



**MMK: ACE**  
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**ACCOUNTANCY COMMERCE ECONOMICS**

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*PROF.CA KISHORE PESHORI*  
*(PRINCIPAL)*

*Dr. AASHISH S. JANI*  
*(EXECUTIVE-EDITOR)*

**FROM THE DESK OF THE EDITOR...!**

After Covid-19 the education world has been changing very fast with drastic major changes in the research dimensions. UGC and MHRD have launched many virtual platforms with online depositories, e-books and other online teaching/learning materials. Combination of the traditional technologies' with mobile/web technologies to a single platform with depositories would enhance better accessibility and flexibility to education.

The main objectives of NEP 2020 clearly define the pivotal role in catalysing interdisciplinary /multi-disciplinary research culture at UG level.

Students' research at undergraduate and post graduate level is the key to success towards real life education. Implementation of this student centric research requires establishment of the Academic Bank of Credits (ABC), a national level facility which will be a bank for academic purposes with students as academic account holders. A minimum of 20 credits of the 160 credits in four years undergraduate degree programmes will be earned via research activities according to guidelines prepared under NEP 2020.

Further, it will encourage and make it possible for all students to open an academic bank account to commute credits to award any degree/research fellowship/certificates.

The ability to integrate classroom knowledge with practical problems is important to decide research problems of the real world and to provide realistic solutions for the same. Four years Undergraduate bachelor's degree programme objectives are clearly defined in these directions. This calls for developing research experiences in students and developing system of offering real life research projects with keen interest towards pursuing realistic research projects. Here role of research organisations, higher institutions or research centre can support research internships as providers.

Keeping such ideas in mind, I feel humbled to bring out the Third students special Issue of our reputed E-Journal "MMK: ACE", including research papers for the first time from students' community at various undergraduate, post graduate and Doctoral level Programmes of our College. This volume develops the fact finding empirical approach among students community at higher education.

I extend my sincere gratitude to the Management of H.S.N.C. Board and our respected Principal Prof. Dr. CA Kishore Peshori for their constant support and motivation towards a strong Research foundation.

Finally, a big thank you to the Peer-reviewers and Publishing House for helping us in publishing this E-Journal. I invite feedback and suggestions from our Readers, Researchers and Academicians for further improvement in our E-Journal "MMK: ACE".

***Dr. Aashish S. Jani***  
***Vice-Principal & Executive Editor***

**PRINCIPAL'S MESSAGE...!**

Dear Members of the Academia,

It brings me immense joy and pride to witness the continued growth of SMT. M.M.K. College, especially in the realm of research, as evidenced by the expansion of our esteemed Research Centre in Commerce (Business Policy & Administration) and the recent approval in Accountancy.

I extend my heartfelt gratitude to the dynamic editorial team, led by Dr. Aashish Jani, Vice Principal, for their unwavering commitment and dedication to advancing the cause of research at our institution. Their tireless efforts have played a pivotal role in steering our academic community toward the frontiers of knowledge.

In the spirit of our rich cultural heritage, I am pleased to include a Sanskrit shloka in this research endeavour, symbolizing the fusion of tradition and progress in our scholarly pursuits:

“चरैवेतिचरैवेति...”

***“Keep Walking, Keep Walking”***,

The present focus on student-centric research in this Third edition of MMK: ACE is indeed a commendable initiative taken at the opportune moment. It reflects our collective commitment to nurturing the research acumen of our students, a vital aspect of our academic mission.

I express my sincere appreciation to the Research Committee, whose proactive approach has not only fostered the development of new faculty but has also provided a platform for meaningful research at both undergraduate and postgraduate levels. The previous volumes of MMK: ACE have been well-received by the academic community, and I am confident that this edition, emphasizing student research, will further elevate our standing.

Kudos to the editorial team for curating diverse themes that delve into various facets of the Economy and Education sector. I extend my appreciation to the Course Coordinators, specialized students, academicians, research guides, and scholars whose valuable contributions have enriched the content of this journal.

I applaud the continuous efforts of the editorial board in cultivating and promoting a robust Research Culture across all multidisciplinary programs. Your dedication is instrumental in inspiring our faculty and students to embrace the role of researchers and critical thinkers.

As we embark on this intellectual journey through the pages of MMK: ACE, I wish the entire team the very best. May the ideas shared in this volume pave the way for positive outcomes and catalyze many more students and teachers to embark on the rewarding path of research and scholarly exploration.

