

AN OVERVIEW OF SIGNIFICANCE OF RURAL DEVELOPMENT INITIATIVES AND IMPORTANCE OF DIGITAL AGRICULTURAL MARKETING SERVICES IN INDIAN CONTEXT

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Abstract: In India, majority of the population resides in rural communities. The development of all aspects within rural communities is vital for the effective development of the country. These include, education, employment opportunities, infrastructure, housing, civic amenities and the environmental conditions. Furthermore, rural individuals need to be aware of all modern and innovative methods and techniques that are vital to augment productivity. Within the country, the rural communities are still in an underdeveloped state. The individuals are residing in the conditions of poverty, they are illiterate and unemployed. Due to these factors, they are unable to sustain their living conditions in an appropriate manner. It is essential to formulate programs, schemes and measures that have the main objective of bringing about improvements in rural communities. The main areas that have been taken into account in this research paper include, concept of rural development, approaches to rural development, problems experienced by rural individuals, programs initiated by the Government for rural development. Agriculture marketing system has undergone several changes over the last 60 years owing to the increased marketed surplus, increase in urbanization and income levels and consequent changes in the pattern of demand for marketing services; increase in linkages with distant and overseas markets. The main objective of agriculture marketing is to reduce the cost of marketing. Use of information and communication technology (ICT) in agricultural sector can be called as e-Agriculture or e-Agribusiness. Digitalization will change every part of agri food chain but require major transformations in farming, rural economics, and marketing of produce. The application of ICT in agriculture has positive effects for farmers in terms of accessing market information and promoting agricultural products. In digital world, we can revolutionize agriculture market end to end digitally. CT helps small farm holders to find multiple buyers for producer who are willing to pay high price. Small holders deal with only handful buyers who either pickup directly from them. Use of mobile application providing price information to farmers can reduce market distortions. In the Global scenario in Kenya m-Farm mobile applications are enabling collective sales where users can find location of farmers, input dealers, buyers, warehouse for storage, credit etc and it reported that farmers are receiving higher prices in market. In China's agricultural industry, traditionally farmers plan their crop based on sales of previous season. With Alibaba's flash sale and marketing platform 'Juhuasuan' it's virtual farming feature "Jutudi" allowing farmers access to consumer sales data so that they can more accurately plan crops based on current consumer trends. It lets consumer's pre order agriculture products before harvest. It directly works with cooperatives and farmers to bypass middlemen. Uzhavan app by government of Tamilnadu for marketing of produce as one of service offered and many other digital apps by other state government for letting the farmers get to know about the timely and proper information for the crop production and the market details. This article gives idea about current digital services in marketing of agriculture produce.

Keywords: Agriculture, Produce, Marketing, Digital Marketing, Information communication technology.

1. INTRODUCTION

Rural development involves the building of human life, which includes social, cultural, religious, political and economic conditions. In India, more than 70 percent of the population resides in rural communities. When the concept of development of the country is taken into consideration, then two main areas need to be emphasized upon, urban and rural. The development of both the areas is necessary in order to lead to effective growth and development of the country. Therefore, the government is putting into operation the measures that would lead to development of rural areas. There has been recognition of the needs of the rural communities by the government of India and has adopted the development planning measures, which have been implemented through the Five Year Plans. The initiation of schemes and programs has enabled the rural communities to bring about improvements in their living conditions. The development of the country is correlated with the development of rural communities Agriculture marketing is inferred to cover services involved in moving an agriculture product from the farm to the target consumer. India is an agricultural country that depends on agriculture sector directly or indirectly. India laid much emphasis on agriculture production with world ranking of second in rice, fruits, vegetables after China. Marketing plays eminent role in reach of agriculture produce to consumers, selling of output, fetching good price, creating relationships, satisfying customers. Agriculture marketing is inferred to cover services involved in moving an agriculture product from the farm to the target consumer. It helps in planning, organizing, grading, packing, storage, food processing, distribution and advertising. Agriculture marketing system has undergone several changes over the last 60 years owing to the increased marketed surplus, increase in urbanization and income levels and consequent changes in the pattern of demand for marketing services; increase in linkages with distant and overseas markets. The main objective of agriculture marketing is to reduce the cost of marketing. Agricultural Information Technology is one of the important factors that lead to the expected development. Use of information and communication technology (ICT) in agricultural sector can be called as e-agriculture or e-agribusiness. Digitalization will change every part of agri food chain but require major transformations in farming, rural economics, and marketing of produce. The application of ICT in agriculture has positive effects for farmers in terms of accessing market information and promoting agricultural products.

