CHAPTER 5

CONSTRAINTS AND ACHIEVEMENTS OF TRAINED ENTREPRENEURS IN ASSAM

This chapter is about the awareness level, constraints and achievements of the trained entrepreneurs in Assam with special references to the study area. It also conforms to query number 3 as to the awareness level of the trained entrepreneurs regarding institutional finance, schemes, incentives of government etc. Despite receiving financial support from the financial institutions by entrepreneurs in the study area, yet they have been facing certain operational and other problems in establishing and running their business. Analysis of the nature and root causes of such problems and constraints and seeking a solution to these issues is the main objective of the chapter. This is again in conformity with query number 4 which has been investigated upon.

5.1 Challenges before the trained entrepreneurs

Entrepreneurship is not a bed of roses for the people of Sivasagar District. Entrepreneurs face some problems not as an entrepreneur but as a promoter. When compared to other districts of the state, problems of trained entrepreneurs of Sivasagar district are more in number. The degree and intensity of problem encountered by the trained entrepreneurs are not the same. Entrepreneurs of Sivasagar district face various problems in establishing and successfully running their business. The problems faced by trained entrepreneurs are tabulated in Table 5.1
Table 5.1

<table>
<thead>
<tr>
<th>Sl. No.</th>
<th>Problems</th>
<th>No of respondent</th>
<th>per cent of respondent</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Socio-personal problems</td>
<td>40</td>
<td>20</td>
</tr>
<tr>
<td>2</td>
<td>Managerial problems</td>
<td>40</td>
<td>20</td>
</tr>
<tr>
<td>3</td>
<td>Technical problem</td>
<td>28</td>
<td>14</td>
</tr>
<tr>
<td>4</td>
<td>Raw material and marketing problem</td>
<td>20</td>
<td>10</td>
</tr>
<tr>
<td>5</td>
<td>Financial problem</td>
<td>48</td>
<td>24</td>
</tr>
<tr>
<td>6</td>
<td>Training and support</td>
<td>24</td>
<td>12</td>
</tr>
</tbody>
</table>

| Total  |                                               | 200              | 100                    |

Source: Field Survey.

From the Table 5.1, it can be concluded that, 20 per cent of the respondents stated that they have lack of confidence and no support by family to start a business, 20 per cent of the respondents have faced managerial problems i.e. labour absenteeism, transportation problem, lack of skilled labour and lack of knowledge of general management. 14 per cent of the respondents have faced technical problem like inadequate availability of land, plots and premises, non availability of agency to guide, poor record keeping and control. 24 per cent of respondents have faced financial problems like non-availability of loan and subsidies due to red tapism, price fluctuations of finished products, lack of working capital, price fluctuation and variation in raw materials etc. 12 per cent of the respondents have faced problem of training and support from govt. as the advisory organization because of exploitative and dishonest nature of government officials. 10 per cent respondents have problem of raw material and marketing. Sivasagar district is rich in natural resources. Due to ONGCL and tea gardens, the economic environment of Sivasagar is suitable for entrepreneurs. Moreover, Assam’s handicrafts and handloom products have greater demand for ONGCL employees from outside Assam. Eri, Muga and Pat (Silk) cloth also have
demand in the market. The govt. of Assam has taken various initiatives to bring about an increase in entrepreneurs in Sivasagar District.

5.2 Government Programmes for Development of Trained Entrepreneurs in Assam

Several government and non-government agencies and programmes have been targeted to bring about the development of entrepreneurs in Assam.

These programmes are not only for Assam but the entire country. Some of these are:

- Federation of societies of women entrepreneurs (FSWE)
- Small entrepreneurship Development Institute of India (SEDII)
- Development of women and children in rural areas (DWCRA)
- Integrated Rural Development Programme (IRDP)
- Prodhani Mantri Rojgar Yojana (PMRY)
- Training of Rural Youth for Self Employment (TRYSEM)
- Women’s Corporate Finance Corporation (WCFC)
- Financial Assistance through Women’s Development Corporation (FAWDC)
- National Backward Classes Finance and Development Corporation (NBCFDC)

Entrepreneurs encounter difficulties in getting loans from banks and financial institutions for starting their business ventures. To overcome these difficulties, banks and financial institution have developed specialized schemes for trained entrepreneurs. Two such important schemes are
• Mahila Udyog Nidhi (MUN) of Small Industries Development Bank.

