



INTERNATIONAL JOURNAL OF RESEARCH IN COMMERCE AND MANAGEMENT

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ENTREPRENEURSHIP & EMERGING FORM: A STUDY ON FINGERLING PRODUCTION OF SELECTED VILLAGES OF BARPETA DISTRICT OF ASSAM

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ABSTRACT

This paper examines the structure of new rural venture owned by fish seed entrepreneur of Barpeta district of Assam by taking a sample of 160 respondents from five selected villages. This analysis reveals that fish seed cultivation in that area is bright and through this venture the economic position of rural people can be uplifted. Further the government is required to play a pivotal role by providing different assistance like financial support, awareness program, supplying raw materials at least price, establishing sufficient number of organized market etc.,

KEYWORDS

Entrepreneurship, Fingerling, Infrastructure, Drainage System.

INTRODUCTION

Entrepreneurship is a process augmenting overall development of a society. Economic growth plays a vital role in the development of a society and entrepreneurship is the base of economic growth. Proper utilization and development of human resources, analysis and scientific use of resources, development of science and technology, capital formation, proper organization, etc. are necessary steps for economic growth. In the process of entrepreneurship, the techniques of executing such steps are undertaken. Enhancement of production, innovation, quality products, fulfillment of local demands and exports etc. are the results of the use of such techniques. All these process are performed by entrepreneur. Therefore, there is a very close relationship between entrepreneur and entrepreneurship.

An analysis of economic, social, political and other aspects of the developed countries of the world reveals that at present those countries are considered developed which have given importance to entrepreneurship or have tried to change the environment realizing the change in time and situation. In India, entrepreneurship began at first in Gujarat, Rajasthan, and Maharashtra. Tata, Birla and others started cotton, sugar-cane, steel, industries in these regions in pre-independent era. Consequently, in India these states are more developed than the rest in respect of socio-economic spheres. On the other hand, the north east region of the country is the most backward despite having natural and human resources in abundance due to lack of entrepreneurship. *Globalization, liberalization, and information technology* have increased the importance of entrepreneurship in the 21st century. At present, without entrepreneurship, no development is possible. In this respect, it can be raised that in the NE region including Assam, a healthy and congenial entrepreneurship environment is yet to be created; the mindset of the people is yet to be changed. They still prefer secured employment to entrepreneurship. However, such avenues are shrinking due to government policy and automation in the production sector. As a result, entrepreneurship is the only alternative for the self employment and employment generation left open to the unemployed and the future generation.

Therefore, an attempt is hereby made to study on entrepreneurship development by considering some selected rural places of Barpeta district of Assam as the state is one of the economically underdeveloped states of India comprising large number of rural places having fish is basic diet for the survival of the people.

The district of Barpeta is situated in the western part of the state of Assam. It covers a total area of 3307 sq. km as against 78,523 sq. km of the state as a whole. The vast plain areas of the district are in the grip of the river of Brahmaputra, Manas, Chowkhowa etc. The total population of the district as per 2001 is 16, 47,201 out of which 15, 20,333 lives in the villages. Further about 50 percent of the total population of the district is living below poverty line (Statistical Hand Book, ASSAM: 2009)

FISH CULTURE AND ASSAM

The State of Assam has an excellent sub topical climate for development of fresh water fish culture in variety aquatic bodies. Aquaculture not only plays an important role in nutrition but also in the rural economy of the state. Rice and fish are the two basic diets of the Assamese people. For 95% of the State's population of about 25 million, fish is an important protein rich food. The State currently produces about 1.55 lakhs tons of fish from all sources annually as against an estimated annual demand of 2.5 lakhs tons. As reported by the State fisheries department, the deficiency is partially met by importing fish to the tune of around 0.25 lakhs tons annually by private traders from other states like Andhra Pradesh, Uttar Pradesh, West-Bengal and Bihar causing a draining out of an amount of around Rs. 1 00 crore annually from the State. Despite the vast aquatic resources, the state has not been able to produce ample amount of fish to cater to the need of ever increasing fish eating population of the State. There is scope for entrepreneurship development among the rural people by producing fish in this region. (Statistical Hand Book, ASSAM: 2009)

RESEARCH METHODOLOGY

Assam, one of the states of India has been deliberately selected for the purpose of the study as fish is basic diet of the people of the state. The rural places of Barpeta district of Assam such as Jogirpam, Dattakuchi, Dhakaliapara, Kadamguri, Dabaliapara included in the study by adopting on the principle of purposive sampling. For the sake of the study 160 entrepreneurs have been selected that represents 31% of total entrepreneur engaging in the fingerling production. Primary data were collected with the help of a well structured questionnaire and discussions with the entrepreneurs, authorities and experts. Secondary data were collected from the literature on the topic.

