

The Role of Entrepreneurial Development Agencies in Promoting Entrepreneurship Development in Lakhimpur District of Assam: An Observation

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Abstract: Women entrepreneurship development in Lakhimpur District, Assam shows an inconsistent growth rate with fluctuating participation. Despite the presence of several government and non-government Entrepreneurship Development Agencies (EDAs) offering skill training, financial aid, mentorship, and market linkages, their overall impact has been limited. This study identifies key Entrepreneurship Development Agencies (EDAs) and evaluates their contributions toward promoting women entrepreneurship in Lakhimpur, using secondary data from 2011–12 to 2020–21, analyzed through descriptive methods and visualized via line, and bar charts.

Keywords: Women Entrepreneurship, Entrepreneurship Development Agencies, Skill Development, Assam, Lakhimpur

Introduction: The growth of women entrepreneurship development in Lakhimpur District of Assam remains unsatisfactory, marked by fluctuations in participation and sustainability. This inconsistency highlights the pressing need for proactive intervention from both Government and Non-Government Organizations (NGOs) to encourage and support women in initiating and sustaining entrepreneurial ventures. Entrepreneurial development agencies play a pivotal role in this ecosystem, not just nationally, but also at the state and district levels.

District Industries Centres (DICs), for instance, have been recognized as crucial institutional mechanisms for promoting entrepreneurship across India. As noted by Balaji and Reddy (2017), DICs provide comprehensive support and guidance to new and existing entrepreneurs, facilitating access to infrastructure, finance, skill development, and marketing support. Similarly, Harikumar (1994) and Jayalakshmi (2016) emphasized the need for DICs to coordinate effectively with various state-level institutions, take initiative in the revival of sick units, and extend robust support specifically tailored to women entrepreneurs.

Further, Jayalatha (2002) conducted a focused study on Coimbatore City, concluding that commercial banking schemes significantly impact the growth of women entrepreneurs, especially when paired with institutional mentoring. The role of financial institutions in women's entrepreneurship was also highlighted by Dhameja (2002), who argued that gender-sensitive banking services are essential for improving the credit accessibility and financial independence of women-led enterprises.

Moreover, Singh (2012) underlined the importance of entrepreneurship development programs (EDPs), which not only provide training and skill development but also instill confidence among women, enabling them to challenge socio-cultural barriers. According to Kudva (2003), NGOs and self-help groups (SHGs) also play a transformative role in rural areas by promoting micro-enterprises among women, particularly in northeastern states like Assam.

In this context, it becomes very much clear that the coordinated efforts of DICs, financial institutions, NGOs, and other entrepreneurship development agencies are vital for fostering a stable and inclusive entrepreneurial environment for women in districts like Lakhimpur where occurrence of flood is like an annual festival.

Despite having the world's largest youth population, India faces the persistent dual challenges of poverty and unemployment. Every year, millions of young individuals enter the job market, yet a significant portion of them remain unemployed or underemployed due to various structural and systemic factors (International Labour Organization [ILO], 2023). One of the major concerns is the lack of sufficient employment opportunities in both the organized and unorganized sectors, which continues to hinder inclusive economic growth (Planning Commission of India, 2013).

In light of the evolving economic landscape, there is an urgent need to equip the youth with relevant skills and foster an entrepreneurial mindset to create employment rather than solely seek it. As noted by Baporikar (2007), India's journey toward entrepreneurship development began in the 1960s, with the first motivation training programme launched in 1964 by the National Institute for Small Industry Extension Training (NISIET), Hyderabad, aimed at instilling entrepreneurial qualities among youth and potential business owners.

Further, the introduction of the National Skill Development Policy (NSDP) in 2009 provided a comprehensive framework for skilling initiatives, with the objective of enhancing employability and promoting entrepreneurship through structured training programs (Ministry of Skill Development and Entrepreneurship, 2009).

Notably, Assam has been playing a pioneering role in promoting entrepreneurship in the northeastern region of India. As highlighted by Mali (2005), Assam initiated a significant experiment in entrepreneurship development by establishing district-level institutions called Entrepreneurial Motivational Training Centers (EMTCs). These centers were designed to identify entrepreneurial potential among youth, provide skill and motivational training, and support them in launching and sustaining their business ventures. This model not only provided training but also linked aspiring entrepreneurs with market opportunities, financial institutions, and mentorship networks (Goswami, 2011).

In the Lakhimpur District of Assam, there are several Entrepreneurship Development Agencies currently operating and each of them is playing a vital role in fostering entrepreneurial growth in the region. These agencies, both government and non-government in nature, are actively involved in promoting entrepreneurship through various support mechanisms such as skill development training, financial assistance, mentorship, and market linkage facilitation.

Objectives of the study:

This paper aims to identify the entrepreneurship developing agencies in Lakhimpur district of Assam and highlight their vital role in fostering women's entrepreneurial growth and empowerment.

Methodology of the study:

The study relies on secondary data sourced from the District Industries & Commerce Centers (DICC's), Rural Self-Employment Training Institute (RSETI), Assam Khadi & Village Industries Board, Director of Handloom & Textiles, Lakhimpur, Directorate of Sericulture, Lakhimpur, National Rural Livelihood Mission (NRLM) in Lakhimpur District, Assam, spanning from 2011-12 to 2020-21. This dataset is processed and analyzed using descriptive methods. Statistical tools such as line and bar diagrams are exclusively utilized for data depiction and analysis. Additionally, secondary information is gathered from various scholarly sources including published books, articles in journals, periodicals, conference papers, working papers, and websites.