The basic objective of rural development is to organize, develop and utilize the available resources of land, water and human resources in such a manner that an entire population is dependent upon these resources and have an equitable opportunity to fulfill basic needs. Rural development takes into account, both the economic development and a greater transformation of the individuals. With the purpose of enhancing the livelihoods of the rural individuals, there is a need to increase the participation of the individuals in rural development programs, decentralization of planning, better enforcement of land reforms and larger access to credit. Working on these aspects will a bridge the gap between rural and urban divide and upgrade the standards of living of rural communities. The rural development involves the development of number of aspects, these include, irrigation facilities, expansion of electricity, improvements in the techniques of cultivation, enhancements in the system of education, health care and medical centres and so forth The individuals belonging to rural communities lead a simple lifestyle. They are less aware of modern and innovative methods and approaches and are less communicative in nature, as compared to individuals, belonging to urban communities. The rural communities normally lead their lives in accordance to the traditions, customs, values and norms. In the past decade, large amount of efforts and resources have been spent upon projects and programs that are put into operation, with the main purpose of development of rural communities. Although improving the quality of living conditions is regarded as an acceptable strategy to achieve the goal. There is a difference between bringing about improvements in the quality of life and living conditions of the individuals. It is vital to focus upon the problems that are experienced by the rural individuals and the various measures that are formulated to eliminate these problems.

Concept of rural development

The concept of rural development is a comprehensive aspect, which takes into consideration, number of factors. This term is used to mean organizing things, which bring about changes in the existing conditions in favor of a better state. For several decades, the concept of rural development focused solely upon economic change. But at a later stage, the concept got extended to take into account, economic, political, social, cultural, technological and psychological frame of the society. In other words, when focusing upon rural development, it not just takes into consideration, the development of rural infrastructure, individuals and their overall living conditions, but it focuses upon the development of social, economic, political, cultural, technical and religious aspects as well. In promoting development of these aspects, it is vital to put into operation, modern and innovative strategies, methods and approaches that are considered essential in

augmenting progress in the overall quality of life of the individuals. In addition, individuals should be trained in terms of usage of technology to bring about technical progress.

The term 'rural development' is of major concern, particularly when one is focused upon promoting effective growth and development of the country. In India, rural areas are still in a backward state and number of programs and schemes need to be formulated to bring about improvements. The term 'rural development' can be used in a divergent state. As a concept, it can promote overall development of rural areas. It has been acknowledged on a comprehensive basis that improvements in the overall quality of life of the rural individuals can lead to augmentation of rural communities. Apart from enhancing the overall quality of lives of the individuals, the other areas that need to be taken into consideration are, agriculture, farming practices, industries, factories, craftsmanship, skills and abilities of the artisans, health care facilities, medical centres, socio-economic infrastructure, and financial and human resources.

Development primarily takes place, when there is interaction between various physical, technological, economic, socio-cultural and institutional factors. It is necessary for rural individuals to generate awareness and put into practice the measures that would promote effective growth and development.

Approaches to rural development

There are not any universally accepted approaches to rural development. It is a choice that is influenced by time, space and culture. Rural development is a comprehensive and a multi-dimensional concept. In rural areas, there are number of aspects, which need to be improved. These include agriculture, small-scale industries, village and cottage industries, community resources and facilities and above all the living conditions of the rural individuals. In the Indian framework, the development of rural areas promotes the production of the agricultural sector. Research has indicated that farmers and agricultural labourers are in a deprived state and experiencing problems in the adequate sustenance of their living conditions. Hence, number of programs and schemes need to be introduced to generate awareness among them in terms of modern and innovative strategies and methods that would augment productivity and profitability.

