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TERA VILLAGE REPORT
A SOCIO ECONOMIC STUDY



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Short Profile

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ABSTRACT:

Tera was the first Heritage Village declared by the government of India. Tera is a picturesque village. It consists of people living in conservative communities. The village is economically stable and the villagers seem to be adequately provided for. However, despite the declaration of the status of Heritage Village, the village fails to attract much attention it deserves. Financial inclusion is not complete and we did not see any functioning bank branch in the village. Tera, like many other villages and towns in Kutch, seems to portray a heritage far forgotten and abandoned in the wake of modernization. Tera, is a village in transition.

KEYWORDS

Tera, Heritage Village, Communities, Tourism.

INTRODUCTION

Tera is a historic village (500 years old) in Abdasa Taluka of Kutch (Bhuj) district located 13 km (8.1 miles) from the Taluka headquarters Naliya, and 84 km (52 miles) from the district headquarter, Bhuj. Tera was the first Heritage Village declared by the government of India.

HISTORY:

Historically, Tera was an estate (Jagir) given by the rulers of Kutch to their brethren. Tera Jagir consisted of 41 villages, and was one of the largest jagirs of Kutch. Tera was given to one of the sons of Rao Raydhan I during the reign of Deshalji I (1718–1741). During the reign of Lakhaji I (1741–1760), the Chief of Tera revolted against the ruler of Kutch. Rao Lakhaji I sent his troops to subdue the Chief, damaging the village and the nearby Tera Fort. The Chief of Tera subsequently surrendered and swore allegiance to Lakhaji once again. However, most of the present structures and Havelis were built during reign of Rao Deshalji II (1819–60).

The Jain derasar of Tera, originally built in the 17th century by Sheth Raimal Shivji and Sheth Buddha Dossa. The temple and its sculptures were rebuilt in 1895 chiefly by the Mistris of Kutch, a notable artisan community in the region. The nine-peaked temple's frontage features sculptures depicting romantic postures. The Tera derasar is one of the five Jain temples of Abdasa ni Panchtirthi, and was further refurbished in 1971. It is now a major pilgrimage site for the Jain community. This temple, together with temples of Kothara, Naliya, Jakhau and Suthri, are known as Moti Panchtirthi (or Greater Pilgrimage) by Jains. The temple is also known as Kanch Mandir (or Glass Temple) as there are elaborate carved paintings on glass inside the temple. The main garbhagriha of the temple houses an idol of Parshwanath carved on black marble; hence, the temple is also called Shamlaji Parshwanathji Derasar.

The Darbar Gadh, the house of the Chief of Tera. The house features original Ramayana wall paintings, produced by kamanger painters; the paintings total 21.9 metres (72 ft) in length and 87 cm in width, and cover all four walls of the Chief's bedroom.

The Tera Fort, located outside the village, which was damaged during the revolt of the 1740s. The fort was further damaged during the earthquake of 1819. However, some parts of fort were rebuilt during reign of Deshalji II. The fort is now a tourist attraction.

The Mahadev temple of Pinglaswar, which is located 35 km (22 mi) from Tera. The Chhatri of Rao Hamirji (1525-1537). The Hindu temples of Modheshwari and the goddess Ashapura.

PRESENT STATUS:

Tera was the first Heritage Village declared by the government of India. Tera is a historic village (500 years old) in Abdasa Taluka of Kutch (Bhuj) district located 13 km (8.1 miles) from the Taluka headquarters Naliya, and 84 km (52 miles) from the district headquarter, Bhuj. Though farming is the main occupation of Tera's inhabitants, crafts such as Bandhini, block printing, mirror work and Jats embroidery also provide main revenue. The ancient 250 years old Jain Temple (Derasar) is known for colorful carved glass paintings is also one of the pilgrimage of Jain's Nani Panchtirthi for the villagers. It derives income from 50,000 pilgrims visiting to see the Shamlaji Parshwanathji. Accommodation in

Tera and hospital facilities is also available in village. Education in Tera is provided by two primary schools and the Sri Tera Gomtiben Naranji Bhadra High School.

There are three ancient man-made lakes adjacent to each other in vicinity of village, which provides water for village needs and are interlinked through underground channels. The interlinking of these three manmade lakes is a fascinating work of engineering and water management. It is a remarkable example of traditional knowledge of water conservation and management. These three ponds and surrounding light-wooded jungle provide good hosting grounds for various birds and animals.

A century-old banyan tree with seating arrangement, the Ashoka Stambh with stone railing and the imposing fort stone wall with strategically built gates are a few indicators of its grandeur. The Darbargadh is situated in the north of the village. Its strong and massive structure is symbolic of the authority and power of the local rulers. The unique fresco in the palace, based on the Ramayana epic is an outstanding specimen of the rich heritage of Kutchi art.

