

Group for Rural Activities

3 Day Camp to Ratnagiri, Maharashtra (3rd April – 5th April 2026)

Objective of the Camp

The camp was organised to provide participants with first-hand exposure to the socio-economic, cultural, ecological, and livelihood dynamics of the Konkan region of Maharashtra. Through field visits, discussions, and community interactions, the camp aimed to understand the relationship between local livelihoods, traditional knowledge systems, women-led enterprises, climate-related challenges, and community-based development initiatives.

The major objectives of the camp included:

- To understand the functioning of Self-Help Groups (SHGs) and women-led livelihood initiatives in the Ratnagiri region.
- To study the role of fisheries, agriculture, processing industries, and small-scale enterprises in sustaining rural livelihoods.
- To explore the impact of climate change on local agricultural and coastal economies, particularly mango, cashew, and fisheries-based livelihoods.
- To examine the functioning of Farmer Producer Organisations (FPOs), banking linkages, and government-supported livelihood schemes.
- To understand community-led conservation and sustainable livelihood initiatives supported through organisations and development programmes.
- To learn about the archaeological and cultural significance of the petroglyph and geoglyph sites in Konkan.
- To observe alternative educational and therapeutic approaches adopted for children with intellectual and developmental disabilities (especially autism).
- To engage with local communities, farmers, SHG members, and institutional stakeholders to understand rural challenges and adaptive strategies.

About Ratnagiri

Ratnagiri is the birthplace of **Lokmanya Tilak** as well as the land of **Bharatratna Maharshi Dhondo Keshav Karve**, **Bharatratna Pandurang Vaman Kane**, **Swatantryaveer Savarkar** and **Bharatratna Dr. Babasaheb Ambedkar**. Ratnagiri district has become well known, due to freedom fighter Vinayak Damodar Savarkar, who had been captured in Ratnagiri by the British government. Ratnagiri is a coastal district of Maharashtra state, situated in the western coast of India. This district contains numerous beaches, creeks, sea forts, harbours, hot water springs, caves, temples and other religious places, places of scenic beauty as well as the birthplace of some great personalities.

Ratnagiri district is rich in natural resources. The district has long coastlines, a thriving fishing industry, modern ports along the shore that support national and international trade, the Mumbai-Goa National Highway passing through it, and the boost to development brought by the Konkan Railway. Most importantly, Ratnagiri is famous for its delicious **Hapus (Alphonso) mangoes**, its sweet and vibrant local culture, beautiful temples, and unlimited opportunities for tourism. All these features give Ratnagiri a unique identity.

Nature has blessed this district with abundant beauty, which attracts tourists to its scenic landscapes. The warm and welcoming Konkani people are always ready to host visitors. Staying in traditional tiled-roof houses with courtyards and backyard gardens gives tourists a homely experience. The accommodation and breakfast facilities provided by the Tourism Development Corporation are affordable for travelers from all backgrounds, making them popular. That's why visitors easily fall in love with the charm of Ratnagiri.

Source: <https://ratnagiri.gov.in/en/about-district/?utm>

Day 1 (3 April 2026)

The journey for the Ratnagiri camp began early in the morning as the group departed from the IIT Bombay campus at around 3:30 AM. During the journey, the participants stopped at a highway dhaba for breakfast. The halt also provided the group with their first visual experience of the Konkan landscape and surrounding natural scenery. We clicked a group photo also with the GRA banner.



Figure 1: Group photo with the GRA banner at the breakfast location.



Figure 2: Scenic view of the Konkan landscape opposite the highway dhaba where the group halted for breakfast.

By around 11:00–11:30 AM, the participants reached their accommodation site, Gurukrupa Mangal Karyalaya. Shortly after arrival, the team from Jaljeevika Foundation met the participants and introduced them to the schedule and activities planned for the day.



Figure 3a and 3b: Left: Gurukrupa Mangal Karyalaya, the marriage hall and accommodation site for the group in Ratnagiri. Right: A dining table inside Gurukrupa Mangal Karyalaya, where the group stayed.

1. Interaction with Women Self-Help Groups (SHGs)

After reaching Gurukrupa Mangal Karyalaya, the participants were welcomed by the team from Jaljeevika Foundation, who introduced the group to the livelihood ecosystem and women-led initiatives operating in the Ratnagiri region. The team later took the participants to interact with women-led Self-Help Groups (SHGs) functioning across nearby villages.

