy Makers

Government has a role to play in establishing a favorable or "enabling" policy environment, infrastructure and information systems, and supervisory structures to facilitate the smooth functioning of rural and agricultural financial markets, but a more limited role in direct interventions. Key elements of creating and maintaining an enabling environment for rural and agricultural finance include:

* Adopting policies that reduce historical biases against the rural sector and provide macroeconomic stability.
* Crafting a supportive legal and regulatory framework that facilitates secured transactions and contract enforcement and permits a variety of both licensed and informal institutions to provide a wide

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range of financial services.

* Supporting the emergence of complementary, predominantly private-sector led, market-support institutions, such as networking associations, credit bureaus, business development and agricultural extension service providers, as well as those that support industry standards and monitoring mechanisms.

* Create an Enabling Policy Environment.

To sustainably expand access to rural and agricultural finance, experience has shown that a stable economy (e.g. low inflation) and a liberalized financial environment are more likely to result in expanding access to financial services. Fiscal and monetary policy should aim to prevent overvalued exchange rates to avoid:

1) Creating a bias against domestic agricultural production.
2) Pushing interest rates on government securities higher.
3) Discouraging commercial financial institutions from entering relatively risky rural markets.

Particularly useful financial sector policy reforms that have been implemented in many countries include liberalizing interest rates, relaxing controls on financial institutions, and privatizing banking services to enhance bank competition. Other financial sector reforms include removing lending targets and administrative directives, promoting consistent central bank rediscount rates across subsectors, and facilitating entry into and exit from therural and agricultural financial system. Rather than just cutting back on old policies, government can also help create (or improve) new payment and transfer systems, such as electronic or mobile banking, to reduce financial transaction costs of serving rural areas.

The important role of value chain participants as financiers must also be acknowledged and fostered by governments as part of a strategy for developing rural and agricultural finance. Traders, wholesalers, input suppliers, savings and credit associations, and savings collectors and other informal transactions are especially important in the absence of efficient formal intermediaries. Experience shows that these mechanisms may serve as a basis for scaling up and commercializing services.

Governments could also improve agricultural and rural development policies by removing agricultural price controls, reducing high taxation of agricultural exports, minimizing budgetary biases toward urban infrastructure and social services, and eliminating protection of dominant domestic industry players. For example, the government can ensure that a reliable and competitive input supply market exists by removing subsidies and encouraging competition, so that the cost of seeds, fertilizers and other agro-chemicals are affordable, yet realistic.

* Improve the Legal and Regulatory Framework.

Establishing an appropriate legal, regulatory and supervisory framework for financial institutions involves striking a balance between:

(i) Encouraging relatively unfettered development of innovative methodologies for servicing a wide range of agricultural value chain actors and reaching subsistence farmers through finance and insurance products.
(ii) Providing a legal niche for financial institutions that want to mobilize and intermediate savings from the public.
(iii) Creating a regulatory structure for insurance products, including property & liability, life and weather-based index insurance and
(iv) Protecting depositors and the financial system from unsound practices and institutions.

Improving land titling is especially important to give rural landholders greater access to financing. Creation of recognized security interest in land, together with a system for registering claims, can have significant impact by enabling the rural poor to leverage their biggest asset, land rights, as collateral for financing. Similarly, the absence of a strong framework for secured, asset-based transactions is a clear constraint on rural entrepreneurs' access to finance, including to wholesalers and retailers in the value chain.18 Establishing a comprehensive legal framework and modern registries can facilitate supplier credit, bank lending for moveable assets, and linked transactions secured by inventory and accounts receivables. Key measures include:

* Establishing laws for loan recovery and contract enforcement (e.g. permitting foreclosure of collateral, offering legal protection against defaults, and allowing the establishment of licensed debt collection agencies), and
* Broadening the range of acceptable collateral to include non-traditional assets and substitutes that

ISBN No. : 978-81-906732-6-6

the poor can offer, such as livestock, accounts receivable, personal or group guarantees.

B. Role of Donors and their Implementing Partners

Donors, along with their implementing partners, play a supportive role in creating and maintaining an enabling environment for rural and agricultural finance. Donors can assist in developing or strengthening agricultural value chains, such as enhancing access to finance using start-up capital or guarantees to link to commercial sources and building the capacity of financial institutions to respond to demands of rural households and agricultural enterprises. Capacity building can include new product development and core institutional strengthening, such as management information systems and staff training. Development of deposit mobilization may be useful to serve the poor who may not desire credit or be creditworthy and to enable commercial financial institutions to reduce dependence on donor funds. This may include support for savings and credit cooperatives and credit unions. While donors tend to focus on developing.

In addition to supporting government policy initiatives, donors can also support rural and agricultural markets and their access to finance by:

* Facilitating access to market information services to support investment in agricultural production. For example, cost and margin information generated by "mapping" value chains can identify lending and investment opportunities along value chains.
* Improving access to information to farmers /investors on how they can make profitable use of purchased technology and inputs, such as through extension staff.
* Supporting technical and management training to agri-business staff and owners.
* Improving access to long-term finance for effective agricultural transformation, such as through creative partnerships and risk mitigation tools.
* Strengthening and facilitating agricultural value chain linkages and relationships, including ensuring access to appropriate financial services to all value chain participants.
* Facilitating the collection and dissemination of best practices and information sharing between various players from different countries.

As we develop the supply of rural and agricultural finance, there will be an increasing need for technical assistance providers who can work to prepare rural and agricultural clients for accessing finance. For instance, technical assistance and training is especially needed in the following areas:

* Financial education and literacy;
* Business management and development services;
* Agricultural extension services and research programs; and
* Environmental assessments.

To serve the poor in developing countries, however, most of these services will need to be designed with donor assistance. However, international technical assistance specialists should train local specialists to deliver these services on a cost-recovery basis over time.