The main purpose of approaches to rural development is to acquire information in terms of the programs and schemes that have been initiated. Since 1951, there has been formulation of approaches, with the main purpose of bringing about development of rural areas. The main areas that have been taken into account, are, rural prosperity, equality and employment of rural individuals. The approaches have been stated as follows:

2. LITERATURE REVIEW

The benefits to farmers by sale of agricultural produce in the regulated market varies from area to area because of the variation in the spread of regulated markets over the regions and the existence of necessary infrastructural amenities/facilities in these regulated markets (Jairath, M. S,2012).Information and communication technology(ICT) solution in agriculture marketing helps to evaluate ,plan, deploy impactful interventions to facilitate smallholder marketing (USAID FACET project,2012).Retail marketing of agriculture commodities through initiatives made by multinational companies did not attempt to explain how extension services to farmers are linked to information technology (Bihu Santosh behera,et al). License for Electronic Spot Exchange has also been granted to National Spot Exchange Ltd (NSEL), NCDEX Spot Exchange Ltd. (NSPOT) and National Agriculture Produce Marketing Committee of India Ltd. (NAPMC) as spot exchange helps to remove intermediaries (Surarchith,N.K.et al.,2013).Agricultural marketing functionaries, marketing of agriculture produce, importance of agriculture produce (Ms.K.Kiruthiga,et al.,2015). Few prominent private sector organizations adopted different models for agricultural Marketing (V.Nagendra 2015).Telephone is used as means of communication for marketing of produce in India. Number of mobile enable services is addressing the information needs of the stakeholders to some extent (Singh, U.S., 2013).Experience and the potential of agribusiness franchising of commodities in India is growing at a rapid extent and the interest among the people for agro startups is more (Sukhpal Singh., 2014).The scope of Indian agriculture marketing systems, major private sector initiatives are reviewed (Shakeel-Rehman, et al., 2012).

Internet has proved its capabilities for many of individuals and organizations for the marketing of their products. Objective of internet in any business is to expand the business to maximum customers and to minimize the efforts in the distribution channel. Developing the use of internet in business is not easy task for the organizations as they are required to establish the totally new and different marketing strategies. Paulrajan Rajkumar and Fatima Jacob conducted a study to report the finding from the study on business models for vegetable retailers in both unorganized and organized retailing. Entry of organized retail in India in a vegetable marketing has impacted the whole spectrum of supply chain practices.

Organized retail trade has improved the supply of vegetables from cultivation to consumption. As the Indian retail sector is still in its budding stage. The economic liberalization policies and globalization had exploded country's economy for faster growth. The development of organized retailing has been initiated in a big way by the entry of corporate, both domestic and global in term of FDI. Nigerian farmers are facing problem in marketing their products beyond their locality. Information technology tools have been verified and accepted commonly to answer the problem of marketing faced by farmers. In the present era of globalization, trade liberalization and privatization, Information Technology

(IT) plays a dynamic role to make agro-products competitive in the global market through all its appearances like e-mail, e-banking, internet, and e-commerce. Internet is the fastest developing communication medium on earth at present. Doing agribusiness online through internet is generally referred as "E-agribusiness". It is also referred as solicitation of e-commerce in agribusiness. Considering the Indian agricultural marketing; ITC has given a good attempt for the direct marketing of agricultural commodities using its own designed "e-choupal" model. The company has initiated an "E-choupal" model in which they place computers with Internet access in villages; the "e-choupal" serve as both a social gathering place for exchange of information and an e-commerce hub. This has begun an effort to re-engineer the procurement process for soya, tobacco, wheat, shrimp, and other cropping systems. With the help of this system in rural, ITC has created a highly profitable supply and procurement design channel for the company. An e-commerce platform that is also a low-cost fulfillment system focused on the needs of rural India. The "e-choupal" system has also catalyzed rural change; that is helping to improve rural remoteness, create more transparency for farmers, and improve their productivity and income. Self-help groups in India have started marketing their products beyond their localities with the help of information technology. They have accepted merchant's website as the medium between SHG and end users of the agricultural products. Consumers are able to put their orders online for agricultural good which are directly executed by SHG. According to Dr. Rajendra in Asia Pacific Journal of Research, there are number of challenges associated with marketing of agricultural harvest. Farmers are having limited access to the market information. Literacy level among the farmers particularly in India is very low; multiple channels of distribution consume away the profit share of farmers. There are too many intermediaries who share the farmer's profit. Although we say that technology has improved but it has not gone to the rural levels.

