



ASSAM GRAMIN VIKASH BANK-RURAL SELF EMPLOYMENT TRAINING INSTITUTE (AGVB-RSETI), ITS ROLE IN RURAL ENTREPRENEURSHIP DEVELOPMENT OF BONGAIGAON DISTRICT, ASSAM

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ABSTRACT

The concept of Rural Self Employment Training Institute (RSETI) was initiated in 1982 under the visionary leadership of Padmbhushan Dr D. Veerendra Heggade, Dharmadhikari of Sri Kshetra Dharmasthala. Sri Dharmasthala Manjunatheswara Educational (SDME) Trust, along with Syndicate Bank and Canara Bank sponsored a unique organization, which was called "Rural Development and Self-employment Training Institute" (RUDSETI) in Ujjre Village of Dakshina Kanada District in Karnataka. The RUDSETI was set up with the objective of mitigating the unemployment problem through self-employment. The institute mobilized the unemployed youths from the rural nearby areas and facilitating them to take up self-employment as a source of income through short duration training programmes. The RUDSET Institutes are offering entrepreneurship development and skill development training in more than 60 different skills or areas. The institute also provides post training hand holding support including liaisoning with banks and other departments to facilitate the trained unemployed youths to access credit and other facilities to set up their enterprises.

KEYWORDS: Rural Self Employment, unemployed youths, entrepreneurship, leadership

INTRODUCTION

The concept of Rural Self Employment Training Institute (RSETI) was initiated in 1982 under the visionary leadership of Padmbhushan Dr D. Veerendra Heggade, Dharmadhikari of Sri Kshetra Dharmasthala. Sri Dharmasthala Manjunatheswara Educational (SDME) Trust, along with Syndicate Bank and Canara Bank sponsored a unique organization, which was called "Rural Development and Self-employment Training Institute" (RUDSETI) in Ujjre Village of Dakshina Kanada District in Karnataka. The RUDSETI was set up with the objective of mitigating the unemployment problem through self-employment. The institute mobilized the unemployed youths from the rural nearby areas and facilitating them to take up self-employment as a source of income through short duration training programmes. The RUDSET Institutes are offering entrepreneurship development and skill development training in more than 60 different skills or areas. The institute also provides post training hand holding support including liaisoning with banks and other departments to facilitate the trained unemployed youths to access credit and other facilities to set up their enterprises. The basic objective of the RUDSETI is "to identify, orient, train, motivate and facilitate the unemployed youth to take up self-employment." The RUDSETI model of training is based on the following assumptions, (*Annual Report 2011-12, RUDSETI, page no.7*)

- i. Every human being has some potential and latent talent and it is possible to transform them into useful assets.
- ii. Entrepreneurs are not born but can be nurtured by training, motivation and practice.
- iii. It is possible to develop skills through short duration training intervention in a conducive environment.
- iv. Shaping the mindset of the trainee is crucial for motivation and confidence building.

According to the RUDSETI, the process of entrepreneurship development is bounded with some stages; the stages are as follows,

- i. Orient the youth toward self-employment by creating awareness among them through structured and unstructured activities.
- ii. Train the selected candidates to develop a positive attitude, equip them with technical and managerial skills, build their confidence and motivate them to start a venture in which they have been trained.
- iii. It is necessary to extend post training hand-holding support to guide them and enable them to sustain their motivation, overcome their difficulties and manage the enterprise.