C. Role of Value Chain Actors and Financial Institutions

Given the dearth of rural and agricultural finance available from formal financial institutions, value chain actors often step in to fill the gap. Larger lead firms (those that are instrumental to expanding markets) sometimes offer finance and technical assistance and embed the costs in the price of the product. For example, artichoke processors in Peru offered rural farmers seedlings and trained farmers on plant maintenance to satisfy the demand from multinational firms for bottled artichoke. Such firms can improve transparency by calculating costs and offer options to other value chain actors. In addition, value chain actors generally prefer to transfer the role of providing finance to others, where feasible. By offering written contracts, value chain firms can improve smaller value chain actors' access to finance from formal financial institutions. This can free up funds for other investments, such as expanding to other markets or building long-term infrastructure for expansion.

Once financial institutions (including micro-finance NGOs, NBFIs, banks and insurance companies) see the potential in serving rural and agricultural markets, they can invest in the development of appropriate portfolio monitoring and risk management systems, staff capacity and infrastructure to serve rural clients. Some of the common initial activities for financial institutions entering rural and agricultural finance markets include:

* Conduct market research (possibly including value

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chain research) to identify the best market opportunities and to determine clients' specific product needs and interests.

* Design and pilot test products, often requiring adaptations to match seasonal cash flows.
* Build loan officer capacity to assess rural and agricultural related risks, generally using a household cash flow assessment tool. Financial institutions serving rural areas generally prefer hiring rural agronomists who understand agricultural markets and train them on financial assessment, rather than trying to train finance specialists on agriculture.
* Determine what portfolio concentration the financial institution is comfortable with for investing in rural and agricultural finance. For example, some national banks limit their agricultural portfolio to no more than 20% of the total portfolio to limit correlated risks.

Conclusion:

New innovative micro-finance institutions have shown the potential to reach people who live be low the poverty line. But many of the poorest of the poor remain excluded. To include this group, institutions must market financial products suitable to the poorest group and reduce other entry barriers faced by the poor. Hence for the proper development of rural agriculture sector possible solutions must be applied.

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Medicinal Plant Farming

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Abstract:

Cultivation of medicinal plant is gaining ground because of the sky rocketing prices of allopathic medicines which also have side effects. Cultivation of medicinal plants is economically very attractive. The rural folks and tribals in India even now depend largely on the surrounding plants/forests for their day-today needs. Medicinal plants are being looked upon not only as a source of health care but also as a source of income.

The Government of India has recently set-up a national level body, the NMPB for the growth and development of medicinal plants sector (MPS) in the country. . Medicinal plants have a promising future because there are abouthalf million plants around the world, and most of them their medical activities have not investigate yet, and their medical activities could be decisive in the treatment of present or future studies. Some suggested lines of work for future is also mentioned in our paper presentation.

Keywords: *Medicinal Plants And Human Health, Trade And Enterprise Development*

1 Introduction:

The term of medicinal plants include a various types of plants used in herbalism and some of these plants have a medicinal activities. These medicinal plants consider as a rich resources of ingredients which can be used in drug development and synthesis. Besides that these plants play a critical role in the development of human cultures around the whole world. Moreover, some plants consider as important source of nutrition and as a result of that these plants recommended for their therapeutic values. These plants include ginger, green tea, walnuts and some others plants. Other plants their derivatives consider as important source for active ingredients which are used in aspirin and toothpaste.

Biodiversity encompasses all biological entities occurring as an interacting system in a habitat or ecosystem and plants constitute a very important segment of such biological systems. Biodiversity of plants collectively known as "plant genetic resources" is a key component of any agricultural production system, indeed, of any ecosystem, without which natural evolutionary adjustment of the system to the changing environmental and biotic conditions would be impossible. Plant biodiversity is an irreplaceable resource, providing raw materials for introduction, domestication as well as improvement programmes in agriculture and forestry. Conservation and use of genetic diversity for sustainable ecosystem or agro-eco-system should be continuous to meet food, clothing, shelter and health requirements of India's growing population.

Indian biodiversity

India is a treasure chest of biodiversity which hosts a large variety of plants and has been identified as one of the eight important "Vavilorian" centres of origin and crop diversity. Although its total land area is only 2.4 percent of the total geographical area of the world, the country accounts for eight percent of the total global biodiversity with an estimated 49000 species of plants of which 4900 are endemic (Kumar and Asija, 2000). The ecosystems of the Himalayas, the Khasi and Mizo hills of northeastern India, the Vindhya and Satpura ranges of northern peninsular

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India, and the Western Ghats contain nearly 90 percent of the country's higher plant species and are therefore of special importance to traditional medicine. Although, a good proportion of species of Medicinal Plants (MP) do occur throughout the country, peninsular Indian forests and the Western Ghats are highly significant with respect to varietal richness (Parrota, 2001).

Peninsular India extending downwards from Gujarath, Madhya Pradesh and Southern Bihar was once dominated by a continuum of tropical forests, namely: thorn forests, dry deciduous forests, moist deciduous forests, dry evergreen forests, wet evergreen forests and semi-evergreen forests. The complexity with respect to soils, topography and climate has created an exceptional variety of bio-mass and specialized habitats within this region. The ecosystems of southern peninsular India including the southern Western Ghats contain more than 6000 species of higher plants including an estimated 2000 endemic species. Of these, 2500 species representing over 1000 genera and 250 families have been used in Indian systems of medicine (Jain, 1991).

2] Medicinal Plants

Medicinal plants which constitute a segment of the flora provide raw material for use in all the indigenous systems of medicine in India namely Ayurveda, Unani, Siddha and Tibetan Medicine. According to the World Health Organization (WHO), 80 percent of the population in developing countries relies on traditional medicine, mostly in the form of plant drugs for their health care needs. Additionally, modern medicines contain plant derivatives to the extent of about 25 percent.

On account of the fact that the derivatives of medicinal plants are non-narcotic having no side-effects, the demand for these plants is on the increase in both developing and developed countries. There are estimated to be around 25000 effective plant based formulations available in Indian medicine. Over 1.5 million practitioners of the Indian system of medicine in the oral and codified streams use medicinal plants in preventive, promotional and curative applications. It is estimated that there are over 7800 medicinal drug manufacturing units in India, which consume about 2000 tonnes of herbs annually (Singh, 2001). According to Exim Bank, the international market for medicinal plant-related trade is to the tune of US$ 60 billion having a growth rate of seven percent per annum. The annual export of medicinal plants from India is valued at Rs. 1200 million.

