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THE ROLE OF HOME-BASED ENTERPRISES (HBES) IN DEVELOPMENT OF ENTREPRENEURSHIP IN SONITPUR DISTRICT OF ASSAM

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ABSTRACT

Home-based Enterprises (HBES) play a crucial role in the development of entrepreneurship in Sonitpur District in particular and in Assam in general. These enterprises help to show the local talent with available local resources at very minimum cost of capital. These enterprises belong to the micro enterprise category. The HBES generate employment opportunities and promote self-employment by boosting entrepreneurial activities. Generally, HBES are run by the family members from their home for meeting local requirement. Government of India included 112 types of home-based/service industries and 9 special types of home-based industries for Rural India under list of Group-A and Group-A (1) respectively for the Master Plan 2021. This paper makes an attempt to study the employment opportunities provided by HBES, various types of HBES performing in Sonitpur Districts, training facilities provided by various government agencies and NGOs, financial assistance provided by government and other financial institutions and the earning of HBES. 150 HBES were selected as a sample to study the different types of HBES of the District. It has been found that majority of the HBES of Sonitpur District suffer from manpower, marketing and financial problems and lack of knowledge about the govt. plans and policies. Therefore, government should support these types of industries by providing easy documents free loans, marketing facilities; NGOs should provide basic trainings and awareness programmes for the development of HBES.

KEYWORDS

Home-based Enterprises, Micro-enterprises, Entrepreneurship.

1.1 INTRODUCTION

Development of entrepreneurial talent is one of the key factors to economic growth of a region. It is the back-bone of industrial revolution of developing countries. Especially in the case of Assam and other NE States, development of entrepreneurial approach and micro enterprises has a very crucial role to solve the various inherent problems of the region. These problems are neither solved by the large scale enterprises nor medium scale enterprises. India is a labour abundant country, where micro enterprises are considered to be one of the major sources of employment generation. These types of enterprises use more employment per unit of capital compared to any other enterprises. As per available statistics of 4th Census of MSME (Micro, Small & Medium Enterprises) sector that MSMEs provide employment to 60 million persons through 26 million enterprises and add 45% manufactured national output and 40% of national export. Moreover, these enterprises also contributed 8% to the country's GDP i.e. 308.96 billion dollars out of total 3,862.009 billion dollars in 2010 (based on PPP-Purchasing-Power-Parity) as per statistics compiled by International Monetary Fund (IMF).

The Development Act 2006 defines a micro enterprise as where the total investment in plant and machinery in manufacturing sector does not exceed Rs. 25 lakhs and in the case of the enterprise providing or rendering services, where the investment of equipment does not exceed Rs. 10 lakh.¹

Entrepreneurship is the process of identifying opportunities in the market place, assemble the resources required to pursue these opportunities and investing the resources to exploit the opportunities for long term gains. It involves creating wealth by bringing together resources in new way to start and operate an enterprise. It is the set of activities performed by an entrepreneur.² Home-Based Enterprises provide the scope to exploit the opportunities of the entrepreneurs.

1.2 CONCEPTUAL FRAMEWORK OF HOME-BASED ENTERPRISES (HBES)

The Home-Based Industries (HBIs), Home-Based Business (HBB) Household Industries (HBIs) are all synonymous and these types of Industries belong to micro Industries, where total investments are not less than Rs.25 lakhs. These Industries are based on locally available resources, more particularly in the rural and semi-urban areas, which have employment potential at low capital cost. Generally, HBIs are run by the members of the family for meeting local requirement. Low income group of the society is generally associated with this type of enterprises because it can be started with a minimum capital without any specialized knowledge.

