CHAPTER - IV
CHAPTER IV

There are some most important parameters such as physical infrastructure, State Government support and the cost and availability of power, which determine the industrial development in a region. Moreover, access to facilities for easy and cheap transportation of goods, human and information - roads, railway and telecommunication help in setting up industry.

In the eye of investor, the biggest State 'Assam' in North East India has many crosses to bear. Lack of access to markets as well as poor physical infrastructure are the two highest hurdles for industry, and have earned Assam 22nd and 23rd ranks respectively in All India consideration. Undivided Goalpara district in Assam is very poor in respect of all the necessary parameters for industrial development. Let us examine the physical infrastructure and other social overhead for developing convenient creation of environment for setting up industries in this backward region.

Industrial development is dependent on a large number of factors. Localisation is also an important factor for industrial development. Un-divided Goalpara district being one of the industrially backward districts of Assam, has a variety of problems. If these problems can be solved there will be no difficult in setting up some important industries and the
process of industrialisation can be smoothly initiated throughout the district. We have surveyed all the important existing industries of this district and have come across a large number of problems which stand as a barrier in the way of industrial development. The problems are analysed as follows -

1. Problems of Entrepreneurship;
   (a) Lack of industrial culture
   (b) Lack of prospective entrepreneurs
2. Resource problems;
3. Financing and investment problems;
4. Problems of transport and communication;
5. Management problems;
6. Marketing problems; etc.
Entrepreneurship can be regarded as a creative and innovative response to the environment, doing new things or doing things that are already being done in a new way.

The entrepreneurship according to knight, is the economic functionary who undertakes such responsibility which, by its very nature, can not be insured nor salaried. He also guarantees specified sums to others in return for assignments made to them. The supply of entrepreneurship involves three factors; namely ability, willingness and power to extend such guarantees. Knight has gone a step ahead and located the psychological, social and economic factors which govern the supply of entrepreneurship.

The term entrepreneurship was used for army leaders in France in the early 16th century. The entrepreneurs in to-day's sense was seen in England after Industrial Revolution in the late 18th century. In India, the entrepreneurship was emerged lately, because of religion and caste system, colonial rule of the British Government, etc. The Indian entrepreneurship scenario may be divided into two parts namely - Pre-British period and Pre-Independence period. During the pre-British period, the Indian entrepreneurs were active in business and
commercial activities. For instance - the muslin of Dacca, the calicos of Bengal, the Sarees of Banaras and other cotton fabrics were popular in foreign market. During pre-independence period, the Indian entrepreneurs were faced many problems due to colonial attitude and hostile policy of the British Government. But after independence, our Government has taken up a series of developmental measures for the promotion of entrepreneurship, such as the setting up of small Industries service Institutes, Industrial Estate; Growth Centre; District Industries Centre; Training Institute; etc.

There are four factors that influence the entrepreneurship - the Individual, Environment, socio-cultural factors and support system.

Entrepreneurship is generated in a society by individuals who take initiate, establish, maintain and expand new enterprises. The factors which influence the individual behaviour to be a successful entrepreneur are motivational factors related to skills that he possesses and other required knowledges.

To be a successful entrepreneur, an entrepreneur should have clear knowledge and idea about various socio-economic factors, such as - economic - political environment, economic and industrial policies of the Government, availability of
labour and raw materials, information about available infrastructural facilities, Location of proposed industries where the units will be setup with details about the projects and its various alternatives, cost and benefits of the respective technologies and manufacturing processes for making the appropriate choice of the project.

The socio-cultural factors relating to the family background, and the norms and values of the society contributed more towards entrepreneurial development process of individual. The training through socialisation is very crucial for entrepreneurs along with developing the normative behaviour in the individual. For instance – over protection and overguidance in childhood or later in the work organisation lead to dependence, which reduces entrepreneurial qualities.

The entrepreneurship can be well developed with the functioning of an efficient and effective supportive system. The Government has set up a number of institutions in order to help and support the entrepreneur.

The economic and industrial development of a region or country is largely influenced by a number of factors like – socio-cultural, political and economic factors. But the development of the country also depends on the entrepreneurial attitudes of the people.
Entrepreneurship is widely recognised as a potent pre-requisite for sustained economic development by many social scientists. The concept of entrepreneurship can be highlighted by various aspects like — "innovation", "organisation building ability", "Gap filling function", "Input completing", etc. The individuals having all these qualities are required to initiate and sustain the process of industrialisation.

As David Meckelland had rightly stated, entrepreneurial growth can be explained in terms of need for achievement which is the major determinant of industrial and economic growth. He also added, merely providing help to poor would not solve the problem of development. Due to lack of low achievement orientation, the opportunities are not materialised. The achievement motivational training programme, would provide more support to prospective entrepreneurs. To become an entrepreneur one should have a deriving need or motive with a pronounced achievemental make-up.

The Indian entrepreneurs have suffered a number of drawbacks in the process of development. The following are the main causes of sickness of Indian entrepreneurs as identified by L.C. Bangera —

1. Production Problem:— Lack of production planning and control, balancing equipment, machine breakdowns, quality raw
materials, power cuts, Labour problems, technical know-how.

2. Marketing Problem:- Marketing problem caused by competition from stable and larger units.

3. High fixed costs:- high cost of investment, inefficient production process, increased administrative and selling costs, obsolescence, high rate of interest on borrowed capital, etc.

4. High costs of production :- high cost of production due to inefficient working capital management, poor quality of raw materials, high rate of rejection, etc.


He also added that, to be successful entrepreneur and to overcome these problems, the following characteristics should be acquired by an entrepreneur, like -- a high achievement motivation along with very high involvement, the commitment to the project and the perseverance to make it successful, capability of coping with the environmental constraints and openness to feedback.
Importance of Entrepreneurship in un-divided Goalpara District:

The economic development of a region depends as much on the quality of its human materials as on the quality and quantity of its natural resources or capital. The under-utilisation of human resources including entrepreneurial skills is one of the alarming factors responsible to the backwardness of a region. The industrial and economic backwardness of a region is not only confined to the under-utilisation of material resources but also to under utilisation of the quality and quantity of human resources. In a backward region, the role of entrepreneurs is very crucial, as they should be motivated for higher achievements rather than financial gains. The entrepreneurs should also act as an imitator rather than an innovator, as they have to borrow ideas from the developed regions in respect of development.

The process of industrialisation in backward or under developed region can be started with small scale entrepreneurship as one of the most effective agency. B.S.Venkata Rao has described five important stages for development of small entrepreneurs, like - stimulation, identification, development, promotion and follow up.
Since the early sixties, our Government has adopted a planned effort to develop entrepreneurship throughout the country as a strategy to overcome unemployment problems, particularly among the educated youths and also to promote rapid industrial development by developing small-scale and other indigenous enterprises.

Both the Central and State Government have undertaken a series of promotional measures through various development agencies, for the development of entrepreneurship in our country—creation of self-employment opportunities through Entrepreneurship Development programmes (D.D.Ps); constitution of National science and Technology Entrepreneurship Development Board, for making employment opportunities for science and technology personnel by promoting entrepreneurship ability among them in a planned manner; the introduction of NISIET, an integrated model of entrepreneurship development. This model consists of three groups of activities—stimulatory, supportive and sustaining activities for the all round development of entrepreneurship. The NISIET also includes setting up of Entrepreneurial Motivational Training Centre (EMTC); creation of supportive organisations for entrepreneurship development—NEITCO, SISI, DIC, DRDA, etc.

Although the Government has undertaken a series of promotional measures for the development of entrepreneurship
interms of providing financial, physical and other facilities, but the real emergence of entrepreneurship not only rests on such facilities but is basically concerned with some important factors relating to entrepreneurial function like — selection of product line, technology, investment, decision, designing market strategy, etc.

The creation of supporting institutions for the promotion of entrepreneurship for setting up of small-scale and other indigenous units, in the un-divided Goalpara district is very poor.

The performance of financial agencies is very limited, they render financial assistance mainly to those entrepreneur's cases, sponsored by DIC, DRDA, NABARD, etc. both under farm and non-farm sectors in the district. The prospective entrepreneurs having some quality of setting up the SSI units, do not get financial assistance from the banks neither are the banks interested to provide loan because of many technical and practical grounds.

The State Financial Corporation is the only institution considerate to the small-entrepreneurs. The marketing and technical consultancy services are also most important service institutions required by small entrepreneurs. But due to adequate supportive consultancy organisation, the development of
small-entrepreneurship in the undivided Goalpara district is adversely affected.

The process of entrepreneurs development in the undivided Goalpara district must be undertaken in a planned way. The following steps may be suitable in the process, which may help in the setting up industries.

1. Preparatory stages: The prospective entrepreneurs in the un-divided Goalpara district should imitate such products and technologies, which got success in some other developed region. The imitative nature of the entrepreneurship is suggested due to lack of training, research and other required facilities for the development of entrepreneurship.

2. Location of the Unit: There are a number of factors which naturally contribute towards the localisation of a unit. But it is very essential to set up SSI unit in such areas of the district, where there is no industrial background or no industries. The factors responsible to the localisation are - availability of adequate infrastructure facilities, Government support and incentives, availability of raw materials, homeland, etc.

3. Preparation of Project Report: Preparation of project report for the effective and successful running of the unit is
very essential. But the preparation of project report should be made by considering various factors into account. The preparation of project report with the assistance of entrepreneurs' own educational merits and practical ideas would help more than the other agencies preparing such project reports. For instance - The Directorate of Industries Government of Assam, help to prepare project report of different SSI units with the help of their technical staff and other agencies.

