Possibilities of E-Commerce in Rural Areas of the Harda District in Madya Pradesh

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Abstract: Currently, globalization and e-commerce tied the whole world together. Due to globalization market has been very strong. Ecommerce made it very easy. The impact of e-commerce is felt to be reflected in Indian social and economic sector. Online shopping has become commonplace for the public (especially in urban areas). The number of online shopping websites in India is growing rapidly. After the Demonetization on November 8, 2016, the region is expected to expand more. Currently, government policies are to promote e-commerce activities. However, India is still a developing country and here is the need to strengthen infrastructure (improvements in education, electric supply, communication in rural areas such as mobile communications, the Internet network extension etc.). The study of the area is Madya Pradesh here 73% population living in the rural area and the present scenario e-commerce can play a more important role in rural development in Madya Pradesh. There are more necessities to developing rural community by creating digital infrastructure. The rural market also the highest no of commerce as the most productive and more seller market and set on the path.

Keyword: Globalization, e-commerce, online shopping, infrastructure.

I. INTRODUCTION
India has the second-largest population in the world. Most of the Indian population is rural. Most of the population here is rural and most of the consumer segment lives in the rural area.

E-commerce in India was forecasted to grow 8400 crores in 2021 from 2000 crores in 2015[1]. In 2001, the number of Internet user was 70.76 lakhs which is 0.7% of the total population and the increase in 2019 was 52.53 crores which are 40.09% of the total population [1]. In 2019 the number of mobile internet user in India is around 42.07 crores.

The e-commerce market in Indian rural area has the potential to be at 1000 crores to 1200 crores in the next year [2]. Increase in internet usage increases the income of families. The government also promoting digitalization in rural areas. Startups are making e-commerce easier for rural India.

Madya Pradesh is the larger state of India according to economic survey of Madya Pradesh. In this state per capita income is Rs. 90998 increased 9.71% in year 2018-19 and agriculture-based income is Rs. 36960[3].

II. MATERIAL AND METHODS
Purpose of the study:
(1) Objective of the presented study is to find out the possibility and utility of e-commerce in rural areas.
(2) To submit suggestions related to E-commerce.

Hypothesis: - Presented study is based on the hypothesis that most of the people in rural areas are adopting e-commerce and getting benefited.

Collection of Data: - presented analysis based on some primary and secondary data. Data gathered direct personal research method. For data collection questioner and interview technic is used.

Area for Study: - Harda is one of the districts of Madhya Pradesh is selected for study in this presented research paper. It is predominantly a tribal area where the kurku and the Gond tribal groups form two thirds of the total population. District has 3 sub-division; 6 Tehsil and 3 blocks and Area of the district is 2644 square kilometer. According to census 2011 population is around 570302. Literacy rate is 74.04 percent and gender ratio are 932 on per thousand Male, growth rate of the district is 20.21 percent in 2001 to 2011[5]. Some of the institute promote E-commerce sector they run One-year course of auto mobile, computer course and E-commerce classes in Harda District. Top e-commerce websites which are used by most villagers are Amazon, Flipkart, Myntra, first cry, Xiaoami, shop clue, Snapdeal, and payment gateway providers are google pay, phone pay, Paytm. Cloths, mobile phone, and electronics goods are sourced by the villagers from e-commerce companies.

Limitation of study: - It likely that all the internet users use e-commerce.
III. RESULT AND DISCUSSION

Literacy in Community: - The social and education status studies of villagers of Harda district given in table no 3.1. It is shown that in table no 3.1 that 22.5 percent villagers are illiterate, 30 percent of villagers are educated in VIII standard and only 17.5 percent villagers are highly educated.

Family Income and Internet Facilities: - In table no 3.2 studies monthly income and internet uses of the villagers. As per the analysis of table no 3.2 it is clearly shown that most of the families have monthly income below Rs. 10000 and most of the non-internet users belongs from this group, and higher income group have less no of non-internet users.