Herbal Medicines Today:

The World Health Organization (WHO) estimates that 4 billion people, 80% of the world population, presently use herbal medicine for some aspect of primary health care. Herbal medicine is a major component in all indigenous peoples' traditional medicine and a common element in Ayurvedic, homeopathic, naturopathic, traditional oriental, and Native American Indian medicine. WHO notes that of 119 plant-derived pharmaceutical medicines, about 74% are used in modern medicine in ways that correlated directly with their traditional uses as plant medicines by native cultures.

Major pharmaceutical companies are currently conducting extensive research on plant materials gathered from the rain forests and other places for their potential medicinal value. In all the countries of South Asia, medicinal and aromatic plants (MAPs) play a significant role in the subsistence economy of the people, especially those living in the rural interiors. The collection, simple processing and trading of medicinal plants contribute significantly to the cash income of the poor and women in these regions. A recent study carried out by CECI-India (Regmi & Bista, 2002), indicated that from a single district of Pithoragarh in Uttranchal state of India, more than 1300 tons of MAPs are collected and traded annually, most of them illegally. Unsustainable and large scale harvesting of MAPs from the natural habitats without providing equitable benefit to the local people and government is of grave concern to all. Therefore, by sustainably using and growing economically remunerative MAPs, there is an ample scope to maintain both the rural livelihoods and environmental sustainability. MAP-based local micro-enterprises can also bridge the gap between rural poor and relatively well-off urban rich and promote social harmonization and sound environment conservation.

Collection

Currently more than 75 percent of the herbal requirement is met through wild collections. While

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the demand for medicinal plants is increasing, their survival in their natural habitat is under growing threat. Species like Rauvolfia serpentina, Terminalia chebula, Sapindus laurifolius, Jatropha curcas are becoming uncommon in the Western Ghat forests (Anonymous, 2001). Collection of herbs from the wild by destructive harvesting followed by unscientific handling have resulted in poor quality products.

3]medicinal Plants And Human Health

South Asia is home to many rich, traditional systems of medicine (TSM). Ayurvedic system dates back to 5000 B.C. Along with the Unani, Siddha and Tibetan systems, these TSMs remain important source of everyday health and livelihood for tens of millions of people. Himalayan s age scholars of Traditional Medicine have said "Nanaushadhi Bhootam Jagat Kinchit" i.e. `there is noplant in the world, which does not have medicinal properties.' The ancient scholars are estimated to know the medicinal properties of hundreds of species of plants. It is therefore, no exaggeration to say that the uses of plants for human health are probably as old as human beings themselves. Even so, the recent dramatic increase in sales of herbal products in global markets underscores the growing popularity of herbal therapies. While this has created new opportunities for the countries, their largely impoverished populace and traditional herbal industry, it also poses unprecedented threats to the very resources on which the industry is dependent besides creating socioeconomic imbalances and erosion of spiritual and cultural heritage and knowledge systems. Medicinal and aromatic plants (MAPs), including trees, shrubs, grasses and vines, are a central resource for these traditional health systems, as well as for pharmaceutical (or allopathic) medicines. There are more than 8,000 plant species in South Asia with known medicinal uses. Medicinal plants are accessible, affordable and culturally appropriate sources of primary health care for more than 80% of Asia's population (WHO). Poor and marginalized, who cannot afford or access formal health care systems, are especially dependent on these culturally familiar, technically simple, financially affordable and generally effective traditional medicines. As such, there is wide spread interest in promoting traditional health systems to meet primary health care needs. This is especially true in South Asia, as prices of modern medicines spiral and governments find it increasingly difficult to meet the cost of pharmaceutical-based health care.

4]cultivation:

Some of the practical applications integrating medicinal plants into traditional farming systems have taken an obligate relationship in backstopping upland agriculture or mixed farming. South Asian states have a rich and diverse traditions of practicing complex and rotational farming systems that includes herbal plants cultivation (Maikhuri, 2002) and therefore, conservation and ex-situ cultivation of medicinal plants especially applying organic farming protocols has a great scope especially to access international markets. Other important opportunity and advantage of cultivating MAPs include ease of their incorporation in the existing cropping systems due to availability of a large number of species and choice of plant types i.e., trees, shrubs, forbs, vines and their suitability to grown in different eco-physical conditions. To sum up, wild stock management and cultivation of carefully selected species as a mixed, inter or companion crop in agro and farm forestry conditions is feasible and needs to be pursued. However, in order to ensure a good input and service delivery system including marketing cultivation may need to be carried out in selected pockets in an intensive manner. Different Standing Operating Procedures may be acceptable depending on whether conventional or organic methods of cultivation are employed. However, care should be taken to avoid any environmental impact. The principles of good crop husbandry must be followed including appropriate rotation of crops.

1. Soil and fertilization
2. Medicinal plants should not be grown in soil contaminated with sludge, heavy metals, residues, plant protection products or other chemicals etc. Any chemicals used in the growth or protection of the crop should be kept to a minimum.
3. Manure applied should be thoroughly composted and should be void of human faces.
4. All other fertilizing agents should be applied sparingly and in accordance with the needs of the particular species. Fertilizers should be applied in

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such a manner as to minimize leaching.

5. Irrigation should be controlled and carried out according to the needs of the medicinal plant. Water used in irrigation should comply with regional/national quality standards. Crop maintenance and plant protection. Village should be adapted to plant growth and requirements .Pesticide and herbicide applications should be avoided as far as possible. When necessary approved plant protection products should be applied at the minimum effective level in accordance with the recommendations from the manufacturer and authorities. The application should be carried out only by qualified staff using approved equipment

Cultivation And Conservation

Medicinal plants are valuable natural resources. Unplanned development and over-exploitation of medicinal plants from unmanaged the natural resources have not only resulted in shortage of various herbs, but the extinction of several species in nature. In order to meet the growing demand for the plants, it becomes important to conserve the plant species either by way of domestication and cultivation or by other ex situ and in situ conservation measures for their sustainable use. Emphasis on cultivation of the wild forms, rather than collecting from the wild would also ensure botanical identity, genetic improvement, quality and continuity in supply. Such cultivation may have to be initiated under well defined conditions showing, for example micro-climates similar to the niche requirements of the various species.