Entrepreneurship Development Agencies in India:

The various Central- and State-level financial and non-financial entrepreneurship development institutions that have been playing a significant role in fostering entrepreneurship in the country are listed in Table 1 and Table 2.

Table 1: Central and State Level Non-Financial Entrepreneurship Development Institutions

Sl. No.	Non-Financial Entrepreneurship Development Institutions
01	National Small Industries Corporation (NSIC)
02	Small Industries Development Organization (SIDO)
03	Khadi and Village Industries Commission (KVIC)
04	National Science and Technology Entrepreneurship Board (NSTEDB)
05	National Productivity Council (NPC)
06	National Institute for Entrepreneurship and Small Business Development (NIESBUD)
07	Entrepreneurship Development Institute of India (EDI)
08	Indian Institute of Entrepreneurship (IIE)
09	National Bank for Agricultural and Rural Development (NABARD)
10	Directorates of Industries (DIs),
11	District Industries & Commerce Centers (DICC's)
12	State Financial Corporation's (SFCs)
13	State Industrial Development /Investment Corporation (SIDC/SIIC)
14	State Small Industrial Development Corporation (SSIDC)
15	North Eastern Development Finance Corporation Ltd. (NEDFi)

Source: Researcher own compilation from secondary data

Table 2: Central and State Level Financial Entrepreneurship Development Institutions

Sl. No.	Financial Entrepreneurship Development Institutions
01	Small Industrial Development Bank of India (SIDBI)
02	National Bank for Agricultural and Rural Development (NABARD)
03	North Eastern Development Finance Corporation Ltd. (NEDFi)
04	State Financial Corporations (SFCs)
05	Commercial Banks
06	Regional Rural Banks (RRBs)
07	Co-operative Banks

Source: Researcher own compilation from secondary data

Entrepreneurship Development Agencies available in Lakhimpur District of Assam:

In Lakhimpur District of Assam, both financial and non-financial institutions have been playing a crucial role in nurturing entrepreneurship since their establishment. Several public and private sector banks—including the State Bank of India, UCO Bank, United Bank, Central Bank, and Assam Gramin Vikash Bank—have been actively involved in promoting women entrepreneurs in the region.

On the non-financial side, institutions such as the District Industries & Commerce Centres (DICC)s and Rural Self-Employment Training Institutes (RSETIs) have played a pivotal role in fostering entrepreneurial initiatives throughout the district. Additionally, organizations like the Assam Khadi & Village Industries Board (KVIB), the Directorate of Handloom & Textiles (Lakhimpur), the Directorate of Sericulture (Lakhimpur), along with various other government agencies, continue to make significant contributions to the growth of entrepreneurship in the region.

Among these, the DICC)s and RSETIs emerge as the two leading institutions dedicated to the development of Micro, Small, and Medium Enterprises (MSMEs), playing a crucial role in shaping the entrepreneurial landscape of Lakhimpur District.

1. District Industries & Commerce Centers (DICC)s

The District Industries & Commerce Centres (DICC)s aim to provide comprehensive assistance to entrepreneurs and implement schemes like PMRY, PMEGP, NEIP, AIP, and Start-up India, along with MSME registration. Jointly funded by State and Central Governments, DICC)s promote Micro and Small Enterprises through financial, technical, and promotional support.

The Lakhimpur DICC, established in 1983, plays a vital role in fostering entrepreneurship, with special focus on women entrepreneurs. It organizes motivational programmes, facilitates loans for fixed assets and working capital, and offers subsidies and incentives under various schemes. It also provides guidance on import-export activities and entrepreneurial training, including referrals to external institutions.

To tackle educated unemployment, the DICC supports self-employment schemes for youth (18–35 years) with preference to matriculates or technically trained individuals. For women, it offers information on machinery, promotes new industrial sectors like electronics, conducts skill development programmes, ensures raw material supply, and provides marketing assistance through trade fairs and buyer-seller meets.

It also organizes seminars, workshops, and EDPs to improve managerial skills, address operational challenges, and encourage innovation in product design, handicrafts, and non-conventional energy-based goods. Through these initiatives, Lakhimpur DICC strengthens entrepreneurship, empowers women, and contributes to the district's economic growth.

The EDPs conducted by the DICC and number of trainees both male and female is shown in the Table 5.3 and Figure 5.1

The Table.3 and Figure 1 and Figure 2 reveal the total number of training batch conducted by the DIC in Lakhimpur during (2011-12 to 2020-21) is 75 and the total number of trainees attend in the Entrepreneurship Development training programmes is 2685. Out of the total trainees attended in the training programmes, the number of male trainees is 2257 (84.05 percent) and female trainees attend in the training is 428 (15.9 percent).