4. Promotion of the Unit :- The promotion of SSI and cottage industries mainly depend upon a number of factors -- proper education and training of the entrepreneurs, role of various Government agencies, etc. The local entrepreneurs should comeforward for harvesting their own merits and talents and Government incentives and facilities for the promotion of industries in the backward areas.

5. Marketing of SSI Products :- The marketing of SSI products mainly depend upon effective sale method. There are a number of factors responsible for effective sales, besides the proprietor's or owners own talents and education, the others marketing programmes include -- selection of products, designing the channels of distribution, effective pricing policies and practices, appropriate sales promotion method. The under utilisation of production capacity is also responsible for poor marketing of products of SSI units.
6. Government Incentives for selling SSI products:

It would be an effective method or strategy to sell the products in the market through own efforts of the owners in a planned manner, besides depending on Government incentives. But due to acute competition from the organised sector in the market, the Government in order to encourage the small entrepreneurs in the district, should come forward with adequate Government incentives for selling SSI products in the market. As the Government is not properly applying the Government Marketing Assistance scheme through ASIDC, by securing an adequate proportion of Government and semi/Government contracts in favour of the SSI unit throughout the un-divided Goalpara district.

7. Other Related problems to be sorted out:— The most of the SSI units functioning in the un-divided Goalpara District are facing a number of problems on the way of their development. The problems can be summed up as —

(i) problems of securing long-term and short-term finance;

(ii) problems of adequate raw materials, and power;

(iii) supply of skilled Labour Force;

(iv) problems for marketing of products; and

(v) other related problems.
In order to be a successful entrepreneur, all the above mentioned problems must be properly sorted out and necessary steps should be taken with active co-operation from Government, Local People of the area where the units are proposed to be set up, financial institutions, prospective traders and marketing agencies, various training institutes, etc.

On the otherhand, it is observed from our survey that, the migrated entrepreneurs are more innovative than the local entrepreneurs. In the un-divided Goalpara district a good number of SSI units are successfully run by some migrated entrepreneurs.

The present status on Entrepreneurship in the District:

There are various Government departments, institutions and sponsored schemes under which training programmes have been chalked out and imparted to harness the entrepreneurship ability of the local people. The training is imparted with a view to take up various farm and non-farm sectoral activities.

The following training programmes are initiated by different organisations.

1. Training in spinning of cotton yarn by khadi and village Industries Board (KVIB):— The Khadi and village
Industries Board has introduced a programme for imparting training to local people in spinning of cotton yarn throughout the district. And accordingly, the district Khadi and Village Industries Board, Kokrajhar, has initiated a programme for imparting training to 27 women per batch in spinning of cotton yarns by new Model Charkha and Roving Belni. With 25 numbers of New Model Charkas and two numbers Roving Belnis for the year 1995-96. Besides that the KVIB also arranges training on — Agarbati, Bee-keeping, etc. manufacturing unit.

2. Technical Education :- In providing technical education cum training facilities in various disciplines, the district has - one Junior Technical School (JTS) for textile technology Courses ; 3 I.T.I. (Vocational Institute) for providing technical education in various trade sectors ; one polytechnic (Professional Institute) for providing education in various technology courses; one polytechnic (Sectional Asstt. Training Centre P.W.D.) for imparting training to Government employees working under public works Department ; etc.

3. District Rural Development Agency’s sponsored programmes :- The District Rural Development Agency (DRDA) is organising training facilities for the local people in different farm and non-farm sectors under various schemes in
order to harness their entrepreneurship ability for taking the benefits of successful undertaking of various rural development schemes as introduced by the DRDA from time to time for the rural poor, throughout the district. For instance — (A) under the TRYSEM programme the following achievements have been witnessed:

<table>
<thead>
<tr>
<th>Target (No. of youth to be trained)</th>
<th>Youth trained during 1993-94</th>
<th>Youth self Employed</th>
<th>Youth wage Employed</th>
<th>p.c. of Achievement</th>
</tr>
</thead>
<tbody>
<tr>
<td>1485</td>
<td>1586</td>
<td>536</td>
<td>18</td>
<td>106.8%</td>
</tr>
</tbody>
</table>

(B) Development of women and children in Rural Areas (DWCRA):— The DRDA is Implementing this programme, Development of women and children in Rural Areas a Sub-Scheme of IRDP. Under this programme, women members of rural families below poverty line would be given opportunity of self-employment on a sustained basis. The DRDA imparts training facilities to the beneficiaries under this scheme with bank credit facilities. The women in rural areas are also benefitted in the form of training and credit facilities under TRYSEM, J.R.Y., I.R.D.P., etc. for undertaking various economic activities suited to their skills, aptitude and the local conditions.
4. Self-Employment Programme:— Under the various self-employment schemes namely— SUME, SEEUY, PMRY, etc. both the DIC and DRDA arrange training programmes for the beneficiaries under various non-farm sectoral activities throughout the district.

5. Entrepreneurship Motivational Training Centre (EMTC):— The District Industries centre is conducting various training programmes through EMTC on— cutting, tailoring, Embroidery, knitting, coir manufacturing, small business & trade, etc. to eligible entrepreneurs.

6. Other Organisational Programmes:— The other entrepreneurial development programmes are initiated by different organisations— RRL Jorhat, NEITCO-GHY, SISI, etc. from time to time under non-farm sector covering both traditional and non-traditional activities, throughout the district for the development of entrepreneurship ability of the prospective entrepreneurs.

On the other hand, the various Government departments at district level, such as— sericulture, Handloom & textile, khadi and village Industries Board, private establishments including workshop/factories also made arrangement for providing various training facilities to promote the technical know-how and skill and entrepreneurship
ability of the local people in non-farm sectoral activities.

The scope of providing training and other facilities are very limited and even non-functioning throughout the district because of many reasons. Some of the important reasons are listed below —

(i) Lack of basic infrastructural facilities;
(ii) Paucity of funds;
(iii) Shortage of power supply;
(iv) Lack of Government incentives and support;
(v) Prevalence of political and economic unrest, etc.

Resource Problems:

The aim's of economic policy of every nation is to mobilise optimally and simultaneously the available resources and creation of more resources for accelerating the pace of economic growth. Resources are the vital factor of production required for sustaining economic development in all sectors of the economy. In a developing country like India, proper management and utilisation of resources of all kinds is very important from national economic point of view. The resources in general may be classified as human resources, Financial resources, economic resources and natural resources, required for the utilisation into productive purposes.
Human Resources: Human resources are considered one of the vital inputs of production and its management becomes more critical in recent times. The human resource management is a most crucial functional area of management compared to other functional area of business management. It is very hard to manage man in a systematic and unified area until and unless there is good leadership of managers in an organisation. Due to lack of proper entrepreneurship development, the management of human resources become difficult.

The development of human resources in an organisation depends on the climate of initiative, trust, autonomy, collaboration and commitment to work. It is argued that, man's problems can be solved through humanistic approach with the principles of "sam, Dam, Dand and Rhed", rather than the scientific approaches.

The term human capital formation means "the process of acquiring and increasing the number of persons who have the skills, education and experience which are critical for the economic and the political development of the country. Thus it is associated with investment in man and his development as a creative productive resource".

Human resource development is essential
prerequisite for the economic and industrial development at various stages of development. The job training programmes for employees working in firms, agriculture education for farmers, commerce and other standard of education for entrepreneurs and businessman, science and technology education for people in general and particular, etc. are very essential for human resource development of a region or a country.

In the un-divided Goalpara district the development and management of human resources is not up to the mark. It is mainly due to increase of population caused by infiltration from the neighbouring countries, migration of skilled and unskilled labour forces from rural to urban areas, lack of required technical education, training facilities and other standard of education for entrepreneurs and employees working in an organisations, lack of better sanitation and other social service facilities, poor literacy rate, lack of proper Government support and incentives, etc. In the district out of the total working population only a few percent belongs to the category of skilled working population. It is mainly due to economic and industrial backwardness and domination of agriculture sector over secondary and tertiary sectors, as about 90 percent of its total population are directly and indirectly involved in agriculture and its allied activities.
The industrial and economic backwardness of the district is largely responsible for the lack of sufficient number of skilled working population and prospective local entrepreneurs. Although the unskilled labour force in the district is very large, but these large labour forces are also not being productively utilised due to slow rate of development in primary, secondary and tertiary sector.

Therefore, because of an inadequate number of skilled labour force and entrepreneurs, the setting up of village cottage and other small-scale industries and also performance of other economic and non-economic activities under primary, secondary and tertiary sectors could not take place smoothly and successfully throughout the district.

2. Economic Resources :- The development and management of various economic resources particularly in the rural areas are very poor. It is seen that, most of the local resources are laying unused. The reason behind it are mainly migration of skilled and educated population from the rural to urban areas, poor infrastructural facilities, measures for exploitation of various economic resources in rural areas are not properly taken into account, etc.

Now-a-days, the District Rural Development Agency is taking keen interest for the creation of various
infrastructural facilities and social overheads in the rural areas for the productive exploitation of various local resources available in the rural areas of the district. The DRDA under the various schemes -- IRDP, JRY, IAJ, PMRY, etc. is creating some important infrastructural facilities like -- construction of roads and bridges, providing irrigation facilities, rural electrification, bio-gas plant, construction of school and hospital building, construction of panchayat office and marketing sheds, providing transport facilities and other facilities required for the growth and development of primary, secondary and tertiary sectors in the rural areas through utilisation of locally available resources and also bringing required inputs and services from the urban areas.

The creation of these infrastructural facilities give vast scope to the rural people for effective mobilisation of local resources for alleviation of rural poverty, supply of raw materials to various cottage & household and small-scale industries.