• Stree Shakti package (SSP) of State Bank of India.

The NER is an industrially backward region, so the Govt. of India declared a special policy for NE namely “Industrial policy for North East” in 1997. Under this policy, the entrepreneurs of the NER have availed some benefits such as exemption of excise duty, sales tax, income tax, subsidy on transportation and machinery etc till 2007. In Assam, one Export Industrial Promotion Park was set up in Guwahati (Amingaon). The Govt. of Assam also announced a New Industrial policy in 2003 for Assam. In the New Industrial policy, various subsidies and concessions have been given to entrepreneurs such as subsidy on working capital, electricity subsidy etc.

5.3 Assam Government’s role on trained Entrepreneurs

The govt. of Assam has launched entrepreneurship development program in a systematic manner. In 1973, Assam has adopted the integrated model of entrepreneurship development evolved by SIET institute (Now NISIET) and see up Entrepreneurship Motivation Training centers (EMTCs) in six backward district of Assam to act as a local agency to identify, select and train prospective entrepreneurs and to provide them service under one roof including credit and marketing service. In 1979, the Assam government set up another three EMTCs to run 3 to 4 motivational programs of 15 days duration annually to develop indigenous entrepreneurship in the state. There are a number of organizations who have been organizing entrepreneurship development programs (EDP) in the region. They are IIE, NEITCO, NECON and NAIC. NISIET; regional center was merged with IIE in 1994 it was organized a series of EDP, in the NE. The National Productivity Council also organized a number of training programs
for misguided youths of Assam and for PMRY beneficiaries. Small indent associations, entrepreneur associations and private consultants, voluntary organizations and district industries centre etc. have also started organizing training program for PMRY beneficent. Assam Engineering College organized three programmes for final year students of the college. The MBA department of Guwahati University also organized one entrepreneur’s awareness programme. Assam Engineering Institute has also started organizing programmes for prospective entrepreneurs. The Farads Bicentenary science park set up at Cotton College, Guwahati has also organized some programmes for entrepreneurs. Earlier the State Bank of India had also organized some EDPs. Since 1985, the NEC has been sponsoring a series of EDPs through IIE and NEITCO in different places of the region. When NECON was set up in 1987, it also began to organize EDPs sponsored by NEC, IDBI/SIDBI. From 1990, the NSIC has also started to organized entrepreneurs and enterprise building programmes. These programmes were initially sponsored jointly by NEC and IDBI. The SIDBI also began to co-sponsor programs for women and rural entrepreneurs while IDBI co-sponsors the general entrepreneur’s programmes. The departments of science and technology, Government of India and IDBI have also been sponsoring EDPs for development of technical entrepreneurs in the region. In addition to EDPs have been organized to generate category entrepreneurs, there are programmes organized for various target groups scheduled castes, scheduled tribe and women entrepreneurs. There has been gradual change in the type of EDPs organized by various organizations during the last few years. There no more emphasis on project specific EDPs.

All the EDPs conducted are, however location specific. The various organizations operating in the region has organized programs in almost in all the locations having potential for entrepreneurial activities. These programmes have created
a kind of awareness about the need for taking up an entrepreneurial career among the educated unemployed youths of the region.

5.4 Activities of the NEWA for Promotion of Women Entrepreneur

Various government and non-government organizations are coming up for making women empowerment movement a success. A North East Women Entrepreneur Association is also a kind of non-government organization which is helping women in many ways. NEWEA was established in 1994 in Guwahati. The main objective of NEWEA is to organize awareness programmes for economic self-sufficiency of women by establishing new units, by women entrepreneurs of both urban and rural areas. NEWEA is a pioneer in the field of organizing training programmes where practicing entrepreneurs update their knowledge by interacting with the experts in various fields. Total number of NEWAS in Assam is 102. Government of India has also set up the Indian institute of Entrepreneurship in Guwahati for training purposes. The following table 5.2 indicates the growth of entrepreneurs who want to establish new own ventures

Table 5.2

(During April 1994 – March 2000), IIE organized various training programmes in Assam

<table>
<thead>
<tr>
<th>State</th>
<th>No. of location</th>
<th>No. of programmes</th>
<th>No. of participant</th>
</tr>
</thead>
<tbody>
<tr>
<td>Assam</td>
<td>38</td>
<td>85</td>
<td>2812</td>
</tr>
<tr>
<td>Campus (Participants from any state)</td>
<td>-</td>
<td>94</td>
<td>2186</td>
</tr>
</tbody>
</table>

Source: Field Survey
The total number of programme locations in the region was 38, number of programmes was 85, and total participants were 2812. In Assam, the total number of participants was 4998. In 2004 entrepreneurship development programme on village industry management was organized by IIE for REGP beneficiaries of Assam. Altogether 231 participants attended these programmes.