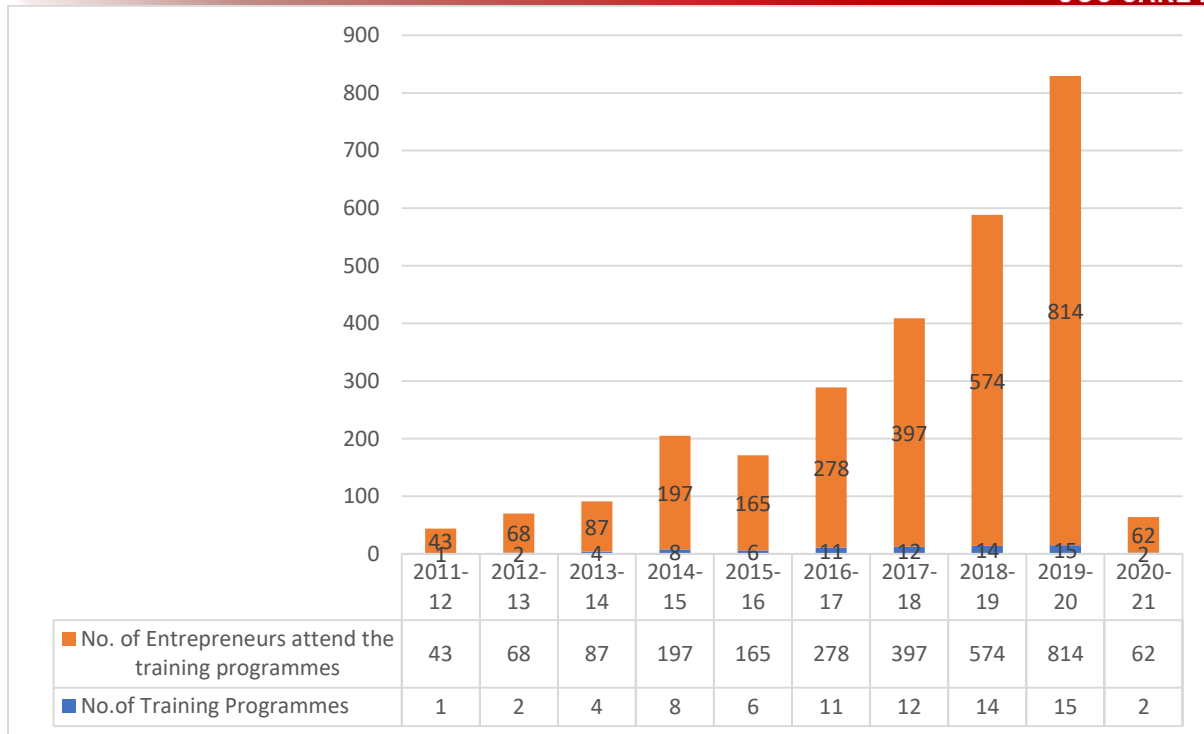
Table 3: Number of Training Programmes and Trainees (male & female) attend in the EDPs

(From 1st April, 2011-12 to 31st March, 2020-21)

Year	No. of Training Programmes	No. of Entrepreneurs Attend the training programmes	Average of trainees	Male	Percentage	Female	Percentage
2011-12	2	43	43	31	72.09	12	27.90
2012-13	2	68	34	54	79.41	14	20.58
2013-14	4	87	21.75	68	78.16	19	21.83
2014-15	8	197	24.625	155	78.68	42	21.31
2015-16	6	165	27.5	132	80	33	20
2016-17	11	278	25.27	227	81.65	51	18.34
2017-18	12	397	33.08	319	80.35	78	19.64
2018-19	14	574	41	527	91.81	47	8.18
2019-20	15	814	58.18	697	85.62	117	14.37
2020-21	1	62	31	47	75.80	15	24.19

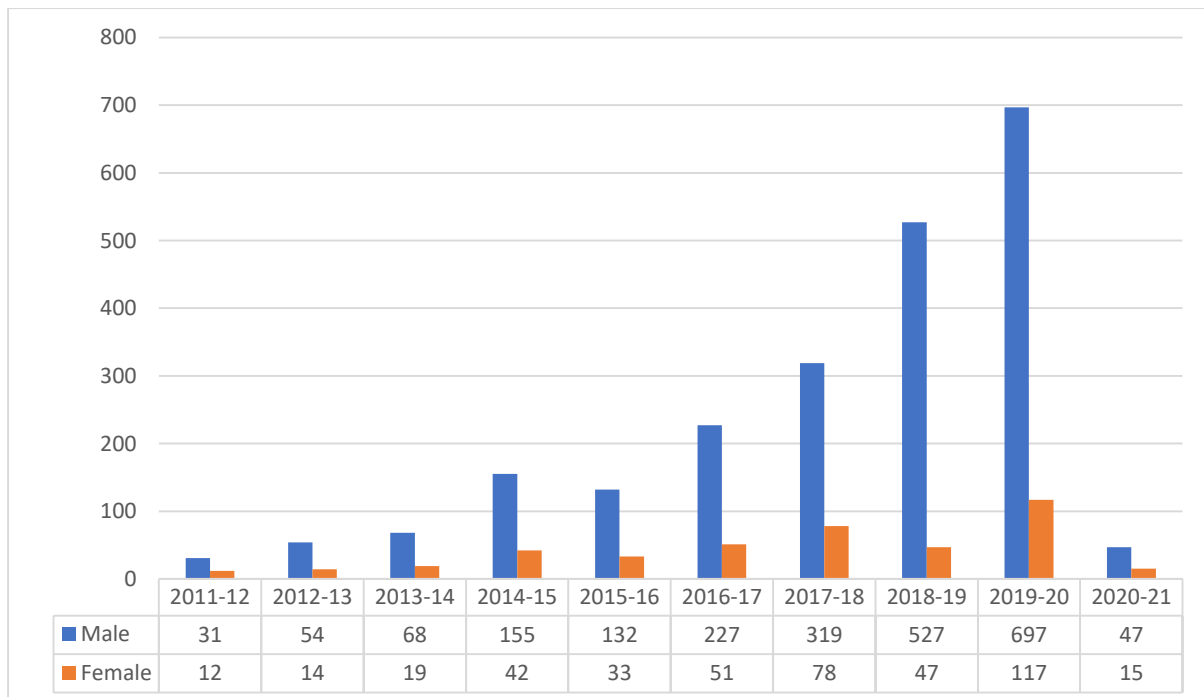
Source: Records collected from DICC, Lakhimpur, Assam