STATEMENT OF THE RESEARCH PROBLEM:

However, despite the declaration of the status of Heritage Village, the village fails to attract much attention it deserves. Tera's population consists of the Khatri (and the Muslims), the Kolis, the Darbaris, the Bhanushalis, Jains and the Brahmins. The Kolis and the Khatri forming the majority. Muslim are in a majority in the village. There are few Jain families remaining in the village, because of migration by this community. Among Muslims, khatri are said to be in a majority. The other communities are the kolis and the bhanushalis. The household size among the kolis and muslims is relatively large. The different communities reside in their specific areas, though the division is not strict. Each community has its own peculiarities in terms of their social demography. There are differences amongst the different communities leading to suspicion of the intentions of the other communities. This is exaggerated by interventions which are quickly seen as beneficial to one community or the other. There are legacy issues involved here and the political narrative of the immediate past can explain the persistent differences. The mutual suspicion is a corrosive element and calls for leadership which can unite the different groups under the same program.

OBJECTIVES OF THE RESEARCH STUDY

The research is based on the following hypothesis:

- 1) To study the socio-economic conditions prevailing in Tera Village.
- 2) To identify areas to increase tourism in Tera Village.

METHODOLOGY:

A narrative as well as detailed Questionnaire method was adopted. Field visits were the main method of obtaining information.

Coverage: A total of 165 respondents, which covered 886 residents, was done. We visited most of the

areas in the villages. Our coverage of the various communities indicates that all of them were covered. All the different occupations were covered.

Proportion of people belong to different category

	Frequency	Percent	Cumulative Percent
Hindu	112	67.9	67.9
Muslim	51	30.9	98.8
Jain	2	1.2	100.0
Total	165	100.0	

	Frequency	Percent	Cumulative Percent
Bhanushali	55	33.3	33.3
Jain	9	5.5	38.8
Rajput	5	3.0	41.8
Darbar	3	1.8	43.6
Kolis	7	4.2	47.9
Khatri	13	7.9	55.8
Pinjara	6	3.6	59.4
Lodhra	18	10.9	70.3
Lohana	7	4.2	74.5
Sodha	2	1.2	75.8
Goswami	3	1.8	77.6
Others	37	22.4	100.0
Total	165	100.0	

Composition of the Villagers:

Representatives of all the castes were covered in the survey. The survey does not reflect the exact proportions of the different caste groupings in the village. The general breakup has been reflected in the survey.

Muslims are in a majority in the village. There are few Jain families in the village, because of migration by this community. Among Muslims, khatri are said to be in a majority. The other communities are the kolis and the bhanushalis. The household size among the kolis and muslims is relatively large. The different communities reside in their specific areas, though the division is not strict. There are differences amongst the different communities leading to suspicion of the intentions of the other communities. This is exaggerated by interventions which are quickly seen as beneficial to one community or the other. There are legacy issues involved here and the political narrative of the immediate past can explain the persistent differences. The mutual suspicion is a corrosive element and calls for leadership which can unite the different groups under the same program.

OCCUPATION:

Our survey indicates that more than half the families are engaged in agricultural related activities. Every fifth family has a job to sustain themselves. Over a tenth of the families have a business background. The number of families involved in cottage industry would be about twelve percent. It is clarified that many households are carrying out cottage industry activity by the women in the house as an income supplementing measure.

The area boasts traditional skills in block printing and bandhini dyeing. These skills are zealously guarded. The secrecy has become a trap because there is a hesitation at learning new things. Agricultural activity displays a greater skills development with the usage of machines and better agronomic practices.

There is a felt need for better information. All the villagers feel that the progress being made in the country is passing them by. This is fueling migration and a desire for education. A library which can act as an information aggregating and dissemination center will be welcomed by the villagers.

	Frequency	Percent	Cumulative Percent
Agriculture	39	23.6	23.6
AgriLabour	48	29.1	52.7
Service	33	20.0	72.7
Business	17	10.3	83.0
Carpentry	2	1.2	84.2
Handicrafts	8	4.8	89.1
Bandhani	1	.6	89.7
Others	17	10.3	100.0
Total	165	100.0	



INCOME OF THE RESPONDENTS:

Total Annual Income of the Family

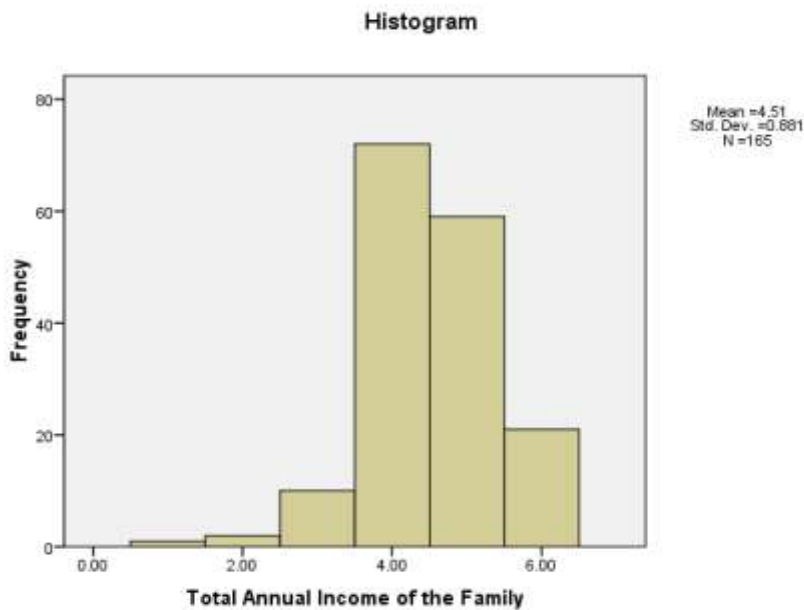
	Frequency	Percent	Valid Percent	Cumulative Percent
less than 10000	1	.6	.6	.6
10001 to 25000	2	1.2	1.2	1.8
25001 to 50000	10	6.1	6.1	7.9
50001 to 100000	72	43.6	43.6	51.5
100001 to 200000	59	35.8	35.8	87.3
above 200000	21	12.7	12.7	100.0
Total	165	100.0	100.0	

The income of the respondents works out to an average of Rs. 1,25,146 per annum. The distribution shows that 72 villagers are in the 50,001 to 100000 bracket i.e. 44% of the total respondents whilst those with an income of Rs 100001 to 200000 works out to 36% of the total respondents.

These income figures do not consider the transactions which are not monetary in nature. (barter etc) Financial inclusion is not complete and we did not see any functioning bank branch in the village.

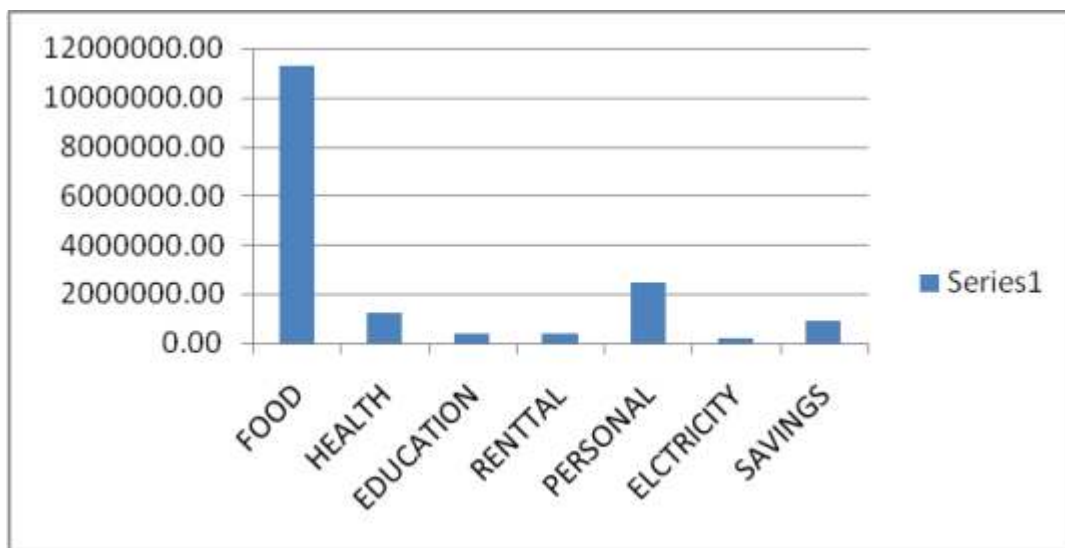
Our survey did not reveal any major differences in income in the different religious groups. The perceived wisdom is that the Muslim has a significantly lower income. A possible explanation is the family size.

There is a substantial economy based on remittances from outside the village. Some of these have been captured by the survey. We encountered hesitation in disclosing the income by the villagers.



EXPENDITURES:

The expenditures of the respondents were captured by disaggregating them into different heads. Food, , health, education, rent, electricity and savings were the heads used to separate out the various components.