Cultivation initiatives on private land

Cultivation of medicinal plants for the production of raw materials for industries can be taken up as an alternative land use system or mixed cropping system on existing farm and forestry lands. However, the major constraints encountered by those who want to do this are non-availability of quality planting material of genuine varieties, lack of extension support in the cultivation and processing and an organized market. The cost of production for cultivated crops is usually high as compared to the cost of material collected from the wild. As a result, cultivation of MPs has not been an attractive proposition to the farmers. Moreover, since no systematic distribution and marketing network exists, the growers have to depend largely on the middlemen, who deprive the farmers of their legitimate share of revenue.

Principal characteristics

This plan will evolve a paradigm based on fair trade practices and participatory synergy in research, education, communications, production practices and international marketing. Central to all this is the principle of organic practices for the generation of MADP products. The participation of local institutions will be used to create the reality of organic MADP production. Local legislation will be adapted to suit the requirement to facilitate certification, labelling and traceability. The bottom-line outcome is that there will be a significant net contribution to income generation and food security through crop diversification, to improved farming and resource management practices which will be transferrable also to other crops, and to improved quality of natural resources such as water and soils, as well as to species' conservation and management. As this plan intends to take care of the livelihood of those already engaged in the collection process, it will build the production component into an agro-forestry model so that the place of collection will be made also the place of production. The knowledge and experience of local individuals will add to the process of production. The establishment of viable economic enterprises is essential for the long-term success of the project. Key partnerships will be formed to build the necessary economic, management, quality control and marketing know-how to operate successfully at national and international levels. This will be effected through small and medium enterprises which will be technically fully supported by hand-holding arrangements with appropriate participating institutions.

Key programme activities

* Survey policy and strategy: This will include issues such as surveys of available local knowledge and project impact; the development of participatory self-help groups of villagers, researchers, and extensionists; participation of government in making the necessary legal and infrastructure changes and continuing assessment

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of costs and benefits, and the development of a policy to manage the relationship between collection and cultivation with community support, will be the ingredients of this activity.

* Training and research: Training of trainers, farmers, collectors and processors will be an important feature of this work. Data-based measures such as creating a stock map of available MADPs, research activities that optimize methods and feed them back into the field in the form of training measures, will be important constituents.
* Production and marketing: system for quality-assured products certified to international standards and the development of farmer-centred institutions to aid the marketing process will be important issues in this context.
* Conservation: Recording, evaluation and improvement through scientific examination of traditional production and process measures; assessment of the impact on biodiversity and the consequential development of measures to enhance biodiversity will be essential elements of this measure.

5] Perspective Of Global Towards Medicinal Plants.

Foreword In the world today, there are still a lot of people who do not have adequate access to basic needs such as food, water, education, health services and clean environment among others. This is a major concern being addressed by many governments at all levels amidst the rapidly growing population on one hand and a deteriorating environment on the other hand. Medicinal plants address not only the need for access to medicine as a component of health services but also to the need for increased income for farmers and as a significant contribution to the national economy . Inventory and documentation of medicinal plants in India Satyabrata Maiti Director, National Research Center for Medicinal and Aromatic Plants, India Introduction Medicinal plants, as a group, comprise approximately 8000 species and account for about 50% of all the higher flowering plant species in India. A large number of the country's rural population depend on medicinal plants for treating various illnesses. About 1.5 million practitioners of the Indian Systems of Medicine and Homeopathy (ISM&H) use medicinal plants for preventive, promotive and curative applications. Furthermore, there are 7843 registered ISM pharmacies and 851 of homoeopathy as well as a number of unlicensed small-scale units.

Environmental Perspective:

The growing apathy toward products made from chemical products becoming ethically unacceptable. This has created new markets for quality, certified and organic herbal products. Medicinal plants have the potential to fill these needs as they provide green health alternatives and a number of other eco-friendly products of domestic and industrial usage. Found as trees, shrubs, grasses and vines, these plant species abundantly growing in the plains of eastern region. Its entry into the world food and drug market as the environment friendly botanical products is looked upon as an emerging and new opportunity. The development of medicinal plants-based economic incentives is being increasingly applied to enlist greater participation of people in conservation of forest ecosystem.

Social Perspective:

Use of medicinal plants in primary health care and nutrition needs is traditional and imbedded in all cultures. No major problems of acceptability regarding familiarity with the usage of plant products, methods of cultivation of many commonly grown plants and technologies required for processing into items of common household uses and value. Med-plants have also been used to develop family-based health and livelihood oriented enterprises in rural areas. Medicinal and Aromatic Plants help in:

a) Preserving the traditional medical knowledge,
b) Provide easily adaptable enterprising opportunities for unemployed youth and rural poor who can learn the trade from their parents and peers and earn not only their livelihood but also contribute to the society.

6] Trade and Enterprise Development:

The demand for medicinal and aromatic plants in India –to meet both domestic and export market - comprising 162 species, is expected to increase at about 15 to 16% between 2002 and 2005 (CRPA, 2001). Medicinal and aromatic plants cultivation and management therefore, can become highly remunerative both in financial and economic terms

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for the small-scale growers. The current gap between demand and supply is estimated to be 40,000 to 200,000 tons, which is expected to rise from152,000 to400,000 tons by 2010(Planning Commission, 2000 & CRPA, 2001).Not only the plants are in increasing demand by major herbal drug industries as an essential raw material of their drugs, but also its collection, production, processing, packaging and transportation requires high labor input, which can create employment in job-starved eastern region of India. Collection from wild and selective harvesting in addition to primary processing is mostly done manually, and even at the secondary and tertiary levels, med-plants have substantial labour \requirements. Moreover, not only do MAP-based industries expand jobs, enhancing traditional uses through value added processing can increase cash earnings to the local people.

7] Future Lines Of Work Which Should Be Done On Medicinal Planting.

1.Cultivation of medicinal plants generates employment and income. These need encouragement at the right place.

2. In case of marketing of the economic product like medicinal plants, organized marketing facilities is to be provided.

3. The agronomy of these crops are not well known among the farmers, this needs urgent attention.

4. Agro-processing of medicinal plants like Aloevera is to perfected and popularized among the needy. This would help in enhancing employment and income of the rural people.