Figure: 1: The number of Training Programmes and No. of Entrepreneurs attend the training programmes attended the EDPs (from 2011-12 to 2021-21)



Source: Records collected from DICCC, Lakhimpur, Assam

Figure: 2: The number of Training Programmes and Trainees (Male & Female) attended the EDPs (from 2011-12 to 2021-21)



Source: Records collected from DICCC, Lakhimpur, Assam

2. Rural Self-Employment Training Institute (RSETI)

The Rural Development & Self Employment Training Institute (RUDSETI) was founded by the Sri Dharmasthala Manjunatheshwara Educational Trust, Syndicate Bank, and Canara Bank to tackle rural unemployment by equipping youth with self-employment skills. Impressed by its success, the Ministry of Rural Development in 2007–08 directed all banks to set up similar institutes—Rural Self-Employment Training Institutes (RSETIs)—in each lead district from 2008–09.

In Lakhimpur, Assam, the Punjab National Bank RSETI has operated since 2010, offering free, short-term, demand-driven Entrepreneurial Development Programmes (EDPs) with residential facilities. Its objectives are:

- Empowering rural youth, especially from BPL families, for sustainable self-employment.
- Identifying local economic potential and tailoring training to relevant trades.
- Assisting with project reports, bank credit linkages, and two years of post-training support.
- Promoting entrepreneurship through village adoption and awareness activities.

By combining skill development, financial inclusion, and long-term mentoring, RSETIs help create self-reliant entrepreneurs who contribute to rural economic transformation.

Table 4 lists the RSETI courses in Lakhimpur (2011–12 to 2020–21), with durations ranging from 6 to 30 days. The longest, Beauty Parlour Management and Women Tailor (30 days), require extensive hands-on training, while the shortest, General EDP (6 days), focuses on basic entrepreneurial skills. Most agriculture-related courses—goat rearing, piggery, poultry—last 10 days, and handicraft/Krishi Udyami programmes run for 13 days.

Course codes (e.g., NARQ30048) follow NSDC or similar frameworks for classification. Training covers four main domains:

- Agriculture & allied – dairy farming, goat rearing, piggery, poultry, pisciculture, mushroom cultivation.
- Handicrafts & manufacturing – bamboo/cane craft, jute products.
- Entrepreneurship – General EDP, Fast Food Stalls Udyami, Krishi Udyami.
- Service skills – beauty parlour management, women’s tailoring.

Table 4: Training programmes held by RSETI in Lakhimpur

S N	Name of Course(Course Code)	Duration
1	Bamboo & Cane Craft Making (NARQ30048)	13
2	Beauty Parlour Management (NARQ40007)	30
3	Dairy Farming and Vermi Compost Making (NARQ30006)	10
4	Fast Food Stall Udyami (NARQ30032)	10
5	General EDP (approved by MoRD) (NARQ40062)	6

6	Goat Rearing (NARQ30029)	10
7	Jute Products Udyami (NARQ30026)	13
8	Krishi Udyami (NARQ30021)	13
9	Mushroom cultivation (NARQ30047)	10
10	Piggery (NARQ30039)	10
11	Pisciculture (NARQ30059)	10
12	Poultry (NARQ30027)	10
13	Women Tailor (NARQ40033)	30