Despite regulation to the contrary in many countries, the home is commonly used as a workshop. In pre-industrial societies, the Industrial Revolution in Britain was marked by the move from home-based to factory-based manufacture. It would be continued until the dominant role of recent sophisticated and complex production and distribution system.³

Census definition of 'Household Industry' (Home-Based Industries) provides that as an industry conducted by the head of the household himself/herself and/or by the members of the household at home or within the village in rural areas, and only within the precincts (campus) of the house where the household is in urban areas. Home-based Industries cover artisans, skilled craftsmen and technicians who can work in their own houses if their work requires less than 300 square feet space, less than k.w. power, less than 5 workers and no pollution is caused. Handicrafts, toys, dolls, small plastic and products, electronic and electrical gadgets are some examples of these Industries but exclude pleader, doctor, barber, musician, dancer, dhobi, astrologer.²

1.3 SIGNIFICANCE OF HOME-BASED INDUSTRIES

A major portion of the population of Assam lives in villages but employment opportunity in villages is low. Under such circumstances home-based industries playing a vital role by **exploiting the local resources and local talent**, can come to the rescue of the villagers in producing gainful employment. At the same time, development of such industries will stop **migration of labour to urban areas**.

Business from dwelling greatly increases the employment opportunities for low-income households especially for women. Because women are traditionally homebound in India; they are very much security concerned. The HBIs provide a great opportunity especially to the rural women to earn for their family from the home itself. Thus, it helps in **women empowerment**.

A home-based industry also **saves the capital cost of the building**; it occupies the part of the home as business purposes and members of the family can engage themselves in the various activities of the business according to their willingness.

Home-Based Enterprises are **employment oriented**. These Enterprises not only provide self-employment but also create jobs for others. These Industries create job opportunity at a minimum cost of capital compared to large Industries. The Industrial Policy of Assam 2003 also focused on generating employment and increase income by encouraging the establishment of micro enterprises.⁴

Home-based industries are **sustainable in nature** because power and fuel consuming plant and machineries are hardly used in these category industries. The Industrial Policy of Assam 2003 identified thrust areas, which are labour intensive and require less power. The Industrial Policy of Assam 2008 also listed the names of non-polluting industrial activities such as Tailoring/garment making, Handloom weaving, Furniture (wooden & steel), Assembly of domestic electrical and electronic appliances/equipment, Candles, Carpentry (excluding saw mill), Manufacture of steel trunks and suit-cases in Annexure – III which are basically home-based industries.⁵

These types of industries **utilize locally easily available resources** such as bamboos for various bamboo products, waste cotton for making dolls, agro-based products for food processing etc.

1.4 TYPES OF HOME-BASED INDUSTRIES

The government of India includes 112 types of home-based/service industries and 9 special types of home-based industries for village abadi (population) under the list of **Group-A** and **Group-A-1** respectively as per the master plan 2021. Out of these, some industries are very much common in the case of NE India. These are Ayurvedic /Homeopathic / Unni medicines, Atta chakkies, biscuits, cakes and cookies making, Bookbinding, Choir and Jute products, Cardboard boxes, Candles, Carpentry, Dhari and carpet weaving, Dairy products e.g. cream, ghee, paneer etc., Embroidery, Jewellery items, Photostat & cyclostyling, Pan-masala, Repair of bicycles, Rubber stamps, Tailoring, Toys and dolls making, wool knitting (with machine), cane & bamboo products, pottery industry etc.⁶

SOME POPULAR HOME-BASED INDUSTRIES OF SONITPUR DISTRICTS

Various types of home-based industries are found in the districts, out of which following industries are very popular in the district.

1.4.1 FOOD PROCESSING INDUSTRY

The Government of India has approved for setting up a Food Processing Industrial Park at Chaygaon near Guwahati in Kamrup District.⁷ Different types of locally available raw-materials help to boost food processing industry for example pickle from fruits and vegetables, juice, jams, traditional cake (Laru & Pitha) etc. Now a day the 'Laru & Pitha' (typical Assamese cake) become very popular and demandable items. These items are not only demanded at the seasonal festival but also for different types of occasions like meeting, conference, seminar, work-shop, marriage party etc.

