

A STUDY OF MICRO-ENTERPRISES IN HAJO DEVELOPMENT BLOCK, KAMRUP (ASSAM)

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ABSTRACT

Micro-enterprise is fast growing in our country and plays a pivotal role in the overall industrial economy of the country. This sector signifies not only its highest number of units but also in respect of employment, investment, production and linkage effects. In India, about seventy per cent of the rural working population is engaged in agriculture sector where micro-enterprises are not getting adequate attention due to excessive focus on the growth of formal sector. Therefore, in recent years the burden of providing additional employment to growing labour force has fallen upon non-farm sector (Chadha 1993). The study is based on the primary objectives to examine the status of select micro-enterprises functioning in the Hajo development block and to identify the constraints, if any, relating to the growth of micro-enterprises in the backward block. The study is based on primary data collected from field survey from Hajo development block of Kamrup district (Assam). The collected data have been analysed using simple statistical tools to fulfil the objectives.

Introduction

Micro-enterprise is fast growing in our country. In Assam too, the micro-enterprises play a pivotal role in the overall industrial economy of the country. This sector signifies not only its highest number of units but also in respect of employment, investment, production and linkage effects. In India about seventy per cent of the rural working population is engaged in agriculture sector where micro-enterprises are not getting adequate attention due to excessive focus on the growth of formal sector. Therefore, in recent years the burden of providing additional employment to growing labour force has fallen upon non-farm sector (Chadha 1993).

Agriculture continues to be the mainstay of nearly three-fourths of the population. There has been persistent decline of land-man ratio causing tremendous pressure on non-farm sector for generation of employment opportunities. A vast network of non-farm activities suitable to the skills, resources and socio-economic set up of the villages, if dispersed widely over rural areas, would meet the exigencies of the future and lead the country towards the attainment of its avowed objectives (Doshi 1983). In Bihar, Prasad and Prasad (1983) made an empirical study of village industries in the Fatwah block of Patna district and found that output in the industries can be increased by increasing either

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labour input or capital input or both. Somayajula et al (1983) analysed changes in the structure of khadi and village industries by way of comparative analysis of growth rates in development indicators and in structural ratios of individual industries in Andhra Pradesh during 1956-80 and observed that decreasing returns to scale is a normal feature of all the 18 industries under investigation. Nam Hoang et al (2010) explored the development process of a rapidly growing village based garment cluster in North Vietnam and found that both the human capital and social capital of the proprietors facilitated their innovative entry into new export markets. General human capitals acquired by schooling and specific human capital acquired by management experience are found to have contributed to the adoption of a vertically integrated production system, which in turn, contributed to enhance enterprise performance. Rahman and Day (2010) studied the problems and prospects of micro and small enterprises in North East India with reference to Karbi Anglong district in Assam and found that Micro and Small Enterprises (MSEs) of Assam hills are suffering from several inherent problems like inadequate infrastructure facilities, lack of entrepreneurial class and unfavourable socio-economic condition which stand in the way of spontaneous growth. They suggested making potential survey of MSEs on the basis of available resources in different parts of the hills region through the District Industries Centre (DICs). The study was area-specific and did not highlight the role of other national, State or district level institutions like Khadi and Village Industries Commission (KVIC), Small Industries Development Bank of India (SIDBI) etc. for the growth of MSEs in the region.

In Assam during 2008-09, there were around 31,298 registered Micro, Small and Medium Enterprises (MSMEs). In the same year, the total number of newly registered units was around 1,631, where 1,467 (89.94 per cent) of them were micro, 153 (9.38 per cent) were small

and 11 (0.68 per cent) were medium enterprises. According to the district industries centre, Guwahati there are 251 micro, 74 small and 11 medium enterprises registered in the district in the same year. These micro-enterprises may become an alternative mode of self-employment for the landless and small marginal farmers in the district.