5. Work on balanced use of plant nutrients in improving yield and quality of medicinal plants is lacking. Therefore, this kind of work needs urgent attention.

6. Availability of rural credit at right place by right method can create miracles which has been demonstrated by Nobel Prize winner, Prof. Yunus through his Gram in Bank. The wealth creation through higher production and profit has to be encouraged by the cultivation of economically attractive crops like medicinal plants (aloevera and DS)

25 IMPORTANT MEDICINAL PLANTS IN DEMAND

AONLA	CHANDAN	KALMEGH	SATAVARI
ASWAHAGANDHA	CHIRATA	KATKI	SHANKAPUSHPI
ASHOKA	GILOE	KOKUM	SAFED MUSLI
ATIS	GUGGAL	KERTH	SENNA
BAIBERANG	INDIAN BARBERY	LIQORICE	
BAEL	ISABGOL	LONG PEPPER	
BRAHMI	JATAMANSI	MADHUNASHINI	

8] Benefits

The project is expected to bring direct benefits to the pilot communities through developing capacities, strengthening self-help groups and stabilizing or improving the natural resource base for the collection and cultivation of MADPs and by improving water, soil and health conditions through elimination of exposure to agro-chemicals. Through lower input needs, resulting in lower credit needs, lower financial risks and dependence on lenders, income and credit access of small- to medium-size farmers and processors will improve resulting in employment opportunities for women and young people, the latter particularly through value-added products. This is expected to increase production and income stability and therefore also food security for the whole community.

A principal characteristic of this project is the consistent application of an integrated system approach to all layers of the project commencing with the ecosystem and typical farming system approach of organic production methods, extending to the mutual control/certification/ traceability system, while building self-supporting community systems through Farmer Field Schools and the participation of appropriate NGOs for developing transparent multi-owner trade entities.

9] Intermediate Development Vehicles

The structural changes proposed in collection and cultivation of medicinal plants are to be directed mainly towards achieving the demands of sustainable utilization of natural resources, production of quality produce to industry and for providing social justice to the growers. In the process of making a difference, some of the beneficial intermediate mechanisms that will be realized, are:

* a healthy, safe and transparent procurement chain;
* fair trade practices;
* assured, stable markets for medicinal plants;
* improvements in existing processing practices;
* value addition through additional processing

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mechanisms;
* continuing access to medicinal plants in source regions.

Long-term Results

These will include:
* Protection of species and habitats;
* Farmer-centred enterprises for the entire production, processing and marketing chain;
* Economic and social development of the farmers and collectors for increased food securit;
* Market stability through the assurance of export quality products and through catering to a mix of national and international demand with long-term contract;
* The protection of consumers through organic production methods for medicinal plants;
* The scientific measurement and reinforcement of biodiversity.

10]Opportunities In Developing The Medicinal Plants Sector

For developing the 'herbal industries', the eastern India possesses a rich diversity of medicinal plant species across the various forest types along an altitudinal gradient (as discussed in the use and diversity of medicinal plants). Such a high diversity of medicinal plants would be helpful for further scientific research on exploring their medical efficacy, value addition, and use in curing various old and new diseases. India has already established a reputation as a low-cost manufacturer of high quality generic drugs in the global market. This fact can be used as an important tool for the marketing of herbal products produced in India. It is expected that India's aim to build a golden triangle between traditional medicine, modern medicine, and modern science will be a boon for developing the traditional herbal medicine and the medicinal plants sector.

11] **Conclusions**

Our paper presentation highlight the need and some of the means for preserving the rich biodiversity of the region while also underlining the relationship between biodiversity, economic sustenance and preservation of cultural traditions and environmental resources. Medicinal plants have a specific role in serving the needs of indigenous medicine, of the pharmaceutical industry, and in providing genetic resources for future propogation and cultivation in- and outside their natural habitat. The case studies also show that modern development has impacted on the biodiversity of MPs in varied and complex ways, and illustrate examples where urban demands exploit rural poverty and illiteracy. This leads to immediate deterioration of the rural environment and a delayed but relentless impoverishment of national biodiversity and cultural assets. It is therefore essential that collection and cultivation of MPs be viewed in a holistic way to achieve long-term success in protection of species and in providing socio-economic benefits to society, locally and nationally. Analysis and hindsight perception show that a reversal of this trend can be archivied through managing the demand for medicinal plants within an equitable, farmer-centred system of assured quality products produced under an organic or similar, well certified regime. The outcome of such an approach can be expected to correct past mistakes and generate a relatively stable but flexible mechanism for enhancing prosperity and socio-economic development for rural populations, as well as for preserving biodiversity of MPs and their ecosystem companions, while also ensuring the livelihoods of existing collectors and cultivators.

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Living Conditions of Women in Rural Areas

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Abstract:

Women are the major contributors in the inside activities as well as outside activities. Their total involvement with agriculture, forest protection, cattle care and dairying. They also look after their household and family at the same time with full devotion. It is a fact that women are intelligent, hard-working and efficient in work. They put heart and soul together in whatever they undertake. As typists and clerks they are now competing successfully with men. There are many women working in the Central Secretariat. They are striving very hard to reach highest efficiency and perfection in the administrative work. Their integrity of character is probably better than men. Generally it was found that women are less susceptible to corruption in form of bribery and favoritism. They are not only sweet tongued but also honest, efficient and punctual in their jobs. As a matter of fact they are gradually monopolizing the jobs of receptionists and air-hostesses.

Another job in which Indian women are doing so well is that of teachers. In country like India where millions are groping in the darkness of illiteracy and ignorance efficient teaching to the children is most urgently needed. By virtue of their love and affection for the children the women have proved the best teachers in the primary and kindergarten schools. They can better understand the psychology of a child than the male teachers. Small children in the kindergarten schools get motherly affection from the lady teachers.

Introduction:

Rural women have always emerged as the pillars of the rural economy due to their total involvement with agriculture, forest protection, cattle care and dairying. The male members of the family usually migrate to towns to earn a living for their families. Thus, women in villages become the heads of the family. Even where the men continue to reside in the villages, it is the women and girls who look after the agriculture and cattle. They are major contributors in the inside activities as well as outside activities. There is a need to assess the socio-economic status of the farm women.