The institute over the past 35 years expanded its branches or units from a single institute to more than 26 units located in 16 different states of the country. During the period

from 1982 to 2016, the various units of the institute have conducted more than 8000 training programmes and trained more than two lakh youths of the country, and approximately more than 71 percent of the trainees have started their enterprises. The Government of India, Ministry of Rural Development (MORD) has recognized the RUDSETI approach of promoting micro-enterprises as an effective model for minimizing the unemployment problem of the country, especially in the rural areas. The MORD advised all the Banks to establish Rural Self Employment Training Institute (RSETI) in their respective lead district in the country. In pursuance of this direction of the Government of India, RSETIs was set up over 350 districts. The RUDSETI conducts more than 60 types of entrepreneurship development programmes (EDPs) in various areas or sectors. All the

programmes are of short duration ranging from one week to six weeks (*Annual Report 2011-12, RUDSETI, page no.9*)The EDPs conducted by the RUDSETI are classified into five categories, namely,

1. Agricultural EDPs,
2. Product EDPs,
3. Process EDPs,
4. General EDPs,
5. EDPs for the established entrepreneurs.

The RUDSETI has been conducting EDPs in the above-mentioned areas or sectors since inception. During the period from 2009-10 to 2015-16 following EDPs were conducted by the institute all over the country, and a number of participants mentioned herewith.

| Sl. No | Pgm | 2009-10 | | 2010-11 | | 2011-12 | | 2012-13 | | 2013-14 | | 2014-15 | | 2015-16 | |
|--------|-------|---------|-----|---------|-----|---------|-----|---------|-----|---------|-----|---------|-----|---------|-----|
| | | P | Ptn |
| 01 | TTP | 07 | 177 | 06 | 123 | 07 | 212 | 09 | 321 | 10 | 423 | 12 | 514 | 12 | 484 |
| 02 | RTP | - | | | | | | 03 | 78 | 05 | 130 | 06 | 161 | 06 | 171 |
| 03 | A.W | - | | | | 02 | 76 | 05 | 260 | 02 | 119 | 04 | 232 | 03 | 160 |
| | Total | 07 | 177 | 06 | 123 | 09 | 288 | 17 | 659 | 17 | 672 | 22 | 815 | 21 | 815 |

Source: Annual Report of National Academy of RUDSETI

- Pgm.= Programm, Ptn= Participants
- TTP= Trainers’ Training Programme on Entrepreneurship Development for RSETI Staffs’ RTP= Refreshers’ Training Programme for RSETI Director/Faculty
- A.W.= Appreciation Workshop on RESTI for Nodal Officers of Banks and Link Officers of DRD (State-wise)

In Assam, a number of Nationalized Banks, like the State Bank of India (SBI), United Bank, Punjab National Bank (PNB), UCO Bank, Assam Gramin Vikash Bank (AGVB) etc. are conducting the programmes of RSETI in different districts. In Assam five RSETIs are sponsoring by the Assam Gramin Vikash Bank, under the aegis of Assam Gramin Vikash Prashikshan Trust. The Assam Gramin Vikash Bank (AGVB) is conducting the RSETIs’ programmes in Bongaigaon district. AGVB- RSETI Bongaigaon has started its programme from 12th November 2012. The RSETI is promoted by the AGVB, which is also the sponsoring bank for facilitating

training for the unemployed youth of Bongaigaon district to have a sustainable livelihood through self-employment. (*Annual Report 2011-12, RSETI*)

The AGVB -RSETI Bongaigaon is set up at Abhayapuri town almost 25 KMs away from the district headquarter. The detail of the activities of the AGVB-RSETI is given below. The Assam Gramin Vikash Bank-Rural Self Employment Training Institute, (AGVB-RSETI) Bongaigaon, started its activities in the district for self-employment and entrepreneurship development from November 2012. The Rural Self Employment Training Institute, (AGVB-RSETI) Bongaigaon, is promoted and sponsored by the Assam Gramin Vikash Bank, for facilitating training need of rural youths of Bongaigaon district for self-employment and wage employment activities. During the period 2012-13 to 2015-16 altogether 42 training programs of different activities have been conducted with 960 numbers of trainees. The performance of the AGVB-RSETI, Abhayapuri, for the period 2012-13 to 2015-16 is given below,

| Name of Program | 2012-13 | | 2013-14 | | 2014-15 | | 2015-16 | |
|-----------------|----------------|---------------------|----------------|---------------------|----------------|---------------------|----------------|---------------------|
| | No. of Batches | No. of Participants |
| REDP | Nil | Nil | 02 | 58 | 07 | 147 | Nil | Nil |
| GEDP | 01 | 18 | 13 | 298 | 16 | 351 | 12 | 354 |
| WEDP | Nil | Nil | 03 | 88 | Nil | Nil | Nil | Nil |
| OTHERS | Nil | Nil | Nil | Nil | Nil | Nil | 15 | 363 |
| Total | 01 | 18 | 18 | 444 | 23 | 498 | 27 | 717 |