OBJECTIVES OF THE STUDY

The study has been pursued to achieve the following objectives

- To study the progress of entrepreneurship among the rural people of Barpeta district of Assam in respect to fish cultivation.
- To ascertain the problems and challenges facing by the entrepreneurs
- To make some possible suggestions

ANALYSIS AND FINDINGS

TABLE 1: CASTE WISE CLASSIFICATION OF ENTREPRENEURS

Factors	No of Respondents	% age of Respondents
Schedule Cast	42	26
Schedule Tribes	12	08
General	106	66

Source: Primary Survey

The analysis reveals that out of 160 respondents, 66% (106) belonged to general caste and again majority of them belongs to the religion of Muslimism. On the other hand 26% (42) belonged to schedule cast category and the remaining 8% (12) accounted to the category of schedule tribe. It reveals that originally the fish seed cultivation was the profession of particularly schedule cast but now the data suggests that people belongs to the general category are also engaging themselves in this activities resulting into minimizing the unemployment and reliance on job.

TABLE 2: EDUCATIONAL BACKGROUND OF ENTREPRENEURS

Factors	No of Respondents	% age of Respondents
Below SSC	78	49
SSC/HSC	26	16
Graduate	24	15
Post Graduate	18	11
Technical	14	09

Source: Primary Survey

The data shows that in that area the people with higher educational background like general graduation and post graduation i.e almost 35% of total respondent have undertaken this venture as means of their livelihood. As far as educational background of the respondents under study is concerned, 49% (78) had education below matriculation while 16% (26) respondents were educated up to HSC, 14 respondents had passed technical courses. On the other hand 24 & 18 respondents were graduate and postgraduate. Educational development among the people of this region is not up to the mark and needs to be enhanced substantially to inculcate entrepreneurial qualities and skills among the youth people of the region.

TABLE 3: FORM OF ORGANISATION

Factors	No of Respondents	% age of Respondents
Proprietary	121	75
Partnership	36	22
Co-operative	03	03

Source: Primary Survey

Under the study the majority of the respondents i.e 75% (121) had preferred proprietary organization, 22% (36) respondents had chosen partnership organization and 3% (03) respondents had selected co-operative as form of organization. Not a single entrepreneur had selected company form of organization obviously because of limited scale of entrepreneurial activities. Majority of the people prefer proprietary form of organization. Moreover, there is a scope for the poor rural people that they may start this venture by opening more co-operative societies.

TABLE 4: OCCUPATIONAL MOBILITY OF ENTREPRENEURS

Factors	No of Respondents	% age of Respondents
Farming	96	60
Agricultural Labour	44	27
Traditional Occupation	14	09
Service	02	01
Business	04	03

Source: Primary Survey

Occupational background and mobility of entrepreneurs is the indicator of further direction of activities. The study observed that majority of the respondents' i.e 60% (96) fathers were engaged in farming activities and 27% respondents fathers were agriculture labour. Out of 160 respondents, 1% respondent's fathers were engaged in government services while 3% respondents belonged to the families engaged in business. This indicates that more and more people switching over from their traditional occupation to fish seed cultivation because it is gainful activity.

TABLE 5: LOCATION OF ENTREPRENEURIAL ACTIVITIES

Factors	No of Respondents	% age of Respondents
Birth Place	64	39
Availability of Infrastructure	63	38
Availability of Market	18	12
Government incentives	00	00
Raw material Availability	10	07
Other Considerations	05	04

Source: Primary Survey

Out of 160 respondents, 39% (64) was considered the location of the venture because the factor of birth place. Availability of infrastructure facilities was important location factors in case of 38% (63) respondents. Other factors for determining location of business are not significant. The analysis shows that not a single entrepreneur decides their location of business unit because of availing different government incentives.

TABLE 6: MOTIVATIONAL FACTORS OF ENTREPRENEURS

Factors	No of Respondents	% age of Respondents
Knowledge and Skill	36	23
Non availability of Jobs	86	54
Lower income from previous occupations	10	07
Social and economic status	08	05
Governments supportive policies	00	00
Package scheme of incentives	00	00
Encouragement by friends	20	11

Source: Primary Survey

The shrinkage of job opportunities in recent years has been responsible for enforcing job seekers to undertake entrepreneurial activities of producing fish seed. The study disclosed that majority of the respondents i.e, 54% were motivated to undertake because of non availability of scope of getting job. On the other hand 23% respondents have started their own business because of having skill and knowledge particularly in this area. Some respondents (11%) were found encouraged by their friends and relatives to start independent business activities. Therefore, it is observed that this sector may be considered as one of the emerging avenue for boosting employment generation.

