“Entrepreneurship” - A design to employability with special reference to Nalbari District of Assam.

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Abstract
The Indian economy needs to generate a large number of jobs in the rural areas comprising small, tiny, cottage, village industries and rural artisans in order to arrest the rising unemployment and urban migration in the country. Apart from inadequate credit support, another major impediment in unemployment is the lack of motivation, proper guidance and training for development of necessary skills for youth especially in rural areas. Entrepreneurship is one of the most important inputs in the economic development of a country and of the region within the country. And the term entrepreneur means a designed activity to help a person in strengthening her/his entrepreneurial motive and in acquiring skills and capabilities necessary role effectively. Entrepreneurship is the quick and tested route for establishment of enterprises both manufacturing and service sector could enthuse the youth with certain basic skills and of hand or technology to start income generating enterprise by providing escort services to the youth. Self Help Group(SHG) is a small, economically homogeneous and affinity group of rural or urban people specially the poorer section of the society, voluntarily coming together primarily for saving small amounts of money regularly in order to create a common fund. This common fund is the breeding ground for the development of enterprise. It is become a design of entrepreneurship for economic creativity. Another design of entrepreneurship is the micro finance which is the provision of thrift, credit and other financial services and products of very small amounts to the people specially the poorer section of the society in rural, semi urban or urban areas for enabling them to raise their income levels and improve living standards. The main thing is to develop the entrepreneurial and activity-oriented skills among the educated and unemployed youth by forming SHG or the accessing to micro finance. So that the youth willing to set up small/micro/tiny enterprises for creation of sustainable employment and income opportunities in a cost effective manner. Design is a central task of entrepreneurs. Most of the creative minds find it difficult to balance business aspects with creativity. But a good team creates a good design for any business houses which makes an entrepreneur.
Keywords: Entrepreneurship, Unemployment, Design, Skill, Strengthening, Quick and Tested, Sustainable.

Introduction

Academician from different parts of the world has not agreed upon a common definition of entrepreneurship. The field of entrepreneurship is a new definition. It has drawn interest from researchers who originates from other diverse fields of economic, management, finance, sociology, psychology which explaining the phenomenon whereby the entrepreneurship is examined from different perspectives. Entrepreneurship depends upon various factors based on demand and supply of the entrepreneurship. Verheul et al (2011) explains about demand and supply of entrepreneurship that represents demand which has an opportunity and strength as the new technology adoption, demand from the consumers, infrastructural facility of the industry and approachable industrial policy. On the other that is the supply of entrepreneur determined by demographical analysis, resources available, and abilities and attitudes of the individual. Entrepreneurship is the capacity and willingness to develop, organize and manage a business venture along with any of its risks in order to make a profit. Creativity in an innovative way of practice is the strength of the entrepreneur. Entrepreneur is an initiator who takes the risks of her/his own and makes herself/himself involve whole the practice sincerely and with zeal of vision. An entrepreneur is who always searches for a change and he is learning by doing and not practicing for doing different things but she/he does the thing differently.

The paper attempts to examine the entrepreneurship as a design for employability by upholding small business like Tailoring, Cutting and Knitting, Embroidery, e-weaving etc. in Nalbari district of Assam. This small unit has been chosen for several reasons. This type of small units has been forefront of the industrialization process in Nalbari District. This unit has been spearheaded by different schemes of Govt. of India and even state govt. and has grown into a self sufficient industry or self employment with substantial opportunities for spawning local entrepreneur. Nalbari District has yet to develop a critical mass of supporting industries to ensure sustainable growth of this type of units. The automated process of production have not been used sufficiently enough among this units. It is acquiring higher technical and managerial skills in tending this automated process.

Nalbari District can no longer rely on past growth trajectories with the emergence of new competitors as well as changing technology that has enabled more flexible production system.
in advanced industrial economies. Entrepreneurship is widely regarded as an internal player of business environment. Attitude, value, ethics, human traits, insight risk taking characteristics is the inner forces of entrepreneur. This paper begins by tracing the development of this type of units in Nalbari District and the challenges it encounters. This is followed by some case studies which govern the development of this type of units in Nalbari District of Assam.

**Objectives of the study**
The objectives of the study are to:

i. Know people with a specific taste or choice of field of work and passionate about certain things might start their own unit in the district.

ii. Know who run family business for generations and business as their occupation and business becomes a natural choice.

iii. Know the people who prefer to do things on their own and self starters i.e. formation Self Help Groups (SHGs) and extension of Micro Finance in the District.

iv. Understand measures taken by the Government in tackling those units for sustainability through entrepreneurship.

v. Know the hindrance coming in making entrepreneur.