The District Industrial Centre also organizes entrepreneurial training for self employment of women. The single window system of DICs has been introduced for women entrepreneurs through which they get all the services from registration to disbursement. Moreover, a new scheme of national awards to small entrepreneurs has also been introduced to encourage women. The Govt. of Assam has also been holding handicraft expo, trade fair, and gramshree mela to encourage women entrepreneurs of Assam. NEDFI, HUT has also been set up to stall the products of indigenous small entrepreneurs. But all these efforts have not been sufficient for development of entrepreneurs in Assam.

In Assam, entrepreneurship among women is very limited in the formal sector. Mostly women find self-employment in the informal sector as home base work. Self employment activities are not accounted for in official statistics. Contribution of women entrepreneurs in state economy in the past is largely unknown. In 1989 number of women establishment was 715 only. At present, there are 11757, only. But all these small scale industries are not reputed and formal. The reputed recognized small scale industries owned by women are not more than 1000.

There are at present numerous NGOs working as development agents in Assam for development of women entrepreneurs. SHGs also play an important role in the development of women self employment activities. So, a multi pronged approach is
to be adopted to motivate the women to pursue entrepreneurial activities. Commitment and whole hearted support are crucial for any initiative intended to emancipate Assam’s women. Concerted effort must be put in order to raise the level of women entrepreneurship in small scale industries. Social activists, NGO’s, government agencies and corporate sector should also play an active role in the transformation of Assamese women to explore entrepreneurial opportunities in small scale industries.

5.5 New Avenues for Trained Entrepreneurs

From the sample analysis and the overall empirical observation some self employment prospective avenues can be delimitied in the Sivasagar district of Assam.

- **Tourism based S.S. industry**, As the Sivasagar District is a tourist hot-spot in Assam, trained entrepreneurs should have to link up their products compatible with both domestic and international standards. With the development of tourism, allied sectors like tour operators, hotels and lodges, travel agencies needs to be flourished. New tourist spots and marketing strategies will have to be formulated to attract the tourists of all kinds.

- **Horticulture based SS Industries**, The major thrust areas of this sector comprises plantation agriculture, such as, coconut, mango, rubber, pine-apple, orange coffee, aromatic plants (Pachauli, Chitranala etc.) vanilla, Zetropha etc. The trained entrepreneurs of Sivasagar district may also expand Eri-Muga-Silk industry on the basis of the raw materials produced locally.

- **Manufacturing Industry**, It comprises soap making, fruit processing, bakery and confectionery, pencil and chalk making, exercise books, bags, jewellery
designing etc. So, the trained entrepreneurs of Sivasagar District may come forward to set up these industries.

- **Forest based Industries**, In Sivasagar District, lumbering and furniture making has proved to be a beneficial economic activity. Other than these, match manufacturing and sanchi oil extraction could be economically viable part of trained entrepreneurship in Sivasagar District.

- **Transport sector based Industries**, ONGCL and other private sector undertakings have been expanding the transport sector day to day in Sivasagar District. So, the trained entrepreneurs can explore this sector also. Only one trained entrepreneur is involved in transport sector.

- **Blue revolution**, The core and the fringe areas of the Sivasagar district have abundant wetlands, swampy area and artificial tanks. In this respect, the trained entrepreneur may come out to make these unused physical features economically important.

- **Recreation related Industries**, The Sivasagar district has a good number of archeological sites, ponds tanks and temples. In the vicinities of all these sites privately owned children parks, aqua parks, mini cinema halls, cafeteria, floating restaurants, sky trains, accoland sort of project etc may be developed.