TABLE 7: AWARENESS REGARDING SCHEME OF ASSISTANCE

Factors	No of Respondents	% age of Respondents
Have a little information	86	54
Have full information	12	08
No information	62	38

Source: Primary Survey

For the entrepreneurial development various schemes launched by the government and different support agencies from time to time. The present study disclosed that there was lower degree of awareness among entrepreneurs regarding government policies and welfare schemes. The data analysis shows that majority of the respondents under study i.e, 54% respondents had a little information about the government schemes. Only 8% respondents had full information about different scheme of assistance to entrepreneurs. 38% respondents were found totally unaware of the schemes of assistance. The root cause of very low pace of entrepreneurship development lies in the lack of knowledge of government policies and scheme of assistance.

TABLE 8: CAUSES OF DELAYS IN GETTING ASSISTANCE

Factors	No of Respondents	% age of Respondents
Indifference attitude of officers	36	23
Too much paperwork	22	14
Lengthy procedure	66	40
Negligence of the beneficiary	36	23

Source: Primary Survey

Lengthy procedure and indifferent attitude of the government officers was the main hurdle in case of 40% and 23% respondents respectively. While, 23% respondents were found not given due emphasizes in preparation and submission of their proposals to the assisting agencies. Majority of the respondents categorically expressed that good schemes were being implemented badly. However, some of the officers were co-operative and always ready to help according to a few respondents.

TABLE 9: EXPOSURE TO ENTREPRENEURSHIP DEVELOPMENT PROGRAM

Factors	No of Respondents	% age of Respondents
Attended	34	21
Not attended	105	66
No response	21	13

Source: Primary Survey

EDPs have been instrumental in developing entrepreneurial qualities among youth. The data analysis shows that 21% respondents had attended the EDPs organized by different agencies while 66% respondents had not attended the EDPs. Some of these respondents complained that they did not receive the information about the program and a few stated that due to living in remote areas they could not arrange to attend the EDPs as they were organized either at district level or block level.

TABLE 10: SOURCES OF FINANCE

Factors	No of Respondents	% age of Respondents
Owned funds	18	11
Banks/ Financial institutions	48	30
Friends/ Relatives	12	07
Money lenders	82	52
Others	00	00

Source: Primary Survey

It was noticed that out of 160 respondents under study, 30% respondents have availed bank finance at concessional interest rates and 52% had borrowed funds from money lenders while 7% respondents had availed fund from friends and relatives. Due to the lot of paper work and undue delays in disbursement of loans, majority of respondents have preferred loan from moneylenders. It is worthwhile to mention that 11% of total respondents had used their own funds. A large number of entrepreneurs opined that financial agencies should be more responsive and co-operative with the entrepreneurs because of their weak financial position.

TABLE 11: LOAN SECURITY

Factors	No of Respondents	% age of Respondents
Family members	32	20
Friends/ Relatives	06	04
Own resources	106	66
Others	16	10

Source: Primary Survey

As far as loan security is concerned, 66% of total respondents had given their own property for security of loan purpose and 20% had got loan security from their relatives and family members. While 4% respondents had secured loan by using the security of friends' property and 10% respondents had managed the loan security from other sources. In this regard it is worthwhile to mention that many entrepreneurs are unable to start the business because of lack of financial assistance on the ground of non provision of security.

TABLE 12: INITIAL CAPITAL INVESTMENT

Factors	No of Respondents	% age of Respondents
Rs. 50,000-1,00,000	18	11
Rs. 1,00,000-1,50,000	14	09
Rs. 1,50,000-2,00,000	34	21
Rs. 2,00,000 & above	94	59

Source: Primary Survey

The highest number of the respondents i.e 59% (94) had initial funds invested between Rs. 2,00,000 to 2,00,000 & above in their ventures and the lowest number of the entrepreneurs under the study i.e, 9% had the initial investment of Rs. 1,00,000 to Rs. 1,50,000. Some of the entrepreneurs stated they had to start for other tiny business unit because of inadequacy of funds. So, the data disclose that financial assistance is necessary to start the venture.