Women are the mainstay of the culture and traditions of the hills. Repeatedly, hill women have shown remarkable courage and participation in development programs. The life in the hilly areas is very difficult. Despite the adverse conditions, the rural women of the area portrayed immense potential and prominence in the society. Almost all the women in the society are employed in one way or other. In some cases their status was better off

than any woman living in a hi-tech city or metro like Delhi. But the potential of rural women is still not being utilized fully. Thus, there is a need to raise the status and standard of women in rural.

Arpita sharma stated that "During my visit to Dogra village in the Nainital distinct of Uttarakhand, I observed. during the period of menstruation. During this, women are not allowed or they themselves do not enter into the kitchen or place of worship inside or outside the house. They

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sit at a distance and sleep on a blanket laid on the ground during this period. After three days they wash their hair and take a 'complete bath'. They wash their used blankets, bed sheets and clothes after five days. This is done outside the house and near a natural water stream. They do not touch food items like pickle or even plants bearing fruits. It is said that if touched, the fruits will become rotten. If someone within or outside the family touches the body by chance, he/she has to be sprinkled with Gangajal /cow's urine/water touched with gold ornament. Only then can the person enter inside the house. During these five days, either the husband or other women in the family does cooking. But the women can go for farm/forest for work."

Gender Disparities:

Gender inequalities in access to education are well documented in rural areas. The situation varies considerably between countries and regions, and although there is no exact data about the situation in rural areas, global figures indicate that approximately 60 per cent of the illiterate people in the world are women, with only 69 per cent of women over the age of 15 being literate, compared to 83 per cent of men. Gender has been the most statistically significant determinant of malnutrition among young children, and malnutrition is a frequent direct or underlying cause of death among

girls below the age of five. It was also found that women use to eat whatever was left after feeding it to the male members of the family. Women also used to consuming the leftover meals of the day for dinner. Girls were breast-fed less frequently and for shorter durations during infancy and childhood and during adulthood, while males were fed first and better.

Infectious Diseases:

It was found that improper disposal of waste and working barefoot in farms and everywhere leads to high instances of hookworm infection in rural areas. Hookworm infection is directly responsible for a high percentage of an emias among women. They do not know how much food they need to consume during the time of pregnancy and about the lactation period for women. Lack of knowledge thus is a cause of high maternal mortality rate among the women. They suffer from various health problems such as anemia, weakness and vomiting .This creates a major problem with malnutrition, especially for pregnant or nursing women. Few women seek medical care while pregnant because it is thought of as a temporary condition. This is one main reason why India's maternal and infant mortality rates are so high. Starting from birth, girls do not receive as much care and commitment from their parents and society as a boy would. For example, a new baby girl would only be breast fed for a short period of time, barely supplying her with the nutrients she needs. This is so that the mother can get pregnant as soon as possible, in hopes of a son the next time.

Lack of Knowledge of Human Rights

a) Child Labor: A considerable amount of girl children are employed in strenuous activities. They lack awareness about the Child Labour Act and its protectionary measures to prevent it.

b) Women's Rights: Women, constituting the weaker section of the society, are suffering from various problems in every field. Today, the government has initiated various programmes related to Anti-dowry and maternal benefits, but women lack awareness about these laws and rules. The two women who were working in the Pantnagar field had no men to support them in household activities, and many women were also on the receiving end of various forms of violence from their male counterparts.

c) Agriculture Policies- Agriculture: Being the backbone of most of the rural population needs particular attention from both, our planners and purveyors of knowledge. Government has initiated various policies and laws in Agriculture. Even though they live near the Agriculture University of

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Pantnagar, women had no idea about the services they could access, including the toll-free helpline. Women are not educated and cannot hold a prestigious job, and as a result, they take on the most physically difficult and undesirable jobs. A typical day for a woman in an agricultural labour force lasts from 8am to 5pm, with only an hour break in the middle. Most women are overworked, with no maternity leave or special breaks. They have insufficient knowledge about a balanced diet and most of the females were unhealthy due to gender discrimination. As India is male-dominated society, all the decision is taken by the male members in the family.

Women, as 'invisible workers' contribute a lot to household activities as well as other outer activities. Rural women play a key role in supporting their households and communities in achieving food and nutrition security, generating income, and improving rural livelihoods and overall well-being. Yet, every day, around the world, rural women and girls face persistent structural constraints that prevent them from fully enjoying their human rights and hamper their efforts to improve their lives as well as those of others around them.

In the wake of Raja Ram Mohan Roy's movement against women's subjugation to men and British influence on Indian culture and civilization the position of women had once again undergone a change. However, it was only under the enlightened leadership of Mahatma Gandhi that they re-asserted their equality with men. In response to the call of Gandhi they discarded their veil and came out of the four walls of their houses to fight the battle of freedom shoulder to shoulder with their brothers. Dowry problem has assumed a dangerous form in India country. The parents of the girls have to pay thousands and thousands to the bridegrooms and their greedy fathers and mothers. If promised articles are not given by the parents of brides, the cruel and greedy members of the bridegrooms' family take recourse to afflicting tortures on the married women. Some women are murdered in such cases. The dowry deaths are really heinous and barbarous crimes committed by the cruel and inhumane persons. The young girls should be bold enough in not marrying the boys who demand dowry through their parents. The boys should also refuse to marry if their parents demand dowry. But unfortunately the number of such bold and conscientious boys is very few. Even the doctors, engineers, teachers and the administrative officers do not hesitate in allowing themselves to be sold to the wealthy fathers of shy and timid girls. Such persons have really brought disgrace to their cadres in particular and society in general. The government should enact stringent laws to afflict rigorous punishment on dowry seekers, women's murderers and rapers.

Conclusion:

Women's poverty is reflected in under-nourishment and malnourishment, resulting, inter alia, from inadequate income, lack of education and gender inequality within households. Women in rural areas have high fertility rates and limited access to information and services on reproductive health. Increasing reliance on the labour of girls may jeopardize their education or even result in their complete withdrawal from school. Other factors that contribute to reduced enrolment rates and increased dropout rates for girls include school fees and the lack of girl-friendly environments, including lack of female teachers, gender-sensitive teaching methods and materials, transport and sanitation facilities. Women must not only have equal rights, capabilities and access to resources and opportunities, but they must also have the agency to use those rights, capabilities, resources and opportunities to make strategic choices. There is no denying the fact that women in India have made a considerable progress in the last fifty years but yet they have to struggle against many handicaps and social evils in the male dominated society. But still some adverse condition exist which need to change this male dominated society .