Rural development as such is a strategy to enable a specific group of individuals to acquire opportunities for themselves for the purpose of sustaining better livelihoods for themselves and their families. The poverty stricken and underprivileged sections of the society cannot accomplish their desired goals and objectives on their own. They do need help and support from other individuals, organizations, agencies and programs. Hence, making provision of assistance to rural individuals to bring about improvements in their living conditions and in the promotion of welfare and goodwill is regarded as rural development. When improvements need to be made in rural areas, it is essential to develop and utilize natural and human resources, technologies, infrastructural facilities, institutions and organizations, and government policies and programs.

These aspects are wholeheartedly dedicated towards promoting economic growth, employment opportunities, education, technical knowledge, participation in social, economic, political, cultural and religious activities and bringing about transformations in the overall quality of life. Alleviation of the conditions of poverty is an important concern. For this purpose, it is essential for the farmers and agricultural labourers to possess adequate knowledge and information in terms of usage of modern and innovative strategies and methods in agricultural and farming practices

Rural Development Strategies in India:

- Provide MSP (Minimum Support Price) for various crops to the farmers, apart from providing Crop Insurance.
- Irrigation facilities to all the agricultural fields should be provided.
- Provide Life Insurance to all the farmers who are actually performing agriculture.
- Instead of giving direct cash in to the hands of farmers, Government has to provide free of cost all required inputs like quality seeds, fertilizers and pesticides etc.
- For purchasing Tractors, Electric Motor Water Pumps etc on subsidy, Government should provide loan facility to the farmers.
- Electricity for farmers should be supplied on subsidy rates.
- In the event monsoon failure and crop failure due to floods etc, Government must come to the rescue of the farmers.

- As there are no other activities except agriculture in rural areas, Government must provide loan facility to the interested educated youth for starting Startups to reduce unemployment.
- Strengthen and develop existing Agricultural Markets in addition to the establishing new Agricultural Markets.
- Establish new agricultural godowns in addition to the existing godowns.
- Agricultural research, extension of rural education and training programmes for farmers should form a part of institution building activities.
- Infrastructure building activity related to the growth of irrigation, transport, communications and health facilities.
- Programmes to improve agricultural production and marketing should be organized.
- Up dated information on policies related to land tenure, agricultural output, prices etc should be provided to the farmers.
- Frequent weaving of agricultural loans for political mileage is not good for the economy as it gives wrong signals to those farmers who repay their agricultural loans promptly.

Social-Welfare model of Rural Development:

The Marxist model that Soviet Union, Cuba, North Korea, and China have followed is state based socialistic model. It is based upon the public ownership of means of production and centralization of all sectors of the economy. A central authority or government controls market internally and externally to make all economic decisions. Social welfare is determined by central planning. This model may be called communist state, Marxist state, Leninist state, Stalinist state,

Maoists state and many more. Humphery says “Socialism is a system of society in which means of life belongs to community as a whole and are developed and operated by the community with the aims of promoting general wellbeing”. Hujan says, “Socialism is a political movement of the working class which aims to abolish exploitation by means of the collective ownership and democratic management of the basic instrument of production and distribution” Emile says

“Socialism means the organization of workers for the conquest of political power for the purpose of transforming capitalist property into social property. Indian Leader Jai Prakash Narain says,

“Socialism is a society in which all are workers of a class less society. It is a society in which human labor is not subjected to exploitation with interest of private property, in which all wealth is true national or common wealth, in which there are no unearned incomes and no large income

disparities and in which human life and progress are planned and where all live” (Dahal, 2005). In this way in Marxist economy, economy is the horse and politics is the cart. The horse always pulls the cart back. The theory says the economy first but in practice politics forms the government and government governs the economy. Lenin says Imperialism is the highest stage of Capitalism. Leninism is Marxism in the epoch of imperialism and the proletariat revolution.