1.4.2 CANE AND BAMBOO INDUSTRY

Assam has the highest concentration of bamboo having high potential for commercialization. The region has approximately 60% of the total bamboo of the country.⁹ Sonitpur district is rich in sylvan resources and most of its forests are richly stocked with canes and bamboos of various species. One of the most famous bamboo products of the Sonitpur District is 'Japi'. 'Japi' is a traditional head-cup of Assamese society, which helps one to protect from sun and rain. Decorative Japi is treated as a symbol of respect in Assamese society and it also serves as an item of drawing-room decoration. There is a village named 'Japi-Xojia' in Sonitpur, which is very famous for Japi-making and almost all the villagers are engaged in this profession.

1.4.3 JUTE BASED INDUSTRY

Sonitpur district is one of the major jute growing areas of the state. There are some cottage and home-based industries which are very much famous for jute products like jute-bags, jute-carpet, wall-hanging etc. Various shops of home-based industries of jute products are available on the road side of NH-52.

1.4.4 CUTTING, TAILORING & EMBROIDERY (GARMENT MAKING) INDUSTRIES

It is a popular home based enterprise of the districts and more than 80 percent women are engaged in this sector. Moreover, various ethno-cultural groups in Assam make different types of cotton garments with unique embroidery designs and wonderful colour combinations.⁸

1.4.5 WEAVING INDUSTRIES

Before the Industrial Revolution, weaving was a manual craft and wool was the principal staple. In the great wool districts a form of factory system had been introduced but in the uplands weavers worked from home on a putting-out system.⁹ Handloom weaving is very famous among the people of Assam, especially among women. In earlier days Assamese girls were not married if, they do not know how to weave.

1.4.6 WOOD CRAFTING INDUSTRIES

India has been a traditional producer of wood carving for ages. In Sonitpur district, the wood-work industries are well known for skill artisans. Varieties of wood are available in the near forests to develop the wood-craft in the district. Various types of wooden animals, birds, monuments etc. are made from the bansoom-wood, gomari-wood, teak etc.

2.1 REVIEW OF LITERATURE

Following literatures are studied to find out the role of Home-based Enterprises in the development of Entrepreneurs:

Strassmann W. Paul, 1980 studied on "Home-Based Enterprises in Cities of Developing Country" and examined the role of HBEs in employment generation, reducing cost of residential space, extended frangibility senses, income and housing together. In his study he also recommended the Government to frame policies and scheme to develop HBEs by providing extended roads, drainage system, water pipes and sewers to new areas.¹⁰

Graham Tittle referred that HBEs are very important for income generation, especially for women. He has done a comparative study of HBEs of Bolivia, India, Indonesia, South Africa. The HBEs' establishment improves incomes, and access to jobs, goods and services within a settlement and can, therefore, be regarded as upgrading. The case studies of the paper reflected most HBEs impose more than moderate increases in demand for services in their neighbourhoods.³

A. K. Jain recommended that it was necessary to adopt a comprehensive approach towards Home Based Enterprise which provides a scope for development of entrepreneurs. Planning provisions by the government authorities were not adequate to promote the HBE. There was a need to link the HBE policy with related Acts, taxation and licensing system and simplify the procedures. This would also largely obviate (remove) the need of inspections and thus harassment to the small entrepreneurs and corruption.¹¹

Atanu Baruah (1998) stated that educated youth in the region prefer white collared jobs rather than entrepreneurship as a career. He has also mentioned that entrepreneurs in the region are still ignored by the industrial sector, which is one of the employment contribution sectors of other parts of the country. The study is designed to focus on more areas of sustainable small enterprises development and to adopt strategic management comprehensive policy framework.¹²

2.2 STATEMENT OF PROBLEM

Assam has been considered as an industrially "A" category backward state of India.¹³ The existing industrial profile of Assam gives very a lopsided picture. There is less than 2 percent of country's large and medium scale industries and less than 1 percent of the country's small enterprises in Assam. Assam has about 26 lakhs unemployed persons, 54 percent of whom are educated, which causes a serious problem of insurgency in the state.⁸ Generally speaking "empty mind is the devil's workshop", educated unemployed youth prefer to earn easy money, where government policies have already failed to provide any avenue for such youth.