Source: Records collected from RSETI, Lakhimpur

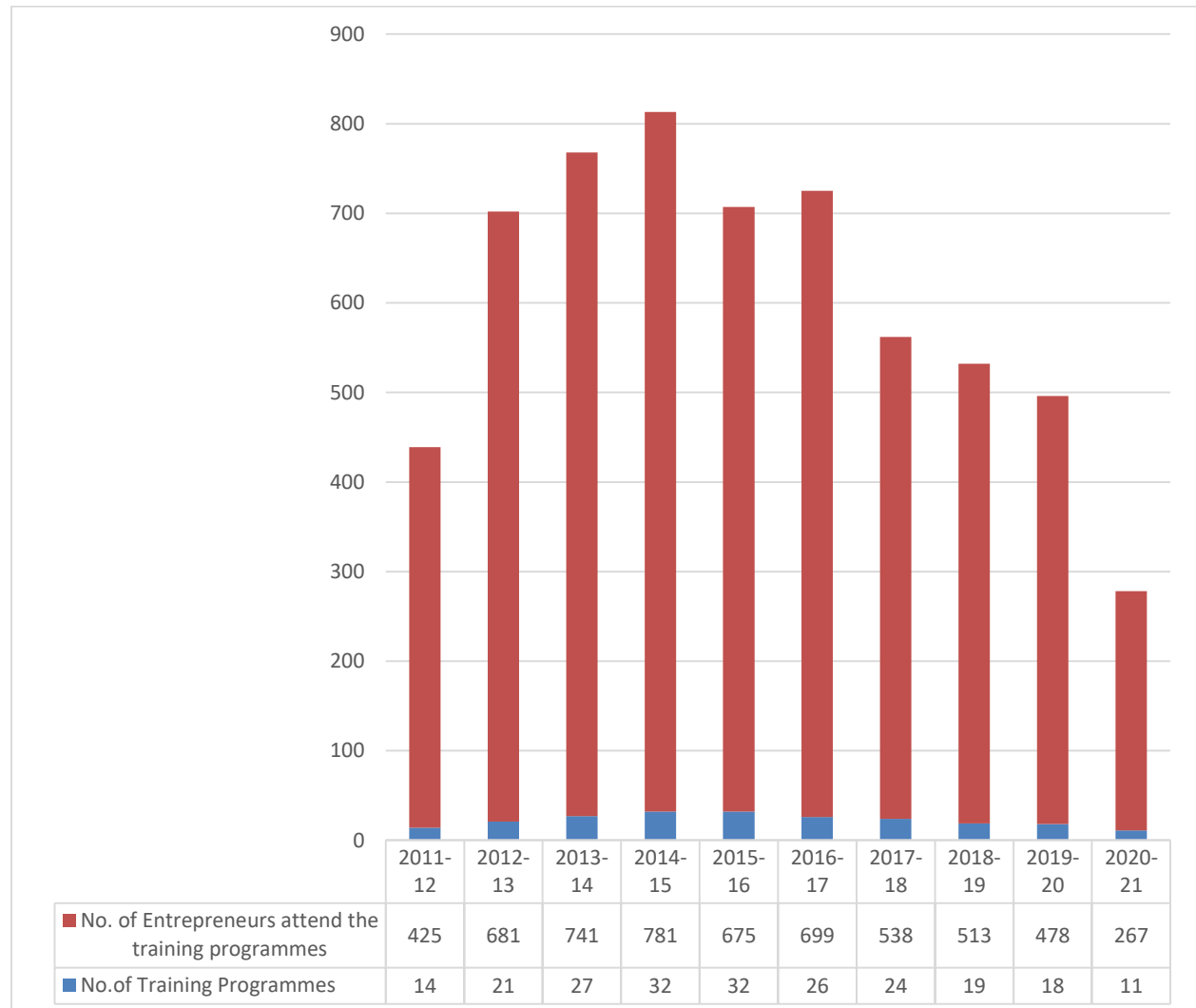
Table 5 and Figures 3 and 4 present data on the training activities of RSETI during the study period from 2011–12 to 2020–21. Over this period, a total of 218 training programmes were conducted, attended by 5,798 entrepreneurs. Of these participants, 4,441 were women, accounting for 76.6% of the total trainees—indicating a strong female presence in the institute’s training initiatives.

Table 5: Number of Trainees Programmes and Trainees (male & female) attend in the EDPs (from 2011-12 to 2021-21)

Year	No. of Training Programmes	No. of Entrepreneurs Attend the training programmes	Average of trainees	Male	Percentage	Female	Percentage
2011-12	14	425	30.35	09	2.11	416	97.88
2012-13	21	681	32.42	28	4.11	653	95.88
2013-14	27	741	27.44	59	7.96	682	92.03
2014-15	32	781	24.40	93	11.90	688	88.09
2015-16	26	675	25.96	106	15.70	569	84.29
2016-17	26	699	26.88	266	38.05	433	61.94
2017-18	24	538	22.41	240	44.60	298	53.71
2018-19	19	513	27	206	40.15	307	59.84
2019-20	18	478	26.55	253	52.92	225	47.07
2020-21	11	267	24.27	97	36.32	170	63.67