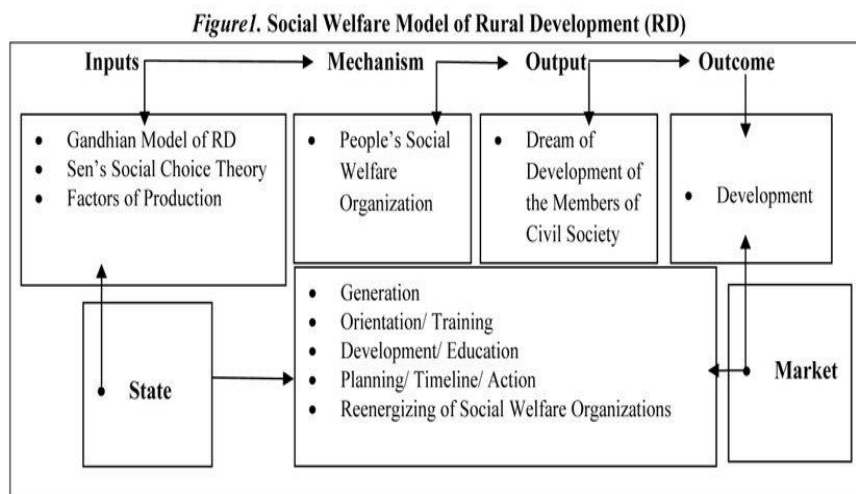


Figure to show Social-Welfare Model of Rural Development (RD)

Information and Communication Technology solutions to enhance Agriculture Marketing

Current Agricultural marketing system globally is the outcome of several years of Government intervention. In digital world, we can revolutionize agriculture market end to end digitally. ICT helps small farm holders to find multiple buyers for producer who are willing to pay high price. Small holders deal with only handful buyers who either pickup directly from them. Use of mobile application providing price information to farmers can reduce market distortions. In the Global scenario in Kenya m-Farm mobile applications are enabling collective sales where users can find location of farmers, input dealers, buyers, warehouse for storage, credit etc and it reported that farmers are receiving higher prices in market.

Technologies such as 'Block chain' are used to detect poor quality food in food chain allowing early and effective responses. It provides competitive advantage for those who use it with information on origin of their food to consumers. Walmart is using block chain to track every bag of lettuce and spinach from farm .Over 100 farms that supply Walmart with leafy green vegetables will be required to input information about their food into block chain database. It helps to ensure quality of its fresh food to customers. Private sector initiatives that are successfully disseminating information to the farmers on a daily basis.

Technology innovations are increasing efficiency in China's agricultural industry. Traditionally, farmers plan their crop based on sales of previous season. With Alibaba's flash sale and marketing platform 'Juhuasuan' it's virtual farming feature "Jutudi" allowing farmers access to consumer sales data so that they can more accurately plan crops based on current consumer trends. It lets consumer's pre order agriculture products before harvest. It directly works with cooperatives and farmers to bypass middlemen. Consumers are enjoying discounts of 30% to 50% lower than regular prices. Chinese e-commerce platform like 'Pinduoduo' is running similar virtual farming feature called "Duo orchard" introduced in 2018 with currently more than 11 million active users a day. In India e-choupal by ITC, AGMARKNET, M & M, Godrej group, APMC etc play a vital role for welfare of farmers Agricultural products range from staple to high-value crops; however, there is an emphasis on cash crops that are marketed by smallholder producers and provide income to support rural households.

