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FINANCIAL ANALYSIS OF WOMEN EMPOWERMENT UNDER SELF-HELP GROUPS

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ABSTRACT

Women empowerment is a process of awareness, knowledge of finance and capacity building leading to greater participation in the areas of day to life. To greater decision-making power and control and to transformative action for their livelihood. It is the process of challenging existing power relations and as going greater control over the sources of power. The goals as women empowerment are to challenge patriarchal ideology to transform the structures and perpetuate gender discrimination and social inequality and to enable poor women to gain access to and control over, both material and information resources.

KEYWORDS

SHG, UNDP, NRLM, SRLMs, NABARD, NGO.

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INTRODUCTION

Women empowerment is multistate concept. It is a process, objectives and goals. It is a power which involves capacity to take decision at family group level. Community and influence over the rules and norms in a society. There by it awakens self-esteem and self-confidence. The application of the concept women empowerment depends on relationships, roles, responsibilities and inequalities between women and men. It is not something that can be done to people in the society. Rather women need to be agents of their own empowerment in their family. There are many dimensions to women's empowerment. Including personal, collective, national and global as well as economic, political, legal and social, finally empowerment means different things, various opportunities to different women. According to Food and Agriculture Organization of the United Nations (FAO) estimates although women produce more than 50% of the good grown worldwide, they have less empowerment over the resources and decisions making on the use of agricultural technologies. Not only in agriculture, but women have unequal participation in education worldwide this is because girls begin helping out at an early age in the house hold activities and these responsibilities increase as they grow older and so less time to participate in education due to customs, traditions and attitudes in society there is more preference for boy's education than the education for girls. The attitude of society has to be change to women become more valuable asset to the family.

OBJECTIVES OF STUDY

1. To create financial stability and development of Women.
2. To empower the rural women.
3. It makes easy access to institutional credit facilities and mobilizes rural savings.
4. Family and rural development of the society.
5. Increasing individual income and National income.

METHODOLOGY OF THE STUDY

Historical, Analytical and Statistical Methods were used, this study is based on historical, analytical and statistical tools were used to represent the data; here we considered the concept of SHGs in the year 1970 but this concept is used in India before 1970 Self-help groups were present in India but they came to know later. In this study we randomly selected India as whole.

SOURCES OF DATA

Secondary data is collected from library sources and visits to respective websites such as NABARD, RBI, NRLM, UNDP and other official data available. Data have been collected through books and various websites and publications of recent research papers available in different websites and magazines.

ORIGIN OF WOMEN SHGs

1. The Genesis of SHG in India can be traced out to formation of Self-Employed Women's Association (SEWA) in 1970.
2. The SHG Bank Linkage Project launched under the head of NABARD in the year 1992 has blossomed into the world's largest microfinance project.
3. NABARD along with RBI permission given Women SHGs to have a Savings Bank Account in banks from the year of 1993. This action given the considerable boost to the SHG movement and paved the way for the SHG-Bank linkage program.
4. Government of India in 1999 introduced SwarnJayanti Gram Swarozgar Yojana (SGSY) to promote self-employment in rural areas through formation, Employment and skills of Women SHGs.
5. The programme evolved as a National movement in 2011 and became National Rural Livelihoods Mission (NRLM) – world's largest poverty alleviation programme.
6. State Rural Livelihood Missions (SRLMs) are applied to operational in 29 states and 5 UTs (except Delhi and Chandigarh).
7. NRLM facilitated universal access to the affordable cost-effective reliable financial services to the poor like financial literacy, bank account, savings, credit, insurance, remittance, pension, skill activities and counseling on financial services.