Source: Annual report of AGVB-RSETI, 2015-16

In the first year (2012-13) the RSETI, Abhayapuri, conducted training for only one batch, which was the first training program with only 18 participants. In the second year, 2013-14, the RSETI conducted 18 nos. of training programmes, where 03 batches of Dairy training programmes with 84 numbers of trainees, 03 batches of training programmes for LMV Driving with 88 nos. participants, 01 programs for Piggery farm with 13 nos. participants, 01 number of a training program on Basic Photography and Videography encompassing 19 nos. participants. 01 program on Beauty

Parlour Management, 01 programs on Hand Embroidery, 01 programs on Goatery farming, where 29 nos. 28 nos. and 14 nos. of trainees participated respectively. Moreover, 02 nos. of REDP and 04 nos. of programmes on Comprehensive Agriculture and Allied Activities were conducted with 58 nos. and 68 nos. of participants respectively. During the year 2014-15, the RSETI, Abhayapuri conducted 23 batches of training programmes, of which 04 batches of Dairy training, where 101 trainees participated, 7 batches of GEDP with 147 nos. of participated, 02 batches for Poultry firm with 37

trainees, 1 batch for domestic electrical appliances with 22 participants, 1 batch for Beauty Parlour Management, with 28 nos. of participants, etc. Moreover, during the year 2014-15, the RSETI, Abhayapuri has conducted 62 numbers of Entrepreneurship Awareness Programmes in the district to disseminate the information about the various training programme of the Institute among the rural unemployed youths, where total 2356 numbers participants attended. During the year 2015-16 altogether 27 numbers of programmes were conducted by the RSETI where 717 participants participated. Out of these programmes 04 batches of Dairy training, where 99 trainees participated, 12 batches of GEDP with 354 nos. of participated, 01 batches for Poultry firm with 28 trainees, 01 batch for domestic electrical appliances with 25 participants, 01 batch of training program of Food Processing with 18 number of participants, 01 training program on Pisciculture with 29 number of trainees, 01 training program on Sericulture with 31 trainees, 01 batch of training program on Mushroom Cultivation encompassing 22 participants, 02 batch of training program on Comprehensive Agriculture and

Allied Activities encompassing 44 participants, 01 batch of training program on Water Hyacinth encompassing 27 participants, 01 batch of training program on Two Wheeler Servicing with 23 number of participants, 01 batch of training program on Piggery encompassing 17 participants and 04 batches of training program on PMEGP encompassing 98 participants. Moreover, during the year 2015-16, the RSETI, Abhayapuri has conducted 73 numbers of Entrepreneurship Awareness Programmes in the district to disseminate the information about the various training programme of the Institute among the rural unemployed youths, where total 1725 numbers participants attended (*Annual Report 2011-12 to 2015-16 RSETI*)

The AGVB-RSETI training programmes are basically sponsored by the AGVB and the duration of the training program is 06 days, 14 days, 21 days and 25 days 26 days and 30 days. A comparative statement of the number of training batches, number of participants, amount of cost and number of unit set up by the trainees is given below to know the performance of the AGVB-RSETI,

| Year | Nos. of Batches | Nos. of Participants | | | Units Set up | Jobs | Costs/Rs. |
|---------|-----------------|----------------------|--------|-------|--------------|------|--------------|
| | | Male | Female | Total | | | |
| 2012-13 | 01 | 18 | Nil | 18 | 06 | 27 | 4,27,09.00 |
| 2013-14 | 18 | 295 | 149 | 444 | 149 | 320 | 6,53,730.00 |
| 2014-15 | 23 | 297 | 201 | 498 | 328 | 354 | 4,21,626.00 |
| 2015-16 | 27 | 437 | 280 | 717 | 417 | 425 | 4,04,904.00 |
| Total | 59 | 1047 | 630 | 1677 | 900 | 1126 | 15,22,969.00 |