- **Petro chemical Industry**, The two major industries the ONGCL and tea are charged with potentialities for opening up enough scope for setting up ancillary industrial units by the trained entrepreneurs of Sivasagar. Textiles, plastic, pesticides, photo film, PVC compounds, detergents, the trained entrepreneurs may be developed their enterprise in Sivasagar. Caffeine is also widely used in pharmaceuticals as tree base and mixture. It is extracted from damaged tea, tea
dust, and tea sweepings, tea sticks and waste products which are not suitable for beverage use.

- **Diary Development**, Milk has a regular and permanent demand in the society. Milk is an ideal food and our society requires milk in various forms such as sweets, ghee, paneer, butter, cheese etc. Women of Sivasagar are found to be very much suitable to undertake this activity which is a viable and economically profitable business, if undertaken in right earnest. So, trained entrepreneurs of Sivasagar district do not have to believe in the barrier of female and non-female business and require venturing out activities in non-female areas of business.

There is still a lot of scope of trained entrepreneurship in Sivasagar because it is not possible to give jobs to a population of 10 lakhs (Sivasagar district).

5.6 Some Success Stories

**Key activities proposed by the Blocks**

- **Sonari Block**: Farm Mechanization, Diary, Piggery, Goatery, Sericulture and Weaving, Poultry, Fishery.

- **Gaurisagar Block**: Farm Mechanization, Diary, Piggery, Goatery, Sericulture and Weaving, Poultry, Fishery.

- **Demow Block**: Farm Mechanization, Diary, Piggery, Goatery, Sericulture and Weaving, Poultry, Fishery, and Cane and Bamboo.

- **Nazira Block**: Farm Mechanization, Diary, Piggery, Goatery, Sericulture and Weaving, Poultry, Fishery, Horticulture.
• **Lakwa Block:** Farm Mechanization, Diary, Piggery, Goatery, Sericulture and Weaving, Poultry, Fishery.

• **Sibsagar Block:** Farm Mechanization, Diary, Piggery, Goatery, Sericulture and Weaving, Poultry, Fishery, Horticulture.

There are 30 respondents who have been chosen from each Block and 20 respondents taken as successful cases in ground level activities.

5.6.1 The Success Story of an Insurgency Affected Area, Kakatibari

<table>
<thead>
<tr>
<th>Villages</th>
<th>Desangpani, Bhorali Pukhuriand Kakatibari.</th>
</tr>
</thead>
<tbody>
<tr>
<td>Dev. Block</td>
<td>Sonari</td>
</tr>
<tr>
<td>District</td>
<td>Sivasagar.</td>
</tr>
<tr>
<td>Piggery</td>
<td>36 Nos.</td>
</tr>
<tr>
<td>Goatery</td>
<td>5 Nos.</td>
</tr>
<tr>
<td>Broiler</td>
<td>3 Nos.</td>
</tr>
<tr>
<td>Sl. No.</td>
<td>Name of Enterprises</td>
</tr>
<tr>
<td>--------</td>
<td>--------------------------------</td>
</tr>
<tr>
<td>1</td>
<td>Dharmajyoti</td>
</tr>
<tr>
<td>2</td>
<td>Ashram</td>
</tr>
<tr>
<td>3</td>
<td>Surujsmukhi</td>
</tr>
<tr>
<td>4</td>
<td>Kolongkopilli</td>
</tr>
<tr>
<td>5</td>
<td>Ankurjyoti</td>
</tr>
<tr>
<td>6</td>
<td>Navajyoti</td>
</tr>
<tr>
<td>7</td>
<td>Amar</td>
</tr>
<tr>
<td>8</td>
<td>Noitik</td>
</tr>
<tr>
<td>9</td>
<td>Pratyahban</td>
</tr>
<tr>
<td>10</td>
<td>Sanmilita</td>
</tr>
<tr>
<td>11</td>
<td>Udoishree</td>
</tr>
<tr>
<td>12</td>
<td>Joonaki Pragatisil</td>
</tr>
<tr>
<td>13</td>
<td>Pahusungi Pathar</td>
</tr>
<tr>
<td>14</td>
<td>Udipta</td>
</tr>
<tr>
<td>15</td>
<td>Udioman</td>
</tr>
<tr>
<td>16</td>
<td>Astraklanta</td>
</tr>
<tr>
<td>17</td>
<td>Krishakjyoti</td>
</tr>
<tr>
<td>18</td>
<td>Sanjibani</td>
</tr>
<tr>
<td>19</td>
<td>Rhino</td>
</tr>
<tr>
<td>20</td>
<td>Disangkush Surujsmukhi</td>
</tr>
</tbody>
</table>