Definition of Micro-enterprise

Micro-enterprise does not have universally accepted definition and it differs from country to country or time to time. It is an enterprise of production or service provider or trading, which may be in farm sector or non-farm sector. According to KVIC (1994), any industry located in a rural area, village or town, with population not exceeding 20,000 and the per capita investment in fixed assets not exceeding ₹ 50,000 is considered a rural micro-enterprise for coverage under the KVIC programme. Micro-enterprises, defined as an entity employing less than five persons and generating income from non-farm production services and trade encompasses a wide range of activities filling all the gaps left by the agriculture sector (Nowak 1998). Mali (2005) suggested two sets of definitions: one for micro-enterprise prompted under poverty alleviation and income generating programmes, and another for self-employment programmes. Under poverty alleviation programmes, micro-enterprises may be extremely small units in industry: service and business organised, owned and managed by a person for survival, growth and profit. Under self-employment programmes, micro-enterprise may be defined where total investment is not more than ₹ 2 lakh in case of individual units, and not more than ₹ 10 lakh in case of partnership units. In India, the Micro, Small and Medium Enterprise Development (MSMED) Act, 2006 introduced the concept 'enterprises' as opposed to the earlier concept of industry and defined micro-enterprise as an enterprise which does not exceed investment in plants and

machinery of ₹ 25 lakh in manufacturing sector, and ₹ 10 lakh in the service sector.

Objectives

Against the background, this paper is mainly addressed to examine the i) status of select micro-enterprises functioning in the Hajo development block and ii) to identify the constraints, if any, relating to the growth of micro-enterprises in the backward block.

Methodology

The study is mainly based on field level investigation. However, secondary data were collected from the District Industries Centre (DIC) Guwahati, Census report 2001, and Statistical handbook, 2009. The primary data were collected from field survey by using structured research questionnaire. Hajo is one of the 17 development blocks in the district and located to the east of the Guwahati sub-division with administrative office at Guwahati. The road distance from Hajo development block to Guwahati is about 25 kilometers towards east. The block covers 94 villages spreading over about 269.44 square kilometers with 91 inhabitants and 3 uninhabitants. The total population in the block is 163943 having 85103 males and 78840 females. Out of 163943 total populations, 28601 persons (17 per cent) belong

to Scheduled Caste (SC) and 1031 persons belong to Scheduled Tribe categories (ST). There are around 2079 micro-enterprises with ten major types of enterprises namely carpentry (1159), blacksmithy (220), tailoring (375), pottery (230), cane and bamboo (35), brass metal (32), bee keeping (18), oil extraction (6), tiles making (2) and khadi (2) providing employment to more than seven thousand people (Census Report 2001).

For the purpose of the study, out of 94 villages three villages namely Kalitakuchi, Bharalitola and Muslimpatty were selected purposively in the first stage. In the second stage, six different types of industries or enterprises thickly concentrated in the sample villages were identified. The six types of industries selected for our study are brass metal, bakery, rice and ghani, steel fabrication and grill making, weaving and silk rearing, and tailoring and preparation of readymade garments. In the third stage from a list of registered enterprises collected from DIC, at least one type of registered enterprises were purposively selected from at least two sample villages. Thus, totally 21 micro-enterprises were selected and surveyed through pre-tested research questionnaire and analysed by using simple statistical tools like percentages, averages, etc. The list of select units of enterprises is presented in Table 1.

Table 1 : List of Select Units of Micro-enterprises

Name of Enterprises	Location (villages)			Total Number of units selected
	Kalitakuchi	Muslimpatty	Bharalitola	
Brass metal	Nil	04	02	06
Bakery	02	Nil	01	03
Rice & Ghani	02	Nil	01	03
Steel fabrication & Grill making	01	01	02	04
Weaving & silk rearing	Nil	01	02	03
Tailoring and preparation of readymade garments	01	Nil	01	02
Total No. of enterprises selected	06	06	09	21

Findings and Discussion

The analysis and interpretation of the data pertaining to the micro-enterprises in Hajo block obtained from field investigation is discussed under the following heads.