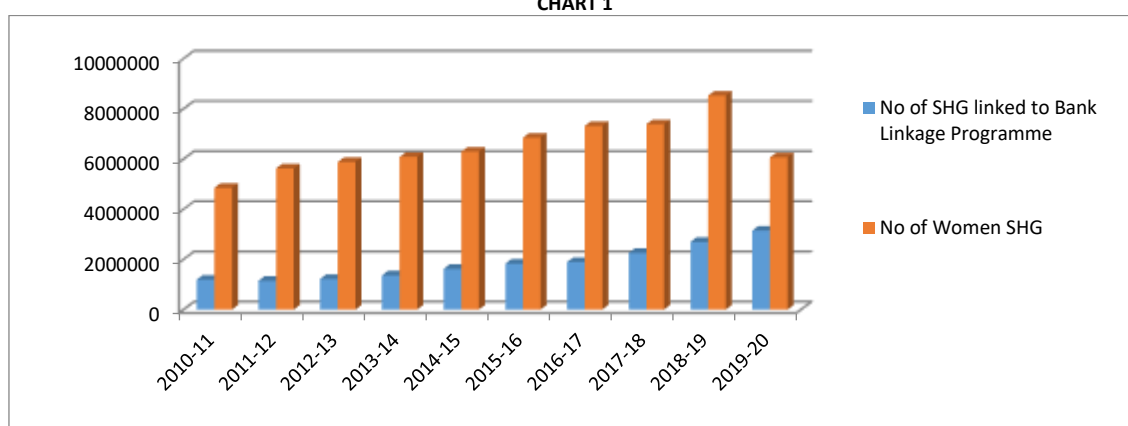
IMPORTANCE OF WOMEN SHGs

- Increasing leadership qualities.
- Increasing Family income and saving habit
- Increasing social status.
- Increasing Employment opportunities.
- Increasing self-confidence and Cooperation with others.

TABLE 1: SELF-HELP GROUP-BANK LINKAGE PROGRAMME IN INDIA

Years	No of SHG linked to Bank Linkage Programme	No of Women SHG
2010-11	1196134	4851356
2011-12	1147878	5627572
2012-13	1219821	5883458
2013-14	1366821	6085761
2014-15	1626238	6294567
2015-16	1832323	6854315
2016-17	1898120	7322000
2017-18	2261132	7390000
2018-19	2698400	8531000
2019-20	3146002	6070000

Sources: NABARD

CHART 1

Source: Annual reports and SHGs Bank linkage data of different years

There is no denial of the fact that Indians achievements in certain gender related indicators like increase in life expectancy, Decrease in maternal mortality, narrowing of gaps between infant and child mortality, increase in female literacy rate and participation of women in grass root level democracy are noticeable positive changes. Yet the achievements are still far behind the level of many developing and developed countries. India ranks 131 among the 189 countries rated by the UNDP in 2020. Women's Economic status development is directly related to national development. The affective management and development of interest skills and other potentialities are paramount importance. Women's development could be achieved by empowerment which enabled them to be the agents of social change organizational behavior is the key to women's empowerment. Women's organizations in groups provide them a platform to discuss helplessness in their own society. In this process the women will not only identify their problems but also become aware of their innate capabilities in order to raise their status in the family and in the society. They are small and homogenous groups of 15-30 members. Now day's new groups are forming i.e. Joint Liability Group. It is a group of more than 5 SHGs are forming JLG. The uniqueness of these groups lies in the fact that to a large extent they are self-supporting self-governing organizations free from bureau-eroticization and politicization. The process empowers the poor and enables them to control direction of own development by identifying their felt needs.

FUNCTIONS OF WOMEN SHGs

- SHGs hold meetings weekly and mostly in non-working hours.
- Promote thrift habit among members.
- Establish linkage with bank and Govt departments.
- Provide timely loans.
- Act as purveyor as development of credit.

OPPORTUNITIES UNDER WOMEN SHGs

- SHGs often appear to be instrumental in rural poverty alleviation.
- Economic empowerment through SHGs provides women the confidence for participation in decision making affairs at the household-level as well as at the community-level.
- Un-utilized and underutilized resources of the community can be mobilized effectively under different SHG-initiatives.
- Leaders and members of successful SHGs bear the potentiality to act as resource persons for different community developmental initiatives.
- Active involvement in different SHG-initiatives helps members to grow leadership-skills. Evidences also show that often women SHG leaders are chosen as potential candidates for Panchayat Pradhans or representatives to Panchayati Raj Institution (PRI).