The areas in the Table 5.3 lie in the remotest north-east corner of the district. This far-flung area under the hardship for day to day livelihood gave birth to a section of youths who deviated from the main stream of the society. Due to various factors like low income from traditional cultivation, lack of knowledge of various govt. sponsored programmes of poverty elevation and self employment, lack of information,
entrepreneurship and finally lack of employment, insurgency activities rooted deeply in the area posing a serious concern to the district administration. In view of the outbreak of insurgency activities in the area, the district administration along with DRDA, Sivasagar launched a mission called “Yuva Samiridhi Yojana”. At the initial phase, 18 SHGs were brought under this special package. They took up piggery as key activities and 202 numbers of piglets were procured by them with the help of Social Welfare Fund of Gas Authority of India Limited (GAIL) provided through the district administration. Thereafter, 118 numbers of piglets were procured from revolving fund under SGSY. At the second Phase, 7(seven) groups were given assistance in the form of revolving fund. Subsequently, 13 SHGs in the third Phase and 6 SHGs in the fourth phase came forward to take similar activity after receiving revolving fund. Thereafter, another 25 SHGs have been formed and training on skill development has been imparted to them. They are further going to take up economic activities of rearing piggery, goatery and poultry for their self employment under technical guidance of similar departments. These success stories have been possible in spite of the constraints like insurgency and other socio economic problems faced by the entrepreneurs in the study area.

The study reveals that if education at least up to secondary level, proper training and appropriate governmental schemes and programmes are implemented in the remotest villages, the institutional financing agencies can then come forward to bring about a credit flow (institutional finance) to such ambitious and indigenous entrepreneurs. This can help a great deal in strengthening the economic strings of the people which can further contribute to the economic strength of the state and the country at large.
At the beginning, local youths did not accept the administration into confidence. It was beyond their imagination that the government would come forward with a helping hand for their self employment. But, gradually people were convinced and they are now prepared for taking up such production oriented income generating activities. The thrust for self employment has brought about a sense of work culture, self reliance and self esteem. The engagement of local youths in income generating activities has resulted in drastic change in the socio-economic scenario of the area. The occurrence of unlawful and insurgency activities have almost stopped.

The project may be small in terms of money and livestock involved, but the most important aspect is that more than 500 youths have already engaged themselves in income generating activities for their self employment. There was a likelihood of joining the outlawed/insurgency groups by many of these frustrated youths. On being influenced by the project, more and more youths are now coming forward for income generating activities which is sure to contribute in a big way in near future to the socio-economic upliftment of the society of this remote and backward area.

5.6.2 The success story of a bee village

Honey is a natural substance obtained as exudes of an insect called bee from the nectar collected from flowers and widely used by people across the globe. For its medicinal and food value, its demand has been increasing all over the world. In Sivasagar District there is a vast potentiality for honey production due to its vast natural forest habitats, and congenial climate.

The Enterprises in the table 5.4 have taken ‘honey bee keeping’ as the key activity in the village ‘Parbatia’ under Baruapukhuri G.P. of Gaurisagar Development Block
### Table 5.4

