CHAPTER - 2

PROFILE OF STUDY AREA- ASSAM IN GENERAL AND HAILAKANDI DISTRICT IN PARTICULAR

In this chapter an attempt has been made to discuss the profile of Assam in general and Hailakandi district in particular. For the sake of convenience the chapter is divided into two sections; section- 1, deals with the profile of Assam and section- 2 is devoted to Hailakandi in particular.

Section - 1

Assam is one of the eight biggest in North- Eastern states of India. It has vast natural resources, rich flora and fauna, rivers and wild life sanctuaries etc. It is bounded by Nagaland, Manipur and Myanmar in the East and by West Bengal in the West, Kingdom of Bhutan and Arunachal Pradesh in the North and by Mizoram, Tripura, Bangladesh and Meghalaya in the South. Assam with its variety in topology, rich cultural heritage, eventful history and scenic excellence occupies a place of pride in the map of the country.

Location

The magical valley of Assam is situated in the heart of the North- Eastern Zone of Indian sub continent. It is located between 24^0 10^7 N to 27^0 58^7 N latitude and 89^049^7 E to 97^0 26^7 E longitude.

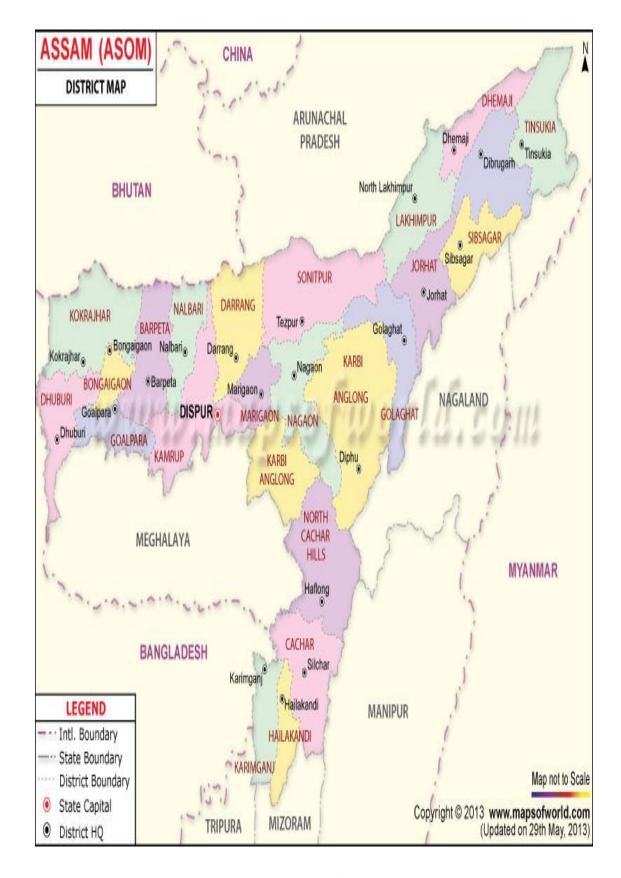


Fig. 2.1: Map of Assam

Physical Features

Assam can broadly be divided into three distinct physical units, the Brahmaputra Valley in north, the Barak Valley in south and the hill districts viz Dima- Hasao and Karbi- Anglong separating these two valleys.

Area

Assam covers an area of 78,438 sq. Kms.(30,318 sq. miles) almost equivalent to the size of Ireland or Austria. It has 27 districts, 219 blocks, 43 Mahakuma Parishads, 2489 Gaon Panchayats and 25,590 villages.

Flora and Fauna

Assam state is rich flora and fauna. The natural vegetation consists of forest with large evergreen trees. Large climbers are also present in considerable numbers. The important spices are Garjun (Dipterocarpusturbinatus), Nahon (Mesuaferra), Kurta (PlaquiumpolyanThum), Naga- Lichi (Nepheliumlongma), Kendu (Diospyrustoposia), Marhal (Vatikalanceofolia), Dhuna (Canarium spices), Jinary (Podocarpusneropolium), Jamuk (Eugenia spices), Chikkrassi (Chikkrassitabulaliea), Chama (Artocarpuschaplasa), Shal, Segun, Barkataki, 1969.