But the functioning of DRDA in generating various economic resources in the rural areas is yet to be expanded. If the Government takes keen interest, the DRDA can generate more infrastructural facilities for exploitation of varieties
of local resources and development of local entrepreneurship, which can boost the process of overall economic and industrial development in the district.

3. Financial Resources: The effective and adequate mobilisation of financial resources is very essential prerequisite for overall economic development of a country or a region, which can be done through a well developed financial service system. But the mobilisation of financial resources in our country is not proportionate to the requirements of economic sectors. The financial resources are generally mobilised through banks, co-operative societies, small saving schemes of post office, LIC, GIC, UTI, etc.

But due to economic and industrial backwardness in the un-divided Goalpara district, the people of the district have low savings potentiality and high propensity to consume. There are a number of factors responsible for poor mobilisation of financial resources throughout the district, for instance -- the number of Government and private financial service industries are very limited to mobilise resources, a major chunk of population of the district is living below poverty line, the habit of savings of the people in the district is low due to low per capita income, etc.

To overcome the problems of poverty and to uplift
the socio-economic condition of the people, a number of developmental schemes have been introduced from time to time and implemented by the Government through the DRDA, DIC and other agencies. The schemes are mainly IRDP, SEEUY, JRY, IAJ, PMRY, etc. If these schemes are properly implemented throughout the district, these would definitely bring higher income for the people, thereby creating the scope for both urban and rural educated unemployed youth, to mobilise their surplus income in other productive channels of investment.

The following steps for the effective mobilisation of financial resources in the district can be initiated:

(i) Branch expansion of various nationalised & scheduled commercial banks, RRBs and Co-operative banks for increasing banking habits among the villagers of the district;

(ii) Bank should provide adequate financial assistance to the entrepreneurs, trader, businessmen and farmers for performing their various economic activities smoothly and successfully;

(iii) The development and setting up of existing and new financial service industries throughout the district for effective mobilisation of financial resources for the growth and development of primary, secondary and tertiary sectors;
iv) Swift and secured recovery of bank loans granted against Government sponsored schemes particularly in priority sectors in the district. It invites due attention towards the hurdle faced by nationalised and Regional banks in their inability to get the sanctioned loans unrecovered due to politically biased scheme of the Government.

4. Natural Resources:— There are two types of natural resources namely—exhaustible and renewable natural resources. The following are the main natural resources—

(i) Land utilisation and agriculture, (ii) water resources, (iii) Forest resources (iv) mineral resources, (v) Energy resources.

(i) Land utilisation and Agriculture:— The land utilisation for agricultural activities in the un-divided Goalpara district is not quite satisfactory. The total Geographical area of the district is 11,20,662 hectares of which cultivation is done only in 4,36,544 hectares. On the other hand, fallow land constitutes 31,902.39 hectares and land not available for cultivation constitutes 2,12,849.45 hectares of Geographical areas. The size of land holding pattern in the district is projected below—
Table No. 52 - Size and Landholding pattern in the district.

<table>
<thead>
<tr>
<th>Name of the District</th>
<th>Size and No of Holding</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>0-1 Ha</td>
</tr>
<tr>
<td>1. Kokrajhar</td>
<td>29,995</td>
</tr>
<tr>
<td>2. Goalpara</td>
<td>5,472</td>
</tr>
<tr>
<td>3. Dhubri</td>
<td>69,638</td>
</tr>
<tr>
<td>4. Bongaigaon</td>
<td>15,326</td>
</tr>
</tbody>
</table>

Source: PLCP, 1996-97, NABARD

The area under forest in the district as total forest (excluding un-classified State forests) is 3,15,334.97 hectares of which reserve forest is 2,72,327.60 hectares and proposed reserved forest is 43,007.37 hectares. The area under tea cultivation in the district is only 3141 hectares against the total of all Assam 2,30,363 hectares.

The soil, topography and climatic conditions of the district are very much suitable for agriculture and its allied activities. The major river passing through the district is river Brahmaputra and its tributaries. The district is badly affected by heavy floods during rainy seasons, which severely damage agricultural crops and fertility of land and also leads soil erosion on the river banks and agricultural
fields. The faulty system of irrigation by means of canals in most part of the district has also responsible for the process of gully formation. A good portion of agricultural activities is performed in char areas and produce a varieties of agriculture crops and vegetables, but during the flood these areas are badly affected.

On the other hand, the wider practice of traditional methods of cultivation by the farmers with little use of scientific irrigation system and fertiliser, results in poor productivity in agriculture.

The land development and management is one of the most important primary sectoral activities, which can be grouped into the following sub-sectors -

1. Land levelling and on-farm Development work;
2. Land reclamation and soil improvement;
3. Water Management;
4. Soil and water conservation;
5. Water land development; and
6. Watershed development.

In the undivided Goalpara district, there is vast scope for the development and protection of agriculture land and bringing fallow land under cultivation by adopting the soil conservation and land development measures.
The following land development activities are almost feasible in the district:

1. Alternative land-use system;
2. Reclamation of virgin land and soil improvement;
3. Bench terracing and land levelling;
4. Watershed management under centrally sponsored NWDPRAs;
5. Integrated Farm development project;
6. Protection of afforestation;
7. Control of gully erosion schemes;

Under the aegis of Agriculture and Soil conservation Department, the National Watershed Development programme has been implemented in the district. In the present Goalpara district there are five projects, in Dhubri there are three projects and Bongaigaon there are three projects functioning. The development of soil conservation has formulated some suitable and effective gully erosion schemes in the Kokrajhar district successfully. A modest programme under land levelling for 17 beneficiaries with a credit requirement of Rs. 3.85 lakhs was projected for 1994-95 in Bongaigaon district, but the details of achievement is not available with the lead bank.

The district has vast scope for land development.
activities. For instance— the PIP projections for 1996-97 was fixed at 20 hectares with financial target of Rs. 2.80 lakhs for the present Goalpara district. And accordingly, the unit cost of land development programmes for different scheme as projected by NABARD of Goalpara branch for 1996-97, is given below—

<table>
<thead>
<tr>
<th>Unit cost</th>
<th>Area (in hectares)</th>
<th>Amount (in Rs.)</th>
</tr>
</thead>
<tbody>
<tr>
<td>1. Land Development for paddy cultivation</td>
<td>- 1</td>
<td>Rs.21,850.00</td>
</tr>
<tr>
<td>2. Land Development under gentle slope for rainfed crops.</td>
<td>- 1</td>
<td>Rs.14,000.00</td>
</tr>
<tr>
<td>3. Broad based terracing for field crops.</td>
<td>- 1</td>
<td>Rs.18,590.00</td>
</tr>
<tr>
<td>4. Stream Bank erosion control</td>
<td>- 1</td>
<td>Rs. 7,000.00</td>
</tr>
</tbody>
</table>

Source:— Potential Linked credit plan, 1996-97 ; NABARD.

But the programmes under land development activities in the district can not be undertaken without the financial support from banks. Therefore, the achievements under land development is very poor in respect of obtaining security for loan, long repayment period, poor extension support and unawareness of beneficiaries regarding availability of loan for different land development activities. The farmers or individuals who wants to develop their land by taking bank
loan face many problems regarding mortgage of land, proper bankable schemes, etc. The bankers are not interested to provide bank loan to the farmers and the farmers also do not like to avail loan for soil conservation work inspite of great potential.

Therefore, it is very urgent to take planned efforts by the concerned departments with close co-ordination with banks to undertake various land development schemes successfully inorder to increase the production of agricultural crops. It is reported by the Lead Bank office, that the farmers normally meet the expenditure of land development activities out of their own funds or limited surplus in view of the reluctance of the bankers to formulate bankable schemes. Similarly, the farmers are also not interested, mainly due to availability of budgetary supports or resources for carrying out the soil conservation work which has made them subsidy/grant minded.

(ii) Water Resources :

The undivided Goalpara district is endowed with vast water resources, as the mighty river Brahmaputra and its large number of tributaries and some small rivers and rivulets are flowing in the district. The district has also vast and diverse water resources in the form of ponds, beels,
swamps and lowlaying areas. These vast natural resources can be utilised for various economic purposes like - water transport, generation of hydel electric power, pisciculture activities, irrigation purposes, etc.

1. Water Transport :- The river Brahmaputra passes through the district, which separate the south bank and North Bank. The only connecting means of transport is the river transport services, which is provided by the Inland Water Transport Department, Government of Assam and some private motor boats owners, in the movement of goods and passenger traffic’s. But this vast water resources of river Brahmaputra is not being effectively utilised for providing better water transport facilities, although it has vast potentiality.

2. Hydel Electrict Generation :- In the district the rivers, rivulets and river tributories are not in a suitable position to be used for creation of hydel electric power. If steps are to be taken for installation of hydel electrict power project, in the district, an extension study must be undertaken with the technical experts and divisions of other hydel power plants functioning in the country about the feasibility for setting up of hydel power plants.

3. Piscicultural Activities:- The district has huge potential for the growth and development of pisciculture
activities, as the district is rich in riverine fishery, inland fish resources in the form of ponds, beels, swamps, lawlaying areas.

The potential riverine length in the district (covering Goalpara and Dhubri district) is 610 Kms. Depending on this riverine length, the viable unit for catching at least 400 to 500 kg. per year would require a fishing area over 2 Km. river stretch for one unit and atleast 200 to 250 such units can be setup to exploit the potential and more such units can be set up with the passage of time.