**Methodology**
The study area (Nalbari district) has been carried out in among those individuals or households who purposefully used their skills to start a unit like tailoring, cutting and knitting, embroidery etc. to arrive at the entrepreneurship scenario of the district general characteristics. The selection of these areas has been made carefully so that the majority of the innovative individual as well as the communities of the district get properly represented. From this villages/goan panchayats of Nalbari district representing schedule tribe, schedule caste, immigrants, general castes and sub –urban context have been selected. Care has also been taken to cover all the social and ecological zones of the district.

Both primary and secondary data have been collected to carry –out the study. Primary data have been collected directly from the field through sample survey. For this, a suitable schedule has been prepared and the required data and information have been collected from affected households. From the point of view of the method employed for data collection the following methods were used: -

(1) Face to face interview (survey)
Entrepreneurship records survey (Govt. data from District Industries and Commerce Centre and other departments)

(3) Questionnaire survey.

This paper also starts with a discussion of the rational of the government involvement for the development of entrepreneurship in the district. Then it presents the Nalbari districts experience in entrepreneurship development and the role of the government therein, including an assessment of the policies, programmes and projects that were and have been adopted to promote entrepreneurship development. Finally, an attempt will be made to identify lessons that can be drawn from the Nalbari District experience.

Area of study: Nalbari District a geographical analysis

The present Nalbari District of Assam was carved out from the erstwhile Kamrup District in 1985 with its headquarters at Nalbari town. Extending between $26^010`N$ and $26^047`N$ latitude and $90^015`E$ and $90^038`E$ longitudes, the district is bounded by Bhutan and the Baksa District on the North, Kamrup District on the South and East and Barpeta District on the West. According to the 2011 census Nalbari district has a population of 769,919. The district has a population density of 763 inhabitants per square kilometre (1,980/sq mi). Its population growth rate over the decade 2001-2011 was 11.74%. Nalbari has a sex ratio of 945 females for every 1000 males, and a literacy rate of 79.89% which comprises Hindus 873,749 and Muslims 253,842. The distribution of population in the district is uneven with a higher concentration of population in the central part. The tribal, mainly the Bodo –Kachari group are occupying a considerable portion of the Northern part of the district. On the other hand, the Southern most part including the Char areas are under the dominance of the immigrant Muslims. The middle built –up area exhibits a very high density of population. This area is relatively advanced in rail and road networks. In Nalbari district 80% of the total population based on agricultural activities. The months of June, July, August and September falls in the true monsoon season. This season is characterised by cloudy weather, high humidity and heavy rainfall. Almost 70% of the total annual rainfall occurs during this season and causes heavy floods. There is no big industry in the district. The district has high potential for development of small units like cutting and knitting, embroidery, tailoring, e-weaving industries as because a total of 900 self employed categorized units are running since many years. Nalbari district is proud of its well-developed art and artefact and the rich
heritage, which has passed down from generation from generation, ultimately expertise and sophisticated products, are the outcome. The weaving works like Phulam Gamocha (Assamese name) and Bamboo made product like Jaapi (Assamese Name) which is the pride for all not only to the assamese people but the whole world. Mention must be made that this phulam Gamocha and Jaapi is given to mark the respect and honour to the people of repute.

**Transportation and communication**

**Pucca Road:**

a. Highway ------------------------------- 38.00 Km  
b. PWD ------------------------------- 45.00 Km  
c. Others ------------------------------- 67.00 Km

Gravel Road ------------------------------- 1,041.117 Km

**Source:** Data obtained from the District Industries and Commerce Centre (DICC), Nalbari and field visit.

**Market Strategy**

In terms of marketing point of view Nalbari is well connected both by rail and road network. The town is about 2 km from 31 National Highway. There is Railway Station at Nalbari and the nearest railway junction is Rangia, 20 km from Nalbari town. Nalbari town is 60 km away from the Guwahati City the Adabari main bus stand and the town can also be accessed from Guwahati City via Hazo a distance of 45 km. In every ten minutes interval vehicles are arrived and departure to and from any corner to get down and get up Nalbari town. Even from the LGB Airport the Nalbari bounded vehicles are always ready. Any train service can avail to get down in Nalbari and the major trains are Kamrup Express, Brahmaputra Mail, Chifung Mail, Manas Rhino Passenger train. These trains take of 2 hours to reach Nalbari from Guwahati City. During survey it is noticed that most of the units who even need not to search market. Customers are coming directly to them for their new design and fashion. Their goodwill attracts even the big business houses usually visits them and carry them for training to their workers.