Source: Annual Report of AGVB-RSETI, RSETI, Abhayapuri

From the above table, it is seen that during the period 2012-13 out of 18 trained personnel 06 could settle themselves directly that is 33.33%, by establishing their own business ventures and they created 27 job opportunities for the unemployed youth. On the other hand during 2013-14 out of 444 trained personnel 149 set up their own business units that are 33.55% and indirectly created 320 job opportunities for the unemployed and during 2014-15 financial year out of 498 trainees 328 trainees were settled themselves and all total 354 jobs created.

A PROFILE OF BONGAIGAON DISTRICT

Bongaigaon is the industrially potential district of Assam with good transportation and communication facilities. Bongaigaon is one of the important Commercial cities of Assam and prospective industrial Hub of North-East India. The district was created on 29th September, 1989. with 2510 square km but in 2004 the geographical area of the district reduced to 1,724 square kilometres, when a part of the district was split to make Chirang District, under the Bodoland Territorial Council (BTC). The district has two sub-divisions, Bongaigaon and North Salmara with headquarters at Bongaigaon and Abhayapuri, respectively. With a view to developing the district and for administrative convenience, the district has five Community Development Blocks (CDB), namely, Boitamari, Dangtol, Manikpur, Srijangram and Tappattary CDB and Five Anchalik Panchayats with one Zila Parishad. The district has 65 numbers of Panchayats for the development and upliftment of economic conditions of the rural people. According to the 2011 Census, there are 563 numbers of villages with total population of the district is 7,38,804 where, 6,28,994 rural population and 1,09,810 urban population. (Source: *Economic Survey of Assam 2014-15*). The Government of Assam vide notification No. CI/313/95/5 dated Dispur the 14th November 1995 created the District

Industries Centre in Bongaigaon, near New Bongaigaon Railway Station, to fulfil the long-standing demand of the people, presently the district has the following infrastructures amenities, 1. Industrial Estate, New Bongaigaon. 2. Commercial Estate, North Bongaigaon, 3. Commercial Estate, Abhayapuri for S/C. 4. Growth Centre, Kharija Dolaigaon. 5. Industrial Area, Dhaligaon. (Chirang). On the basis of production of various agricultural crops, fruits, vegetables etc. in near future more MSME units may be grown in the district, like A) Mineral Based Industry, B) Forest Based Industry, C) Agro-based and Food Industry, D) Polymer and Chemical Based Industry, E) Engineering and Non-conventional Industry, F) Service Industry and G) Pisciculture Farming etc.

OBJECTIVES OF THE STUDY

Keeping in view the role and performance of AGVB-RSETI in rural entrepreneurship development, following objectives are set for the study. The objectives of the study are,

1. To assess the effectiveness of training program conducted by the AGVB-RSETI for rural entrepreneurship development.
2. To examine the contribution of RSETI in rural entrepreneurship development in the district.
3. To develop effective measures for improving the performance of training program of RSETI.

STATEMENT OF THE PROBLEM

Persistent effort has been made by the state Government, Assam Gramin Vikash Bank and the National Academy of RUDSETI itself to identify the research problem in the field of performance of RSETI training program in the country. Though in India, the RSETI has been organizing training programs since 1982 for strengthening and popularizing the rural entrepreneurship movement, yet most of the educated unemployed youths are not motivated to entrepreneurship.

As the number of training programs has been organized every year in the different parts of the country, at the same time the unemployment problem is also increasing, hence, the question of role or performance of RSETI have been raised. Every year a huge amount of Government money is spending in the name of entrepreneurship development through RSETI or other training organisations so that the unemployment problem can be resolved. Therefore, taking into consideration about the involvement of public money in training program of AGVB_RSETI, committed to train the potential entrepreneurs annually, an attempt has been made to know the role of AGVB-RSETI in the district.