With warm regards,

***Prof. Dr. CA Kishore Peshori***  
***(Principal)***

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# Opportunities and Challenges of Tourism Industry in Ratnagiri District

MMK: ACE VOLUME 3: PAPER NO. 17

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**Abstract:-** The abstract of the study is given an executive summary. Tourism as a tool for economic development and employment generation, mainly in remote and backward areas, has been well known all over the world. It is the major service sector industry, worldwide in terms of revenue as well as foreign exchange earnings. Tourism plays a significant and active role in accomplishing the social objectives. Tourism is an economic sector that has the prospect to produce at a higher rate and can generate a lot of employment opportunities at destinations. The researcher tries to recognize a kind of tourism opportunity that will emphasize attracting tourists" arriving from several places of Ratnagiri district. A detailed SWOC analysis of Ratnagiri district is done to highlight the challenges and opportunities so it can arise as sustainable development. Ratnagiri can create a lot of opportunities to attract local and international tourists around the World. Ratnagiri can offer a memory to cherish for a lifetime with attractive charming beauty. Ratnagiri bears all the requirements to be one of the most popular tourist destinations in India. Ratnagiri has a lot of challenges like changing the attitudes of locals and potential tourists making them favourable towards the niche avenue. Aggressive marketing is required in terms of flyers and videos, if at all possible, on the internet and social media networking. The Government also involves supporting sources with new friendly policies, and supplies for 24 hours. Electricity, medical facilities, mobile and internet connectivity better safety, and security infrastructure. The hospitality Industry needs to invent value-for-money facilities.

**Keywords:-** Opportunity, challenges, tourists, employment generation.

## I. INTRODUCTION

Ratnagiri, nestled in the stunning Konkan region of Maharashtra, boasts incredible natural beauty. The lush green landscapes, pristine beaches, and historical sites make it a fantastic destination for tourists seeking a blend of scenic beauty, cultural richness, and relaxation. The region's unique charm attracts visitors from all around the globe, offering a perfect getaway with its serene beaches, ancient forts, delicious cuisine, and warm hospitality. Ratnagiri is indeed a treasure trove of natural wonders and historical marvels. The combination of serene beaches, cascading waterfalls, and the lush Sahyadri mountain ranges creates a breathtaking panorama. The coastline, adorned with coconut and cashew trees, presents a picturesque setting