There are lacking in infrastructure facilities like communication and credit. Priority sector includes agriculture, micro enterprises, the total assistance by banks and financial institutions in NE states till 2009 was Rs.2,460.5 crores, which was only 0.58 percent of the loans sectioned in the country. It reveals that in post-nationalization period, the per capital bank assistance was far too short of requirement to accelerate the growth of micro enterprises.¹⁴

The industrial estate, area and growth centre are located mostly in the area where communication is a big problem and those institutions are far from commercial activities which reduce their utility.

Management is one of the major problems of home-based enterprises. The head of the enterprise, generally head of the family has to take all the decisions like purchasing of raw-materials, production, and marketing. The industrially developed countries came to look upon managerial skills as a key in economical success. In India human resources are perhaps the least developed of all economic resources. There are millions of unemployed and under trained people whose

talents lie idle or undiscovered. Managerial, professional and skill of labour can be improved. A country with relatively poor natural resources can have a high growth if it has good managers.

This would also be helpful in either revision of the existing policies or formulating new policies for the development of HBEs in Sonitpur District in particular and Assam in general. This study, therefore, may prove to be highly interesting to the planners, administrators and policy makers for the implementation of programme for promotion of HBEs not only in the region but also in other under developed parts of the country.

3.1 OBJECTIVES OF THE STUDY

The prime objective of the study is to assess the role of home-based enterprises in the development of entrepreneurship in Assam in general and in Sonitpur districts in particular.

To obtain main objective of the study following secondary objectives have been formulated.

1. To analyse the types of viable home-based enterprises of Sonitpur Districts.
2. To examine the ownership pattern of the HBEs.
3. To examine training and guidance provided by the Govt. and other agencies to HBEs.
4. To examine the financial assistance provided by the Banks and financial agencies to HBEs.
5. To examine the amount of monthly income generated from HBEs. by the entrepreneur/ owner.
6. To examine the employment opportunities offered by the HBEs.

3.2 TEST OF RELATIONSHIP

1. To find out the relationship between the ownership patterns and type of HBEs.
2. To find out the relationship between qualification of proprietors and earning:

4. METHODOLOGY OF THE STUDY

(A) SAMPLING

(i) **Sampling Frame:** The study is empirical in nature and based on primary and secondary data. The primary data are collected through sample survey. The identified & viable HBEs in the district are selected after the scrutiny of information collected from DIC office and other reliable sources. As per the convenience of the study and on the basis of majority of numbers found in the study, the home-based units are classified into three groups namely **Food processing, Garment and Artisan** home-based enterprises. Food processing industry covers all types of agro-based food-processing units such as pickle-making, Ladu & Pitha making, jam & juice making, tomato or vegetable-sauce making industries etc. Garments industry covers cutting, tailoring, embroidery, weaving etc. Artisan covers those units which are not covered by the Food processing and Garment industries. For example those units which are based on inherent skill and artisan such as wood-carving, metal works, jewelry, doll-making, cane and bamboo products making etc.

The secondary data have been used to establish the authenticity of the study.

(ii) **Sampling Methods:** Quota and Convenience Sampling method has been used in collecting data.

(iii) **Sample Size:** In selecting the samples, the total number of selected units is 30 percent (around 150 units) of the total registered and unregistered units existed in Sonitpur district.

TABLE 4.1: DISTRIBUTION OF SAMPLES

Sub-division	Frequency	Percentage
Tezpur	75	50
Biswanath Charali	50	33
Gohpur	25	17
Total	150	100

(B) DATA COLLECTION

Primary Data: The primary data are obtained through personal interview schedule and questionnaire from the respondents. The schedules were adopted for 100 convenient units. Remaining primary data were collected through questionnaires. Personal interviews of some owners were taken for details observation of the units in qualitative manner.

Secondary Data: The secondary data are collected from internet, news-papers, magazine, editorials, and register of banks for MSME, register of DIC of Sonitpur District, NGOs' Annual Reports, government rules and regulation on MSME, National Small Industries Corporation (NSIC) Guwahati, Director of Industries (DI) Guwahati, Indian Institute of Entrepreneurship (IIE) Guwahati etc.