MERITS OF WOMEN SHGs

- Social integrity** – SHGs encourages collective efforts for combating practices like dowry, alcoholism etc.
- Gender Equity** – SHGs empowers women and inculcates leadership skill among them. Empowered women participate more actively in Gramsabha and elections.
- Pressure Groups** – their participation in governance process enables them to highlight issues such as dowry, alcoholism, the menace of open defecation, primary health care etc. and impact policy decision.

- d. **Voice to marginalized section** – Most of the beneficiaries of government schemes have been from weaker and marginalized communities and hence their participation through SHGs ensures social justice.
- e. **Financial Inclusion** – Priority Sector Lending norms and assurance of returns incentivize banks to lend to SHGs. The SHG-Bank linkage programme pioneered by NABARD has made access to credit easier and reduced the dependence on traditional money lenders and other non-institutional sources.
- f. **Banking literacy** – It encourages and motivates its members to save and act as a conduit for formal banking services to reach them.

FINDINGS OF WOMEN SHGs

- Lack of knowledge and proper orientation among Women SHG-members to take up suitable and profitable livelihood options.
- Lack of rural banking facilities – There are about 1.2 lakh bank branches and over 6 lakh villages. Moreover, many public sector banks and micro-finance institutions are unwilling to provide financial services to the poor as the cost of servicing remains high.
- Lack of understanding.
- There is a lack of qualified resource personnel in the rural areas who could help in skill up gradation or acquisition of new skills by group members. Further, institutional mechanisms for capacity building and skill training have been lacking.
- Lack of resources and means to market their goods.

SUGGESTIONS TO MAKE WOMEN SHGs MORE EFFICIENT AND EFFECTIVE

1. The Government should play the role of a **facilitator and promoter**; create a supportive environment for the growth and development of the Women SHG movement.
2. **Expanding SHG Movement** to Credit Deficient Areas of the Country - such as Madhya Pradesh, Rajasthan, and States of the North-East.
3. **Rapid expansion of financial infrastructure** (including that of NABARD) and by adopting extensive IT enabled communication and capacity building measures in these States.
4. **Extension of Self-Help Groups to Urban/Peri-Urban Areas** – efforts should be made to increase income generation abilities of the urban poor as there has been a rapid rise in urbanization and many people remain financially excluded.
5. **Positive Attitude** – Government functionaries should treat the poor and marginalized as viable and responsible customers and as possible entrepreneurs.
6. **Monitoring** – Need to establish a separate WOMEN SHG monitoring cell in every state. The cell should have direct links with district and block level monitoring system. The cell should collect both quantitative and qualitative information.
7. **Need Based Approach** – Commercial Banks and NABARD in collaboration with the State Government need to continuously innovate and design new financial products for these groups.

CONCLUSION

So many successful stories about the benefits of Women SHGs. There are many concerns about the future of Women SHGs in India. Are they heading towards right direction of women empowerment? Are our formal lending institutions capable of handling so many illiterate women? Do we have the financial resources and loans to the vast number of Women SHGs? Are the loans given to Women SHGs sufficient to start an income generating activity on their own? It may be said again that no development could be achieved in rural India on sustainable basis until and unless its women fold is developed and empowered socially and economically. It is well understood today that without economic and social liberalization of women. No true liberation of women is possible and also without the provision of equal economic and social opportunities to women no emancipation of women truly occurs.

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RURAL TOURISM IN INDIA: POTENTIAL AND CHALLENGES AT GLANCE**Dr. VAIBHAVA DESAI****ASST. PROFESSOR****BHARATI VIDYAPEETH (DEEMED TO BE UNIVERSITY)****PUNE****ABSTRACT**

Tourism today is highlighted for its immense business opportunities; it has become a major sector of economic activity worldwide. The huge potential for tourism in India has been harnessed as a strategy for rural development. Rural tourism can provide a solution to urbanization syndrome and create interest in rural heritage, culture, rural life exposure, art, craft and culture too. Beside these facts showing huge potential, rural tourism has to face some challenges like finance, trained guides, infrastructure as mentioned below in this paper.

KEYWORDS

tourism, urbanization, employment, sustainable development, communication.

JEL CODES

L83, Z30, Z32.

INTRODUCTION

India's tourism industry is experiencing a strong period of growth in high spending foreign tourists and coordinated government campaigns to promote "Incredible India".