All the study focus on some questions :

1) If men are free for their education why not the women?
2) If women can work efficiently why their eligibility go in vanish in this male dominated society by not giving the right to do so?
3) Why though being the soul of any work stay invisible in spit the men get the foremost place?
4) A woman live her family her home even her surname for a unknowkn person(husband) even though they are the one who need to pay for it as a dowry. Why?

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Rural Education in India

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Introduction

The World Bank has defined Rural Development "as a strategy designed to improve the economic and social life of a specific group of people- the rural poor." Half of the population lives in the villages. The contribution of rural India towards the economic development is not hidden from any of us. Earlier the people used to correlate rural development with agricultural development and thus focus was only on the increased agricultural production. But with the changing time, this misbelieve has also changed. Today the concept of rural development is fundamentally different that it was used to be 2 or 3 decades ago. Now rural development includes development improving the quality of life of rural people. It constitutes improvement in their health and nutrition, education, safe and healthy environment, fairness in income distribution and no discrimination in gender.

Present Scenario of Rural Education in India

Right to Education is the primary right of every citizen of India, whether a child resides in a high profile society or in a far away not so developed secluded village. In India, condition of rural education is still improving, the conditions of these rural schools is still very poor. There are very few schools in the rural areas and children have to travel far away distances to avail these facilities and most schools in these locations do not provide drinking water. The quality of education is also very poor. The teachers get very less income so, most of the time the teachers are either absent or they do not teach properly.

Schools in rural areas are promoted to raise the level of education and literacy in rural India. The main aim of running these types of schools in India is to increase the rates of literacy in rural areas. More than 40 percent of India's population is illiterate and cannot read or write. And schools in rural areas are inadequate and often equivalent to being non-existent. Thus, government's initiative to set up schools in rural areas came into picture. According to Just Indian Schools the conditions of rural education in India, is improving steadily and the government is also providing full support and providing with many initiatives. The fee structure in these schools is also very low so that every child can study and afford it. . There are many initiatives taken by the government, but they are not implemented in the schools, so the present scenario remains the same.

Though there are very few schools in rural areas, children and their parents are showing interest and availing school facilities in these remote locations. Children have to walk miles to reach their school. Rural schools pay special attention to children in these locations so that each child gets an equal and important opportunity. They promote reading and writing and enhanced basic education. These schools also provide study material to every student apart from, meals during school hours, uniforms etc. Rural village schools also have implemented library system, which provide books, newspapers and magazine to children. They not only provide science kits and equipment for hands-on-learning, but also notebooks, textbooks and pencils to poor children. Apart from that they also give scholarships to deserving students regularly, who wish to study ahead. They create community awareness, about the need for education and world literacy. Many indirect benefits of a basic rural education include poverty reduction, disease control, enhanced employment opportunities and increasing rate of

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literacy. The curriculum includes English, Mathematics, General Knowledge and Drawing. Apart from that they also provide Value Education and Computer Education. With the help of rural education every family and child has excess to basic primary education. Individual's special talents are recognized. The teaching methodology ensures that each and every student is exposed to educational experience in an active and dynamic learning environment, so that they can achieve excellence. Teachers also encourage every student to express their views, observations and experiences. The main objectives of rural school's are to ensure that every child in rural India receives quality education which prepares them to compete in the competitive global environment. Rural education initiative has the following objective:

a) To provide free standard education to rural children
b) Supporting children for higher education
c) Guiding and Supporting Research scholars in Educational Development
d) Implementing new teaching methodologies and Assessment system

Urban Education V/s Rural Education

i. There are many schools in cities and towns whereas; there are very few schools in villages and the rural areas.
ii. There are transportation facilities like bus pick and in urban schools where as children in rural areas have to walk miles to reach their schools
iii. Basic amenities like no drinking water in provided in some of the schools in villages
iv. Level of education in urban schools is far advanced as compared to the basic level taught in rural schools
v. Computer education is given high importance in urban areas where as very few schools in villages give computer training
vi. Group classes are taken by using video conferencing and audio conferencing in urban schools where as no such facilities are provided for students in rural schools
vii. The teachers are given tools like laptops, printers to provide notes and other important notices to the children in urban schools while there are no such facilities in the rural schools
viii. School infrastructure in case of cities and urban areas is much more advanced as compared to that in schools in rural areas where some times children are even made to sit on the floor due to non-availability of furniture
ix. School education in urban areas is more advanced especially since there is a lot of computer aided teaching
x. Apart from the course curriculum rural schools are not able to involve children in other activities like sports, co-curricular activities and competitions. Such events and activities tend help in the over all development of the children

Problems Faced in Rural Education in India

India is developing rapidly and many initiatives had been taken for the development of rural India, still much more have to be done. There are several problems being faced by the schools running in rural India. Some of these problems are stated below:

I. Lack of Infrastructure: Many schools in villages lack proper infrastructure facilities. There are no proper facilities for sitting as sometimes children are even made to sit on the floor due to non-availability of furniture. The school building lacks doors and windows, and so the wind and animals enter unimpeded.
II. Low Income: Teachers in the villages also get very less income in comparison to the teachers that teach in urban schools. As teachers are not satisfied with their income, they generally do not give proper attention to the students.
III. Lack of Transportation Facilities: This is one of the biggest problems being faced by the children going to village schools. As there are no proper transport facilities available children don't like to travel miles to come to school.
IV. Less in Number: In comparison to the number of schools present in urban area i.e., cities or towns, there are very few schools in villages or rural areas.
V. Lack of Basic Amenities: Even the basic amenities like drinking water, clean toilets etc are also not available in many of the schools at villages.
VI. Lack of Extra-Curricular Activities: Apart from the course curriculum rural schools are not able to involve children in other activities like sports, co-curricular activities and competitions. Such events and activities tend help in the over all development of the children.
VII. There is no excess to supplemental education.
VIII. Deficiency of Funds: One of the severe hurdles in the education system in rural India is the

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unavailability of funds. Some schools do not have funds even for purchasing benches, blackboards etc.