(C) DATA ANALYSIS

The collected data are analysed with suitable statistical tools like mean, percentage, pie-diagram, bar-diagram for better analysis and presentation of data. SPSS package is also used so far to do cross tabulation, Chi-square test, test of significance and ANOVA test to find out the relationship of different variables.

(D) PERIOD OF THE STUDY

The study was conducted from Jan 2011 to Dec 2011.

(E) LOCATION OF THE STUDY

The study has been conducted on Home-based industries of Sonitpur District. Entire three subdivisions viz Tezpur, Biswanath Charali and Gohpur of Sonitpur District.

5. MAJOR FINDINGS OF THE STUDY

5.1. There was highest number of Food-processing enterprise i.e. 66 units (44 percent) which was followed by 48 unit (32 percent) Garments enterprise and 36 units of Artisan (24.0 percent) out of 150 HBEs surveyed in the Districts of Sonitpur.

5.2. Maximum numbers of HBEs' owner were women i.e. 108 (72 percent) units were run by women out of the total sample units. Only 42 units of HBIs were run by men, which was 28 percent of total sample units.

5.3. It has been found that 96 (64 percent) HBEs had got training from various institutions whereas only 54 (36 percent) HBEs were running their business without any formal training.

5.4. DIC provided training to the highest no. of HBE's owners, i.e. 38 sample HBEs (25 percent of the total HBEs with or without training) and is followed by NGOs, who provided training to 23 sample HBEs (15 percent), IIE provided training to 20 sample HBIs (13 percent) and other institutions provided training to 17 sample HBEs (12 percent). Remaining 52 units (35 percent) do not take any training from any institution.

5.5. Out of the 150 sample HBEs of Sonitpur districts only 84 HBEs (56 percent) had taken loan from any financial institutions.

5.6. State Bank of India provides financial assistance to highest number of HBEs i.e. 33 units and 22 percent of total sample units. Apex Bank Ltd. was in the second position by providing financial assistance to 30 units i.e. 20 percent, Assam Gamin Vikash Bank in the third position by providing loans to 18 units i.e. 12 percent and UCO Bank provides loan to 6 units only i.e. 4 percent of the total sample units. Interestingly, 63 (42 percent) HBEs had not taken any loan from any financial institutions.

5.7. Highest numbers of HBEs i.e. 39 (26 percent) had taken loan of Rs.50,000 or less than Rs.50,000 from the financial institutions; only 36 (24 percent) HBEs had taken loan in between Rs.50,000 to Rs.1,00,000; only 3 (2 percent) sample units had taken loan between 1,00,001 to Rs.1,50,000 and 9 (6 percent) HBEs had taken loan in between Rs. 1,50,001 to Rs.2,00,000. No sample HBEs has taken loan more than Rs.2,00,000.

5.8. The Average Monthly Earning of 42 (28percent) units earned below Rs.5,000 per month; 66 (44 percent) sample units were between Rs.5,001 to Rs. 10,000 per month; 30 (20 percent) units earned in between Rs. 10,001 to Rs. 15,000 per month and only 12 (8 percent) units earned above Rs. 15,000 but not more Rs. 20,000 per month by any unit. Average monthly income of 150 sample units is Rs.7,860 per month.

5.9. 57 (38 percent) HBEs generated minimum 3 employment opportunities whereas only 6 (4 percent) HBEs generated minimum 8 employment opportunities in each unit. The average employments opportunities created by 150 sample HBEs is 3 (2.77 mean) persons in each unit.

5. 10. The Food Processing industries generated more employment i.e. 44 percent of the total employments created by 150 sample HBEs. These industries generated employment opportunities up to 8 persons in each unit. 32 percent employments were generated by Garments industries and 24 percent was generated by Artisans.

6.1 TEST OF RELATIONSHIP BETWEEN OWNERSHIP PATTERNS AND TYPES OF INDUSTRIES

Null Hypothesis, H_0 : There is no association between the ownership patterns and the type of HBEs.