In today's busy, fast stressful life the need to get away from it has become an essential part of life. As a result, the number of people opting out for travelling to far away tourist destinations is on the rise. People have a varied purpose during their trips like visiting religious places, historical monuments, sightseeing on new locations, entertainment etc. Thus, tourism has become an important industry, contributing to income source for the local population and adding to the per capita income and GDP in general. Tourism is not only a growth engine but also an employment generator. According to the World Travel and Tourism Council (WTTC) tourism is the world's largest industry generating 12% of the global gross national product and it employs around 200 million people worldwide (WTTC, 1995). Worldwide tourism is ranked second highest revenue-generating industry next to the oil industry. Tourism is usually viewed as being multidimensional, possessing physical, social, cultural, economic and political characteristics. "Definitions of tourism share a range of common elements" (Dowling 2001). Mathieson and Wall (1982) stated that tourism is the temporary movement of people to destinations out of their normal home and workplace, the activities undertaken during the stay, and the facilities created to cater for their needs.

The scheme of rural tourism was started in 2002-03 with the objective of highlighting rural life, art, culture and heritage at rural locations and in villages which have core competence in art, craft, handloom, textiles and natural environment. The intention is to benefit the local community economically and socially as well as to enable interaction between tourists and local population for a mutually enriching experience. The promotion of village tourism is also aimed towards generating revenue for rural communities through tourist visits, which may stop exodus from rural and urban areas. Although tourism has started receiving some attention from last decade, but rural tourism was never given priority.

Tourism growth potential can be harnessed as a strategy for Rural Development. The development of a strong platform around the concept of Rural Tourism is definitely useful for a country like India, where almost 74% of the population resides in its 7 million villages. Across the world the trends of industrialization and development have had an urban centric approach. This has led to growing interest in the rural areas. This trend of urbanization has led to falling income levels, lesser job opportunities in the total areas leading to an urbanization syndrome in the rural areas. Rural Tourism is one of the few activities which can provide a solution to these problems. Besides, there are other factors which are shifting the trend towards rural tourism like increasing level of awareness, growing interest in heritage and culture and improved accessibility and environmental consciousness. In the developed countries, this has resulted in a new style of tourism of visiting village settings to experience and live a relaxed and healthy lifestyle. This concept has taken the shape of a formal kind of Rural Tourism.

OBJECTIVES OF THE STUDY

The main aim of the study is to identify potential of Rural Tourism in India for which the specific objectives are:

1. To clearly identify the concept of rural tourism.
2. To identify the potential and challenges in rural tourism.
3. To identify the essential elements for development of rural tourism.

RESEARCH METHODOLOGY

In relation to the scope of the present study, the researcher developed a positivistic approach as it is significant to objectives of the study. The researcher has developed a significant framework for validating the scope of the study as well as considered secondary information to maintain the appropriateness of the study. With such intent and consideration, a significant architecture has been developed by the researcher based on understanding of challenges and solutions for the development of the rural tourism in Maharashtra by comprehending the causal relationships between theories and phenomena and evaluating these explicitly against the observations.

An exploratory research study offers flexibility at an extensive rate by eliminating impractical concepts. Other than that, both explanatory and descriptive designs are inappropriate for the present study as both quantitative and cause-effect relationship would not be applicable. The researcher utilized an exploratory research design as the entire data collected would be based on secondary resources. This design has guided the researcher to formulate an effective idea based on both qualitative and quantitative sets of data. Furthermore, through the use of an inductive approach, the objective and scope of the study would be certainly fulfilled by using ancillary resources such as pre-published journals, books, articles, and websites. The sources of secondary data were libraries of city, district, libraries and software of various colleges of city and also Gazette office.

LITERATURE REVIEWS

- Tourism today is highlighted for its immense business opportunities with its lucrative linkages with transport; hotel industry etc., the potential and performance of India's tourism industry needs to be gauged in terms of its socio-economic magnitudes. **Hans V. (2008)** traced the progress made by India's tourism industry in the planning era and the emerging issues like alternative tourism under globalization. Study had examined impacts and challenges posed by GATS mentioned as Liberalization and tourism, social and political concerns, infrastructural bottlenecks, alternatives and the burgeoning service sector of the country as well as the pitfalls in tourism planning in India.