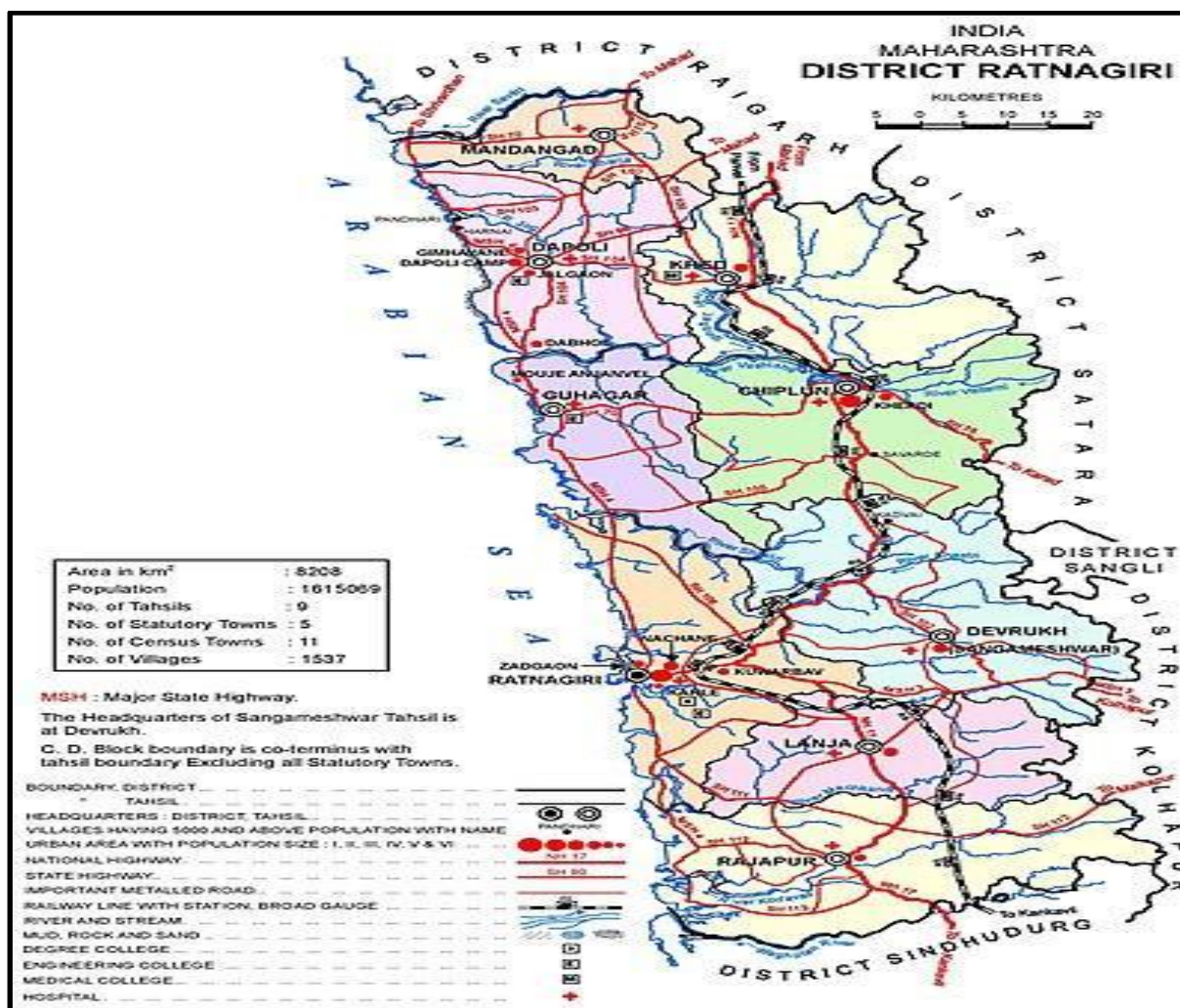
complemented by the Arabian Sea's soothing presence. The town's rich history is reflected in its ancient temples, seaside forts, and the captivating stories intertwined with the Pandava princes. Exploring these historical sites offers a glimpse into the region's deep-rooted cultural and mythological significance. Museums like the Tilak Ali Museum, housed in Lokmanya Bal Gangadhar Tilak's ancestral home, and Shiva Shruthi, dedicated to the great Maratha King Chhatrapati Shivaji Maharaj, serve as windows into Maharashtra's illustrious past. Visiting these museums is not just a learning experience but a journey through time, showcasing the contributions and legacies of these iconic figures. The region's peaceful atmosphere and unspoiled surroundings make it an ideal destination to unwind, recharge, and reconnect with the simplicity and beauty of the natural world.

## II. REGION STUDY

Ratnagiri district, nestled within the Konkan region of Maharashtra, occupies a significant geographical expanse. Spanning between 15°36' north to 18°5' north latitude and 73°5' east to 74°36' east longitude, it encompasses an area of 8208 square kilometers. Bordered by the Arabian Sea to the west, Ratnagiri district shares its boundaries with Satara, Sangli, and Kolhapur to the east, Sindhudurg to the south, and Raigad to the north. The district boasts a diverse landscape, with the Sahyadri mountain ranges gracing its eastern part, extending approximately 180 kilometers, and a coastline spanning around 167 kilometers. Within Ratnagiri district, there are nine tehsils: Ratnagiri, Chiplun, Khed, Sangmeshwar, Dapoli, Mandangad, Guhagar, Rajapur, and Lanja. Each tehsil contributes to the district's cultural, historical, and geographical richness, offering varied experiences and attractions for visitors and locals alike.



### III. MAP OF REGION



### IV. OBJECTIVES OF THE STUDY

- To study the prospective tourist places in Ratnagiri district
- To find major challenges in tourism development of Ratnagiri district

### V. RESEARCH METHODOLOGY

The current research is based on secondary data. The secondary data has been collected from Maharashtra Tourism Development Corporation (MTDC) reports and

surveys by other government and non-government agencies. Internet websites, journals, books various reports etc.

### VI. TOURIST DESTINATION IN RATNAGIRI DISTRICT

Tourist places in Ratnagiri district based on the three main categories: Religious, Historical, and Natural. Within the Natural category, we'll further subdivide into four subcategories: Waterfalls, Beaches, Hot Springs, and Hill Stations.