Beels are vast natural water areas occupying shallow basins and a part of abandoned river courses. The beels may be opened or closed, which depend upon its connection being retained with river or not. Some beels are not opened with river and some having connecting channels with river are gradually being silted which obstruct the migration of fishes during rainy seasons to beels, mainly due to cultivation during lean period in peripheral areas of beels, resulting in lower productivity of beels in production of fish. On the otherhand, most of the beels in the district being infested by aquatic weeds which also leads to unproductive of the beels. Although beels of large size are man-
aged by Assam Fisheries Development Corporation (AFDC) and the smaller by panchayats, but the productivity of the beels are not found satisfactory, mainly due to lack of adequate infrastructural facilities and modern pisciculture technique.

The following table shows the water areas cover under different modes of piscicultural activities -

**Table No. 53**

Water areas cover under different modes of piscicultural activities in the district.

<table>
<thead>
<tr>
<th>Name of the District</th>
<th>Riverine Fishery (in Kms)</th>
<th>Ponds &amp; Tanks (in Ha)</th>
<th>Beels (in Ha)</th>
<th>Swamps (in Ha)</th>
<th>Lowlaying Areas (in Ha)</th>
</tr>
</thead>
<tbody>
<tr>
<td>1. Goalpara</td>
<td>300</td>
<td>581</td>
<td>-</td>
<td>-</td>
<td>-</td>
</tr>
<tr>
<td>2. Dhubri</td>
<td>310</td>
<td>1214</td>
<td>7019</td>
<td>-</td>
<td>-</td>
</tr>
<tr>
<td>3. Bongaigaon</td>
<td>-</td>
<td>330.35</td>
<td>1682.32</td>
<td>259.39</td>
<td>568.25</td>
</tr>
<tr>
<td>4. Kokrajhar</td>
<td>-</td>
<td>-</td>
<td>200.00</td>
<td>-</td>
<td>1370 (both tank &amp; low-laying areas)</td>
</tr>
</tbody>
</table>

Source: Potential Linked credit Plan, 1996-97, NABARD.

Pisciculture in the un-divided Goalpara district can be developed through the following means -
A. Riverine fishery: The fishing zones have to be identified and then to be leased out to the prospective fish farmers granting financial assistance.

At present although the riverine fishery is controlled by the Government (Deptt. of revenue), but no protective measures have been taken up, which leads to killing of huge quantity of fingerlings of major carp every year. The following strategies and infrastructural facilities are very essential for proper utilisation of harvestable stock in the riverine fishery in the district:

1. Proper demarcation of fishing zone and leasing the same;
2. Supply of outlets for inputs;
3. Creation of required infrastructural facilities;
4. Formation of suitable sponsoring agency;
5. Posting of river guards;
6. Preparation of suitable bankable schemes and
7. Government incentives and support.

B. Beel Fishery and pond culture: The following strategies and infrastructural facilities are required for proper implementation of beel fishery and pond culture in the district:

1. Enactment of legislation for ensuring conservation and exploitation of fish stock;
2. Launching of number of beneficiary oriented schemes for the fish farmers;

3. Formulation of suitable long term leasing policy allowing fishermen to operate;

4. to provide more infrastructural facilities to fishermen;

5. setting up of more seed production farms besides the existing limited number of fish seed farms;

6. Setting up of more hatcheries in order to achieve self sufficiency in seed production;

7. Popularisation of scientific fish farming techniques;

8. Preparation of suitable bankable schemes for providing financial assistance and to achieve targetted production;

9. taking care of derelict water bodies;

10. proper flood control measures around the fish seed farm, as the district is one of the flood prone districts of Assam, and during the flood most of the seed farms are washed away;

11. Proper implementation of the proposed world Bank project for the development of pisciculture; etc.
The production of fish is not proportionate than the consumption requirement of the district as a whole. This is mainly due to lack of proper utilisation of potential in the form of water bodies, and to meet the demand, the fish is being imported from outside the State despite the vast scope for the production of more fish.

The following are the credit programmes projected by the Fishery Department of the district -

**Table No.54**

The credit programmes projected for the district.

<table>
<thead>
<tr>
<th>Nature of scheme</th>
<th>Year</th>
<th>Physical</th>
<th>Financial</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>For Dhubri District:</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>1. Existing ponds with Excavation upto 0.5m Depth.</td>
<td>1996-97</td>
<td>15 (ha)</td>
<td>5.10 lakhs</td>
</tr>
<tr>
<td>2. Integrated culture (Duck cum fish culture)</td>
<td></td>
<td>20 (ha)</td>
<td>3.54 lakhs</td>
</tr>
<tr>
<td>3. Fishing boats with Nets.</td>
<td></td>
<td>15 Unit cost Rs.3500/- Unit</td>
<td>0.54 lakhs</td>
</tr>
</tbody>
</table>

| For Kokrajhar Dist                         |        |          |             |
| 1. Inland Fisheries                        |        | 10(Nos)  | 12.40 lakhs |

| For Bongaigaon Dist.                       |        |          |             |
| 1. Fish pond and Fishery Units.           | "      | 100 (nos) | 3.93 lakhs  |

| For Goalpara Dist.                         |        |          |             |
| 1. Pond culture                            | "      | 32 (ha)  | NA          |

Table No. 55: The Development schemes and credit programmes projected for the Bongaigaon and Goalpara district for the year 1996-97.

<table>
<thead>
<tr>
<th>Nature of Schemes</th>
<th>Goalpara District</th>
<th>Nature of schemes</th>
<th>Bongaigaon District</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Size</td>
<td>Unit cost (Rs.in lakh)</td>
<td>Size</td>
</tr>
<tr>
<td>1. Fish culture in existing pond requiring no excavation</td>
<td>0.1 ha</td>
<td>601.65</td>
<td>1. Fish culture in lowlying areas requiring 1 m excavation</td>
</tr>
<tr>
<td>2. Fish culture in existing pond requiring desilting upto 0.5 m</td>
<td>0.1 ha</td>
<td>603.36</td>
<td>2. Fish culture in lowlying areas requiring 1.5 m excavation</td>
</tr>
<tr>
<td>3. Fish culture in lowlying area requiring excavation upto 1 m</td>
<td>0.1 ha</td>
<td>605.91</td>
<td>3. Fish culture in existing ponds with 0.5 m excavation</td>
</tr>
<tr>
<td>4. Fish culture in lowlying areas requiring 1.5 m</td>
<td>0.1 ha</td>
<td>608.32</td>
<td>4. Beel Fisheries</td>
</tr>
<tr>
<td>5. Hilsa Fishing in Brahmaputra river using boat and clasp net</td>
<td>one</td>
<td>40.13</td>
<td>5. Fishing boats/Nets replacements</td>
</tr>
<tr>
<td>6. Fish seed Rearing</td>
<td>1 ha</td>
<td>45.18</td>
<td></td>
</tr>
</tbody>
</table>

Source: Potential Linked credit plan, 1996-97. NABARD.

4. Irrigation Facilities:

The un-divided Goalpara district has a vast ground and surface water potential. Besides this water resource the
hydrological and geological conditions are most favourable for irrigation facilities in the districts.

Irrigation projects have been classified into three broad categories:

1. Major irrigation projects cover more than 10,000 hectares of cultivable command area;
2. Medium irrigation projects cover an area between 2,000 hectares to 10,000 hectares;
3. Minor irrigation projects cover an area up to 2,000 hectares. The minor irrigation can be categorised into the following two sub-categories —
   (i) Ground water irrigation by MI structure, and
   (ii) Surface water irrigation by lift irrigation schemes.

Keeping on these vast ground and surface water resources, the district has the following sustainable irrigation potentials and its present utilisation of such potentials have been discussed below —

In the present Dhubri district, out of the total cropped area of 1,13,532 hectares, only an area of 23,700 hectares covered under ground level irrigation facilities and 15 percent covered under surface water irrigation facilities. The ground water potentials have sustainable capacity to sus-
tain about 54,480 STWS, of which only 3670 STWS have been installed so far.

In the present Bongaigaon district, the feasible number of STW has been estimated to be 8000 and the dugwells feasible number is 500. The utilisable ground water recharge, net draft and the present stage to development as estimated by Central Ground water Board (CGWD) are 50265 Ha mm., 2448 Ha mm. and 5% respectively. But these available ground water potentials are not being properly used for irrigation purposes. As per the information gathered from the irrigation Division of Bongaigaon Irrigation Department, the division had taken up 66 nos of irrigation schemes covering a command area of 11,170 hectares, but as per the status paper prepared by the department comprising 28 members group of the schemes reported that, a potential to irrigate only 3337 hectares of cultivable land annually as against gross cultivable land of about 1,54,441 hectares.

In the present Goalpara district, the ground water potentials of the district is not fully exploited, as only 1.5% of the potentials has been exploited so far. But with the available ground water potentials, it would be possible to install additional 2,500 shallow tubewells every year during the next 20 years. The district has vast surface water
potential in the form of perennial streams and rivers and a large number of ponds and lakes. About 10,000 hectares is covered by ponds and lakes. But at present, only a small portion of the surface water potential has been used for installation of lift or flow irrigation. The district has good potentials for low lift points, the LLP owned by individual beneficiaries have small Horse power pumpsets, of 5 HP to irrigate a command area up to 2 hectares. The individual command area of the district is about 3744 hectares. The "Dhenki pump", which is made by Department of Agril (Mechanical) is generally used locally in small areas.