- Tourism has become a major sector of economic activity worldwide, covering a broad range of enterprises, areas and stakeholders. Tourism thus can go a long way in changing the fortunes of the country which always reeling under the problem of unemployment and fiscal benefit. Foreign tourism along with domestic tourism may contribute to India in its mission of becoming a developed country by 2020 (Bharadwaj and Singh,2010).
- Tourism development means more income and profits for tourist related business. The economic multiplier model suggests that of local income from tourist expenditures is spent within local area, an increase in local income and jobs will follow. (Indolia, 2012).
- As against conventional tourism, rural tourism has certain unique features such as; it is experience oriented, the locations are sparsely populated, predominantly in natural environment, meshes with seasonality and local events and based on presentation of culture, heritage and traditions. Today, the importance of tourism and the necessity of conducting research on it because of significant economic and social and cultural roles that it can play is known for everyone. It had turned into one of the most important factors to create wealth, job, dynamism, moving people and national assets. (Moshabaki and Malek,2004).
- **Product Development and Management in Rural Tourism** has main objective to explore the process of rural tourism product development and management through case study analysis, at two selected sites in Maharashtra at Malegao, Baramati and other at Sulibhajan-Khultabad, near Aurangabad. Ethnic, Eco, Pilgrim, Nature, Adventure and Farm tourism are all concepts inculcated from rural tourism. Authors recommended that for product development and management process stakeholders should go for baseline survey, setting up of tourism infrastructure, facilitation centers, capacity building, technical and marketing support to artisans, publicity and awareness. Still major challenge to rural tourism is preservation of environment and natural resources, proper education, handicraft promotion, shortage of trained manpower, inadequate physical amenities, language problems and business planning skills.
- **Pilai Haldar (2007)** attempts to probe the impact of marketing of rural tourism in India, to understand the potential of rural tourism and find out its impact on society. The potential customer can give preference to scenic value, flora and fauna, historic buildings, towns, ethnic heritage, sheep rearing, hunting, fishing, skiing and walking etc. In order to understand tourist reactions, five tourism themes have been selected- natural tourism, Cultural tourism, Health tourism, Eco tourism, Agro tourism, Rural tourism marketing should go for specific segment marketing like newly married couple, family retired people, senior citizen, school children, college students, patients, foreigners, artists and corporate.
- **Rajeev Kumara (2008)** aimed to explore various factors that can impact the current service quality level of rural tourism services in India. For improving tourism service quality, it is necessary to achieve three requirements: villager's satisfaction, tourist satisfaction and efficiency of processes. However, service quality gaps can be bridged by appreciating villager's perspectives for government. Involving the rural masses in internal operations by incorporating villager's feedback into improving tourism product or service or process quality, placing villagers on internal teams or linking them into company's information system. Rural women can act as a change agent. Government can be proactive in promoting higher standards of performance and identifying new business opportunities by listening to villagers.

RURAL TOURISM – A CONCEPT

Rural tourism is essentially an activity which takes place in the countryside; it is multifaceted and may entail farm/agricultural tourism, cultural tourism, nature tourism, adventure tourism and eco-tourism. "Any form of tourism that showcases rural life, art, culture and heritage at rural locations, thereby benefiting the local community economically and socially as well as enabling interaction between the tourists and the locals for a more enriching tourism experience, can be termed as Rural Tourism." (Tourism Ministry Policy).

Rural areas are an integral part of the modern tourist experience. The recognition of rural tourism as an alternative to mainstream is a recent concept. The basic concept of rural tourism was envisaged with benefit accruing to local community through entrepreneurial opportunities, income generation, employment opportunities, conservation and development of rural art and crafts, investment for infrastructure development and preservation of the environment and heritage. There is a large potential market for rural tourism especially for foreign tourists that need to be tapped strategically. Besides, there is a huge domestic tourism market with an estimated 240 million tourists. The World Tourism Organization notes that there is clear trend in the growth of rural tourism. The World Travel and Tourism Council have rated India as one of the six fastest growing economies in the world. Rural Tourism is vital for sustainable rural development that exploits resources in rural areas and generates benefits to rural areas. Against this backdrop, the present paper focuses on potential and challenges of rural tourism in India for sustainable development.