Table 1: Tourist Destination in Ratnagiri District

Sr. No.	Types of Tourism Place	Name of the Tourist Places
1	Religious	Anjarle, Dabhol, Asud, Adivare, Velneshwar, Kasheli, Hatis, Chinchkhari, Tikleshwar, Kasba, Ambav, Burband, Gondhale, Turambav, Bharane
2	Historical	Harnei, Panhalekazi, Govalkot-Govindgad, Sumargad, Gopalgad, Palshet, Bankot Jaigad, Ambolgad, Purnagad, Malgund, Kasba, Mahipatgad, Rasalgad, Mahipatgad, Ambdav
3	Naturals	
	1) Hill Stations	Machal, Ambet
	2) Beaches	Ganeshgule, Ladghar, Kolthare, Rohile, Tawsal, Madban, Ade, Karde, Undi, Malgund, Ambolgad, Ambolgad, Bhandarpule, Ambet, Warwade, Karambavane
	3) Waterfalls	Nivali, Adare, Chuna-kolvan, Sawat Sada, Tivare
	4) Hot Springs	Unhavare, Rajewadi, Aravali,

Table 2: Present Tourist Population in Ratnagiri District

Tahsil	Tourist During fairs	Local Tourist (in lakh)	Outside Tourist (in lakh)	Total Tourist per year (in lakhs)
Mandangad	0.16	0.1	1.03	1.29
Dapoli	0.25	0.4	2.66	3.31
Khed	0.395	0.05	0.26	0.71
Chiplun	3.91	0.71	2.65	7.27
Guhagar	0.205	0.59	2.55	3.35
Sangameshwar	3.15	0.48	8.89	12.53
Lanja	0	0.1	0.08	0.17
Ratnagiri	9.23	2.57	13.26	25.05
Rajapur	1.5	0.23	0.77	2.5
Total (in lakh)	18.8	5.23	32.14	56.17

Source: District Tourism Plan for Ratnagiri District

Lanja Tahsil has the less number of tourist visits while Sangameshwar and Ratnagiri tahsils have the highest number of tourist visits.