In the present Kokrajhar District, due to some problems, the vast potentials for ground water is not being properly exploited. The position of ground water potentials is given below —

(Rs. in lakh)

<table>
<thead>
<tr>
<th>Utilisable ground water Recharge (ha.m.)</th>
<th>Net Draft (ha.m.)</th>
<th>Ground Water Balance</th>
<th>Stage of Development</th>
<th>No. of feasible STW.</th>
</tr>
</thead>
<tbody>
<tr>
<td>134300</td>
<td>6371</td>
<td>104120</td>
<td>5</td>
<td>15000</td>
</tr>
</tbody>
</table>

On the otherhand, there are six major irrigation schemes functioning under irrigation Department by covering 527
hectares of net irrigated areas. It is known that, three new schemes have been proposed to be implemented with the assistance of the World Bank Finance. It is expected that, after completion of these schemes, a large areas of the district would cover under irrigation. The details of the schemes are given below -

(Rs. in Lakh)

<table>
<thead>
<tr>
<th>Name &amp; Type of project</th>
<th>Amount Involved</th>
<th>Target for Net Irrigation (Area in ha.)</th>
</tr>
</thead>
<tbody>
<tr>
<td>1. Kharida sandla - Electric Lift Irrigation Scheme (Kokrajhar)</td>
<td>43.00</td>
<td>200</td>
</tr>
<tr>
<td>2. Basbari Floor Irrigation Scheme (Kokrajhar)</td>
<td>60.00</td>
<td>300</td>
</tr>
<tr>
<td>3. Patakata Floor Irrigation Scheme</td>
<td>63.75</td>
<td>400</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>166.75</strong></td>
<td><strong>900</strong></td>
</tr>
</tbody>
</table>

Source: Potential Linked credit plan, 1996-97, Kokrajhar district.

The following are the major constraints facing by the district in exploitation of the vast ground and surface water potentials for better irrigation purposes -

1. Defaults by ASMIDC (now becoming sick) to the participating banks implement the M.I. schemes resulting in reluctance of CBS in financing under M.I.;
2. Shortage and irragularity of electric for energisation of pumpsets;

3. Weak co-operative credit structure in the district;

4. Lack of sufficient budgetary allocation to the irrigation department for undertaking of various schemes effectively.

5. Deterioration in the low and order situation in the district because of political and economical unrest; etc.

The above mentioned constrains must be overcome in order to provide better and adequate irrigation facilities for higher production of agricultural crops throughout the district.

The following table shows the credit programme under M.I. in the district.
### Table No. 56

Credit programme under M.I. projected for the undivided Goalpara district in the year 1996-97.

(Rs. in Lakhs)

<table>
<thead>
<tr>
<th>Activity</th>
<th>Unit Cost</th>
<th>Out lay of which IRDP</th>
<th>Physical</th>
<th>Financial</th>
<th>Physical</th>
<th>Financial</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Dhubri Dist:</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>1. STW+FS</td>
<td>0.209</td>
<td>20</td>
<td>4.18</td>
<td>10</td>
<td>2.09</td>
<td></td>
</tr>
<tr>
<td>2. LLP</td>
<td>0.143</td>
<td>17</td>
<td>1.72</td>
<td>NIL</td>
<td>NIL</td>
<td></td>
</tr>
<tr>
<td>3. Diesel PS</td>
<td>0.122</td>
<td>38</td>
<td>4.64</td>
<td>25</td>
<td>3.05</td>
<td></td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td></td>
<td></td>
<td><strong>60</strong></td>
<td><strong>10.54</strong></td>
<td><strong>35</strong></td>
<td><strong>5.14</strong></td>
</tr>
<tr>
<td><strong>Bongaigaon Dist:</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>1. LLP with 5 PH</td>
<td>0.143</td>
<td>35</td>
<td>3.85</td>
<td>14</td>
<td>1.33</td>
<td></td>
</tr>
<tr>
<td>2. STW with 5 PH</td>
<td>0.209</td>
<td>35</td>
<td>5.67</td>
<td>14</td>
<td>1.96</td>
<td></td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td></td>
<td></td>
<td><strong>70</strong></td>
<td><strong>9.52</strong></td>
<td><strong>28</strong></td>
<td><strong>3.29</strong></td>
</tr>
<tr>
<td><strong>Kokrajhar Dist:</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>1. STW</td>
<td>0.209</td>
<td>62</td>
<td>13.02</td>
<td>NIL</td>
<td>NIL</td>
<td></td>
</tr>
<tr>
<td>2. LLP</td>
<td>0.143</td>
<td>65</td>
<td>9.10</td>
<td>NIL</td>
<td>NIL</td>
<td></td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td></td>
<td></td>
<td><strong>127</strong></td>
<td><strong>22.12</strong></td>
<td>NIL</td>
<td>NIL</td>
</tr>
<tr>
<td><strong>Goalpara Dist:</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>1. STW</td>
<td>0.209</td>
<td>40</td>
<td>8.40</td>
<td>NIL</td>
<td>NIL</td>
<td></td>
</tr>
<tr>
<td>2. LLP</td>
<td>0.143</td>
<td>60</td>
<td>11.20</td>
<td>NIL</td>
<td>NIL</td>
<td></td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td></td>
<td></td>
<td><strong>120</strong></td>
<td><strong>19.60</strong></td>
<td>NIL</td>
<td>NIL</td>
</tr>
</tbody>
</table>

Source: Potential Linked Credit Plan, NABARD, 1996-97.
Forest plays an important role in the process of overall socio-economic development of a region. Like the State of Assam, the un-divided Goalpara district is also outstanding in forest resources. The district has abundant forest resources in the form of wood trees, bamboo & cane, stone & stone peble, sand, kheer, varieties of herbs & herbals, wild life and medicinal plants. These forest resources are generally used as industrial raw materials of some important forest based industries in the district. Some of the feasible forest based industries depending on these available forest resources can be set up like — 1. Herbal Ayurvedic medicinal unit, 2. Salpata processing unit, 3. Straw Board mfg. unit, 4. Khoir Mfg. unit, 5. Stone crusher unit, 6. Licemphie (warm sal) mfg. Unit, 7. Mechanised carpentry unit, 8. Agarbati unit, 9. Saw Mills, 10. veneer unit, 11. Match splint Factory, 12. Plywood Unit, 13. Paper Mills, 14. Sal seed processing unit, 15. Tea based industry, 16. Bamboo and broom based industry, 17. Carrom board & duster Mfg. Unit, 18. Wooden furniture & fixture Unit, 19. Sitalpati processing unit, etc.

The introduction of social forestry scheme in the district has got tremendous importance and potentials. The aims
of social forestry is to grow more trees for fuel, fodder and small wood, etc. which is day-to-day requirements for all section of the people. The another aspect of social forestry is to meet the requirement of small industries by supplying rawmaterials and also to create more avenues of employment for the poor people and other economically weaker sections of the society by supplying free fuel & fodder.

Social forestry scheme is generally introduced in non-forestary land, farm land, waste land, etc. In the un-divided Goalpara District a large area under farm land, waste land, fallow land, Barren and un-cultivable land, etc. are laying unused, a part of these large areas can be brought under social forestry schemes by adopting scientific methods of plantation.

The total forest (excluding un-classified state forests) areas in the district is 3,15,334.97 hectares of which reserve forest claims 2,72,327.60 hectares and proposed reserve forests claims 43,007.37 hectares.

The out-turn of timber and fuelwood during the year 1992-93 (provisional) in the district were — Industrial timber 20,485.63 cubic metre and 3,074.03 fuelwood (cubic metre).
The target and achievement under social forestry is attained at centpercentage for the period 1993-94 and new seedlings planted under social forestry scheme was 51,97,000. The physical achievement of social forestry under various schemes for the year 1993-94 were - 287 hectares under S.F.G. ; 62 hectares under T.S.P. ; 104 hectares under S.C.P. and 1625 hectares under A.O.F.F.P. The overall performance under social forestry scheme in the district is more or less satisfactory, but keeping in view the industrial and economic backwardness more achievement is needed.

The un-divided Goalpara district has vast potential for the development of forestry, but due to some major constraints, the potentialities are not being materialised properly. Some of the major constraints faced by the district forest divisions can be analysed as below -

1. Wanton destruction and illegal cutting of valuable trees are going on unabated for the last few years ;

2. Deforestation of forest land for agriculture purposes by the villagers in some parts of the district is going on ;

3. Illegal encroachment of forest by foreigners ;

4. Lack of proper scientific plantation scheme ;
5. Lack of proper infrastructural facilities, for instance - forest road condition is very bad which affects the guarding of forest areas, lack of adequate checking point, forest guards and budgetary support for the maintainance of forest products and resources;

6. Soil erosion, frequent flood and heavy rainfalls have damaged the forest resources at regular intervals;

7. Lack of proper demarcation of Forest land, agriculture land and inhabitant areas;

8. Lack of proper co-ordination and understanding between the Government and employees of forest department;

9. Lack of introduction of new developmental schemes for overall development of forestry; etc.

(iv) Mineral Resources:

In pancharatna, Deoli hill, Agia areas of Goalpara district, there are deposits of sulphide mineral resources which can be used as input for industrial units. Therefore, it is necessary to take steps in order to explore and use the resources effectively.

On the otherhand, the mineral resources in the form of rock, sand and clay earth are found available in the
As the district is surrounded by a number of Hills. The Rakhyasini hill of the district is very rich in having good quality of rocks. In chandardinga - hill's a high quality of granide rocks is found available - on the basis of these available mineral resources - some stone crushing units, sand processing units, bricks mfg. units, claytiles units and other industrial unit can be set up throughout the district.

But due to some problems namely -- Lack of adequate financial support from banks and Governments; shortage of power; poor road transportation system; lack of prospective entrepreneurs; Government incentives; etc. these available mineral resources are not being used properly. It is important to note that, these mineral resources and its products are mostly used for construction of roads, bridges and building of houses, embankments, etc.