Alternative Hypothesis, H_1 : There is an association between the ownership patterns and the type of HBEs.

The value of chi-square test, $p=0.000$ which is less than 0.005, therefore, null hypothesis is rejected and alternative hypothesis is accepted.

The contingency coefficient= 0.579 which more than 0.5. This indicates that there is high level of association between the two variables.

Therefore, it has been found that there is a relationship between ownership patterns and type of HBEs and the relationship is strong.

6.2 TEST OF RELATIONSHIP BETWEEN EARNING AND QUALIFICATION BY ONE-WAY ANOVA TEST

Null Hypothesis: There is no difference among the mean earning of owners with different educational qualifications:

H_0 : $\epsilon_1 = \epsilon_2 = \epsilon_3 = \epsilon_4$

Where,

ϵ_1 = Average earning of below HSLC

ϵ_2 = Average earning of below HS

ϵ_3 = Average earning of below Graduate

ϵ_4 = Average earning of Graduate

Alternative Hypothesis, H_1 : There is difference among the mean earning of owners with different educational qualifications:

H_1 : $\epsilon_1 \neq \epsilon_2 \neq \epsilon_3 \neq \epsilon_4$

Analysis: One-way Anova results shows that the value of $p= 0.000$ which is lower than table value of 0.05 at 95% confidence level. Hence, null hypothesis is rejected and alternative hypothesis is accepted.

Post-hoc test reveals that there is significant difference in earning of all categories of educational back ground of proprietors.

Therefore, it has been found that there is a significant difference among the mean earning of owners with different educational qualifications. The qualification of owners below HS level had good prospect in HBEs i.e. mean of 2.44 in comparison to below graduate which mean value was 1.10.

7. PROBLEMS FOUND

7.1. FINANCIAL PROBLEM

The entrepreneurs would not in a position to offer sufficient security to get loan from the bank. Though State Bank of India and Apex Bank Ltd. had taken the leading part in loan disbursements to the HBEs; but borrowers still have some inherent problems like bank formalities, delay in granting loans. Majority of the borrowers faced the problems like bribe, security, marginal money and so on. Pertaining to problem of managing financial resources, majority of them are lacking professional expertise, incurring expenditure lavishly without proper budgeting and not maintaining proper accounts may be the possible reasons for the problem of finance. Submitting improper financial statements to the financial institutions for getting credit was found to be a common practice followed by most of the units under the study.

7.2 MARKETING PROBLEM

Majority of the respondents sold their products within their locality. It is surprising to note that some units of HBEs supplied their products to foreign markets. Though number is poor, it has some significance to encourage entrepreneurs of this region.

7.3 RAW-MATERIALS PROBLEM

Generally, Home Based Industries are using locally available raw-materials, which are abundant in that area. But there were some kinds of raw-materials which are seasonally available and some are perishable in nature. For example 'Gaaz Pickle' (Bamboo Shoots) has great demands in all seasons but bamboo shoots are available in the monsoon season only. Improper planning of raw materials was another serious factor for scarcity of some important materials for HBEs' products such as teak and banyan wood for wood crafts, Muga and silk yarns for weaving of Assamese Traditional Dresses, which have great demand in the domestic market as well as in foreign market. Due to the insufficient and seasonal availabilities of raw-material compelled to close-down some HBEs in the districts.

7.4 MANPOWER PROBLEM

Home-based Industries are always labour intensive in nature. Though the Assam Economy is a labour surplus economy, it is revealed that only 4 percent of working population was engaged in micro industries.¹⁵ HBEs of Sonitpur District always suffered from scarcity of skilled and semi-skilled labours, which cause serious problem in production as well as supply of products in time as per the demand received from the various consumers. The cost of the unskilled labours was also increase due to the Government Programme like NREGA, which created a habit to earn at less physical labour. Though products like 'Japi', traditional cake like 'Ladu-pitha' had great demand in the market but could not be supplied in proper time due the scarcity of labour force.