METHODOLOGY

At the very outset of the research, a review of literature on National Academy of RUDSETI, entrepreneurship development programmes (EDPs), rural entrepreneurship and performance evaluation of various ED organizations are carried out. This is done to find out the gap of study in this line of research. The study is done to find out the role or performance of AGVB-RSETI training programs conducted in the district of Bongaigaon for rural entrepreneurship development and number of potential entrepreneurs converted into actual entrepreneurs at a certain cost.

Sources of Data: Based on the review of literature, Annual Reports of RSETI, RUDSETI and need for the study it is decided to take help both primary and secondary sources of data. The primary data were collected through questionnaire, personal interview and telephonic interviews. A semi-structured questionnaire was prepared for AGVB-RSETI to get information about the types of training program conducted, duration of training program, and a number of participants and sources of fund. A semi-structured set of questionnaire was prepared for the trainees with questions related to socio-economic status, motivation or feeling about entrepreneurship before and after attaining, influence and impact of training program etc. To collect the data the questionnaire sent to some of the trainees, AGVB-RSETI and existing entrepreneurs through personally, e-mail and post office. Moreover for secondary sources some national level, state level Government organizations, some private and autonomous organizations are taken for the study.

The population of the Study: The population of the study for sampling, census and face to face or indirect interaction is comprised of the RSETI, Trainees of the five CD Blocks viz. Boitamari, Dangtol, Manikpur, Srijangram, and Tappattari of Bongaigaon district. The above mentioned AGVB-RSETI conducted altogether 69 training programs where 1677 participants were trained, and 1142 trained personnel were settled in the district up to the 31st March 2016 as per the Annual Report of AGVB-RSETI, Bongaigaon, taken as population for the study. The study covers the five development blocks of the district.

Sampling Design: In order to collect the data from different respondents, Multi Stage Random sampling method is used to select a sample from the population. At the first stage, the district was divided into five Community Development Blocks (CDBs). In the second stage, a sample of 20 (30% of 69) training Programmes, conducted by the AGVB-RSETI in the district were selected randomly without repetition at the rate of 30% from five CDBs as mentioned above. In the third stage, a sample of 335 trainees was selected (as 20% of 1677) from the participants. At last to know the

role of training program or performance the settled trained personnel, a sample of 115 (10% of 1142 settled trainees) trained personnel taken. The samples of 115 trainees were taken from 1142 existing settled entrepreneurs, trained in the RSETI, Bongaigaon. To collect the data from the trainees, existing entrepreneurs a semi-structured questionnaire was prepared and the same was sent through e-mail, post office and through personal hand to hand to the expected respondents. But about 16 % of the total (both e-mail and post) questionnaires were not sent back to the researcher.

QUANTITATIVE ANALYSIS AND INTERPRETATION OF DATA

The role or performance of the RSETI in Rural Entrepreneurship Development of Bongaigaon district is the core subject of the research study. Therefore, the study is specifically designed for the performance of the RSETI for the development of entrepreneurship in the district at the micro level. The evaluation of the training of the RSETI is made on the basis of Effectiveness of EDPs, Contribution and Impact of it on the various segments of the society.

Profiles of Sample of Trainees of the RSETI:

The profiles of the samples would include the EDP trainees and the existing entrepreneurs. The researcher would explain the profiles of different samples through the following paragraphs.

Distribution of RSETI Trainees by Age Group:

To find out the age composition of the trainees a question was set in the questionnaire dividing the trainees into five age groups, It is observed that 26 (22.61 %) trainees are in the age group of 20-30 years, followed by 68 (59.13%) in the age group of 30-40 years then 16 (13.91%) trainees are in the age group of 40-50 years, 05 (04.35%) trainees are in the age group of above 50 years. It may further be observed that people choose entrepreneurship as a career at the age group of 50 years and above.