Socio-economic Set Up of Entrepreneurs : It has been found that out of 21 enterprises, 17 of them (80 per cent) are owned by male and the remaining 4 enterprises (20 per cent) are owned by females. Thus, enterprises are mostly dominated by males and female entrepreneurs are mostly involved in weaving and silk rearing, and tailoring and preparation of readymade garments. Regarding their educational achievements of 21 enterprises, 5 owners (24 per cent) are graduates, 12 owners (57 per cent) are matriculates and the remaining 4 owners (19 per cent) have educational qualification of primary level. It has also been found in the study, no owner of the select enterprises has got any

training from any institutional agencies for running the enterprises. Most of them started their enterprises with their own skill and expertise. Out of 21 enterprises, 13 enterprises (62 per cent) are located within their own land, and the remaining 8 enterprises (38 per cent) are running the businesses in rented premises.

Reasons for the Choice of Micro-entrepreneurship : A study on 21 micro-enterprises regarding the choice of the activity of micro-entrepreneurship revealed that four brass metal enterprises (67 per cent) out of six enterprises showed that their failure to find better alternative job in the market and to uphold family tradition is the choice of such activities. The rest two enterprises (33 per cent) were started to supplement family income from the main activity, while, foreseeing business prospect and expectation of higher income in future is the basic factor for the starting of bakery,

and ghani and rice enterprise. In case of steel fabrication and grill making enterprises, three enterprises (75 per cent) out of four in the sample reported that their expectation of higher income and profit is the reason behind setting up of enterprises and the one enterprise was unable to specify any reason. Nowadays, weaving and silk rearing enterprises is becoming another dominant form of enterprises in the block and all the three surveyed units pointed out the easy accessibility of enough formal and informal

training and business prospect for choosing such enterprises. Similarly, all the two surveyed units of tailoring and preparation of readymade garments expressed the reason to supplement family income from main activity as the reason for choosing the activities.

Employment of Labour and Investment : The study reveals that altogether 155 workers were engaged in 21 surveyed micro-enterprises and average number of workers is around seven. This is shown in Table 2.

Table 2 : Employment Generation and Investment in Micro-enterprises

Name of enterprises	Male	Female	Total employment	Average Employment	Total Investment (In ₹)	Average Investment (in ₹)
Brass metal (6)	21	3	24	4	1,50,000	30,000
Bakery (3)	44	4	48	16	2,30,000	76,667
Rice & Ghani (3)	14	1	15	5	4,70,000	1,56,667
Steel & Grill making (4)	40	Nil	40	10	7,05,000	1,76,250
Weaving & Silk Rearing (3)	8	10	18	6	1,29,000	43,000
Tailoring & preparation of garments (2)	2	8	10	5	1,37,000	68,500
Total =21	129(83)	26 (17)	155 (100)	46	18,21,000	55,1084

Source: Field Survey.

Note : Average employment and investment is derived by dividing total employment and investment by respective numbers of units. Figures in the brackets show the percentages.

It was found that 83 per cent of the workers employed in micro-enterprises are males and 17 per cent are females. Female participation in entrepreneurial activities is not encouraging, found to be only 17 per cent. The highest number of employment providing

enterprises are bakery (31 per cent) followed by steel fabrication and grill making (26 per cent) industry and brass metal industry (15 per cent). The employment provided by rice and ghani, tailoring and readymade garments, and weaving and silk rearing enterprises are 10, 6 and 12 per

cent, respectively. Thus, share of labour employed in these enterprises is not impressive.

Total investment is found to be higher in steel and grill making, and rice and ghani industries, which is ₹ 7,05,000 and ₹ 4,70,000, respectively. However, investment is very low in case of weaving and silk rearing, tailoring and preparation of readymade garments, brass metal and bakery enterprises as shown in Table 2.

Similarly, average investment is ₹ 1,76,250 and ₹ 1,56,667 for steel and grill making, and rice and ghani industries. Remaining enterprises show very low investment.

Workers in different enterprises are classified into two categories viz. family workers and hired workers. The percentage distribution of workers is presented in Table 3.