Reasons for The Failure of Rural Education

i. The teachers do not get any support from the parents in villages on the part of curriculum. Parents in villages want that their children should be provided with education related to agriculture so that they can help them. This thinking act as an obstacle in bringing the children to schools.

ii. In several schools of villages, the premise of school is also not sufficient to accompany all the students.

iii. Lack of illiteracy on the part of the parents also acts as an obstacle in attracting the students in rural areas.

a. As teachers in rural areas get very less salary in comparison to the teachers teaching in schools located in towns or cities, they do not give their 100%.

i. Students in the rural areas are also not interested in education because it is not appealing as any computers, laptops, internet facility made available for them.

Case Study- Non Formal Education Center in Gurgaon)

In the beginning of this initiative we have established a Non Formal Education Center Gurgaon center in Surya Vihar, Gurgaon, and Haryana. Which is a backward and unauthorized area in the Gurgaon? Many labor class families are residing there, who fight daily for their survival. Being residing in an unauthorized area they did not have access to any government school nearby. So they did not send their child to the School and by doing this they create another generation with illiteracy. To stop this chain Dream Girl Foundation has conducted the survey of the area and identifies the children not going to school. After that we talked to their parents and convince them to send their child to our center for education. In our center we provide elementary education to them and after that register the child with a recognized school. By doing this, children come to the main stream of society and have an opportunity like any other child.

Health Projects

Our foundation is laid towards empowering the health related issues that are faced by the weaker sections of society. We are raising health related awareness programmes and raising and nurturing lower strata of the people who cannot afford a healthy life. Our organisation provides healthy meals to the needy children. We provide financial help to the underprivileged children and families. We provide nutritious food to the needy children. We try to create awareness about the health issues, diseases and essential precautions that can be taken in order to stay healthy. We also demonstrate this through plays and nukkad nataks that further help in creating awareness in the rural areas. We also help the needy children in medical treatments and make the medicines available at cheap rates.

Initiatives taken by the Government

For promoting the importance of education in India, Ministry of Law and Justice had introduced 'The Right of Children to Free and Compulsory Education Act, 2009'. It is an Act introduced to provide free and compulsory education to all children between the ages of six to fourteen years. Several central and state level initiatives have been in operation from the early 1980s.The main objectives of all these initiatives include increasing girls enrolment, improving educational outcomes, strengthening community involvement, improving teaching and learning materials, and providing in-service teacher training in villages. Some of these initiatives are:

1. Lok Jumbish Project: The Lok Jumbish (LJ) project has 75 blocks covering approximately 12 million of population. LJ works hand in hand with government agencies, teachers, NGOs, elected representatives and the people in an interactive group effort to promote universalization of primary education. It works on seven guiding principles. These are:

(a) A process rather than a product approach.
(b) Partnerships.
(c) Decentralized functioning.
(d) Participatory learning.
(e) Integration with the mainstream education system.
(f) Flexibility of management.
(g) Creating multiple levels of leadership committed to quality and mission mode.

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2. Shiksha Karmi Project: The Shiksha Karmi Project (SKP) is being implemented since 1987, with assistance from the Swedish International Development Cooperation Agency (SIDA). It aims universalisation and qualitative improvement of primary education in the backward and remote villages of Rajasthan, with special focus on girls. SKP has set up the Village Education Committees (VECs) in 2000 villages to promote community involvement in primary education and encourage village level planning. SKP also runs non-formal classes known as Prehar Pathshalas schools of convenient timings. For girl's education, Angan Pathshalas are being run in three blocks. The programme at present covers over 150,000 students in 1,785 schools and 3,250 Prehar Pathshalas, involving over 4,271 Shiksha Karmis.

3. Sarva Siksha Abhiyan (SSA) The main goal of this program is that all children of 6-11 years of age should complete primary education by the year 2007 and all children of 6-14 years of age should complete eight years of schooling by 2010. This plan covers the whole country with special emphasis on girl education and education of Schedule Caste (SC) and Schedule Tribe (ST) children and children with special needs. The SSA centers are mainly opened in those areas, which do not have any school or where schools are very far off. Special girl oriented programs include: Girl education at elementary level, National Program for Education of Girls at Elementary Level (NPEGEL) , Kasturba Gandhi Balika Vidyalaya (KGBV), Mahila Samakhya Scheme

4. District Primary Education Program

This program was launched in 1994 with the objective of universalization of primary education. Its main features are Universal Access, Universal Retention and Universal Achievement. It aims that the primary education should be accessible to each and every child of school going age, oncea child is enrolled in school he/ she should be retained there. The final step is achievement of the goal of education. The main components of this program are:

* Construction of classrooms and new schools
* Opening of non-formal schooling centers
* Setting up early childhood education centers.
* Appointment of teachers.
* Providing education to disabled children.

The program has been successful to the large extent as 1, 60,000 schools and 84,000 alternative schools have been opened under this program. And work is going on for the construction of new buildings of 52,758 schools. 4, 20,203 disabled students have been successfully enrolled into the schools.

5. National Programme of Nutritional Support to Primary Education (School Meal Programme): This programme was launched on 15th August 1995 with a view to increase enrolment, retention and attendance in primary schools by augmenting nutritional meal to children. Under this scheme children attending the school are given free cooked meal of 100gms every day and positive results have gained with this scheme. By 1997-98 this scheme has covered around 110million children of primary school. It is implemented for the students of classes' I-V.

Conclusion

The development of any country depends fully on the education of its people. Basic education is viewed worldwide as human right. For this reason 'The Right of Children to Free and Compulsory Education Act, 2009 came into picture. All educational innovations require strong community support and participation. 'People's acceptance and participation' can be used as an indicator for measuring the progress of the various programmes. Therefore to spread awareness among the rural people about the need and significance of education more efforts have to be taken by the government, educated youth of urban towns and cities, teachers, young scholars etc.

"You educate a man; you educate a man. You educate a woman; You educate a generation."

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