Male /Female category of trainees: There are all together 1677 numbers of trainees, who participated in the training program of RSETI, Abhayapuri during period 2012 to 2016. The total sample of the trainees was 335, out of the 335 sample 210 were male and 125 were female. It is seen that the number of women participants increasing every year. The percentage of male trainees is 62.68% and female participants are 37.31%.

Educational level distribution of the Sample

EDP Trainees: In the study, the education level of the EDP trainees is divided into five groups, like 34 (10.26%) trainees are under matriculation level, followed by 77 (23.08%) trainee's educational qualification is HSLC, 131 (39.23%) trainee's educational qualification is Higher Secondary pass out, 74 (22.05%) trainees are graduate and only 18 (5.38%) trainees are Post Graduate. It is to be noted that highest number of graduate and postgraduate trainees are from Dangtol CDB. In the study, it is also found that some of the trainees are professionally qualified viz. ITI, Polytechnic and vocational qualification.

Present Status of the sample Trainees: The present status of the trainees means the status of the participants at the time of attaining the training programme. The present status of the trainees is classified into five groups like students, Self-employed, family business/ entrepreneur, service and other. Here the other status of the trainees includes

seasonal employed, wage-earners and casual labour. It is found from the study that maximum trainees are unemployed and followed by students only a few trainees were self-employed. Here self-employed means some of the trainees were already launched their ventures like by-cycle repairing, pan shop, grocery shop, mobile repapering, vegetable vendors etc with their own initiation. The ED trainees status report, has made it cleared that 60.79% of the sample trainees were completely unemployed and 26.67% were students at the time of attaining ED training, all together 87.21% of the sample trainees were unemployed remaining, 12.79% were doing something for their livelihood.

Performance of EDPs: The role of the AGVB-RSETI is measured with the help of contribution of training programmes in the creation of first generation entrepreneurs and sustainability of the enterprises. The contribution is justified with the help of startup rate of the trainees. In the study, the performance is measured on the basis of start-up rates of the trainees. As per the data collected directly from respondents through field survey the total start-up rate from among the trainees was approximately 39.15%. The

actual start-up rate is approximately 45.30% ($39.15 + 06.15 = 45.30$, $131 + 21 = 152$ trainees). The estimated expected start-up rate is 50.50 ($45.30 + 05.20$) percent. The estimated expected start-up rate is calculated by taking in to account the actual start-up rate and the number of units under process to start. In the study, it is found that 12.15% (41 trainees) of the trainees were unable to continue their starting process due to various reasons and accordingly these trainees are to drop their goal to become an entrepreneur unless actively supported them. Out of the total sample trainees, 27.70% (93) had already given up the idea of launching their ventures. In the study 53 trainees (15.80%) of the total sample trainees (06.15%, 21 trainees are starting up from non-available and 9.65%, 32 trainees, are non-start-ups among non-available) are out of trace at the time of field survey. The non-traceable trainees' information could collect through secondary sources like families, friends, neighbours and relatives. According to the secondary sources it is found that 06.15% of the non-available trainees have launched their ventures and the rest 9.65% have already given up their idea of launching venture, as they were engaged in some other activities.

Performance of the RSETI trainees through Start-Up Rate

| Sl. No | Description | Percentage of Total | Number of Samples |
|--------|---|------------------------|-------------------|
| 1 | Number of units start by the RSETI Trainees | 39.15% | 131 |
| 2 | Number of units under process | 05.20% | 17 |
| 3 | Total start-up status (1+2) | 44.35% | $131+17=148$ |
| 4 | Trainees block at various stages of process | 12.15% | 41 |
| 5 | Trainees who gave up the idea of unit setup | 27.70% | 93 |
| 6 | Trainees not available for interview at the time of field survey, a) Starts-up among non-available b) Non-start-ups among non-available | 06.15%=21 09.65%=32 | $21+32=53$ |
| 7 | Actual Start-up rate (1+6 a) | $39.15+06.15=45.30$ | $131+21=152$ |
| 8 | Estimated Expected Total Start-up rate (2+7) | $05.20+45.30=50.50$ | $17+152=169$ |

Source: Model taken from Dinesh N Awasthi, , and Sebastian Jose, book (1996). Evaluation of Entrepreneurship Development Programmes, page no.