PIE DIAGRAM FOR THE EXPENSE HEADS:

Pie Diagram Upon the Expenses: Proportion to the percentage

Table-1: Exact Data

FOOD	HEALTH	EDUCATION	RENTAL	PERSONAL	ELECTRICITY	SAVINGS	OTHERS	TOTAL EXPNSE
11296600	1252080	409400	359380	2438700	203750	887800	3801490	20649200

Table-2: Percentage Data

FOOD	HEALTH	EDUCATION	RENTAL	PERSONAL	ELECTRICITY	SAVINGS	OTHERS	TOTAL EXPNSE
55%	6%	2%	2%	12%	1%	4%	18%	100%

FOOD:

The Respondents in the survey spent Rs. 11296600 per year on food. This was 55% percent of the total expenditure. The issues which affected them were as follows:

Most of the villagers were vegetarian. Their health profile was better as a consequence.

A substantial proportion of the exchange of food products was by way of barter. Milk was available in the house itself as many houses were keeping domesticated cows/goats.

Waste generated by agricultural activity or household waste was fed to livestock or used as fertilizers.

LPG was the preferred method of cooking. A bottle of LPG cost Rs.490/- including the transport from Naliya. Firewood and kerosene was also used as energy sources.

There was no eatery in the village except a couple of shops selling tea.

HEALTH:

The Respondents had spent a total of Rs.1252080 on health for the year. This represents 6 % of the of the total expenditure.

The villagers are not satisfied by the medical facilities, the availability and quality of doctors and the availability of medicines. A medical shop in the bazaar has stocked OTC drugs and sometimes doubled as a health advisor.

The villagers had to visit Naliya or Bhuj to cure any major ailments. The health issues affecting the villagers were as follows: diabetes, arthritis, blood pressure, skin ailments, paralysis, fever, waterborne diseases etc.

EDUCATION:

Education accounts for 2% of the total expenses i.e. Rs. 409400 for the last year.

The education was free for both girls and boys upto 10th standard. It was available in the village. This reduced the expenditure on education.

No system for vocational courses like carpentry, bandhni, masonry, etc.

RENT:

The respondents reported a rent expenditure of Rs. 359380, which makes up 2 percent of the total expenditure.

SAVINGS:

The respondents reported a saving of Rs. 887800/- which was 4 percent of the total income.

The financial savings are in the form of deposits in the Post Office, insurance policies of LIC and Provident Fund. There is saving done in repair/renovation of house and other avenues. Financial inclusion is not complete and the team did not see any functioning bank branch.

PERSONAL EXPENDITURE:

The villagers reported a personal expenditure of Rs 24,38,700/- which constituted 12 percent of their expenditures.

A large portion of this was the difficult to quantify expenditure on transport services. Whilst the addiction rates were low, some of the expenditures on bidis and cigarettes were reported.

ENERGY SOURCES:

The villagers used LPG bottles or firewood for their energy purposes. Many of the houses used kerosene as a supplement. The number of houses with LPG facility was used by 118 houses. The number of houses using firewood was 88 in number.

VEHICLES AND APPLIANCES:

The villagers owned a cumulative total of 66 moving vehicles. This comprised 40 two wheelers, 12 cars and 4 tractors. The tractors were owned by the farmers, who had other agricultural equipments. Almost all the houses (144) had TV and most of them had mobiles. The villagers had 17 sewing machines and 14 refrigerators

AGRICULTURE:

Agriculture is the mainstay of the Tera economy. The main crops grown are mag, guar, til, bajra, and cash crops like erandel, BT cotton in few farms and guar gum. Tomatoes, chillies, chikkoos, guavas and even pomegranate was grown in some fields. The land is fertile and it is possible to grow three crops during the year. The constraint is the availability of water.

The water use is efficient. We saw the use of drip irrigation methods in the fields.

A portion of the produce is used in the village itself as barter. There is some farm related advice from state agencies, but it is not regular. The advice would relate to weather conditions, the prices of different inputs and the prices of produce in the market.

Agriculture is a major employer in the village. More than 50 percent of villagers derive their income from agriculture. There is significant use of farm equipment thanks to rising labor costs.

HANDICRAFT:

Handicraft and block printing are vibrant economic activity in the village. The activity is a low margin labor intensive business. The reported number of households solely dependent on the activity is 5.4 percent. However, a large number of households employ themselves in this activity. Women, who can work at it part time, obtain gainful employment to supplement their family's income, as part of this work.. The activity is home to award winning craftsmen, whose work finds demand in far off places. The cost of marketing and the absence of marketing initiatives in the village is a serious complaint. The cost difference between the produce in the village and in the towns is substantial, so much so that it is priced out of the market. Some of the villagers therefore go outside, including Mumbai, to cut these costs and obtain a better price. They take help of cheaper efforts by NGO's (Kala Raksha, Bhujodi, etc) and government agencies to make a viable and profitable sale in the adjoining areas. There are efforts to improve the quality of the produce.