Table 3 : Distribution of Labourers

Name of enterprises	Hired Labourers		Total Hired Labourers	Family Labourers		Total Family Labourers	Total Number of Labourers
	Male	Female		Male	Female		
Brass metal (6)	17	1	18	4	2	6	24
Bakery (3)	42	2	44	2	2	4	48
Rice & Ghani (3)	8	Nil	8	5	2	7	15
Steel & Grill making (4)	30	Nil	30	8	2	10	40
Weaving & Silk Rearing (3)	10	4	14	3	1	4	18
Tailoring & preparation of garments (2)	01	8	9	Nil	1	1	10
Total	108	15	123 (79)	22	10	32(21)	155 (100)

Source :Field Survey.

Note : Figures in the brackets show the percentages.

It is clear from Table 3 that distribution of labourers is highly unequal. The percentage of hired labour in enterprises is 79 as compared to family labourers i.e. 21. Similarly, there is wide discrimination of labourers regarding males and females both in case of hired and family. Male

workers' percentage is 84 against female workers i.e. 16.

The study also reveals that workers engaged in rice and ghani, and weaving and silk rearing enterprises are partially seasonal and remaining workers work throughout the year.

Out of 155 workers only 21 per cent are seasonal and rest 79 per cent are engaged for the whole year. The inputs used by the enterprises like brass sheets used in brass metal enterprises imported from Pakistan and remaining enterprises collect raw materials from local market. It is quite pathetic that there are no such government

agencies or private agencies to provide raw materials or other kinds of marketing or technical supports in the study area. The average annual income of the enterprises is found to be ₹1, 16,862 and return per investment is ₹ 1.34 as shown in Table 4.

Table 4 : Average Income and Return per Investment

Name of enterprises	Total Income (In ₹.)	Average Income	Total Investment (In ₹)	Return per Investment (₹)
Brass metal (6)	3,20,000	53,3341	1,50,000	2.14
Bakery (3)	3,91,000	1,30,334	2,30,000	1.7
Rice& Ghani (3)	5,62,000	1,87,334	4,70,000	1.9
Steel & Grill making (4)	9,00,100	2,25,025	7,05,000	1.27
Weaving & Silk Rearing (3)	1,29,000	43,000	1,29,000	1.0
Tailoring & preparation of garments (2)	1,52,000	76,000	1,37,000	1.10
Total (N=21)	24,54,100	1,16,862	18,21,000	1.34

Source : Field Survey.

Note : Average Income, $24, 54,100 / 21 = ₹1, 16,862$;

Return per Investment, $24, 54,100 / 18, 21,000 = ₹1.34$.

Similarly, highest return per investment is generated by brass metal industries followed by rice and ghani industry, and bakery industry and remaining industries generated lowest return per investment.

Mode of Selling : So far as mode of selling is concerned, it was found that there are pre-arrangements between traders and enterprises after knowing the price, quality and demand for the products by the traders in the markets. The pre-arrangement is more common in brass metal

enterprises and rice and ghani as compared to other enterprises. Sometimes, entrepreneurs sold their products outside their place by middleman especially in social festivals, cultural function, exhibitions etc. Not only the middleman takes the advantages but also entrepreneurs face tough competition with the imported articles in the market. As far as mode of selling of finished products is concerned, it was found that four brass metal industries (67 per cent) out of six surveyed units, sold them through traders because selling of articles by

traders becomes a simple and less costlier method as reported by the entrepreneurs. Remaining only two enterprises (33 per cent) sold their articles through their own retail shop. Regarding bakery enterprises, their mode of selling of products is confined to nearby urban centre and outside the district. It is reported that they are exploring markets outside the local economy. As far as rice mill and ghani enterprises are concerned their mode of selling is in haats or melas and also sometimes by traders. The output of rice and ghani enterprises comprises rice flour, turmeric powder, mustard oil, etc. This is the most traditional type of enterprise especially concentrated in the rural areas of the block. The steel fabrication and grill making entrepreneurs used to sell their articles directly from home to customers inside and outside the district. Again out of three weaving and silk rearing industries, two (67 per cent) of them sold

in nearby urban centre inside and outside the State and only one (33 per cent) entrepreneur sold products through traders. But all the tailoring and preparation of readymade garments enterprises sold their garments in nearby urban centre within the district.