Rural tourism is gaining importance in Indian tourism with its economic and social benefits. It is estimated that Rs.4, 300 crore additional revenue can be generated through rural tourism. It is going to play a vital role in bridging the gap between Rural and Urban India by balancing urbanization and counter urbanization syndromes. Rural tourism is widely promoted as an efficient means of counteracting the social, economic and environmental challenges facing rural areas, primarily those associated with the decline of traditional agrarian industries. Rural India has much to offer beyond agriculture. It has a great potential for different segments of tourism like eco-tourism, adventure tourism, health tourism, farm tourism, nature tourism, cultural tourism, religious tourism and the like.

SCOPE AND POTENTIAL

India is a multi-dimensional country with a variety of tourist attractions and facilities. India's rich, religious and cultural past has created distinctive architectural styles, temple towns and famous monuments. The stunning beaches that cover India's vast coast line and India's mountains offer unique experience to rejuvenate. Tourism is one of the highest revenues earning sectors of India and rural tourism which has been neglected so far has a vast potential in itself. Rural India has rich traditions of art, culture and craft along with the pollution free environment. Therefore, the rural tourism has the capacity of attracting both foreign and domestic tourists. Rural Tourism projects in India have 310 million domestic tourist potentialities.

The government should encourage private enterprises to promote tourism in rural areas. For developing the rural tourism, we need to understand the rural environment, demography and socio culture, economic and political background of that place. How we can involve rural people to enhance their socio-economic condition has to be thought off. To develop a strategic marketing plan for rural tourism we have to understand the target customers, their needs and wants and how to match it with our rural infrastructure. Rural tourism can develop a win-win situation for both the rural and urban communities.

Agro tourism can be an effective tool and technique to educate customers about local agriculture. Agro tourism also showcases the diversity and uniqueness of local agriculture, thereby increasing the visibility and the appeal of locally grown products. Hence the opportunities in this sector can boost the rural economy. Promotion of agro tourism requires conceptual convergence like other tourisms e.g. rural tourism, eco-tourism adventure tourism for better growth.

Rural tourism development has always been a valuable, growing economic strategy and an advantage of low risks and costs and considering that resources available, costs are low and plans are smaller compare to other tourism plans (projects).It helps to economic growth, create variety and stability in employment, dynamism in commerce and industries, creating opportunities to larger incomes in multiple activities, creating new markets for agricultural products and enhance a basis for the regional economy. One of the most important features of rural tourism economy is the motivation that the private sector has for investment in tourism because it is small, varied and simple. It is a rather important field in rural development which can build up opportunities and facilities especially for employment and regional income and play a crucial role in reviving and rebuilding rural regions.

Rural tourism's greatest potential benefit is its ability to generate money which can translate into numerous positive economic opportunities for locals and their communities, for local the first benefit of tourism development is jobs both within the tourism sector and outside of it.

CHALLENGES IN RURAL TOURISM

Rural tourism is in its nascent stage in India but bound to grow. The experience of many countries shows that rural tourism can be seen as an alternate source of livelihood and employment. The main problems with rural tourism are, of course the same as with any rural development project. Following are some major challenges as observed by author:

1. **Legislation Problems:** Tourism is a part of entertainment so all hotels, motels and cottage having license are paying high taxes to the government. But in rural tourism as rural people will also be involved, there should be a provision for tax holiday.