<table>
<thead>
<tr>
<th>Sl. No</th>
<th>Name of Enterprises</th>
<th>Activity</th>
<th>Name of Bank</th>
<th>Account No</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Mamtaz Enterprises</td>
<td>Bee Keeping</td>
<td>SBI, Chepangani</td>
<td>01170071298</td>
</tr>
<tr>
<td>2</td>
<td>Mustan Enterprises</td>
<td>Bee Keeping</td>
<td>SBI, Chepangani</td>
<td>01100050898</td>
</tr>
<tr>
<td>3</td>
<td>Janardan A.S Enterprises</td>
<td>Bee Keeping</td>
<td>SBI, Chepangani</td>
<td>01170071486</td>
</tr>
<tr>
<td>4</td>
<td>Kharagarh Karmasil</td>
<td>Bee Keeping</td>
<td>SBI, Chepangani</td>
<td>01100050332</td>
</tr>
<tr>
<td>5</td>
<td>Anamika Saw Nirbharsil</td>
<td>Bee Keeping</td>
<td>SBI, Chepangani</td>
<td>01100050012</td>
</tr>
<tr>
<td>6</td>
<td>Amarjyoti Mahila SHG</td>
<td>Bee Keeping</td>
<td>SBI, Chepangani</td>
<td>01100050840</td>
</tr>
<tr>
<td>7</td>
<td>Krishna Yuvak Enterprises</td>
<td>Bee Keeping</td>
<td>SBI, Chepangani</td>
<td>01100071204</td>
</tr>
<tr>
<td>8</td>
<td>Palki Mahila Enterprises</td>
<td>Bee Keeping</td>
<td>SBI, Chepangani</td>
<td>01100050830</td>
</tr>
<tr>
<td>9</td>
<td>Gyanbikash Enterprises</td>
<td>Bee Keeping</td>
<td>SBI, Chepangani</td>
<td>01100050918</td>
</tr>
<tr>
<td>10</td>
<td>Anamika SHG</td>
<td>Bee Keeping</td>
<td>SBI, Chepangani</td>
<td>01100050670</td>
</tr>
</tbody>
</table>

Source: Field Survey

The SHGs mentioned in the table 5.4, success story of ‘Anamika’ has been presented here.

Name of SHG : Anamika.

Village : Parbatia.

Gaon Panchayat : Boruapukhuri.

Development Block : Gaurisagar Dev.Block

District : Sivasagar

President of SHG : Sri Pramod Saikia
The SHG was formed with an aim of self employment of the members through their traditional income generating bee-keeping activity. The members contributed Rs. 20/- each and deposited the amount in the joint account of the SHG. The account is operated jointly by the President and Secretary of SHG. They received the Kishan Credit Card of Rs. 12000.00 per head in January, 2007.

The SHG mentioned in table 5.4 is one amongst 14 other SHGs of the village with more than 2000 number of honey boxes. During the last 10 years, few villagers have been rearing honey-bee in a traditional way for domestic consumption and not on commercial basis. They used to keep 1 or 2 honey boxes only per family. Based on advantage of their experience, the Gaurisagar Development Block and DRDA, Sivasagar motivated them to take up honey bee keeping on a larger scale. It has been found that about 200 families of the village are now engaged in the cluster activity of bee keeping. The rearers have to depend mainly upon wild flowers of nearby jungles besides village crops and plants. Therefore, in order to increase the productivity, measures have been taken for cultivation of flower bearing crops like mustard, sesame, arahar etc. The villagers were asked to prepare their land for cultivation and seeds were supplied to them. It has been gathered from the SHG that the annual production of honey is 12 to 15 kg. per box. The monthly production of honey of ‘Anamika’ SHG is
now around 250 Kg. The market value of this quantity thus is Rs. 33,540.00 @ Rs. 130.00 per Kg. Boxes @ Rs. 600/- per box resulting in a net profit of Rs. 1, 40,000.00 since the beginning and out of which Rs. 51,500.00 in 2006-07. The SHG also sold 512 numbers of bee columns @ Rs. 400/- per unit in 2006-07 with a net profit of Rs. 2, 04,800.00. In this way, they have already earned the following amount in 2006-07. A
Honey Value from production: Rs. 3, 00,000.00 (Approx.) of 9 months in the year.

b. Profit from sale of Boxes : Rs. 50,000.00 (Approx.)

c. Profit from sale of honey column : Rs. 2, 00,000.00 (Approx.)

Total Profit : Rs.5, 50,000.00 (Approx.)

Income per member of SHG

In the year: Rs. 55,000.00(Approx.) (Rupees Fifty five thousand only).

This is a case study of one SHG namely ‘Anamika’ SHG out of 15 nos. of SHGs of the village ‘Parbatia’ of Boruapukhuri gaon panchayat. The other SHGs are also producing honey in the same way. This cluster activity has facilitated imparting of necessary training, improvement of infrastructure, support of similar departments like Agriculture, Khaki Gram Udyog and providing marketing linkages with organizations like Khaki Board, C.K. Udyog, Bahona, Jorhat etc. After initiation of cluster approach on production of honey in the village, the villagers have now taken up honey production on a commercial basis. They are now trying to increase the number of honey boxes for increasing production of honey. The monthly production of honey in the village has increased to about 3500 Kg. per month. It has created an atmosphere of competition among the villagers for their economic upliftment through honey bee keeping in a scientific way. The village has become famous as Honey village in the district.