8. SUGGESTIONS

- (1) Government's support to HBEs: To get the real success of HBEs, a very powerful support from the government system is needed. Since, analysis of primary data reveals that food processing industry (agro-based industry) has a great prospect in the districts; hence the government may frame plans and policies to uplift the food processing sector in Sonitpur District; like Food Processing Industrial Park of Chaygaon, Kamrup District.
- (2) Professional training to the Producers: As per the study, there is a direct relationship between training and earning of the HBEs. But there are still 36 percent HBEs fail to get training facilities. Therefore DIC, IIE and NGOs may try to cover all the HBEs of the region. So that, the owners of HBEs become self-reliance in maintaining quality and marketing of their products. Training facilities in the rural areas are more important because most of the HBEs are located in the rural areas as per the study.
- (3) Large scale production: It has been noticed that most of the HBEs are run by individuals. As a result the production is very less. It is suggestible if the production be done in group form by making cooperatives or by forming Self-Help Groups(SHG), the productivity will be in large scale and profitability will be high. Besides that, in group they will be able to have banks loans easily and take advantage of the schemes of Cooperative bodies, NABARD, and other Govt. Institutions. On the other hand financial institutions will get more securities regarding repayment of loan.
- (4) Guidance and awareness: NGO or govt. organization may provide guidance or awareness to the owners of HBEs regarding various schemes and policies of Government time to time so that, they can benefit from these schemes. Besides that, they can also have the understanding of marketing and financial matters of HBEs.
- (5) Developing proper distribution channel for the products of HBEs: During the observation it has been found that selling of the products of HBEs is the biggest hurdle for the producers. Hence, importance may be given in establishing a strong distribution and marketing channel for the HBEs. Industrial Estates may be utilized for the true purposes and should be established in the convenient places for easy communication and marketing. National and International level of exhibitions may conduct to uplift the marketing of HBEs' products.
- (6) Soft loan: To start any business the financial back up is very much required. As per the study only 58 percent sample HBEs have taken loan for the banks and financial institutions. Though the State Bank of India has done quite a good job but Assam Gramin Vikash Bank is far away from their achievement. As

we know that majority of the owners of HBEs are women, therefore, if they can get financial loan to build up HBE, it will give high success rate in the sector. Moreover, financial institutions may be minimised the margin money, documentation etc.

- (7) Continuous Monitoring and Feedbacks: Continuous monitoring and feedback of the HBEs are very essential elements for developing HBEs. District Industry Center, Indian Institute of Entrepreneur and NGOs should keep continuous contact after providing trainings; similarly banks and other financial institutions may get continuous feedback after granting loans to them, so that the benefits of trainings and loan can be availed by the HBEs in true sense.

9. CONCLUSION

The Industrial Policy of Assam 2003 and 2009 had specially emphasised on the development of small and micro enterprises in the state. Various policies had been formulated to encourage the entrepreneurs to develop MSMEs in the state. Therefore, following few recommendations are put forwarded, which could be helpful to formulate new policies to improve Home-based Enterprises as well as micro enterprises in the state.

The trust areas identified in the new policy include food processing industry, agro-based industry, natural gas based industry, traditional industries like handloom, textiles, cane and bamboo products. Keeping in view the employment potentiality the state government would give top priority to setting up of industries in the small scale and tiny sector. In this connection, the government has underlined the need to strengthen the DICs in view of the vital roles played by these in the growth of small-scale industrial sector.

No doubt, the home-based enterprises are labour incentive in nature and it reduces unemployment problem in Assam upto an extent. Since, the big industries cannot develop in Assam because of inherent problems and it is not necessary to import raw materials and technology from other places for HBEs, locally available raw-materials and local talent can be properly utilised without consuming power and fuel.

From the study, it is clear that there are different types of HBIs in Sonitpur District, which are viable and provide bread and butter to the people of the region and also helps to provide scope for the entrepreneurs of region. Therefore, it can be concluded that Home-based enterprises can boost the development of entrepreneurship in Sonitpur district in particular and in Assam in general.

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