During the visit, it was observed that the women were celebrating their own Women's Day on 3rd April. The celebration created a vibrant and welcoming atmosphere for the interaction. The women were dressed in traditional attire, wearing beautifully draped sarees along with traditional jewellery, nath, gajra, and other cultural ornaments, reflecting the local traditions and identity of the Konkan region.

The interaction focused on understanding the structure and functioning of SHGs, village-level sanghs, and federations operating in the area. Women members explained how SHGs had gradually helped them move towards entrepreneurship and collective livelihood activities through savings, training programmes, loans, and market linkages.

Several livelihood activities undertaken by the women's groups were discussed during the interaction, including:

- Fish pickle preparation
- Local masala production
- Vermicomposting
- Tailoring
- Beauty parlour services
- Pottery work
- Coconut-based product manufacturing

The women also discussed Farmer Producer Organisations (FPOs), particularly women-led coconut-based FPOs functioning in the region. Participants learned about:

- Packaging methods
- Lab testing procedures
- Transportation-related challenges
- Fixed recipes and quality maintenance
- Product marketing during exhibitions and local festivals such as the Mahalakshmi festival



Figure 4: A woman leader from a SHG addressing the crowd, explaining the functioning of SHGs and their role in promoting entrepreneurship and collective livelihood activities in Ratnagiri.

One of the major discussions during the session focused on fisheries-based livelihoods and value-addition practices. Women associated with fish processing activities explained the preparation of fish pickles and related products. They discussed how such enterprises supported household income generation and reduced seasonal livelihood dependency.

An important point repeatedly highlighted during the interaction was the role of government support in promoting entrepreneurship among women. The women explicitly mentioned that since 2014, several central and state government schemes had supported women-led livelihood activities and entrepreneurship initiatives in the region. According to the discussion, these schemes provided financial assistance, subsidies, and loans for activities such as:

- Fish pickle businesses
- Local masala production
- Fisheries-related enterprises
- Small-scale processing activities

The women further explained that both individual and collective loans were provided under subsidy-based schemes from the Government of India and Government of Maharashtra and that, in several cases, **businesses received support with up to 90% subsidy**. According to them, such financial assistance played a significant role in helping women collectively establish and expand their enterprises through SHGs and related organisations.



Figure 5: The GRA team, Women SHG members, and the Jaljeevika NGO team together posing with their respective banners after the interaction session.

2. Visit to Kanknath Agriculture Farm

Later in the day, the participants visited Kanknath Agriculture Farm to understand the agricultural practices followed in the Ratnagiri region. The visit focused on mixed farming systems, paddy cultivation, flower farming, local resource management, and climate-related agricultural challenges faced by farmers in the Konkan region.

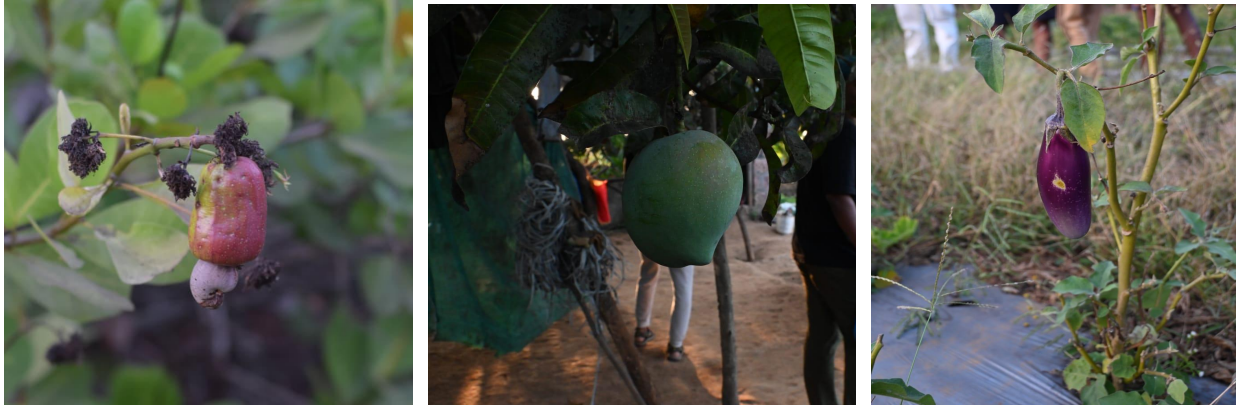


Figure 6a, 6b, and 6c: Cashew, Alphonso mango, and Brinjal cultivation observed at Kanknath Agriculture Farm.