Source: Field Survey
5.6.3 The Success Story of a Broiler farm of S.H.G

Name of SHG : ’Asth’a

Village : Chutia Bortani

Gaon Panchayat : Na Pam Baruwati

Development Block : Nazira

District : Sivasagar

No. of Birds : 3000 nos.

President of SHG : Sri Phanidhar Kurmi

Secretary of SHG : Sri Krishna Borthakur

Source of Finance : State Bank of India, Deopani Branch

Contribution to SHG : Rs. 50.00 per month.

Poultry meats and eggs are a source of high quality proteins to balance the diet of common people. This activity has taken a momentum in the district due to the production of poultry (broiler) and table egg production by the ground level entrepreneurs in the rural areas. The SHG Ashtha is a broiler farm with a grand success in this field.

The SHG had started their activities in February, 2006 with capital investment of Rs. 1,20,000.00 (Rupees One lakh twenty thousand) with seven numbers of poultry sheds, Each member contributing Rs.10,000.00 on average. Till then, no bank loan and government assistance was taken by them. After the construction of poultry sheds, a loan amount of Rs. 3,60,000.00 was granted with 25 per cent subsidy from DRDA. They have started their firm with 1000 numbers of broiler chicks and now the numbers has increased to 3000.
The cost profit analysis for 2006-07 is as follows:-

Sale of 2500 numbers of Birds @ Rs. 140/-

: Rs. 3,50,000.00 - Rs.2, 30,000.00 (Expenditure on feeds, electricity, Medicine, maintenance etc.)

Net profit : Rs.1, 20,000.00

In the beginning, the income is not of large magnitude. The SHG has not yet utilized the whole amount of loan. An amount of Rs. 1,60,000.00 has only been spent and rest Rs. 1, 90,000.00 will be utilized for further expansion of the firm.

The SHG suffered 0.5 per cent mortality in the year 2006-07 due to ‘Ranikhet’ disease even after taking all precautionary measures like vaccination, maintenance of temperature in the sheds, hygiene etc. but as a whole, the firm has been heading towards profit and a considerable per capita income.

- **Marketing Aspects:** All the products have been sold to the Central Market dealer, Sivasagar on whole sale basis. A local requirement has been met through retail sales.

- **Interaction with SHGs:** The members are very optimistic about their firm. They are of the view that based on the entire positive and negative experience gathered by them, the goal to success is now very clear in their mind.

- **Economic and Social Impetus:** The SHGs have manifested themselves as ideal groups and have been trying their best for self-reliance and self-employment through the key activity of poultry. It has become a source of inspiration to the unemployed youths of the study area bordering the state of Nagaland for involving themselves in income generating activity. The firm is expected to go a
long way in near future in production of poultry to cater to the needs of not only of the domestic market but also that of the neighbouring state of Nagaland.

Source: Field Survey

5.6.4 The Success Story of SHG in Wood Craft Activity

Name of the SHG : Panbecha Dhopabaria Khudra Shilpa Gut.
Village : Dhopabaria Gaon
Gaon Panchayat : Panbecha
Development Block : Sivasagar Dev. Block
No. of Member : 10 nos.
Name of President : Sri Tinku Chetia
Name of Secretary : Sri Ratul Chetia
Source of Finance : SGSY
Bank Branch : Assam Gramin Vikash Bank, Sivasagar branch
Date of formation of : 24-05-2003.

SHG

Contribution to SHG : Rs. 30.00 per month per member

The production of woodcraft has increased considerably in the district. These woodcraft items are being sold in the local market. The memento of Rangghar, Karengghar, Talatalghar and one horned rhinoceros has become a symbol of pride for the people of Assam. There are lots of such wood craft activities in the district which
can be a new entrepreneurial area for the people of the study area and has also found a market outside the state.