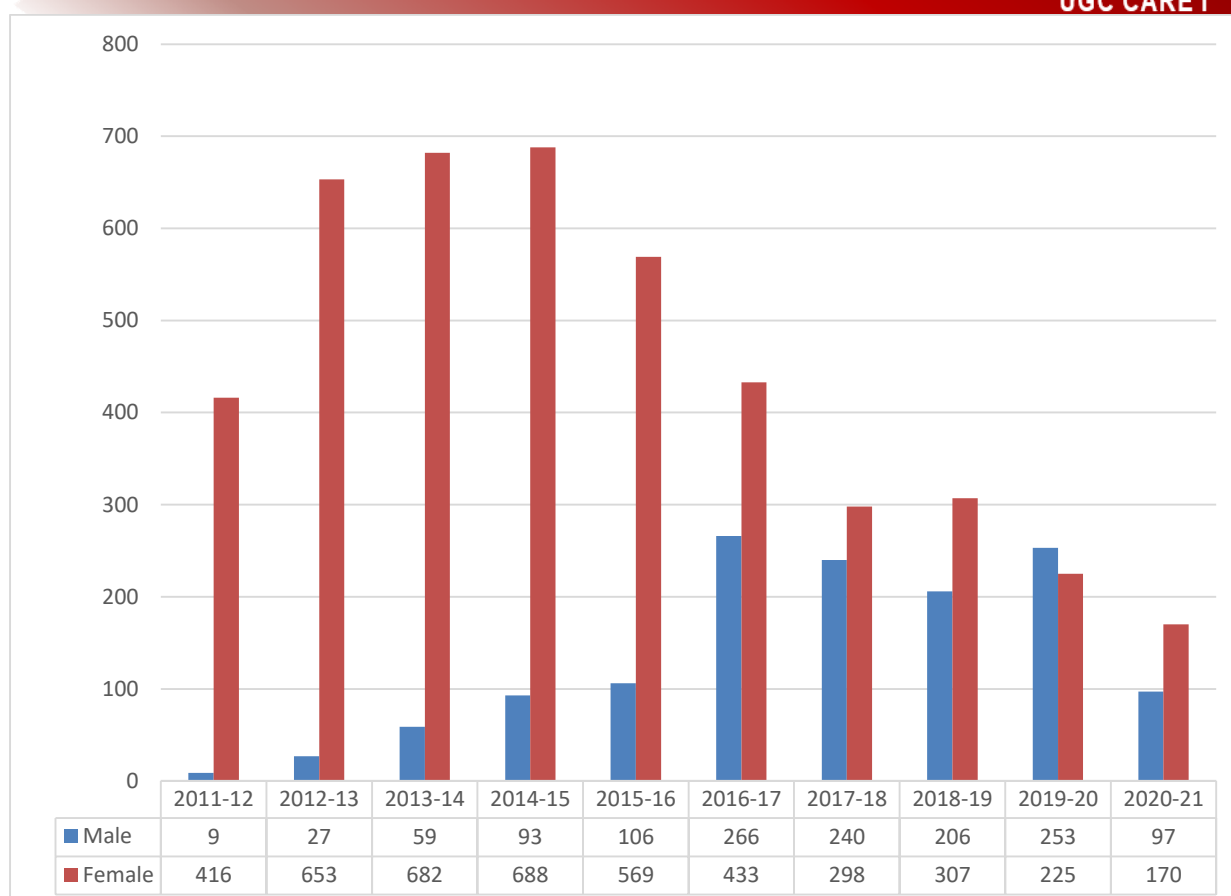
Source: Records collected from RSETI, Lakhimpur

Figure: 3: The number of Training Programmes and No. of Entrepreneurs attend the training programmes attended the EDPs (from 2011-12 to 2021-21)



Source: Records collected from RSETI, Lakhimpur

Figure 4: The number of Training Programmes and Trainees (Male & Female) attended the EDPs (from 2011-12 to 2021-21)



Source: Records collected from RSETI, Lakhimpur

3. Director of Handloom & Textiles, Lakhimpur

Handloom weaving in Assam is a centuries-old cottage industry and the second-largest employment source after agriculture, supporting over 12.83 lakh weavers and 12.46 lakh looms (4th National Handloom Census, 2019–20). It is a key driver of the rural economy, especially for women, while preserving the state's cultural heritage. Assam's strategic location near Bhutan, Myanmar, Bangladesh, Thailand, and Cambodia offers strong trade and export potential.

Strengths & Raw Materials:

Assam is India's only state producing all four major silks—Eri, Muga, Mulberry, and Tassar. In 2020–21, it produced 160 MT of Muga and 3,834 MT of Eri silk. Golden Muga Silk, with GI status, is exclusive to Assam and in demand across Europe, the USA, Japan, South Africa, and the Middle East.

Institutional Support & Infrastructure:

- The Directorate of Handloom & Textiles employs over 2,000 staff across districts and operates:
- 102 Handloom Training Centres & 4 Advanced Institutes for skill development.

- 98 Weavers Extension Service Units for technical support.
- 20 Production Centres and a Handloom Research & Designing Centre for innovation.

Policy Framework:

- State Handloom Policy, 2017 – raw material subsidies, credit facilities, and working capital support.
- Textiles & Apparel Policy, 2018 – incentives for investment, employment generation, and textile park development.

Major State Schemes:

- Skill Upgradation and advanced training in weaving, design, and entrepreneurship.
- Yarn Bank Scheme – 33 yarn banks offering 30% subsidized cotton yarn.
- Income Generation & Weavers' Economic Upliftment – looms, working capital, and SHG grants.
- Model Villages & Cluster Development – infrastructure, loom upgrades, skill enhancement.
- Swanirbhar Naari – direct procurement of traditional items like Gamocha, Aronai, and Pazar for marketing via ARTFED/AGMC.

Key Central Schemes:

- NHDP – 59 block clusters, ₹94.48 crore investments, benefiting 52,700 weavers.
- Weavers MUDRA Scheme – 6% interest loans, ₹10,000 margin money assistance.
- SAMARTH – training for 17,778 weavers, ₹748.07 lakh disbursed.
- Marketing Promotion Scheme – nationwide expos for direct sales.