**Government involvement in entrepreneurship development**

Entrepreneurship has a vital role in the development of rural areas as these disperse economic activities to the countryside, and hence contribute to a more equitable distribution of income. These use indigenous resources, support export growth and ultimately contribute to the entrepreneurship development. Thus entrepreneurship is contributing to the development of
new technology, the improvement of skill of workers as well as the development of new product and process. The small units like tailoring, cutting and knitting, embroidery etc. also contributes to the expansion and diversification of markets as well as increasing the savings rate and investment base. However, these units are owner-owned and managed. These units are usually unable to compare with large enterprises in terms of access to resources such as raw materials, finances and adoption of new technologies among others. Thus this type of unit needs to be supported by the government to enable them to develop.

In Nalbari district this type of units are typically family owned, domestic market oriented with multi functional management, workers and equipment, innovative and use resources more efficiently than larger industries. However these are usually characterized by low productivity, low level of technology and skills, lack of records but with a high quality product. The different schemes undertaken by District Industries and Commerce Centre (DICC), Nalbari District such as,

A. CENTRALLY SPONSORED SCHEME 1.i) 30% Capital Investment Subsidy on Plant & Machinery. ii) 3% Central Interest Subsidy on Working Capital Loan. iii)Central Comprehensive Insurance Subsidy ( 100% of Insurance Premium) iv)Incentives to service sectors like Hotels, Medical & Health Services Vocational Training Institutes, Biotechnology Industry, Power generating Industries. v) Transport Subsidy ( 90% and 50%) vi)Income Tax Exemption ( 100% income-tax exemption) for 10 years. vii)Excise duty exemptions.

2. National Mission on food processing ( NMFP):- 33.33% Subsidy on fixed Capital Investment of Food processing industries, Prime Minister Employment Guarantee Programme (PMEGP).

B) STATE GOVT. SCHEMES 1.(i) Cotton Yarn (ii) Betalnut Bati Making Machine (iii) Spice Grinding Machine (iv) Industrial Sewing Machine (v) Food Sewing Machine 2) Entrepreneurship Development Programme (EDP) Programme 3) Awareness Programme. 4) Exhibition/Awards 5) Angel Fund Scheme : Under this scheme applicant may get loan up to 5.00 lakhs with interest @ 5/- per annum 6) Fiscal Incentives : Under this scheme Micro units can avail amounting @ 5000/- against each local employee engaged by the unit Maximum limit is Rs.100000/-. But still there are lacking in different corner in delivery mechanism or inclusive development. During survey majority stakeholders are explaining the fallacies of delivery mechanism. Government should take necessary steps to tackle the problem with a positive solution.

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Fig.1.1
Figure-1.1 shows the Maps of Nalbari District

Source: http://nalbari.nic.in/images/nalbari_district_map.jpg

Table: 2.1

Tabular representation of the number of small units and their percentage in Nalbari District of Assam
No. of Workers | 2012 | 2013 | 2014 | 2015 |
<table>
<thead>
<tr>
<th></th>
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<th></th>
<th></th>
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</thead>
<tbody>
<tr>
<td></td>
<td>No.</td>
<td>Percentage</td>
<td>No.</td>
<td>Percentage</td>
</tr>
<tr>
<td>1 to 3</td>
<td>100</td>
<td>68.97</td>
<td>200</td>
<td>62.11</td>
</tr>
<tr>
<td>3 to 6</td>
<td>15</td>
<td>10.34</td>
<td>50</td>
<td>15.53</td>
</tr>
<tr>
<td>6 to 9</td>
<td>20</td>
<td>13.79</td>
<td>60</td>
<td>18.63</td>
</tr>
<tr>
<td>10 and above</td>
<td>10</td>
<td>6.9</td>
<td>12</td>
<td>3.73</td>
</tr>
<tr>
<td>Total</td>
<td>145</td>
<td>100</td>
<td>322</td>
<td>100</td>
</tr>
</tbody>
</table>

Source: Field Survey

Fig: 1.2

Figure-1.2 shows the ups and down of the small units in Nalbari District of Assam
Interpretation:

The upward raising of the establishment of the owner-owned unit is an analysis from 2012 to 2015. It exhibits the capacity and willingness to be an entrepreneur is a good sign for the sustainability point of view. The difficulties that majority unit has less number of people employed who works daily wage system (production basis). This means the problem of source of finance not the market.