E-Choupal

It is an initiative by Indian Tobacco Company limited (ITC) in the year 2000. E-Choupal links rural farmers via internet for procurement of agriculture and aquaculture products like coffee, soyabean, prawns etc. ITC will provide computers, internet access in rural area where farmers can directly negotiate price and sale. Farmers obtain information on mandi prices, good farming practices, weather forecast, placing orders for agriculture inputs(seeds, fertilizers).ITC kiosk is run by sanchalak (a literate and trained farmer). The computer is placed in sanchalaks home and is linked to internet. Each kiosk can serves 600 farmers in surrounding 10 villages within 5km radius. It eliminates middlemen completely. Since introduction of e-Choupal services farmers have seen raise in their income levels. At present 6100 e-Choupal are in operation over 35000 villages in 10 states.

Reliance group

It is planning to acquire over 2000 acres for its contract farming venture in Karnataka, which could emerge as one of its hub for farm produce exports. In the pipeline it is going to setup warehouses across the state. Reliance fresh stores-the first format from reliance retail would source fresh fruits and vegetables where farmers get large benefits by selling directly to reliance, thus saving on transportation expenses.

AGMARKNET

Agricultural Marketing information network is a sponsored project of Directorate of Marketing and Inspection (DMI) to establish a nationwide information network for speedy collection and diffusion of price, commodities, sales, arrival information, contract farming. It started in March 2000 by union ministry of agriculture. It links around 7000 agriculture wholesale markets in India. Portal is in 8 regional languages and English. More than 3200 markets are covered under this with more than 350 commodities.

E-NAM

Electronic trading portal integrating 585 markets across 16 states. More than 164.53 lakh tonnes of farm commodities have been transacted on e-NAM. It is developed to transport the agri product from one market to another in smooth way to save the produce.

NAFED

National Agricultural Co-operative Marketing Federation of India (NAFED) is the apex body of the cooperative marketing system at the National level. One of oldest and successful association/cooperation of farmers was Grape Growers Association of Maharashtra. NAFED set up in 1958 promotes cooperative marketing of agricultural produce for the benefit of farmers through its own branches and the cooperative marketing network. It collects agro products directly from farmers in regulated markets eliminating middleman.

IKISAN

The only entity that is specialized across the agri value chain with specific mandate and capabilities to harness the power of Information Technology. It provides information on market prices, products, weather, management techniques etc. Cargrill provide assured marketing outlet without commission and brokerage. It is a private sector initiative aiming to squeeze out market inefficiencies and intermediaries in agriculture marketing. Khadi gramodyog board of Madhya Pradesh and Hindustan Unilever Limited entered into public private partnership. It is a joint venture with umbrella brand 'Vindhya valley'. Milk cooperative society called 'Warna Bazaar' in Kolhapur of Maharashtra has more than 40 outlets running as one stop store for agriculture products. Mahindra and Mahindra group initiative called Mahindra Krishi Vihar in madhurai in the year 2000 for providing agriculture extension services and buyers a lot of produce from farmers. Aadhaar retail stores by Godrej and Future group in Gujarat and Punjab states who procure directly from farmers for their stores. Other websites like krishivihar.com, agriwatch.com, commodityindia.com also provide market information. India of uses social media to organize and empower small farmers. Small tea growers in West Bengal India launched a website last year and linked it with Facebook and Twitter to connect growers directly with international buyers. Another example, turmeric farmers in Maharashtra's Sangli district used Facebook's Mobile Messenger to organize themselves and avoid a potentially calamitous price crash due to oversupply. They were able to reach thousands of turmeric farmers.

UZHAVAN APP

Tamilnadu government launched bilingual (Tamil and English) mobile application in a bid to use technology benefit to farmers. It offers 12 key agricultural services to farmers including real time information on crop prices, marketing linkages

NAPANTA APP

Digital agricultural platform to address the inefficiencies in pre harvest management for agri produce with superior market linkages across villages in Telangana and Andhra Pradesh. Farmer can access real time information pertaining to daily market prices of 3500+agri markets and 3 year price trend of 300+commodities. It is bilingual with Telugu and English.