During the interaction, the farmers explained that agriculture in the region is heavily influenced by climatic conditions, uneven terrain, and limited cultivable land. Participants observed that farmers practiced mixed farming, where different crops and activities were managed together within the same agricultural space.



Figure 7a, 7b, and 7c: Left: local grown chilli. Center: cow as a source of other livelihood options. Right: plateau rock which is why it is difficult to get a flat even for farming.

A major part of the discussion focused on rice cultivation practices. The farmers demonstrated a traditional agricultural tool used during paddy cultivation and explained that the tool helped reduce weed growth while improving fertilizer absorption in the soil. They mentioned that such traditional techniques were still preferred because they were efficient and suitable for local farming conditions.

The farmers also discussed the SRT method used in rice cultivation and explained how it reduced the need for repeated transplantation. During the interaction, one of the farmers demonstrated a mobile-based weather alert system used for farming activities. He showed the participants how rainfall alerts were received on his mobile phone nearly three hours in advance, helping farmers prepare accordingly before rainfall and manage agricultural activities more effectively.

The interaction further covered:

- Flower cultivation practices
- Mulching techniques for weed management
- Crop diversification within mixed farming systems
- Use of local agricultural knowledge in farming practices



Figure 8a and 8b: Left: Karonda (*Carissa carandas*) farming. Right: Shevanti (*crysanthamum*) flower plantation.

Another important aspect of the visit was the reuse of locally available resources in agriculture. Farmers explained the different uses of cow dung within farming systems, including:

- Compost preparation
- Soil enrichment
- Biofuel-related purposes

- Mosquito repellent applications

The participants also discussed cashew cultivation and horticulture-based livelihoods with the farmers. The farmers explained the economic importance of cashew cultivation in the region and shared concerns regarding changing climatic conditions affecting agricultural productivity.

Towards the end of the interaction, community members discussed several climate-related challenges affecting agriculture and horticulture in the region, including:

- Excessive heat conditions
- Pest-related crop damage
- Declining seed quality
- Climatic uncertainty
- Impacts on Alphonso mango cultivation

The farm visit provided participants with an opportunity to understand how traditional agricultural knowledge, local innovations, and adaptive farming practices continue to shape rural livelihoods in Ratnagiri.



Figure 9a and 9b: GRA team with farmer on his field on left and farm owner on right.

3. Sunset Halt on the Plateau

While returning from the farm visit, the group halted at a plateau to observe the sunset. The location provided a panoramic view of the surrounding Konkan landscape, allowing participants to experience the sunset from an elevated terrain that was distinctly different from the plains.

The participants observed the open lateritic plateau, strong winds, and the changing colours of the sky during sunset. The cool breeze and elevated landscape created a calm atmosphere after the day-long field visits and interactions.

The halt also gave participants time for informal discussions and reflection on the experiences of the day, particularly regarding women-led livelihoods, agriculture, fisheries, and rural life in Ratnagiri.



Figure 10: Sunset observed from the plateau, featuring an orange sky and blue water, resembling a painting.

Day 2 (4 April 2026)

The second day of the camp focused on understanding the cultural heritage, ecological landscape, inclusive education systems, and climate-linked livelihood challenges in the Ratnagiri region. The day included visits to petroglyph sites, educational institutions, and interactions related to fisheries, mangrove conservation, and coastal livelihoods.

1. Visit to the Petroglyph and Geoglyph Sites

The day began with a visit to the petroglyph and geoglyph sites located on the lateritic plateaus of the Konkan region. During the visit, the participants learned about the archaeological importance of the carvings and symbols found on the rock surfaces.