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SUMMARY OF THE FINDINGS

In the present study it was found that the main objective of EDPs is not only to create entrepreneurs (especially first generation entrepreneurs) but to maintain the sustainability of the enterprises. The performance of the RSETI was measured on the basis of start-up rate of the trainees. According to the report of field survey the startup rate was 39.15%. The actual startup rate was 45.30%. The estimated expected startup rate is 50.50% ($45.30 + 05.20$). The estimated expected start-up rate is calculated by taking in to account the actual startup rate and the number of units under process to start. During the study period, it is found that 15.80% of the total trainees were out of trace. These non-traceable trainees' information was collected from secondary sources. Out of this 15.80% non-traceable trainees 06.15% have launched their ventures and 9.65% non-traceable trainees have already given up their idea of launching ventures.

It was observed from the study that 05.20% of the trainees were under process to start up their ventures and 12.15% trainees were unable to continue their starting process and accordingly these trainees were to drop their goal to become an entrepreneur, Thus, the estimated total startup rate is ($39.15+06.15+05.20$) 50.50%.

The study proved that the performance of trained entrepreneurs is better than the non-trained entrepreneurs. In this connection, a study of trained and non-trained

entrepreneurs of the five Community Development Blocks of the district was done on the present status of the enterprises. It revealed that 85.00% of trained entrepreneur's enterprises have been running successfully whereas only 72.00% of the non-trained entrepreneur's enterprises were running successfully. At the same time, 10.00% of trained entrepreneurs enterprises were closed down and the other hand 21.00% of non-trained entrepreneur's enterprises were closed down. 08.00% of the trained entrepreneurs enterprises and 18.00% of the non-trained entrepreneur's units have been running in sick conditions. Hence, it proved that the performance of the trained entrepreneurs was better than the non-trained entrepreneurs.

In the study it is found that the total cost involved in providing the entrepreneurship training to 1677 numbers of participants is Rs. 15,22,969.00, where the amount of cost per trainee is Rs. 900.00 (approx). The total number of units set up by the trainees is 900, hence, the cost of creating per unit is Rs. 1692.00. Again the trainees could create 1126 number of jobs including the trainee. Therefore, the cost of creating one job is Rs. 1352.00. From the involvement of cost's point of view the performance of the AGVB-RSETI is better than the other training agencies.

The survey report reveals that the EDP training helps the participants from different aspects. The descriptive statistics showed that the training programmes motivate them

to change their mindset to start an enterprise instead of searching job. The trainees realized that the training programmes increased the level of awareness about the various Government schemes of loans and financial assistance. Trainees got information about the various Government departments and their schemes. The participants also viewed that the training programmes help to improve their level of confidence to face the serious problems or risks.

SUGGESTIONS

Based on the field survey and findings of the study, the following recommendations or suggestions have been proposed to make the AGVB-RSETI training more effective for the promotion of first generation entrepreneurs in the rural areas of Bongaigaon district. A number of qualified youths especially science and technology graduate have started for looking at entrepreneurship as a career option for their livelihood. The rural women are also coming out to do something independently or through SHGs or JLGs to earn their livelihood. Therefore, following recommendations have been made based on the finding of the study.

1. Scientific Selection of Trainees: The most important input in the implementation process of AGVB-RSETI is the trainees. Normally it is seen that most of the EDOs follow the first come first chance principle. But the RSETI should have proper selection procedure to select the right person for the training, which will make the programme successful. The study reveals that in some training agencies of the district a simple interview is conducted by the agency and accordingly selects the trainees. But there should have a selection committee to select the potential entrepreneurs for the purpose of the training programme.