Self-Help Group and Micro Finance Model to establish the small units in Nalbari District, Assam

By and large Self Help Groups (SHGs) shall include those who are landless or have marginal size of land holding. Such community members may be motivated to get organized into small homogenous groups (preferably with 15 to 20 members in each case) based upon their livelihoods, social affinity, compatibility etc. Credit and thrift activity may be used for organizing them into groups. Preference may be given to groups with women members of the households as they have been found to be highly successful in management of credit and thrift activity. Use can be made of existing SHGs in the area. Self Help Groups may be organized with the help of village level community organizers/group representatives. These organizers should be thoroughly trained in the concept of SHG, management of credit and thrift activity, group dynamics and maintenance of records through focussed exposure visits to successful examples as well as through skill oriented training programmes. Such visits and training may be arranged also for representative members of the proposed SHG. The expenses towards visits and skill development courses may be met out of funds under training component. The expenses towards honorarium for community organizers may however be charged out of the funds under community organization component. The above honorarium may be provided against specific jobs to be carried out by the organizers namely: facilitation of monthly meetings on a fixed day, preparation of proceedings, maintenance of records for credit and thrift activity, training of group representatives regarding the above aspects etc. The honorarium amount for the above assignment (per meeting) may be fixed by the district head for a period of about one year per group with an understanding that by this time the groups shall become mature enough to carry out the required jobs through their own group members. The group may be considered mature: when it meets regularly; the attendance is above 75 percent; proceedings of the meeting are suitably maintained; records about credit and thrift activity are maintained; recovery of loan is above 90 percent etc. At that stage, the
support for the community organizers may be withdrawn from the project. In case the services of the organizer are still required the concerned groups out of their own earnings may pay it. All landless families in the village will be informed that they shall be eligible for matching revolving fund out of the project fund for supporting their livelihood support if they get organized into one or the other SHG. The landless families may however have the flexibility to become member of the SHG till the last year of the project period for availing the assistance of revolving fund. The primary purpose of organizing the SHGs is not only to involve them in the entrepreneurship by sensitizing their potential (inner strength/skill) to established the small units like embroidery, cutting and knitting, tailoring etc. but also to strengthen them as a social and functional unit in order that they may effectively manage their own need based activities (even if these are not within the framework of government programme). Hence, at a micro level the basis for formation of these groups need be either common interest or activity (i.e. controlling and encouraging establishing by developing their economic status in the whole process) as also social affinity and compatibility. Generally the groups are formed by Banks (including Regional Rural Banks RRBs), District Industries and Commerce Centre (DICC), District Rural Development Agencies (DRDAs), other departments and Non-Government Organizations (NGOs) and responsibility for nurturing and training of the groups entrusted to the NGOs. The NGOs act as both facilitators and micro-finance intermediaries (mFIs). First, they promote the groups, nurture and train them and then approach banks for bulk loans for on lending to the SHGs. National Bank for Agriculture and Rural Development in short, NABARD also encouraged taking on the role of forming and nurturing SHGs, which was traditionally undertaken by NGOs. "Access to credit" for under privileged groups (rural and urban poor, women, tribal, youth) has always been a major concern in the development field to make an entrepreneur. Despite the existence of formal financial institutions, the issue has not been resolved. In many developing countries, policy makers & planners have conceived and formulated varieties of programmes to provide easy access to credit, especially micro-credit. India has taken the initiative by evolving specific micro-credit programmes to cater to the needs of the poor populations (rural/tribal/urban slum). Since micro-credit provides self-employment opportunities and awareness for self-reliance to people, it has undoubtedly become a very useful tool for economic development especially at the grassroots level. Over the last two decades (1978-98), efforts have been made to increase the credit flow to the poor through several micro-credit initiatives. However, very little is known about the credit delivery process and management services. The creation of women's Self-Help Groups (SHGs) in Nalbari