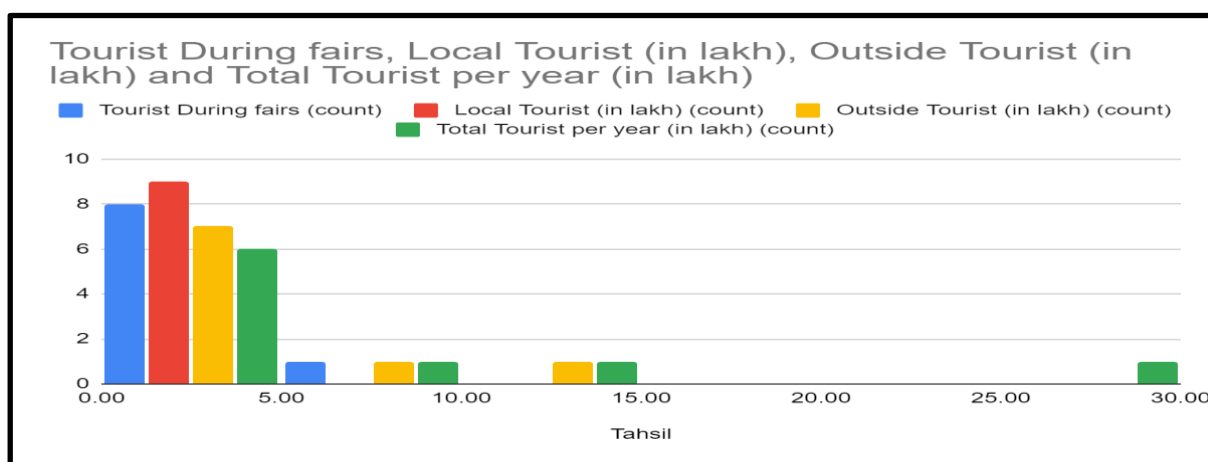


Fig. 1: Tourist Population in Ratnagiri District

Table 3: Ratnagiri Tourism: A SWOT Analysis

Strengths	Weaknesses	Opportunities	Threat
<ul style="list-style-type: none"> <li>• Tourist attractions serving varied interests like religion, beaches, creeks, forts, adventure places, waterfalls, nature, heritage, monuments, etc.</li> <li>• Proximity to Goa, the regional tourism hub</li> <li>• Good rail and road connectivity with major cities of India</li> <li>• Famous as the Alphonso mango and cashew cultivating region.</li> <li>• GI tag for Alphonso mango.</li> </ul>	<ul style="list-style-type: none"> <li>• Road infrastructure and public transport connectivity are issues in the district</li> <li>• Hotel accommodation/hospitality for the tourists is not properly developed.</li> <li>• Lack of marketing of the tourism sector. insufficient showcasing of tourism products and experiences</li> <li>• Lack of facilities and wayside facilities for tourists in the district</li> <li>• Low levels of campaign among stakeholders regarding the development of tourism in Ratnagiri.</li> <li>• compact role at present, played by local authority and communities in planning and providing tourism services, and controlling tourist activities</li> </ul>	<ul style="list-style-type: none"> <li>• The various tourist spots can be promoted as circuits to provide a complete tourism experience</li> <li>• Tourists traveling from Mumbai and Pune to Goa across through Ratnagiri. They need to be pursued to stay at Ratnagiri.</li> <li>• Existing beaches and creeks can be available for promotion of water-based tourism, adventure sports, and related entertainment facilities</li> <li>• Eco-tourism can be promoted in nature and forest ecosystems with the help of local communities</li> <li>• A large number of tourists visiting Ganpatipule and Marleshwar could be inspired to visit other destinations in the district</li> </ul>	<ul style="list-style-type: none"> <li>• Travelers may opt for Sindhudurg and Goa which have more attractive and developed beaches</li> <li>• Infrastructure development may be slow up leading to loss of momentum</li> <li>• Local opposition and/or reticence to promote tourism may discourage potential investors and tour operators</li> </ul>

Source: District Strategies Report Ratnagiri



## VII. DETERMINANT OF PROSPERITY OF TOURIST PLACES

It's great to know that tourism is prospering in Ratnagiri district. The determinants mentioned are indeed crucial factors that bring the prosperity of tourist places. Let's see each component:

### A. Accessibility:

Proximity to transportation hubs, such as airports, railways, and highways, is essential. Good road conditions and public transportation options enhance accessibility. Availability of tourist information centers for guidance.

### B. Historical Importance:

Historical monuments, landmarks, or archaeological sites give to the cultural appeal. Interpretation and conservation of historical sites add educational value. Festivals celebrating local history can attract visitors.

### C. Religious Significance:

Spirit of temples, churches, mosques, or other religious sites can attract believers and tourists. Festivals and religious events add quality and cultural richness.

### D. Improvement of Natural Resources:

Beautiful landscapes, beaches, mountains, and other natural attractions are significant. Conservation activity to maintain biodiversity and ecological balance. Chance to grow for eco-friendly activities like trekking, bird watching, or water sports.

### E. Availability of Various Tourism Sources:

Diversification of attractions, including cultural, adventure, and recreational activities. Promotion of local arts, crafts, and traditional presentation. Collaboration with local communities for reliable cultural experiences.

### F. Availability of Basic Amenities:

Sufficient accommodation alternatives, ranging from budget to luxury. Reliable infrastructure such as roads, sanitation, and waste management. Healthcare services, emergency facilities, and security provision for tourists.

In addition to this factor, community participation and sustainable development activity are crucial for long-term success. Local communities should benefit from tourism while ensuring the improvement of the area's unique identity and environment. Collaboration between the government authority, local businesses, and community stakeholders is essential to create a holistic and sustainable tourism development. Regular assessments and adjustments based on visitor feedback, changing trends, and environmental considerations will bring to the ongoing development of tourist destinations in Ratnagiri district.

## VIII. MAJOR CHALLENGES OF TOURISM IN RATNAGIRI DISTRICT

The undeveloped potential of Ratnagiri's natural capital may be hindered by various factors. Here are some potential reasons why the district has not fully capitalized on its natural resources for tourism:

### A. Infrastructure:

Infrastructure in Ratnagiri is indeed a crucial factor influencing its attractiveness to tourists. Transportation Challenges, Accommodation Facilities, Entertainment and Recreational Infrastructure, Modern Amenities, Visitor Information Centers, and Accessibility to Natural Attractions, are some key points highlighting the challenges associated with infrastructure in the district.