The discussion focused on:

- Petroglyphs
- Geoglyphs
- Pictographs
- Early human expression and cultural representation
- Archaeological discoveries in the Konkan region

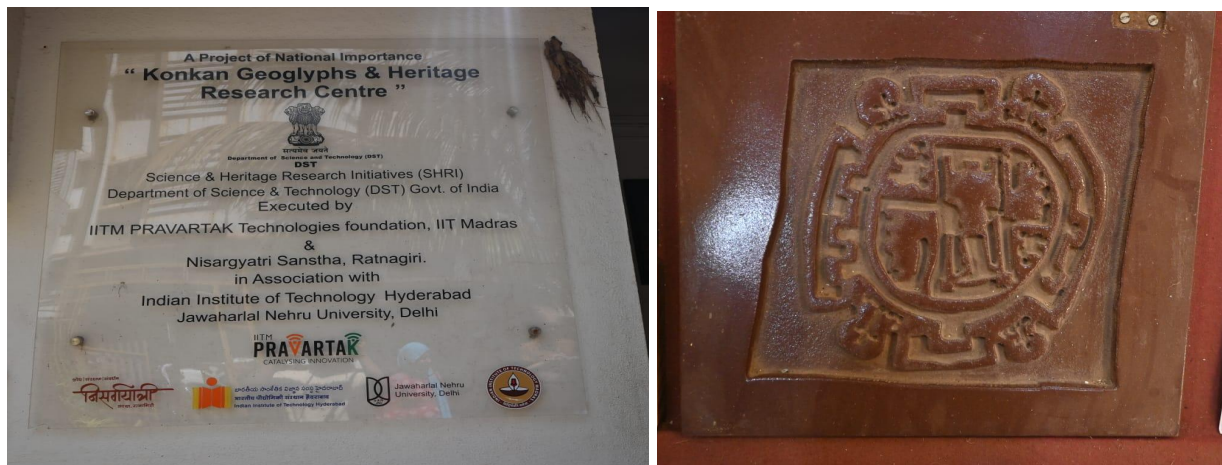


Figure 11a and 11b: Left: The museum. Right: A representation of a geoglyph, illustrating the archaeological importance of the rock carvings.

The resource persons explained that many of these discoveries became known through local observations and information shared by villagers and community members. Participants learned that the sites gained attention because of continuous exploration and documentation efforts carried out in the region.

The interaction also included discussions regarding:

- Sustainable tourism
- Heritage conservation
- Community participation in archaeological preservation
- UNESCO-related recognition and documentation processes

Participants were introduced to different methods used for identifying and documenting the sites, including:

- Drone-based mapping
- Photogrammetry
- Manual exploration techniques

The visit also highlighted the ecological characteristics of the lateritic plateau landscape. Discussions were held regarding water retention properties of the plateau ecosystem and the importance of preserving such landscapes within the Konkan region. The visit provided participants with an understanding of how heritage conservation, ecology, and community participation intersect within the region.



Figure 12a and 12b: Left: The instructor providing information about geoglyphs. Right: A representation of the local terrain.

2. Visit to Avishkar School

Later in the day, the participants visited Avishkar School, an institution working with children with developmental and intellectual disabilities (especially autism). The visit provided an opportunity to understand alternative educational approaches, therapy-based learning systems, and inclusive learning environments.



Figure 13: The GRA group with the Avishkar School team after the interaction, highlighting the visit to the institution working with children with developmental and intellectual disabilities.

During the interaction, the school authorities explained that the classrooms were designed without corners in order to create open and comfortable spaces for children. Participants observed that students were grouped according to their learning needs, comfort levels, and behavioural requirements rather than conventional classroom structures.

The discussions focused on:

- Autism
- Intellectual disabilities
- Sensory learning approaches

- Physiotherapy support
- Behavioural adaptation
- Communication support systems

Participants also visited sensory rooms and therapy spaces designed for student engagement and learning support.

The institution further demonstrated vocational and activity-based learning methods through products prepared by students, including:

- Paper bags
- Diyas
- Keychains
- Greeting cards
- Coconut shell products
- Envelopes



Figure 14a and 14b: Left: Products prepared by children at Avishkar School. Right: The GRA team interacting with the teachers during the visit.

The interaction highlighted the importance of personalised learning systems, routine-based education, and therapeutic support in creating inclusive educational environments for children with developmental disabilities.

3. Interaction with Women-led Processing and Livelihood Enterprises

Later during the day, the participants interacted with women associated with small-scale processing and livelihood enterprises in the region. The discussion mainly focused on locally produced products such as cashew-based items, masalas, and other processed goods prepared by women-led groups and SHGs.