Core Objectives & Functions:

The sector focuses on improving production, infrastructure, marketing, and livelihoods; managing cooperatives; promoting skill development, design innovation, and diversification; ensuring welfare and social security; enforcing the Handloom Reservation Act; and advancing R&D for quality and sustainability.

The Director cum Council Head of Department of Handloom and Textiles, Lakhimpur District has been functioning for the entrepreneurship development in Lakhimpur District of Assam. There are No of 4 Handloom Training Centre, 65 No. of trainees attended during (2020-2021), there are 2 Weavers' Extension Service Unit and total 8100 no of handloom clothes are produced in Lakhimpur District which is shown in the table 6.

Table 6: Handloom Training Centre (HTC), Handloom Training Institute (HTI) and the number of trainees attended in Lakhimpur District

District	No. of Handloom Training Centre (HTC) .	No. of trainees attended.	Weavers' Extension Service Unit (in Nos.)	Production of Handloom Clothes
Lakhimpur	4	65	2	8100.00

Source: Statistical Handbook of Assam, 2020

4. Directorate of Sericulture, Lakhimpur

The Directorate of Sericulture (DoS), under the Department of Handloom, Textiles & Sericulture, was established in 1958 and bifurcated in 1983. Headquartered at Khanapara, it leads the promotion, development, and preservation of Assam's indigenous silks—Muga, Eri, and Mulberry—through training, research, and modern technology adoption.

Structure & Infrastructure:

The Directorate of Sericulture operates through 4 Additional Director offices, 1 Research Institute, 2 Technological Information Centres, 29 district offices, 28 sub-divisional offices, 384 farms/production units, 3 cocoon banks, and 3 project sites. The Sericulture Training Institute, Titabor, offers a one-year certificate course and farmer training.

Functions & Objectives:

- Advise government and plan sericulture development.
- Produce and supply silkworm food plants, seed cocoons, and certified seeds.
- Provide equipment, inputs, and mulberry/Som/Soalu plants for rearing.
- Offer marketing support via cocoon banks and export linkages.
- Upgrade skills through training for farmers, officers, and departmental staff.
- Collaborate with the Central Silk Board on development schemes and technology transfer.
- Maintain statistical data for planning and run grievance redressal cells.

Lakhimpur District Performance (2020–21):

In Lakhimpur, the Directorate covered 736 villages, engaging 13,446 families. Training was provided in reeling, spinning, weaving, plantation, and Eri rearing. A total of 485 beneficiaries—378 women and 107 men—received support.

Regional Silk Rearing Patterns:

Lakhimpur (16 circles) – Eri rearing dominates; Laluk (255 rearers) leads, Muga rearing smaller in scale, led by Rangati (100 rearers).

Dhokuakhana (10 circles) – Major Muga hub; Gobindapur (1,190 rearers) highest, with Ghilamora (West) and Jalbhari exceeding 500. Eri rearing present, with Jalbhari (195 rearers) highest.

To summarize, Lakhimpur has a balanced profile with emphasis on Eri silk, while Dhokuakhana specializes in Muga silk. DoS initiatives contribute to rural livelihoods, women's empowerment, and Assam's reputation as a global silk producer.

Table 7: Production (in kilograms) of Eri Rearer and Muga Rear in Lakhimpur

Sub-Division	Circles	Eri Rearer	Muga Rear
Lakhimpur	Azad(East)	211	86
	Azad(West)	70	48
	Bihpuria	137	30
	Bossagaon	13	10
	Dholpur	189	79
	Dhunaguri	172	11
	Dushutimukh	60	30
	North Lakhimpur	215	34
	Kholaguri	86	10
	Laluk	255	30
	Naharani(East)	16	04
	Naharani(West)	11	05
	Narayanpur	78	04
	Nowboicha	126	17
	Panigaon	178	52
	Rangati	127	100
Dhokuakhana	Pathalipam	80	62
	Bhomakalabari(East)	14	49
	Bhomakalabari(West)	52	71
	Perabhari	33	75
	Ghilamora(East)	30	457
	Ghilamora(West)	176	564
	Gobindapur	35	1190
	Jalbhari	195	870
	Lamachuk Sariyari	55	254

Source: Records collected from Directorate of Sericulture, Lakhimpur

5. National Rural Livelihood Mission (NRLM):

Launched in June 2011 (restructured from SGSY) and renamed in 2015, DAY-NRLM is the Ministry of Rural Development's flagship poverty alleviation programme. Its goal is to empower poor households through sustainable self-employment and skilled wage employment, targeting about 10 crore rural households. The mission works through:

- Mobilizing rural poor women into self-managed SHGs and federations.
- Promoting financial inclusion.
- Creating sustainable livelihood opportunities.
- Ensuring social inclusion and convergence with other schemes.

Based on successful models from Andhra Pradesh, Kerala, Bihar, Tamil Nadu, and Telangana, NRLM follows a demand-driven, community-owned approach. SHGs form the foundation, supported by higher-level federations and producer organizations for market access. Social capital is built through Community Resource Persons (CRPs) and women leaders. The programme addresses multiple dimensions of poverty—skills, income, assets, and security—while ensuring convergence with social security and welfare schemes.