(v) Energy Resources:

Energy or power is one of the basic infrastructures required for the economic and industrial development. Power can be generated from various sources like - water, coal, petroleum, diesel, solar & wind resources. The generation of power in all forms is not proportionate to its requirement in our country and accordingly our country is always lagging behind the required power. Electricity is one of the most
important form of energy required mostly in performing both economic and non-economic activities.

Like the state of Assam, the un-divided Goalpara district is also facing the problems of shortage of power. Although electricity connection has been made in almost all urban areas and to some extent in rural areas, but the supply is not made according to its requirement. Most of the villages in the district, beyond the reach of modern electrification facilities and similarly most of the industrial units operating both in urban and rural areas are facing shortage of electric power for undertaking their day-to-day’s operational activities uninterruptly.

The Assam State Electricity Board (ASEB) has been entrusted to supply power both for commercial and domestic uses in the State of Assam. But the ASEB is not in a position to supply power according to the requirement of the State. Power shortage is considered to be one of the major factors responsible to the industrial and economic backwardness of the district.

The scope and potentials for generation of power in the district is very limited. Although the river Brahmaputra and its large number of tributaries along with other small rivers are following in the district, but the rivers and tribu-
tories are not in a viable position for setting up of hydel power project. In the district, there is only one Thermal power station at Salakati under Kokrajhar district, having four units with a potential capacity of 60 M.W. each with total capacity of 240 M.W. All the four units are not properly functioning to generate the installed capacity of production, because of some technical bottlenecks. The unit No. 1 is under forced shut down since June 1991. If all the four units operate with full capacity of production the power shortage in the district to some extent can be solved.

There are two major alternative sources of natural resources from which power can be generated are - wind and solar Radiation. The potential for generation of energy from these two sources can be derived from the chapari areas. The district has a number of huge areas under permanent chaparies in the river Brahmaputra. The decision to use these sources for generation of power can be justified only after taking into account of relative advantage and disadvantage from the following angles -

Advantages –

(i) The chapari areas are free from any obstruction to the wind that blows constantly with high speed, which make it possible to harness energy by use of wind mills or turbines ;
The chapari areas are flat and do not have fall, shady trees and make it ideal for having Green House (Solar) dryers; etc.

Disadvantages –

(i) It will require high capital costs for acquiring required infrastructural facilities to initiate the projects;

(ii) The operational activities of the projects may be hampered during the floods, which would require proper flood control measures;

(iii) The Government and ASEB are not very much interested to have such projects in the chapari areas due to many technical reasons; etc.

On the otherhand, an adequate rural electrification programme is mostly essential in a rural oriented district like un-divided Goalpara district, where most of the agriculture and its allied activities is performed in rural areas. The proper rural electrification can bring transformation of rural life and agriculture production. It is very essential for socio-economic betterment of the people. Most of the villages are yet to be benefitted from the rural electrification programmes. Rural electrification also help in artificial irrigation activities in the villages, as the cost of pumping
water from well can be reduced by bringing electricity to the villages. The utilisation of power pump for irrigation has been largely hampered for want of regular and adequate power supply both in rural and urban areas, which affects the better performance of agricultural activities. So, power must be brought through rural electrification programmes in a big way into the farm and rural households.

In the un-divided Goalpara district during the period 1993-94, only two villages were electrified, the total villages electrified were 3707 and total pumpsets energied were 370.

The following strategies may be undertaken for improving of rural electrification facilities in the villages.

The present position of Electrict power supply in the un-divided Goalpara district —

The power constraint faced by the district also handicaps the pace of industrialisation. The only agency supplying power to the four constituent districts of un-divided Goalpara district is 132 K.V., E.H.V.Grid sub-station ASEB, Dhaligaon. It gets the power allocation from SLDC Kahilipara, Guwahati, which is engaged in collecting power from various
power generating plants of Assam and neighbouring states via ASEB and Eastern Regional Electricity Board (EREB).

The sample study conducted over the hourly requirement and actual supply in the district reveals that the district is ill-fed by the short supply of electricity. The peak hourly supply (i.e. between 4 P.M. to 10 P.M.) is estimated as 21.64 M.W. as against the actual requirement of 29 M.W. per hour for the district. The primary survey reveals that, the grid sub-station supplies power through four power sub-stations during peak hours averages as 9.63 M.W. at Dhaligaon sub-station (Bongaigaon District), 2.15 M.W. at Gossaigaon Sub-Station (Kokrajhar district), 4.99 M.W. at Ashok Paper mill Sub-station (Goalpara district) and 4.87 M.W. at Gauripur Sub-Station (Dhubri district).

The acute shortage of electricity in the district indicates about the handicapped infrastructure in the way of potential industrialisation.

The following strategies may be undertaken for improvement of rural electrification facilities in the villages, for example -

1. Better energisation of clusters irrigation pumps;
2. Installation of small diesel generator sets to supply power in villages;

3. Rural electrification co-operative societies should be constituted with close co-ordination with the industrial processing co-operatives societies;

4. Installation of adequate guarding points in the villages for guarding and checking of lines, so that illegal drawing of lines and stealing of wire can not be made;

5. The rate of electric charges should be fixed at reasonable rate;

6. The power collection of ASEB should be increased for adequate supply of power to the villages; etc.

Rawmaterials problems:

Most of the SSI units operating in the un-divided Goalpara district have been facing the problems of non-availability of required quantity of rawmaterials and machinery equipments and spare-parts in the local markets. The problems are mainly due to non-availability of some scarce raw-materials, irregular supply of rawmaterials by the Government to the SSI units registered under District Industries Centre at subsidised prices, etc.
There is a zonal office of Assam small Industries Development Corporation in the district at Bongaigaon, for the development of SSI units throughout the district under its various developmental programmes, particularly in case of supplying raw materials and machineries, the corporation has three important schemes namely — Hire purchase scheme, Infrastructure Assistance scheme and Rawmaterial Assistance schemes, but the functioning of these schemes is very negative and the corporation is also not taking proper care for successful implementation of the schemes in order to help the small entrepreneurs in the district.

On the otherhand, due to shut down of Boitamari Co-operative spinning Mills Ltd., Ashok Paper Mills Ltd., the SSI units based on down stream products of Ashok Paper Mills and the unit base on the supply of available cotton fibre from the Boitamari spinning Mills Ltd., have to face many problems for collection of its required raw materials and even some of the units have to close their activities.

The forest resources and mineral resources are also not properly exploited for the use of local industrial unit in the un-divided Goalpara district.

**Financing and Investment problems:**

The existence of a well developed financing and invest-
ment channels is the prerequisite for development process. Without the required financing agencies the socio-economic activities cannot not be taken up.

The financing problems is one of the serious problems, which the un-divided Goalpara district is facing in every steps in the process of its economic and industrial development. The growth and development in the money market and capital market in the district are at snail pace.

In the district there is vast scope for the investment of funds in various farm and non-farm sectoral activities. There are a number of viable farm and non-farm projects in which investment can be made in order to derive more benefits out of it. Lead Bank in co-ordination with various Government departments prepares some important bankable projects in the Annual credit plan (under service Area Approach) for bank finance, in every financial year. The credit deposit (C.D.) ratio of most of the bank in the district is seen satisfactory, which indicates that, credit disbursement capacity of the banks are positive in nature.

On the otherhand, some institutional measures have been initiated by the Government and accordingly banks have been asked to prepare seperate D.C.B. for non-firm sector (NFS) from the year 1994-95 (as on 30.6.1995). But for refinance of NFS
activities, no eligibility criterion has been fixed by the NABARD so far in the district. NABARD’s refinance facility availed of by banks in the un-divided Goalpara district is gradually increasing. But the refinance scheme of NABARD availing by the banks is in a lower side in comparison to other districts of the State of Assam. The main reason is due to non-submission of disbursement statements of most of the banks branches to their controlling office. Almost in the district no bank has their controlling office. Due to high overdue eligibility of some banks are also effected. The NABARD has prepared the potential Linked Rural Credit plan (PLP) in order to guide the development agencies as well as banks in preparing their Annual credit plan (ACP) by giving details of sustainable potentials of different sectors/activities suitable for the district. For instance - National Bank’s refinance assistance availed of by banks in the present Goalpara district, were as follows:-

<table>
<thead>
<tr>
<th>Year</th>
<th>Refinance Assistant (Rs. in Lakhs)</th>
</tr>
</thead>
<tbody>
<tr>
<td>1991-92</td>
<td>56.74</td>
</tr>
<tr>
<td>1992-93</td>
<td>74.73</td>
</tr>
<tr>
<td>1993-94</td>
<td>48.25</td>
</tr>
<tr>
<td>1994-95</td>
<td>147.73</td>
</tr>
</tbody>
</table>

On the otherhand, the working of Regional Rural Bank’s (RRBs) has been found satisfactory in the district because of introduction of Development Action plan (DAP) by RRBs. Similar-
ly the progress in the implementation of SAMIS in the district is seen encouraging.

The public and private sector financing and investing agencies are not very much interested to invest their funds in various economic activities due to lack of favourable investment climate prevailing throughout the district. The following are some of the important reasons which affect the financing of bank's and other financial institution's funds in the district:

1. Lack of adequate infrastructural facilities;

2. Lack of proper growth and development of money market and capital market;

3. Lack of viable and good numbers of public and private sector industrial units;

4. Poor recovery position of the borrowers and their unwillingness to repay the loan;

5. Poor recovery performance either of the bank branches or primary co-operative credit societies in the district as a whole;

6. Non-availability of subsidies from different corporation like - S.T., S.C., O.B.C, APTDC, etc. in time;
7. Sponsoring of Government sponsored scheme at the end of the year causes poor performance of banks in implementing Government sponsored schemes. As almost 90% of the banks lending is under Government sponsored schemes;

8. Most of the parts of the district is flood affected area, causing heavy damage to standing crops and inconvenience to bankers. Therefore, due to non-availability of inputs in time causing poor performance in agriculture sector;

9. Almost all the banks functioning in the district do not have controlling offices, which makes delay in getting certain schemes sanctioned by the branches to subsequent queries/clarification sought by their controlling office; etc.