Cooperative movement in India:

Cooperatives came into existence as people have common needs, the producers, the consumers, the workers, the borrowers, the suppliers/distributers felt that they could themselves fulfill through their joint effort and investment. The ultimate aim of the cooperatives is to earn for the welfare of its members, who uses its services has an equal say in its affairs, members of the cooperative share profit and loss in proportion to utilization of services. In India cooperative marketing was one of the efforts to fetch better prices for the produce. Reserve Bank of India gave an institutional definition of cooperative marketing and defined a cooperative marketing society as "an association of cultivators formed primarily for the purpose of helping the members to market their produce more profitably than possible through private trade. National Agricultural Cooperative Marketing Federation of India Limited set up in 1958 promotes cooperative marketing of agricultural produce for the benefit of farmers through its own branches and the cooperative marketing network. It collects agro products directly from farmers in regulated markets eliminating middleman. In India, ongoing initiatives in coordination have resulted in simultaneous action in three areas-evolutions of commodity and industry, evolution of supply chain integrated technology models and promotion regulation of these mechanisms. Anand Pattern Cooperatives (APC) is one such model which achieved success in development of India's dairy industry. The Chicory contract farming coordination which started in 1956 in Jamnagar Gujarat is also a successful result. Kerala Horticulture Development Program (KHDP) is also one of the successful agricultural development projects in the country. It has helped 41,000 vegetable and fruit farmers through 1886 Self-Help-Groups (SHG's).

Suggestions:

- ✓ **Labour Intensive Techniques:** As there is disguised unemployment in our agriculture sector, labour intensive techniques should be adopted in rural industrial units.
- ✓ **Educate the Rural Entrepreneurs:** Government and NGOs offered various schemes and opportunity to the rural entrepreneurs. But, they are unaware of these schemes and opportunities due to their illiteracy. So they should to be educated by conducting workshops and seminars related to their business.
- ✓ **Offer finance with low rate of interest:** Financial institutions like ICICI, SIDBI, IDBI, IFCI, and SFC should provide finance to rural entrepreneurs with low rate of interest and limited collateral security with liberal terms and conditions.
- ✓ **Government Role:** Government should take steps to provide infrastructure, warehousing facilities, offer assistance to marketing and to export the goods of rural entrepreneurs to foreign countries.
- ✓ **Exploitation of Village resources:** For example, where ever there is scope for wind and solar energy, can be fully exploited for rural electrification.
- ✓ **Ancillary units:** These are those, which manufacture parts and components to be used by larger industries. Several ancillary units should be established in rural areas which will lead to better productivity of many engineering industries.
- ✓ **Micro credit schemes:** Provisions should be made for micro credit system like SHGs to the rural entrepreneurs who will boost up the economic development and employment generation of the rural poor.
- ✓ **Past experiences and other observations** should be considered to develop rural entrepreneurship.
- ✓ **Market information** of different products and **innovative technology** should be publicly announced by the government in order to get its acceptance among the rural entrepreneurs.
- ✓ **Infrastructure facilities** like land, power, raw materials and finance should be provided to the rural entrepreneurs at concessional rates.
- ✓ **Credit Information** of the rural entrepreneurs has to be developed so as to enable them to get sufficient amount of loan from the banks at reasonable rate of interest.
- ✓ **SWOT Analysis:** Strengths, Weaknesses, Opportunities, and Threats of small businessmen have to be identified and properly trained to motivate them to become entrepreneurs.
- ✓ **Innovators club** should be established in villages to support the large mass of youth who are interested in taking business as a career.
- ✓ **Marketing management skills should be improved** among the rural entrepreneurs to face the problems of entrepreneurship.
- ✓ **Management training is to be imparted** to create awareness of innovative spirit among the rural entrepreneurs.
- ✓ **Awards should be given** to those entrepreneurs who demonstrate extraordinary success. **Entrepreneurship development cell should be established** at all the villages level to provide guidance and counseling to motivate the rural entrepreneurs regarding the use of modern technology. **Separate financial fund** for rural entrepreneurs should be provided by the Government. At the same time they should be provided with adequate and timely financial assistance from all the financial institutions and banks.
- ✓ **Special training programmes** for rural entrepreneurs in particular and in general for rural population should be arranged by the Government to improve their knowledge and vocational skills.
- ✓ **Rural youth need to be motivated** to take up entrepreneurship as a career, with training and sustaining support systems providing all necessary assistance.
- ✓ **Finance for Modernization:** Sufficient finance must be given to modernize their outdated technology, tools and implements in order to enable them to compete with the large scale industries.
- ✓ **Rural entrepreneur should be more competitive and efficient** in the local & international market. **Successful rural entrepreneurs should show path** for other rural entrepreneurs.