2. Organization of Awareness Camp: In order to create a general environment for awareness of RSETI EDPs, it is recommended that in addition to making of advertisement through one or two newspapers and all India Radio, publicity of training program may also be given through the DICs, CDBs, selected banks of the district and through posturing and notice boards. This will improve the effectiveness of RSETI training program where suitable and prospective applicants will be selected.

3. Course Materials of the Training Program: The subject matters or the course materials of the training programmes must include the behavioural inputs like achievement motivation training, risk-taking and decision-making inputs, creativity and interpersonal relations and the managerial skills necessary for managing the unit such as planning, organizing, directing, production, marketing and financing etc.

4. Role of Trainers or Motivators: The trainer-motivators play an important role in the training program. The performance of the training programme is mainly depending on the performance of trainer- motivators, hence, to make the training program more successful it is necessary to have well trained, qualified, competent and committed team of trainer- motivators in the AGVB-RSETI. The trainer-motivators should be given an opportunity to upgrade their career, knowledge and skills by attending orientation and refresher programmes or other ToT courses in specific institutions at a regular interval of one or two years.

5. Banker's Initiative and Role: One of the important problems of the ED trained unemployed youths is the finance to start their venture. Therefore, every training agency should form a selection committee to select the

candidates for the training programme in consultation with the bankers or financial institutions. The bankers should be involved in every stage of the training, it will help to select the right candidates and the bankers will also be more inclined to provide finance.

6. Regular monitoring of the trainees: The RSETI, the trainers or motivators should do regular monitoring of the trainees at different stages. Continuous monitoring of the trainees during and after training is important for the success of the ED Trainees. The frequent monitoring of the training agencies will encourage the trainees to do their business in a continuous way. Timely and adequate monitoring can yield better performance of the trainees.

7. Single Window System: To start an enterprise a trainee has to collect a number of official documents from different government agencies or departments. Hence, the trained entrepreneurs are to face a number of problems during the post-training period. Therefore, the AGVB-RSETI and DIC of the district should take the responsibility on behalf of the entrepreneurs for getting the various documents from the respective departments.

8. Organization of Achievers Meet: The RSETI should organize the meeting of the successful entrepreneurs or achievers at the district headquarter every year to motivate and share their views with the new prospective entrepreneurs. Moreover, the AGVB-RSETI can take steps to select certain prospective entrepreneurs to participate in different state level or national level Seminar, workshop or orientation programme, so that, they can come to know about the various market or product opportunities, can compare their ideas and thoughts with experts etc.

9. Organization of Job Opportunity Mela: In every year the different financial institutions, RSETI, SIRD, NGOs etc. can organize Job Opportunity Mela in the district head quarter. This type of mela or fare will open the eyes of the prospective entrepreneurs to find out the area of entrepreneurial opportunities. The mela should give importance on the prospective area of entrepreneurship, where the raw materials are locally available.

CONCLUSIONS

The study highlights the need to have a specific and strategic approach to develop the efficiency of the RSETI entrepreneurship development programme as demands to solve the unemployment problem of the district. Simply it can be said that the RSETI has a great role to play for entrepreneurship development in the district. Adequate study materials, expert personnel and sufficient number of EDOs are not available in the district to encourage the young generation for entrepreneurship development. Hence, the observations, analyses, findings and the suggestions of this research will contribute to industries and entrepreneurship development literature. Once upon a time, people believed that entrepreneurs are born, they cannot be made. But due to changes in time and technological development, it is proved that entrepreneurs can be made with proper training and motivation. Moreover, there is no need of any educational and physical qualifications to become an entrepreneur, but it only needs a positive mindset and innovative ideas, which is proved from the earlier training programmes that expert trainers or motivators can change the mindset of the interested one. The startup rate of the RSETI trainees can be improved with regular monitoring and by taking proper feedback. The system of frequent monitoring by an expert team would boost up the entrepreneurial imitiveness of the trainees.

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