One of the most serious problems is poor recovery performance of the credit institutions. To keep the health of credit agencies sound, the banks authorities as well as district authorities should evolve an alternative way for recovery of dues from the borrowers and defaulters. The situation in certain cases are deteriorating adversely for want of regular and constant persuasion from the lending agencies. It is very urgent to create a favourable climate in order to make the public or the beneficiaries aware that the bank money is the public money and should be repaid in full for investment in
other developmental activities timely. If loan amount is not paid, the banks would be handicapped in making fresh advances. Credit is the most important input in development process. Therefore, it should be properly used and returned timely for further recycling.

The performance of co-operative banks in the district is also not satisfactory, as most of the co-operative banks are running on loss. The co-operative banks in the district requires improvement in organisational matter and financial viability. And accordingly Memorandum of Understanding has been reached between the co-operative Banks with NABARD in respect of financial support. The co-operatives banks have been provided with the facility of financial support by way of share capital loans to strengthen the equity base of the co-operative's in the State of Assam by NABARD. The State Government has to initiate suitable action programme for strengthening the primary Agricultural credit societies at grass root level throughout the state as per the provisions of MOU. These efforts would definately bring some improvement both in organisational and financial viability of the co-operative Banks and credit societies in the district.

For improvement in the performance of the Regional Rural Banks in the country, the Government of India has made
necessary arrangement for restructuring the banks. The government has introduced a Development Action plan (DAP) during the year 1994-95, and as per the DAP concerned Regional Rural Bank has to prepare DAP for a period of five years in order to attain sustainable viability. Under the DAP, the bank can take up suitable measures for implementation of various programmes.

Therefore, it is observed that, in Government departments money is allotted for expenditure only, but in banks deposits are kept for growth. Hence, the Government and bank authority must take proper measures and strategies for better performance of banks and other credit institutions throughout the district.

Transport and Communication problems:

The growth and development of primary, secondary and tertiary sector largely rests on a number of infrastructural facilities. The transport and communication is one of the primary infrastructure facilities required for the overall development of all sectors of the economy of a country. The poor and inadequate development in transport and communication of a region indicates its economic and industrial backwardness. In this regard Dr. V.K.R.V. Rao rightly observed, "The link
between infrastructure and development is not a once-for-all affair. It is a continuous process; and progress in development has to be preceded, accompanied, and followed by progress in infrastructure, if we are to fulfill our declared objectives of a self-accelerating process of economic development." VII. Due to rapid change in the entire economic structure of the world, every nation put greater emphasis on the promotion of transport and communication facilities in order to derive maximum economic benefit out of it.

In an economically and industrially backward district like un-divided Goalpara district of the State of Assam, the transport and communication sector has to play an important role in the process of rapid economic and industrial development of the district. The economy of the district is regarded as agriculture and rural oriented district. Above 90 percent of its total population live in villages and almost entire agriculture activities is performed in the rural areas. But due to poor and inadequate transport and communication facilities, the entire economic activities in the rural areas is not being performed satisfactorily, which badly affecting the rural economy of the district.

On the other hand, the un-divided Goalpara district has huge potential for the development and setting up of large number of small scale units and other important cottage and household industries in rural, semi-urban and urban areas with the help of locally available raw materials and other factors of production, but due to poor transport and communication system, the potentiality is not being used properly.

The economy of the un-divided Goalpara district is not self-sufficient and depend on outside supply for some essential consumer goods items, like - rice, sugar, Mustard Oil, wheat, etc. The district also supply some important items like - wood, bamboo and bamboo products, varieties of fruits and vegetables, etc. to other regions. But due to poor and inadequate transport and communication facilities, the movement of both goods and passenger traffics and communicating the message from in and outside the district is seriously affected, which further deteriorated the socio-economic condition of the district.

Although, the Government of Assam has taking a series of measures for the development of transport and communication system in the State, the State is still lagging behind a good and adequate transport and communication system due to many strategic problems.
The development and expansion of all modes of transport and communication network facilities, throughout the district, particularly in the rural areas is very urgent keeping in view the industrial and economic backwardness of the district.

The major problems faced by the district are as follows —

1. Poor and bad road conditions and lack of sufficient link roads connecting the villages with the urban areas. The condition of all types of road in the district is very poor, and also due to poucity of sufficient fund provision the development of road transport system is not taking its root.

2. The water transport is also not properly developed, due to a number of regions — (i) the steady and gradual raising of river bed in the river Brahmaputra and its tributories, (ii) lack of development and expansion of ferry and boat services at various points connecting the south to North bank and Northbank to south bank; (iii) Lack of co-ordinated efforts on the part of Inland water Transport Department; (iv) high operational cost due to modernisation of overaged vessels; (v) Inadequate infrastructural facilities like repairing, cargo handling, inadequacy in tonnes capacity; etc.

3. The development in railway transportation system is also very poor in the district, due to a number of strategic
reasons the railway department is not taking adequate development scheme's and measures for the construction of new railway tracks to provide better transport facilities to different parts of the district and the overall development of this important transport system.

4. The post and telecommunication services and facilities are not proportionately developed and expanded according to requirement of the district. For instance - The Bongaigaon Telecom District Office covers six civil districts of the State of Assam, namely -- Goalpara, Bongaigaon, Dhubri, Kokrajhar, Nalbari and Barpeta. Under this divisional office 43 exchanges are operating.

The following table reviews the district-wise breakup of telecom performance in the undivided Goalpara district.

Table No.57 Telephone capacity utilisation in Bongaigaon Telecom District Office as on 31st April 1996.

<table>
<thead>
<tr>
<th>Name of the Districts</th>
<th>No. of Telephone Exchanges</th>
<th>Capacity</th>
<th>Connections Extended</th>
<th>Connections awaited in the list</th>
</tr>
</thead>
<tbody>
<tr>
<td>1. Bongaigaon</td>
<td>6</td>
<td>4,224</td>
<td>3,708</td>
<td>437</td>
</tr>
<tr>
<td>2. Goalpara</td>
<td>5</td>
<td>922</td>
<td>911</td>
<td>226</td>
</tr>
<tr>
<td>3. Dhubri</td>
<td>10</td>
<td>2,720</td>
<td>2,419</td>
<td>360</td>
</tr>
<tr>
<td>4. Kokrajhar</td>
<td>6</td>
<td>1,656</td>
<td>1,316</td>
<td>49</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>27</strong></td>
<td><strong>9,522</strong></td>
<td><strong>8,354</strong></td>
<td><strong>1,072</strong></td>
</tr>
</tbody>
</table>

Source: Sub-Divisional Engineer (Admn.) O/O Telecom District Manager, Bongaigaon
From the above table, it is seen that, the no Civil district has fully utilised the existing capacity of the telecom facilities. The existing waiting list further adds the incapability of the telecom services in installing the required communication services. It may further be added that, the Telecom District of Bongaigaon itself needs the extension of potential capacity with more number of telephone exchanges to cope up with the demands of growing industries and enterprises.

5. The frequent floods, badly affect the overall transport and communication system in the district;

6. The dominance of private road transport agency over the public or Government agency leads to the monopoly of road transport in the hands of private sector. The Assam State Transport Corporation is becoming sick and inoperative throughout the State, probably due to a number of reasons, (i) lack of proper strategy and measures for its development, (ii) mismanagement and financial irregularities of ASTC at top level, etc.

7. Weak bridges and culverts at various point throughout the district; etc.

The following measures may be suggested to overcome the problems -
1. The activities of both public and private sector road transport agencies should be co-ordinated to cope with the problems of road transportation gap throughout the district;

2. The construction of good road and link road for providing better and economic road transport services between the rural and urban areas;

3. The working of Assam, State Transport Corporation must be improved and revived in a planned way;

4. Early completion of the construction of Naranarayan setu in order to provide better railway and roadways services throughout the district;

5. The entire activities of Inland water Transport Department should be co-ordinated in a planned manner to improve their performance in order to provide better services for the movement of both passenger and goods traffic;

6. The construction and expansion of new railway tracks in different important parts of the district to provide railway transport services as a substitute of roadways;

7. The postal and telecommunication services should be promoted to rural areas along with the urban areas as far as possible. Almost entire rural areas are being cut off from the
services of modern means of postal and telecommunication network;

8. Proper flood control measures must be taken up, as the frequent spate of floods badly affects the overall transport and communication system throughout the district;

9. Both the central and State Government must take some necessary measures by arranging all sorts of required inputs for the improvement of the overall transport and communication facilities by co-ordinating and consolidating the activities of different modes of transport and communication agencies functioning in the district.

Management Problems:-

"Everything Boils Down to Men"

By Henry Ford.

Management is a critical element in the process of sustained economic growth and development of a country. Without the services of competent managers and leaders the resources like - capital, manpower and other scarce natural resources cannot be properly channelised into the productive uses. Although at present, no organisation can hold its monopoly on capital or
technology for a longtime, but good management can definitely become its monopoly and give it a competitive edge over its rivals. Peter Drucker, has rightly observed that, without management, a country’s resources of production remain resources and never become production. The philosophy of management is not only essential or applied for managing business organisations but also applied to other types of organisation like – education, social, military and government. So, management is the dynamic, life giving element in every organisation, through which planning, controlling, organising, directing, innovation and representation activities can be coordinated in a planned way.