Figure 15: GRA team interacting with women SHG

During the interaction, the women explained that despite preparing quality local products, sales often remained limited because most of the activities had to be managed independently at the small-group level. They described how the same group of women handled almost every stage of production and marketing on their own, including:

- Processing of products
- Packaging
- Labelling
- Storage
- Transportation
- Marketing and sales

The women shared that managing all these activities without large-scale institutional support or wider market access made it difficult to expand their businesses. Participants observed that although the products were locally prepared and processed, the workload involved in handling every stage of the supply chain reduced the scale and reach of sales.

The interaction provided insight into the amount of labour, coordination, and time required to sustain small women-led enterprises involved in cashew processing, masala production, and other local products in the Ratnagiri region.



Figure 16: The GRA team, Jaljeevika team, and women SHG members posing with their banner.

Day 3 (5 April 2026)

The final day of the camp focused on observing local coastal markets, learning about the fisheries sector, and visiting historically significant locations in Ratnagiri. The day concluded with informal interactions, reflections, and a vote of thanks to the hosts and organisers.

1. Visit to the Local Fish Market

The day began with a visit to a local fish market, where participants observed the functioning of coastal market systems and fisheries-related economic activities in Ratnagiri.

During the visit, participants observed:

- Different varieties of fish available in the local market
- Fish selling and trading activities
- Local market interactions
- Processing and handling practices followed by vendors

The visit provided insight into the everyday functioning of fisheries-based livelihoods and the importance of fish markets within the coastal economy of the region.



Figure 17a and 17b: Left: Different varieties of fish available in the local market. Right: Fish selling and trading activities observed at the local fish market.

2. Visit to the House of Lokmanya Tilak

Later during the day, the participants visited the house of Lokmanya Bal Gangadhar Tilak in Ratnagiri. During the visit, the participants were informed about the life, contributions, and historical significance of Lokmanya Tilak.

The interaction included discussions regarding:

- His role in India's freedom movement
- His contributions to society and public life
- Historical aspects associated with his residence and personal life

The visit provided participants with an opportunity to connect with an important historical figure associated with Maharashtra and India's nationalist movement.



Figure 18a and 18b: Left: Statue of Lokmanya Tilak. Right: Ceiling of his house.

3. Visit to the Fish Museum

Following the market visit, the participants visited a local fish museum to learn more about marine life and fisheries-related knowledge associated with the coastal region.

The visit provided participants with exposure to:

- Different marine species
- Fisheries-related information
- Coastal ecosystem awareness
- Marine biodiversity associated with the Konkan coast

The museum visit complemented the earlier discussions held during the camp regarding fisheries-based livelihoods and coastal communities in Ratnagiri



Figure 19: Different types of fish at the museum, providing exposure to marine biodiversity associated with the Konkan coast.

4. Local Market Visit and Closing Interaction

The participants also spent time visiting local markets and shops in Ratnagiri. This provided an opportunity to observe local products, regional food items, and small-scale commercial activities within the town.

Towards the end of the day, the camp concluded with a closing interaction with the hosts and organisers. Participants reflected on their experiences from the three-day field visit, including interactions related to:

- Women-led SHGs
- Fisheries and processing-based livelihoods
- Agriculture and farming practices
- Heritage conservation

- Inclusive education systems
- Coastal and rural livelihoods

The participants expressed gratitude to the hosts, organisers, local communities, and resource persons for facilitating the camp and sharing their experiences and knowledge throughout the programme.



Figure 20a and 20b: Left: Cashew fruit and local vegetables at the market. Right: Women selling Alphonso mangoes.

References:

1. [X7VV+G2V, Anand Madhav Marathe. Gurukripa Mangal Karyalay, Gurukripa Marg, 415612 Paryachi Ali, Tilak Ali, Ratnagiri, Maharashtra 415612](#)

Disclaimer:

This report has been prepared by Aditi Mishra, a volunteer with the Group for Rural Activities (GRA), based on personal field observations and interactions with various stakeholders during the 3 Day Camp to Ratnagiri, Maharashtra (3rd April – 5th April 2026). The information, analysis, and views expressed herein are based on exact field observations and analysis by the author, and facts check has been done whenever needed.