The members of the SHG hail from BPL families. They are all educated unemployed youths. The traditional cultivation adopted by the families can not support them for a comfortable way of life. Having no other means of earning of their livelihood, these boys adopted carpentry as their means of earning. At that stage, they were advised to form Self Help Groups to take the advantage of group activities, training and bank finance under SGSY. Accordingly, they formed SHG with 10 members on 24/05/2003. They decided to contribute a monthly subscription of Rs. 30.00 towards the common fund of the SHG. Then they were trained for modern carpentry and wood craft at various places like Jorhat, Nazira and Guwahati, under SGSY. After completion of training they were provided a revolving fund of Rs. 25,000.00. With the amount, the group procured some of the necessary tools and raw materials. It was noticed that after receipt of the revolving fund, the group took keen interest in their activities and produced a number of beautiful and attracting wood crafts which brought name and fame to the group. The production of woodcraft increased considerably and they were sold in the local markets and also in the ‘Desang Festival’ held in the first week of January in 2006 and 2007. In the meantime, second grading of the SHG was conducted and on being satisfied with the activities of the group, the bank sanctioned an amount of Rs. 2,00,000.00 including Rs. 50,000.00 subsidy under SGSY. By that time, the SHG became famous for its wood crafts. The group submitted one sample of wooden replica of the famous ‘RANGGHAR’ of Ahom monuments to the organising committee of proposed 33rd National Games to be held in Guwahati. The organisers selected the replica ‘RANGGHAR’ for presenting the awards of various events along with one replica for each event. The organising committee ordered for 800
numbers of ‘RANGGHAR’ at a cost of Rs. 4,24,000.00. The SHG could produce these 800 numbers of wooden Rangghar, in a record time of 3 months working very sincerely day and night. This deal earned them a net profit of more than Rs. 2,00,000.00. In the meantime, the group has recovered the entire loan amount. Other big organisations like ONGCL, NEEPCO, and OIL also have shown interest in purchasing the products of the SHG. With the advancement of time, the per capita income of the group is increasing from a mere Rs. 300.00 per month at the initial target to around Rs. 5000.00 per month now. Their bank balance in the month of April, 2007 was Rs. 85,000.00. In spite of a healthy growth of the activities of the SHG, it was noticed that the works were hampered due to non-availability of a proper work shed cum show room and storage room. Therefore, DRDA decided to provide a work shed under ‘SGSY’ (infrastructure) to fill up of the critical gap.

With concerted efforts of all concerned, the SHG has been able to produce a variety of attractive wooden items which have already grasped the market not only in the district but also other parts of the State. The Rang Ghar has become a symbol of pride for the people of the district.

Source: Field Survey

5.6.5 The Success Story of a Goatery Farm

Name of SHG : Netaipukhuri Mahila SHG.

No. of Member : 12 Nos.

Village : Baputigarh

Gaon Panchayat : Netaipukhuri

Development Block : Demow
The demand for mutton is also very high and it fetches higher market price than any other meat in the study area. The success story of Netaipukhuri Mahila SHG is mentioned in 5.6.5 para.

The SHG was formed in August, 2002. All the members at that time were living below poverty line. They started their group activity with 26 nos. of goats in a goatery shed. Within a short period of six months the no of goats rose to 55. In the meantime, they were provided Rs. 25,000.00 as revolving fund. The sincerity and dedication of the members were fruitful. They were granted a group loan of Rs. 1,00,000.00 on 5/8/2005 put of which they were enabled them to procure another 95 numbers of goats, in the second phase, 110 numbers in the third phase. The total number of goats available at present is numbered at 260 after phase wise sale of 155 numbers of goats last year (2006-07) at a value of Rs. 2,32,500.00. In the mean time, the SHG has been able to recover its loan amount. Also the per capita income has increased from Rs. 350/- per month to Rs. 1200/- approx. per month by sale of goats. The member of the women SHG is also helping their families with their income. Herding hundreds of goats in the grazing field by the women SHG has inspired others also to do other form of economic activities in the area. Baputigarh is now famous for goatery.

These are some success stories of the entrepreneurs in the study area in different field of entrepreneurial activities. These have been collected during the study period covering the study area as a mark of successful entrepreneurial activities. Further, the success stories of the entrepreneurs can be sufficient ground to suggest that a lot of effort, perseverance, time management, entrepreneurial training and other skills
can also contribute in making entrepreneurship a grand success. This has to be coupled with the hurdle free institutional finance provided by the different agencies through which the ground level entrepreneurs can be self sufficient.

Source: Field Survey

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