REALTY:

Realty has made an appearance in the village. A town style apartment block has come up on the

outskirts of the village, touching the main road. The prices quoted seemed high.

There is some construction activity with some house being renovated and repaired. The village has reasonable housing stock though a few need repair from the damage due to the earthquake of 2001.

WATER:

History tells us that many civilizations have risen and then petered out because of the change in the availability of water. The Indus Valley civilization is a case in point. At the micro level, Tera represents a case of water distress. The shortage of water has put a cap on its growth and there are clear signs that it is diminishing in size. Storage tanks to supply water to Tera, was built nearly 400 years ago. This stored water sustained and developed the village. The annual rainfall averages 30 inches.

The existing supply of water is managed efficiently. Water quantity is not adequate to meet the current needs. No data for the requirement of water on a litres/day for the village was available. The needs of the agriculture could not be quantified. One study has put to water deficiency for the households at 37 percent.

Water by tap is restricted to daily/weekly/fortnightly depending on area and availability. There is a charge of partiality by the residents depending upon the area. There is theft of water, mainly for agriculture. Water is needed for cottage industry like bandhni and for livestock.

A charge of Rs.200/- per month is not paid by most residents on complaint that there is little water being delivered.

The water quality is not good though the residents are resigned to what they get. Tests have shown unacceptable amounts of organic matter making the water unpotable. There are a few RO water purification plants, where the pure water is sold at Rs. 40/- for 20 litres. The residents are willing to pay higher rates for good quality water.

TOURISM:

There are some exquisite temples and historic structures which can be the nucleus of a tourism industry.

We witnessed a busload of outsiders who came to the Jain Temple in the evening. They overflowed the accommodation and many slept on floors. After finishing their religious rituals, they left in the morning. There are many tourists of this nature. They have simple needs and they barely spend a day in Tera. It will be difficult to build a commercially viable tourism industry on the strength of these tourists.

There is a wildlife sanctuary near the village. The Sanctuary has been denuded of wildlife and wildlife sightings are virtually absent. When the team visited the sanctuary, the showcase wildlife; that is The Great Indian Bustard, are now down to single digits.

The nature walk which was charted earlier is attractive. Whether it can be sufficient to attract tourists to spend more time in Tera is a moot point.

CONCLUSION:

Tera, like many other villages and towns in Kutch, seems to portray a heritage far forgotten and abandoned in the wake of modernization.

This fortified village displays a blend of rich biodiversity with an accompanying richness in its culture. But it is also at the same time apparent that it's not a place unaffected by an ongoing outside influence.

Ancient architecture seems no longer to be an object of reverence, the traditional handicrafts are customized for a more commercial market, crop patterns have changed in spite of incompatible soil and weather conditions and so on. Pilgrim tourism is a vibrant activity of the village. The contribution of this activity has not been quantified.

Government presence is erratic and fraught. It is caught in bureaucracy and possible corruption leading to a poor quality of infrastructure development..

It shall be apparent to any observer that commercialization has seeped into the deepest of roots of our geographic territory. Tera, is a village in transition.

Tera is a picturesque village. It consists of people living in conservative communities. The village is economically stable and the villagers seem to be adequately provided for.

Tera is home to quality craftsmen and good agricultural prospects. They are enterprising and promote their products outside the village. It is a labor intensive low margin activity.

The difference, among the communities, hobbles its growth and development. The development of the fourth tank to conserve rain water is a case in point. The villagers should make efforts for higher profitability activities. The community suffers from a lack of information about the possibilities that can change their circumstance.

The advent of technology is bringing change among the villagers. Thus the increasing presence of water purification plants is an area of development. All the villagers possess mobile phones and this suggests that an imaginative intervention can be a force for change.

The villagers are positively touched by national developments. Thus it provides a reason for augmenting skills and become a part of mainstream changes.

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NOTES:The respondents were hesitant to give the exact figures regarding income. This was clear amongst those respondents with relatively higher incomes. All the different expenditures were

approximate as reported by the respondents. The team met afterwards to arrive at an accurate approximation when the data was entered in the reporting data sheet.

Many of the items covered in personal expenses were not clear and sometimes involved an element of double counting; as food expenses were treated as personal expenses by some of the respondents. Some changes have been made on this count.



Inner fort wall



Tera Jain Derasar

Images from <http://kutchdo.blogspot.in>

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