District of Assam will be the most prominent and widespread programme in action. These programmes attempt to mobilise savings through group formation, followed by a focus on making the groups manage themselves. NGOs have successfully supported thousands of such SHGs all over the country. Most of these groups are satisfying their consumption needs through management of their savings, and a few women have taken up micro-enterprises/businesses with financial support from their SHGs. This will help to strengthen the economic position in rural areas of Nalbari District a lot and it will be the remarkable activities in entire North Eastern region. The experiences and practices in micro-credit reflect a mixed picture. A few have taken the lead and attained greater success, while many are still struggling. Considering the size of the country and the demand for micro-credit by a large segment of the poor population at the grassroots level, a lot more needs to be done. Therefore, the time was appropriate for compiling a variety of communication materials and to disseminate these to avoid reinventing the wheel of learning. The task of compilation of communication materials provided an overview of the micro-credit work in India and varieties of materials in different forms. The communication materials and its availability are directly linked to the existing practices in the country. Most of the communication materials are limited to Self-Help Groups (SHGs) formation, management and ways of channelizing credit through SHGs. There is a big gap in terms of communication materials for remote areas in Nalbari District like promotion/sensitisation, credit delivery, appraisal and recovery, empowerment and self-sufficiency, and capacity building of organizations as well as SHGs and its members. Based on the experiences, interactions with communities banking personnel’s and status of collected materials, some observations are: Alternative approaches by social entrepreneurs, who have developed financial innovations to provide credit to poor, have demonstrated the strategies/possibilities of banking with the poor, especially women. A remarkable feature of these micro-credit initiatives is their extremely high repayment rates, especially compared to many floundering government aided programmes. This shows a way for NGOs to work towards providing financial services to the poor with need-based support from international donors and formal institutions. The focus on women and the prospect of their accessing resources hitherto denied to them by patriarchal and legal structures has understandably generated enthusiasm among women's organizations and micro-finance institutions devoted to women. However, this does not guarantee either control over the loans to the women or the opportunity for independent self-employment and income. By restricting them to activities with low productivity, it does not challenge male economic and political control, and does not necessarily lead to the empowerment of women. The utilisation of credit for productive
purposes, its impact on livelihoods and its ability to push households above the poverty line has also not been conclusively demonstrated, nor has the financial sustainability of the implementing institutions been achieved in the remote parts of the Nalbari District of Assam. However, the "peer pressures" or social collateral involved in the group approach has been seized upon to externalise the costs of recovery of micro-finance institutions. Most of the micro-finance organizations and the SHGs have not been able to achieve institutional self-sustainability. However, some SHGs have reached functional self-sufficiency. The available communication materials do not adequately address this aspect of self-sustainability and the need exists for preparing communication material for capacity building amongst institutions and women's groups for self-sufficiency. In case of taking up productive activities of SHGs, most members (Male/Female) will be in the low income generating agriculture sector. The need, therefore, is to promote and strengthen utilisation of credit for productive purposes within the non-farm sector i.e. cutting and knitting, e-weaving, embroidery, tailoring which has a higher income generation and growth potential. A feature of micro-finance is that it is increasingly carved for itself a niche within the mainstream financial services sector rather than a development intervention. Thus, finance professionals are considered key persons in micro-finance institutions as they devise stringent performance criteria and elaborate accounting and reporting systems. Micro-finance often stands delinked from the borrower's development and is geared towards the financial sustainability of the micro-finance institutions. Thus, the need is for a "credit plus" approach wherein development through capacity building must be in-built into micro-finance related activities. This creates a design of an entrepreneur.