### B. Location:

Ratnagiri is located in the Konkan region of Maharashtra, which is relatively remote and not as well-connected to major cities as other popular tourist destinations in India. This can make it more difficult for tourists to reach and can limit the number of visitors.

### C. Environmental concerns:

The presence of environmental concerns in Ratnagiri, especially in relation to the protection of natural and cultural heritage sites, is a crucial factor that shapes the region's tourism landscape. Here are some considerations regarding environmental concerns Conservation of Natural Sites, Cultural Heritage Preservation, Limited Development in Protected Areas, Community Involvement.

### D. Lack of proper marketing:

Due to the lack of robust marketing strategies, the awareness of Ratnagiri as a tourist destination may be limited. The lack of effective marketing may impede efforts to attract both foreign and domestic tourists.

### E. Existing tourism products are underutilized:

The underutilization of existing tourism products and challenges related to visitor management in certain locations highlight the need for strategic planning and sustainable development in Ratnagiri's tourism sector.

### F. Limited Integration of Local Communities:

Opportunities lost for realizing the benefits of tourism for local people. The exposure and training programme to local people on how to promote and manage tourism has been limited. Local biodiversity conservation committees can be implanted and operationalized to govern specific locations and support local stakes in tourism.

### G. Mindset of people:

The mindset of the local population is an essential aspect in shaping the prosperity of tourism in Ratnagiri. Transforming tourism into a cultural aspect requires concerted efforts to change perceptions and encourage active participation.

### H. Other challenges:

The airport is not operational due to a short runway. The road distance from most major cities of Maharashtra is too long and the roads are quite narrow. This has reason large-scale migration of educated people out of Ratnagiri.

## IX. CONCLUSIONS

Addressing the challenges related to organization, infrastructure, regional disparities, and employment while investing in the potential of domestic tourists can

significantly help the sustainable development of tourism in Ratnagiri district. Strategic planning, community involvement, and targeted development initiatives will be key to bringing the district's tourism potential.

- In spite of the beautiful beaches and rich culture and culinary culture, the tourism sector in Ratnagiri is unorganized. This has hampered the district from tourism development due to lack of infrastructure, investment, less promotion, and lack of empowerment of local agents to play a more important role in the tourism sector. This is also due to the individual comfort and low poverty level in the district.
- The western part of Ratnagiri district is more appropriate for tourism development as compared to the eastern part.
- There are around 50 potential tourist destinations in Ratnagiri district at present. But because of several limitations, tourists are not possible to visit all places.
- The development of these tourist destinations will provide employment opportunities to the local people. This will help to bring down migration to other cities (Mumbai & Pune). This is because Ratnagiri district has the highest rate of migration to metropolitan cities in the last ten years.
- Domestic tourists can play an important role in the development of tourism in Ratnagiri district.
- Overall, it's important to note that the development of a tourist destination is influenced by a complex set of factors and may take time and effort to achieve. However, with the right investment and planning, Ratnagiri has the potential to become a popular tourist destination in India.

Now being said, Ratnagiri doesn't need to be like Goa to become a popular tourist destination. It needs to carefully cultivate its own identity. It need not have crowded beaches, pubs, casinos, and free-flowing beer to become a successful tourist place and when people will want to run away from busy city life and get lost in calmness and serenity, they will certainly be in **Ratnagiri!**

## X. RECOMMENDATIONS

- The infrastructure in Ratnagiri, including transportation, accommodation, and entertainment, may not be as highly developed as in other popular tourist destinations. This can make it less appealing to tourists who are looking for modern amenities and convenience. So needs to provide basic infrastructure facilities.
- The location of Ratnagiri in the Konkan region of Maharashtra indeed plays a significant role in shaping the tourism dynamics of the area. Here are some considerations related to its location.
- Determine and modify tourism products to cater to different interests, ensuring a well-rounded experience for visitors.
- Implement targeted marketing campaigns to raise awareness about underutilized locations and attractions.
- Involve local communities in promoting and showcasing the unique aspects of their areas. Encourage community-

based tourism initiatives to create a sense of ownership and pride.

- Communication facilities must be improved with easy access. E.g. Telephone / Fax /
- Internet etc. There is a need of communication guides in English and other foreign languages also good facility of signs and information leaflets.
- Establish channels for collecting feedback from tourists and local communities to continuously improve management practices.

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