Management is one of the basic inputs required for the successful undertaking of various economic and non economic activities of a business undertaking irrespective of their size, nature and types of organisation. In a developing and backward economy, the importance of management and the role of manager can not be ruled out. Due to lack of proper management, most of the public as well as private sector undertakings are becoming sick in our country. Efficient management makes the company economically viable and commercially feasible with increased capacity of competitiveness in the market.

The economic and industrial backwardness of the undivided Goalpara district, represents the poor quality of
management in all sectors of the economy. A number of SSI units throughout the district, suffering losses and have been closed down due to managerial inefficiencies. The Assam Textile Corporation Ltd. Nowapara, Assam co-operative spinning Mills Ltd. Boitamari, Ashok Paper Mills Ltd., Jogoghopa are probably the victimised units in the district.

There are a number of internal and external factors which lead to poor and inefficient management of an organisation for example:

1. Lack of professional management and leadership skills;
2. Mismanagement due to dishonesty and lack of integrity of the entrepreneurs, promoters;
3. Heavy overhead costs;
4. Weak resource-base and skilled Labour force;
5. Willful diversion of fund;
6. Inadequate provision of fund from financial Institutions.
7. Acute competition from the organised sector in the market;
8. Lack of proper infrastructural facilities;
9. Non-availability of scarce raw-materials;
10. Dearth of entrepreneurial skill;
11. Factory accidents;
12. Lack of technical know-how; etc.

The following remedial measures may be undertaken to overcome these problems:

1. Creation of a supportive consultancy organisation to solve the different managerial problems;
2. Development of entrepreneurship skills among the prospective entrepreneurs through various Government and non-Government entrepreneurship development schemes;
3. Imparting proper and required training to the employees and labour forces;
4. Creation of basic infrastructure facilities for the unit;
5. Proper management of both current and fixed assets at regular interval in order to check misappropriation of funds and assets of the project;
6. To use the service of professionally competent consultancy organisation to identify the management problems if needed;
7. Upgradation of technology know-how;
8. To make periodic health checkup of the unit by using SWOT analysis;

9. Creation of motivation among the employees by providing required facilities to them;

10. Maintaining better top to bottom relationship;

11. Undertaking of innovative programmes for the unit;

12. To make close collaboration with the various promotional agencies like - small Industries service Institute (SISI), State Industrial Development Corporation (SIDC), Small Industries Development Corporation Ltd. (SIDC), District Industries Centre (DIC); NISIET, etc.

13. To manage human resources of an organisation;

14. HRD mechanisms are to be used properly to achieve the objective of the firm.

Area-specific management problem of un-divided Goalpara district:-

1. Private sector are heavily or badly pressurised by the problems of extortion of money by anti-social elements. This leads to the mismanagement and reluctance among entrepreneurs in the district.
2. Skilled labour forces can not be motivated to serve in such politically and socially disturbed districts like Kokrajhar and Bongaigaon.

3. Public sector units are facing management problems in the form of forceful employment to be extended to the untrained and unskilled local people as a case of reservation.

4. Public sector units of this district have faced management set back because of the leadership of political party and M.L.A's in the management. To cite and example the Assam State Textile corporation Ltd. Nowapara and The Assam Co-Operative Spinning Mills Ltd., Boitamari.

5. Installation of potentially viable units and machinery without actual utilisation for want of raw-materials and intermediaries.

6. Procrastination in management due to bureaucratic setup in public sector undertaking, rawmaterials are supplied to the units as per the allotted quota which are much below the requirements. Further the supply of rawmaterials are frequently
irregular. Seeking permission for the purchase and procurement of raw materials from the open market causes procrastination in management.

**Marketing Problem:**

Every business enterprises irrespective of their nature and size expect to earn profit and grow. The earning of profit is determined by the effective sales. Similarly, the growth of the units is also determined by the expansion of the market. The marketing function of business operation is a predictive and strategic management process. The marketing activities start with the consumer as a source of information (in product planning) and end with the customer as a consumer of the products and services. The marketing organisation is largely based on selection of products, designing the channels of distribution, effective pricing policies and practices, methods for promotion of sales activities, etc.

In a developing economy like India, marketing is the least developed part of the economic system. Marketing is just the process of selling the products in the market, which results in serious threats to marketing organisation. This badly affects the marketing of the products of small-scale industries in particular, as the demand of SSI depends mostly on local demand. Due to many reasons like - scanty of capital, economies of
scale of operation, competition from organised large-scale industries, etc. leading to the poor marketing organisation, the products of the district are not disposed properly.

Although the Government has introduced its marketing assistance scheme for promoting the sales activities of SSI, through Assam Small Industries Development Corporation Ltd. (ASIDC), for securing a larger portion of Government contracts for SSI products. But the working of this scheme is not becoming effective to promote the sale of SSI products. As a result, the entrepreneurs are not able to sale the products in the open market successfully in competing with the organised sector.

The undivided Goalpara district is regarded as a village oriented district, which revolves around agriculture as primary sector and rural industries as the subsidiary sector. The village and cottage industries are yet to develop viable distribution channels to market their products in the organised market in urban areas. The co-operative and Government agencies have not been giving required assistance to the small entrepreneurs to market their products remuneratively in the organised market. The market for rural product is unorganised and dominated by middlemen to a large extent. The pricing and distribution mechanism in the villages are controlled by traders and contractors.
Due to a large infrastructural gaps in the field of better transport and communication system, adequate administrative setup, adequate financial agencies, organised marketing agencies and institutions and other related institutions, poor literacy rate, lack of information media and advertising agencies, lack of adequate open market institutions, etc. have contributed a lot towards the poor organisation of both rural and urban marketing system.

The Government has introduced some regulations as imposed by state Government in farm and non-farm sectors, for promotion of agriculture marketing and other products produced by non-farm sector throughout the district. The State Agriculture Department at district level has been providing transport subsidy and other incentives to farmers and producer of agricultural crops and other vegetables to sell in the market at controlled prices. The regulations of agriculture marketing help the farmers to relieve themselves from the clutches of middlemen and contractors.

The merits and demerits of various existing channels are to be developed and new strategies for marketing of products of village cottage and small-scale industries are to be opened. The existing channels of marketing like — private traders, co-operative marketing societies, regulated market, Government agencies are not working properly.
Industrial sector provides a major market for agricultural output. The agriculture productivity is increased with the development of agriculture sector, but due to industrial backwardness of the undivided Goalpara district, marketing of available agriculture products is adversely affected.

The un-divided Goalpara district is rich in producing variety of agriculture products, handicrafts and labour-intensive items, have a good market in the urban areas, as the urban areas do not produce these items due to the non-availability of agriculture land, high labour costs and others related factors of production. Lack of required open institutions, infrastructural gaps, regulated markets, etc. marketing of the products become ineffective. Khadi and village Industries commission is an open institution for agriculture, cottage, household products marketing agency, but it fails to mobilise adequately at grass-root level marketing operation, connecting the rural artisans to the urban areas. The National Dairy Development Board (NDDB) is also an open institution, playing an important role by ensuring higher prices to the rural milk producers in Gujarat and ensured excellent marketing of dairy products in the urban areas.

In the district, the farmers produce variety of
agricultural crops, vegetable & fruits, which are usually marketed through weekly haats at different parts of the district. The district is also marketing some important forest products and variety of fruits & vegetables outside the district, through private traders and contractors.

On the otherhand, qualitative standard, low-cost, competitiveness, etc. of products produced by the SSI, is very essential pre-requisite for better marketing of the products in the organised market both in and outside the district. But most of the village and cottage industries do not give much more importance on these aspects, as they produce goods and services on local demand of the consumers, irrespective of the taste and style of the people, standardisation and quality of the products, which are subject to change and also an essential pre-condition for better marketing of the products in the market. Now-a-days market is not being concentrated only at a particular place or areas, rather has been widened sharply.

Most of the local SSI units operating throughout the district are getting problems in marketing their products remuneratively, due to competition from the organised small scale sector in the market, high cost of production due to lack of adequate infrastructural facilities, lack of proper and adequate Government support and incentives.
The Government is not properly applying the back-buy policy and other incentive programmes for SSI units in order to increase their marketing capacity.

Marketing is an important impediment which leads to the successful operation of a business enterprise. Therefore, entrepreneurs should concentrate in finding out the basic and technical problems faced by the rural artisans, cottage, handicraft sector and other small-scale sector, functioning both in rural and urban areas in marketing their finished products remuneratively and successfully.

The most serious problem is the lack of facilities for quality testing and certification of certain products produced by SSI units in the district.

The cottage and SSI units are not getting proper marketing opportunities which badly affect the overall development of these sectors. The marketing problems of cottage industries are more serious than SSI units. The sales of the products of cottage units in the undivided Goalpara district are mostly dependent on local market. But the district do not have extensive market and also restrictive scope for remunerative prices.
Therefore, it essentially needs an organised marketing channels for the products of cottage and SSI units. A systematic marketing mechanism would give more potential marketing outlets for the small industries both in and outside the district. Again, the cottage and SSI units under heavy tax burden both on the purchase of raw materials and sale of finished products in the market. Hence, an elaborate arrangement should be made by the Government for marketing the products through organised marketing channels supported by the tax holidays on such products.

The Assam Government marketing corporation (AGMC) and North Eastern Handlooms and Handicrafts Development corporation (NEHHDC) are the prominent Government agencies in providing of marketing facilities for the products of village and cottage industries. The ASIDC under the provisions of preferential stores purchase scheme is encouraging the use of local products by Government departments and public sector undertakings. The proper functioning of these agencies in the district may help reducing the existing problems of marketing the products of village and SSI units.

In the next Chapter we shall analyse the Industrial potential of the district.