Major Findings

Following examples are analyzing to represent the entrepreneurship design

Examples: 1

Fig.1.3
Figure-1.3 represents the self employed units in Nalbari District of Assam

Standing Mrs. Kanika Dutta with her unit
Source: Field Visit

She was 42 years old rural poor educated women inhabitant of the village Balikaria in 6 No. Paschim Bataghila Panchayat under Pub-Nalbari Development Block in Nalbari District of Assam. Balikaria village, where most of the people live in below poverty line is a thickly populated village in Nalbari district. Most of the people are engaged in agricultural activities in this area. Mrs. Kanika Dutta (42) who has been born and brought up from that village is an example of entrepreneurship design. She got married to an unemployed person and with the two children (boy and a girl child) she was suffering from financial hardship. But a good thing is that she has a skill of cutting and knitting, embroidery, tailoring with an innovative way. She has established a unit titled “Raktim Tailoring” in her home. She has employed 3 girls for training and making products where she paid them salary in a range of ₹3,000 to 10,000.
Fig.1.4

Figure-1.4 represents the unit of Mrs. Kanika Dutta

Mrs. Kanika Dutta’s unit “Raktim Tailoring”

Source: Field Survey

Now she got her unit registered under District Industries and Commerce Centre (DICC), Nalbari under Registration No. 18007100025. She has send for various trainings in the capacity of trainer and participants in different Govt. and other sponsored programmes. During survey she told her story how she has faced many difficulties to establish the unit and delightfully she expresses her husband’s full cooperation to continue her business. Even her design struggle as an entrepreneur she is unable to receive any govt. assistance or from any corner of the agencies except a grant of ₹9,940 from DICC, Nalbari in the year 2015. During survey she was asked what her present income is. Without any hesitation she told that from ₹35,000 to ₹40,000 she used to earn per month and now she can educate her child with full vigour. Her strengths and Opportunities are that she is the only skilled women in the Balikaria village in Nalbari District who receives awards in creation of skilled entrepreneur. Weakness and threats are the less accessibility to hold their assets and limited resources in the area.
Example: 2

Fig.1.5

Figure-1.5 represents the self employment unit in Nalbari District, Assam

Ms. Jesmin Begum in the right side inside her unit

Source: Field Survey

Ms. Jesmin Begum a trainer /entrepreneur from Barama Road, Nalbari town, who has earn a handsome amount of monthly income from ₹ 30,000 to ₹ 50,000 a leading unit in Nalbari town. Many times she was invited by the DICC, Nalbari as a resource person for various training conducted by the department. She is unmarried and as a result her full devotion in this field will be a remarkable one. Her unit is registered with the DICC, Nalbari bearing registration no.2015. She is not yet received any financial assistance either from govt. or from any other source. Her strength is the skill of the activities like cutting and knitting, tailoring, embroidery, weaving etc. Opportunities are the market which she acquired in her home itself. The weakness and threats are the larger business houses which will always be there until and unless government control is not there.
Example: 3

Fig. 1.6

Figure-1.6 represents the self employed units in Nalbari district of Assam

Mrs. Nibha Das is busy with her unit “Simi Ladies Tailoring”

Source: Field Survey

Mrs. Nibha Das is a resident of Milanpur under Pub Nalbari block in Nalbari District of Assam. She established a unit named “Simi Ladies Tailoring” which is the only earning source of her three families. Now she could able to earn ₹40,000 per month with the help of her units. She has trained 100 of girls in and around Nalbari District of Assam and some of them already established in their new established units. Her husband is working as a guitarist which is also a seasonal income in the place like Nalbari District. She has one daughter where all of them are happy in their workings. She strongly demands that this type of unit one can take as a livelihood unit and one can sustain with this workings. Her strengths and opportunities are that she is a trainer of skill development activities which is the inner power of an individual. Weakness and threats are those which a woman generally prototyped i.e. restricts the mobility by a male dominate society.

The above mentioned units itself expresses that those units as cutting and knitting, embroidery, tailoring, e-weaving etc. is a design of entrepreneurship which implies qualities of leadership, initiative and innovation in new venture design. Economist Robert Reich has called team-building, leadership, and management ability essential qualities for the entrepreneur. Entrepreneurs not only give employment to the entrepreneur but also a source of direct and indirect employment for many people in a country. Unemployment is a problem
in most of the developed and underdeveloped countries. Entrepreneurs play an effective role in reducing the problem of unemployment in a country which in turn clears the path towards economic development in Nation.

Conclusion
The middle-income country likes India both public and private services are available but are under-utilized. There is little recognition of the needs of the community, and there are too few government and private programmes designed to help the community in Nalbari district of Assam. Home care and home help services are not recognized as a "right" and hence are not included in the country's budget. Social insurance is available only for those employed by the government or major employers. There is also a paucity of legislation defining needs, entitlement, and mandated services for the creation of entrepreneur especially in rural areas. The present prime minister takes a new era for the development of youth and entrepreneur by creating new skill development ministry which will be a milestone for the development of entrepreneurship. Attitudes toward the self employment system are changing as result of urbanization and modernization. Furthermore, rural areas will have a higher proportion of self employed units than the urban areas. Reason being, people are aware of the responsibility for improving their own life styles in rural areas. Only strong needs are the govt. recognition of the necessity for entrepreneurship promotion programs should widespread in rural areas. It is required to orient government and the private sector to regard all efforts to improve later life as a small unit investment in human capital.

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