TABLE 13: USE OF DISTRIBUTION OF CHANNEL

Factors	No of Respondents	% age of Respondents
Personal selling	04	03
Wholesale dealers	137	85
Retailers	19	12

Source: Primary Survey

As far as analysis is concerned, most of the respondents i.e 85% (137) has selling their goods in the market through whole seller. While only 3% respondents are directly selling their product in the market. According to them, they are facing some problem in selling the product because of lack of government regulated market.

TABLE 14: DIFFICULTIES FACED BY THE ENTREPRENEURS

Factors	No of Respondents	% age of Respondents
Lack of proper education	102	64
Economic backwardness	54	34
Lack of confidence	16	10
Low risk bearing capacity	26	16
Social discrimination	04	03
Inadequate financial assistance	86	54
Too delay in disbursement of loan/ subsidy	94	59
Lack of collateral security	12	08
High interest rates	110	69
Shortage of infrastructure	34	21
Self competition	00	00

Source: Primary Survey

Majority of the respondents i.e, 69% are facing problem of financial assistance and taken loan from the money lenders charging higher rate of interest. 59 % of the total respondents opined that delays in loan disbursement are one of the reasons of slow growth of fish production despite of high potential in the state. In view of 102 (64%) respondents, lack of proper education (i.e, management, accountancy, marketing, etc.) was main hurdle for running the business smoothly. Some of the respondents i.e 34% stated that economically poor position inherited by them was the major difficulty as many a times their applications for financial assistance were either delayed too long or rejected.

TABLE 15: DEMAND OF THE PRODUCT

Factors	No of Respondents	% age of Respondents
Very high	119	74
Average	07	04
Little	34	22

Source: Primary Survey

The study discloses that the market offers high demand for the product in the market. According to 119 (74%) respondents they are not worried about the demand of the product but facing problem of marketing the product because of lack of transportation problem.

TABLE 16: ANNUAL INCOMES/ PROFIT

Factors	No of Respondents	% age of Respondents
Rs. 25,000-1,00,000	13	08
Rs. 1,00,000-2,00,000	27	17
Rs. 2,00,000 & above	120	75

Source: Primary Survey

As far as profit or annual income is concerned, 120 (75%) respondents are earning in the range of Rs. 2, 00,000 & above. The study established that expect a few, majority of the respondents agrees that there is scope for earning more income and generation of new employment.

TABLE 17: GENERATION OF EMPLOYMENT BY EACH ENTREPRENEUR

Factors	No of Respondents	% age of Respondents
10-20	14	09
20-30	38	24
30-40	102	64
40 & above	06	03

Source: Primary Survey

Entrepreneurship is not only provides self employment opportunities but also create employment scope for other also. The study shows that 64% (102) respondents have employed in the range of 30-40 employees by each entrepreneur or fish cultivator. While 24% (34) respondent given employment for the

people in between 20-30. In view of respondents, fish cultivation increasing employment either directly or indirectly and helps to increase the standard of living of the rural people.

PROBLEMS AND SUGGESTIONS

1. The rural areas of Barpeta district is lagging behind in industrial due to infrastructure deficiencies and very low pace of entrepreneurship development in general, so it is suggested that the government should create required infrastructure for the development of rural areas.
2. As far as exposure to entrepreneurship development program is concerned, the exposure to the EDP was not found as per expectations. In order to train a large number of candidates, the EDPs should be organized at village level with the help of gram panchayats.
3. The study disclosed that entrepreneurs are deficient in business management as majority of them did not have business background or got management/commerce education. Business education should be made available to the rural people in this region. The business education can be provided through EDPs.
4. Attention is also needed to be given on providing proper information to the applicants of the scheme of assistance so that they are able to avail adequate assistance without any hassles and start up their activities without further delays.
5. In order to give the benefits of the schemes to the beneficiaries and develop entrepreneurship among them, the implementing agencies should give wider publicity to the schemes and also prohibit strictly the entry of middlemen.
6. It was also observed that indifferent attitude of the officers towards beneficiaries was discouraging. It is strongly recommended that such type of attitude must be rooted out and the beneficiaries should given respectable treatment so they are motivated and encouraged.
7. One of the major problem before the entrepreneurs/ fish cultivator is the marketing problem. It may be suggested that the government should provide raw materials to the fish cultivator and assist them in marketing their products by creating organized market.
8. The region has been suffering from a serious problem of floods and natural calamities and affecting the production cycle of fish cultivator. Therefore it is suggested for continuous production, the government should take some appropriate measure like proper drainage system to prevent such constraints.

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