Table No. 3.1

<table>
<thead>
<tr>
<th>Community</th>
<th>SC</th>
<th>ST</th>
<th>OBC</th>
<th>GEN</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>No of Villagers</td>
<td>%</td>
<td>No of Villagers</td>
<td>%</td>
<td>No of Villagers</td>
</tr>
<tr>
<td>illiterate</td>
<td>9</td>
<td>22.5</td>
<td>4</td>
<td>10</td>
<td>20</td>
</tr>
<tr>
<td>5th</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>7</td>
</tr>
<tr>
<td>8th</td>
<td>2</td>
<td>5</td>
<td>1</td>
<td>2.5</td>
<td>6</td>
</tr>
<tr>
<td>10/12th</td>
<td>1</td>
<td>2.5</td>
<td>0</td>
<td>0</td>
<td>2</td>
</tr>
<tr>
<td>Higher Edu.</td>
<td>1</td>
<td>2.5</td>
<td>1</td>
<td>2.5</td>
<td>3</td>
</tr>
<tr>
<td>TOTAL</td>
<td>9</td>
<td>22.5</td>
<td>4</td>
<td>10</td>
<td>20</td>
</tr>
</tbody>
</table>

Table No. 3.2

<table>
<thead>
<tr>
<th>Monthly Income (in Rs.)</th>
<th>Internet users</th>
<th>percentage of Internet Users</th>
<th>Non internet users</th>
<th>percentage of non-Internet Users</th>
<th>No of Families</th>
<th>%</th>
</tr>
</thead>
<tbody>
<tr>
<td>below 10000</td>
<td>12</td>
<td>30.00</td>
<td>11</td>
<td>27.50</td>
<td>23</td>
<td>57.5</td>
</tr>
<tr>
<td>10000-30000</td>
<td>6</td>
<td>15.00</td>
<td>5</td>
<td>12.50</td>
<td>11</td>
<td>27.5</td>
</tr>
<tr>
<td>30001-50000</td>
<td>4</td>
<td>10.00</td>
<td>0</td>
<td>0.00</td>
<td>4</td>
<td>10</td>
</tr>
<tr>
<td>above 50000</td>
<td>2</td>
<td>5.00</td>
<td>0</td>
<td>0.00</td>
<td>2</td>
<td>5</td>
</tr>
<tr>
<td>TOTAL</td>
<td>24</td>
<td>60.00</td>
<td>16</td>
<td>40.00</td>
<td>40</td>
<td>100</td>
</tr>
</tbody>
</table>

Average Income of families and smart phone and internet facilities: -

Table No. 3.3

<table>
<thead>
<tr>
<th>Monthly Income (in Rs.)</th>
<th>No of Families</th>
<th>Average Income</th>
</tr>
</thead>
<tbody>
<tr>
<td>Only Smart Phone Facilities</td>
<td>10</td>
<td>5708.33</td>
</tr>
<tr>
<td>Smart Phone + Internet Facilities</td>
<td>24</td>
<td>450083.33</td>
</tr>
<tr>
<td>Others</td>
<td>6</td>
<td>12611.11</td>
</tr>
</tbody>
</table>

In Table no 3.3 it analyzed that 25 percentage have less average income group can afford smart phone but they can’t afford internet facilities too and 60 percent of families have higher average income group can also afford internet facilities. Only 5 percent rural families connected to internet. Study has shown that the following problems are faced in Harda district for e-commerce.

Consumer side problem they facing when using e-commerce

- Cheap quality of delivered product
- Delayed product delivery.
Showing false offer and charging more than the market price.
- No delivery of goods in rural areas.
- Low internet connectivity.
- Specification details only available in English so rural personal cannot understand.

**Dealer or supplier side problem they facing when using e-commerce:**
- Lack of infrastructure in rural areas.
- Lack of demand in rural areas.
- Product declined to accept at time of delivery so the supplier has to bear the transport charged.
- Problem of return of product and refund of money.
- Competition with price and shipping.

**Suggestion:** India is still a developing country and here is the need to strong infrastructure improvements in education, electric supply, communication in rural areas such as mobile communications, the Internet network extension etc. in Harda district still 60% of population uses the internet remaining not connected to new technology, it has less education percentage. So, it is necessary improve the education network. Communication system is also very week due to slow internet speed failure of online transaction rate is high. Also, the cyber-crime has increased about 40% from recent year. It recommended building the strong law against cyber-crime to protect the consumer from fraud. So, the consumer moves to online transaction without any fear.

**IV. CONCLUSION**
E-commerce market contributes only 0.6% of GDP compared to other country. E-commerce is growing and consumers making online purchases should not be less protected than those shopping at local stores. Choices have also widened for customers and is a big challenge from the consumer protection point of view,” he said on the sidelines of an event held by the Consumer Coordination Council (CCC). From the presented study, we come to the conclusion that internet usage has increased in the district of Harda. Most of the mobile users are connected to internet and e-commerce activity. In rural area there is lots of potential for e-commerce sector.

**REFERENCES**
[5]. Census of India 2011.