2. **Lack of Local Involvement:** Since the rural people lack knowledge and skills, they may get the jobs of unskilled worker. The basic concept behind rural tourism is to emphasize on participation of rural people. But in practice rural people are seldom involved in decision making, planning and implementing policies. Most of the rural people do not have much knowledge of tourism and are misled by outside investors who hope to take most of the economic benefits from rural areas. Consequently, local people become confused about what kind of tourism they want to establish in their own area.
3. **Insufficient Financial Support:** Government has just started promoting rural tourism. Central and state government should encourage rural tourism by providing financial support to start the project. It will create employment in rural areas and will also help in flow of fund from urban to rural. It can help in preventing the migration of people from rural area to urban areas. Sufficient financial support is required for essential developments like human resources, enforcements of rules and regulations, building of physical infrastructures and land use management.
4. **Lack of Trained Manpower:** People trained in hotel management would not like to go the rural areas so it will have to depend on rural people who are required to be trained to cater to the needs of the tourists. To attract different types of tourists, whether it is nature tourism, health tourism or agro tourism everyone expects quality service to be provided at right time. Government can start short term monthly courses to develop the manpower to carry on all the duties efficiently.
5. **Lack of Basic Education:** The rural literacy is 69 percent as per the Census Report 2011 while it was 59 percent in 2001 and 44 percent in 1991 in rural India. Continuously, throughout six decades the rural literacy rate in India is below the average. According to 2011 Census, while the urban literacy rate is 84.97 percent and total literacy rate is 74.04 percent, the rural literacy rate is still below average. Therefore, lack of basic education in rural areas is a major hindrance in rural tourism.
6. **Values and Customs:** Vast majority of rural populations are bounded by the traditional values and customs. Their culture, religion, superstition have a strong influence on their attitudes and behaviors. They follow slow lifestyle pattern and like to stick to their traditional jobs whether they are remunerative or not and are not interested to take up risk. But after globalization, even the rural economy has been affected by the growth dynamism, the media is playing an important role in changing the mindset of rural consumer. Through television they got exposure to different products and services for development of rural tourism rural people need to understand the rurality's.
7. **Lack of Communication Skills:** Language and education is the basic hindrance in communication. The ability to communicate effectively is very essential. Much of success will depend upon your ability to give warm welcome to tourist. After seeing a historic site or buildings, if tourists generate some interest to know more and if there is no one to answer those questions, it will create negative impacts. Villagers will have to understand the tourist wants and needs. There should not be any communication gap between the guest and the host.
8. **Language Hindrance:** There are 16 recognized languages and 850 dialects in India. Although Hindi is an official language, but in many parts of India people do not understand it. Either the rural people have to upgrade themselves to communicate with the tourist or they will not get much benefit from the rural tourism. Along with this, villagers will have to understand Hindi to interact with the Indian customers and English to communicate with the foreign customers.
9. **Lack of Proper Physical Infrastructure:** Nearly half of the villages in the country do not have all weather roads. Just getting to some of these villages is very difficult task. In northeast states, like Sam landscape is very beautiful, but due to heavy rainfall is inaccessible for developing tourism especially during rainy seasons. For developing tourism in rural areas, not only all-weather roads but also safe drinking water, electricity, telephone, safety and security are needed.
10. **Business Planning Skills:** For any business, technical knowledge and skill is required to organize and maintain it. With the help of Government or Non-Government organization, business plan could be prepared. But, the villagers should participate in developing and implementing the project on rural tourism, otherwise it will not give much benefit to the rural people. Advertisement and sales promotion will play a very important role in creating awareness and attracting the customers. It can also be promoted through print media, brochures and public relations.
11. **Trained Tourist Guides:** The guide plays very important role in attracting tourists. The guide should have thorough knowledge about the place and he or she should be able to generate interest in the mind of tourists to visit the site. The guide can show the album, video film, brochure to give knowledge about the places. The guide should be intelligent to handle different types of tourist and should have good communication skill and good rapport building attitude. Department of Tourism should take initiative in training programmes for tourist guides.
12. **Apart from this,** there is a need to focus on occupation training, handicraft promotion, and improvement of both the landscape and the basic infrastructure, to increase the villager's quality of life by creating a healthy environment. The co-operative system in rural tourism can be an effective approach in bringing positive impact in rural areas. Local people can monitor and control the negative impacts of tourism on their own society, if they have an equal stake and authority in management and development.

CONCLUSION

Rural tourism has great potential and can earn high revenue in near future. But as tourism depends upon human, it has to respond to the needs of tourists, needs of the local communities, be socio economic. In Asia, especially in India, rural tourism in its true form is relatively new. The development of a strong platform around the concept of Rural Tourism is definitely useful for a country like India.

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