Out of total 21 entrepreneurs, 11 of them (52 per cent) benefited from government schemes and training facilities and 10 entrepreneurs (48 per cent) did not access any benefits or training from the government. Similarly, in case of technological upgradation only six enterprises (29 per cent) partially adopted new upgraded technology, remaining 15 (71 per cent) were unable to cope with the adoption of technology due to lack of capital.

Sources of Fund : The fund used by the entrepreneurs came from three sources, viz.

Table 5 : Sources of Fund for Enterprises

Name of enterprises	Own sources	Institutional sources	Non-institutional	
			Money-lenders	Friends & relatives
Brass metal (6)	01	04	01	Nil
Bakery (3)	02	01	Nil	Nil
Rice and ghani (3)	01	02	Nil	Nil
Steel fabrication & grill making (4)	01	01	02	Nil
Weaving & silk (3)	01	Nil	Nil	02
Tailoring & preparation of readymade garments (2)	01	Nil	01	Nil
Total =21	07 (34%)	08 (38%)	04 (19%)	02(9%)

Source : Field Survey.

Note : Figures in the brackets in first column show the total number of enterprises and the figures in the brackets in the last row show the percentages from the total number of enterprises.

own, institutional and non-institutional. Table 5 reveals that majority of them used fund from institutional sources like Khadi and Village Industries Commission (KVIC), North East Development Finance Corporations (NEDFI), Small Industries Development Bank of India (SIDBI), public sector banks etc., which constituted 38 per cent, 34 per cent of the enterprises used their own fund, 28 per cent used funds from non-institutional sources (19 per cent from money-lenders and 9 per cent from friends and relatives).

Technology and Sources of Raw Materials :

One of the important factors that determine cost of production and quality of the product is the adoption of the nature technology whether it is traditional or modern and sources of raw materials whether it is indigenous or imported used as shown in Table 6. Study reveals that majority of the enterprises adopted traditional technology because of the lack of adequate finance and inaccessibility of the suitable technology in the production process. It was

Table 6 : Technology Used and Sources of Raw Materials

Name of enterprises	Technology used		Raw materials used	
	Traditional	Modern	indigenous	Imported
Brass metal (6)	05	01	01	04
Bakery (3)	02	01	03	Nil
Rice and ghani (3)	03	Nil	04	Nil
Steel fabrication & Grill making (4)	02	02	Nil	04
Weaving & silk Rearing (3)	02	01	01	02
Tailoring & preparation of readymade garments (2)	02	Nil	02	Nil
Total =21	16 (76%)	5 (24%)	11 (52%)	10 (48%)

Source : Field Survey.

Note : Figures in the brackets in first column show the total number of enterprises and the figures in the brackets in the last row show the percentages from the total number of enterprises.

found that 76 per cent of the enterprises use traditional technology and only 24 per cent use modern technology. As far as source of raw materials is concerned, it was found that 52 per cent of the enterprises used indigenous raw

materials and 48 per cent used imported raw materials. It is clear that outdated technology and indigenous costly raw materials hindered the enterprises to compete with other more sophisticated enterprises.

Marketing and Physical Constraints : The marketing problems faced by the entrepreneurs are dissimilar and it was found that five brass metal (83 per cent) units out of six faced the problem of price competition from large producers, while remaining one enterprise (17 per cent) reported the problem of road connectivity. While two of the three bakery units (67 per cent) reported the problem of inability to maintain stock as the major problem and remaining one (33 per cent) reported other problems like irregular labour supply and high cost of inputs. All the rice milling and ghani enterprises faced the problem of inability of holding capacity for better price to sell their products and lack of adequate agro-based raw materials like paddy, pulses, oilseeds etc. Similarly, three out of the four steel fabrication and grill making (75 per cent) enterprises faced the problem of road linkages and price competition with imported articles, while all the weaving and silk industries expressed the problem of price competition with products that come from outside States and inability to wait for better price. The tailoring and preparation of readymade garments also showed the same reasons of marketing their products as faced by weaving and silk enterprises.