NRLM in Lakhimpur, Assam

NRLM has mobilized over 8,500 SHGs covering 70,000+ households, mainly women, enabling access to microfinance and diverse activities such as handloom weaving, sericulture, livestock farming, and agribusiness. Under the Start-up Village Entrepreneurship Programme (SVEP), 1,200 entrepreneurs received capital, training, and mentoring. In 2020–21, vocational training in tailoring, food processing and dairy benefited 5,245 people (4,132 women).

The mission also facilitates market linkages through partnerships with government and NGOs, significantly improving income, financial independence, and living standards in rural Lakhimpur.

Table 8: National Rural Livelihood Mission (NRLM) – Lakhimpur

Sl. No	Parameters	Total	Complete	Incomplete
1	Total No of SHG's	14671	14609	62
2	Total No of VO's	728	725	3
3	Total No of CLF's	34	34	0
4	SHGs Having Bank Account	14609	14609	0
5	SHG Member Aadhaar Seeding	158245	146986	11259
6	SHGs Received RF	14609	12092	2517
7	SHGs Received CIF	14609	8259	N/A
8	Core Staffs Involved	76	N/A	N/A
9	Community Cadre Profiles	1078	N/A	N/A
10	Blocks Mapped with LGD Code	9	9	0
11	Gram Panchayats Mapped with LGD Code	81	81	0

Source: Data collected from NRLM, Bihpuria Block Office, Lakhimpur

6. Lead Banks in Lakhimpur, Assam

Lakhimpur district has over 86 branches of Scheduled Commercial Banks (SBI, PNB, Bank of Baroda) and Regional Rural Banks (Assam Gramin Vikash Bank), which provide credit, financial literacy, and capacity-building support. These banks implement key government schemes such as PMMY, Stand-Up India, and PMEGP.

In 2020–21, loans worth ₹150+ crore were sanctioned under PMMY, benefiting over 12,000 micro and small entrepreneurs—many being women SHG members engaged in weaving, livestock rearing, food processing, and retail. Banks also collaborate with RSETIs to offer skill training in tailoring, dairy, carpentry, and agri-business, linking finance with skills.

By integrating credit access and training, SCBs and RRBs have become vital drivers of entrepreneurship and self-reliance in Lakhimpur. The distribution of number of Schedule Commercial Banks and Regional Rural Banks in the district is presented in table 9.

Table 9: Distribution of number of Schedule Commercial Banks and Regional Rural Banks (As on March, 2021)

District	No. of Reporting Offices of Schedule Commercial Banks	No. of Reporting Offices of Regional Rural Banks	Name & No. of Lead Banks
Lakhimpur	86	20	01(Punjab National Bank)

Source: Statistical Handbook, Assam, 2020

Lakhimpur district has 106 reporting offices of Scheduled Commercial Banks and Regional Rural Banks, with Punjab National Bank as the Lead Bank. Of 278 registered women entrepreneurs, 69 (24.82%) availed bank loans during the study period.

Among 5,798 RSETI trainees, 2,085 (35.9%) secured credit linkage with member banks. Additionally, between 2011–12 and 2020–21, the Assam Khadi & Village Industries Board facilitated bank credit for 240 entrepreneurs. These figures underscore the crucial role of banks in promoting entrepreneurship and livelihoods in the district.

7. Assam Khadi & Village Industries Board

The Assam Khadi & Village Industries Board (AKVIB) functions as a non-commercial, promotional body, implementing Khadi & Village Industries (KVI) schemes to generate rural employment, support artisans, and strengthen the rural economy. Funded by the Khadi & Village Industries Commission (KVIC), the Board focuses on developmental and welfare objectives rather than profit.

From 2011–12 to 2020–21, AKVIB facilitated 240 KVI units in Lakhimpur district, providing bank credit support to promote entrepreneurship and livelihoods. Its initiatives aim to create home-based work for weavers and artisans, boost production of marketable goods, reduce poverty, and foster self-reliance and community spirit in rural areas.

Conclusion:

Lakhimpur district in Assam, blessed with fertile land, dense forests, and abundant rivers, holds strong potential for entrepreneurship—particularly among women—in sectors like agriculture, forestry, aquaculture, and allied activities. These natural advantages create scope for women-led micro-enterprises; however, the entrepreneurial ecosystem remains underdeveloped, with relatively few successful women entrepreneurs.

The challenge is not a lack of interest or capability, but limited access to essential support such as skill training, financial assistance, mentorship, and market linkages. Institutions like the District Industries and Commerce Centres (DICC)s and Rural Self Employment Training Institutes (RSETI)s are designed to address these gaps.

RSETI)s provide demand-driven, short-term residential training for rural youth and women from economically weaker sections, followed by two years of post-training support to enhance enterprise sustainability. DICC)s help entrepreneurs access government schemes, register businesses, obtain subsidies, and secure financial assistance.

Despite their presence, the impact of these agencies in Lakhimpur has been modest. True success lies not in the number of training programmes or loans, but in sustainable self-employment outcomes—especially for women. The gap between available resources and tangible results calls for a more targeted and inclusive approach.

To unlock the potentials of Lakhimpur district of Assam; DICC)s, RSETI)s, banks, and other stakeholders must work in coordination to expand access to skills, finance, mentoring, and markets. With its resource base and growing policy focus, the district could become a model for inclusive rural entrepreneurship—provided systemic barriers to women’s participation are effectively addressed.

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