- ✓ **Several schemes and plans of government** should be strongly executed at different levels for the encouragement of rural entrepreneurs.
- ✓ **Interest free consumption credit should be provided** by the Government, Banks and other financial institutions to encourage buying the products produced by rural entrepreneurs.
- ✓ **Agriculture diversification** by exploring the opportunities by farming completely a new range of grains, fruits or vegetables.
- ✓ **Establishing agro food processing units** or related units like wine production, juice production and many others.
- ✓ **Non-farm product business establishment** by promoting local rural artisan work. **OPS (Opportunities, Problem identification & Solution) Approach:** This approach helps an entrepreneur especially neo-rural entrepreneur to explore opportunities include the scanning of the environment to explore the possibilities to start the new venture or to support the already established business in more professional manner. Identifying the exact nature of the problem (External to the Organization or internal to the Organization? If problem of the business is related with government policy it is external and if it is internal it may be related with strategic issue or operational issue or related with functional issues to set up an industrial unit), after identification of the problem it is easier to utilize the opportunities available in the market to explore further.
- ✓ **Encouraging the skilled and professional people** who have left the rural area to come back.
- ✓ **NRIs and wealthy people of their respective villages should establish/assist rural industries.**
- ✓ **There should be efficient regulated market** for the marketing of rural products.
- ✓ **Grading, standardization should be promoted** and promotional activities should be enhanced for the benefit of rural industries.
- ✓ **To help to develop flexible manufacturing networks** of co-operatives, micro and other manufacturing businesses.
- ✓ **To develop and produce a particular product** that none of the firms could manufacture alone i.e. there should be link between them in the manufacture of that product.
- ✓ **To develop the ways and means by which diversify** the product lines, markets and expand distribution channel
- ✓ **To promote co-operation between small firms in the network**, thus promoting their competitive efficiency.
- ✓ **To provide different services** in the areas of finance, marketing, research and development.
- ✓ **To provide common services** of daily matters in production and administration in order to reduce transaction costs.

3. CONCLUSION

Apart from strengthening the agricultural sector, rural entrepreneurship plays a vital role in the economic development of India, particularly in the rural economy. It helps in generating employment opportunities in the rural areas with low capital, raising the real income of the people, contributing to the development of agriculture by reducing disguised unemployment, under employment, unemployment, poverty, migration and economic disparity. Government should go for appraisal of various rural development schemes and programmes in order to uplift rural areas. Rural entrepreneurship finds it difficult to take off is due to lack of capital accumulation, risk taking and innovation. The rural development programs should combine infrastructure development, education, health services, investment in agriculture and the promotion of rural non-farm activities in which women and rural population can engage themselves. Rural development and rural entrepreneurship is the way of converting developing country into developed nation. Promotion of rural entrepreneurship is extremely important in the context of producing gainful employment and reducing the widening disparities between the rural and urban. Monitoring rural development programmes by supplying right information at the right time, providing timely and adequate credit and continuous motivation of bankers, Panchayat union leaders and voluntary service organizations will lead to the development of rural entrepreneurship and in turn rural development. Smartphones could be a true breakthrough for smallholder farmers where apps are used for agricultural marketing. It creates awareness on the market prices and the demand of the crop produce. Despite all these opportunities, it is worthwhile reinforcing the fact that there is no single best solution for all circumstances. More refined marketing skills will likely reap more benefits than without. Agriculture extension mechanism is becoming dependent on IT to provide

appropriate answers to farmers. To encourage digital agripreneurship, companies need to create pool of digitally skilled employees. Young agripreneurs have a key role to play in digitization of agriculture sector. The government and many companies are investing in agriculture marketing solution for welfare of farmers. Digital Agricultural Marketing will play a vital role in the years to come in doubling the farmers produce and tripling the Income of the farmers.

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