Thus, out of 21 enterprises, 13 of them (62 per cent) faced the problems of irregular input inflow, five of them (24 per cent) having the problem of infrastructure like power supply, water supply, road connectivity, transportation etc., and traditional techniques of production and remaining three enterprises (14 per cent) highlighted the problem of exploitation by traders.

Policy Suggestions

Although the problems faced by the enterprises are multi-dimensional in nature, there is immense scope for establishing many resources and demand-based micro-enterprises in the block which can provide employment opportunities to a large number of prospective

entrepreneurs. The study suggests the following measures for growth and development of micro-enterprises as well as entrepreneurial development in the block.

1. The institutional support from the government is very important for the well balanced growth of micro-enterprises in the block. The government should launch special support for the existing entrepreneurs through provision of cheap capital, easy market accessibility and input support. The study carried out by Rahman and Day (2010) also suggested institutional support for the smoother growth of micro, small and medium enterprises as well as entrepreneurship development.
2. Most of the entrepreneurs are adopting traditional technology in the process of production, that is why their cost of production and prices are high. In this regard the government should provide adequate energy sources and technical instruments at subsidised price specially the newly growing industries. Bhalla and Reddy (1994) suggested for technological transformation of rural enterprises in India for sustained growth of micro, small and medium enterprises.
3. The infrastructural development is a part and parcel for rapid industrialisation in a region. In this direction, rural road transportation, rural electrification, expansion of banks networks in rural areas, proper cold storage facility, warehouse facility etc., should be developed adequately. Chawla (1983) found the positive effects of rural infrastructure like rural electrification, expenditure on health and sanitation, expenditure on technical training and number of bank branches for rapid growth of rural industrialisation in Punjab. Thus, rural electrification not only

- encouraged the establishment of new industries but also increase the production of the existing industries (Chowdry et al 1983).
4. The problem of marketing is one of the reasons for poor performance of the entrepreneurs. The planning and marketing constraints should be eliminated for healthy growth of rural enterprises because proper planning and congenial market structure would help in bringing about a phenomenal impact of rural industrialisation on the rural economy (Satyanarayana 1983).
 5. So far as investment is concerned, the government would have to supply short-term loan to the existing enterprises to fulfill immediate requirements. In this regard, Malla (2009) suggested for an integrated flow of credit to meet the short-term and long-term credit requirements for the micro, small and medium enterprises.
 6. In order to solve the problem of price competition from big producers the entrepreneurs must try to improve the quality standard of the products as far as possible to capture outside markets. Similarly, road connectivity problem should be mitigated by the government through developing alternative mode of transportation.
 7. To enhance the entrepreneurial skill of the entrepreneurs, special training programmes should be extended to the

entrepreneurs regularly so that they can acquire the capacity of time management, technology management, marketing management, product management etc. For strengthening entrepreneurial motives, developing skills, capabilities and competence among small enterprises, integrated efforts in the form of entrepreneurship development programmes have been devised by the government departments, foreign aid agencies and the institution of higher education (Midha and Sikka 2004) and these should be vigorously pursued in rural areas.

Conclusion

The micro and small enterprises have been considered as a powerful instrument for realising the twin objectives i.e., 'accelerating industrial growth' and 'creating productive employment' potential in the backward areas. The development of the most of facilities essential for industrial growth like power supply, raw material, marketing of products, adequate capital and supply of labour, technical know-how etc., have not yet crossed the minimum threshold especially in the block, which is still a major obstacle in the development of micro-enterprises. These industries not only provide employment opportunities with relatively small capital investment but are also a subsidiary source of employment in the block. Keeping in view the role of micro-enterprises, provision of institutional support towards a proper training in acquiring the necessary skill in running enterprises and infrastructure facilities should be the first priority for the government.

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