There are in exhausted stocks of bamboos of various spices like Muli (Melocannabumbusiodes), Dolu (Teinostachyumdullooa), Pecha (Dendrocalemus spices Hamilton).

The jungle of Assam was abode of a large number of wild animals like tigers, single horn rhino, leopards, bears, swamp dears, elephants, different types of monkey, wild dogs, wild pigs, reptiles and birds. But owing to deforestation and hunting their

number is decreasing day by day. The Brahmaputra and Barak are the main rivers in the state.

Climate and Rainfall

The climate of Assam can be basically divided into summer, winter and monsoon seasons. The summer season is usually hot and wet. It extends between the month of March to June. Summer temperature ranges from 350° C TO 380° C. There is occasional rain during these months. The winter months are basically dry. It extends from October to late February. The average temperature varies between 60° C to 80° C during these months.

Month wise rainfall in Assam in 2011 is shown in table 2.1.

Table 2.1

Rainfall in Assam during 2010-11

| Month | Jan | Feb | March | April | May | June | July | Aug | Sep | Oct. | Nov | Dec. |
|----------|------|------|-------|-------|-------|-------|-------|-------|-----|-------|-----|------|
| Rainfall | 28.3 | 13.4 | 109.3 | 153.5 | 201.1 | 358.8 | 371.5 | 440.2 | 247 | 120.9 | 1.8 | 1.4 |

Source: Economic Survey, Assam, 2011-12.

Religion and Culture

The main religion of the state is Hinduism and Islam. There are also some populations belongs to Christian and Jain population living in the state. The people are very liberal and they maintain a good relationship.

Assam is very rich culture. Bihu dance is famous for the state and also followed by Jumur etc. The state celebrate different religious and cultural festivals like Durga Puja, Bihu, Id-Ul- Fitre, Christmas, Sajibu Cheiraoba, Ningol Chak kouba etc. with harmony and unity.

Population

The population of Assam was 311, 69,272 out of which 159, 54,927 were male and 152, 14,345 female, making it the 14th most populated state in India as per 2011 census. About 2.5 percent of the country's population lives in Assam in 2011. The density of population per sq.km was 397. Table - 2.2 highlights the decadal growth of population of the Assam and India since 1971 to 2011.

Table - 2.2 Population Trend in Assam and India

| | Population(in lakh) | | Percentage | of Decadal | Density (persons per | |
|-------|---------------------|-------|------------|------------|----------------------|-------|
| Year | | | Variation | | sq. km. | |
| | Assam | India | Assam | India | Assam | India |
| 1971 | 146 | 5481 | 35.0 | 24.8 | 186 | 177 |
| 1981* | | 6833 | | 24.7 | | 230 |
| 1991 | 224 | 8463 | 24.2 | 23.9 | 286 | 287 |
| 2001 | 266 | 10270 | 18.9 | 21.5 | 340 | 325 |
| 2011 | 311 | 12105 | 16.93 | 17.90 | 397 | 364 |

^{*}Census was not conducted in Assam.

Source: Census of India-1971, 1981, 1991, 2001 and 2011.

Forest

The total forest area of the state in 2011 was 27,692 sq. km. which is 35.30 percent of the total land area of the state. The area under different categories of forest is shown in the Table 2.3

Table -2.3

Area under different categories of Forests- 2011-12

| Sl No. | Category | Area (sq. kms) |
|--------|---------------------------|----------------|
| 1 | Reserve | 14,212 |
| 2 | Proposed Reserve | 2102 |
| 3 | Protected Area | 3,925 |
| 4 | Un -classed state forest) | 5865 |

Source: Economic Survey, Assam, 2011-12.

Employment

The traditional involvement in the agricultural sector has been declining day by day among the present generation of the youths of the State which implies attribution of shift of employment to the other sectors. The other sectors of the economy could not solve the unemployment problem among the youths of the State as it has revealed by the Live Register of Employment Exchanges. The number of unemployed person as per Live Register is 1911431 number in 2010. Acute unemployment specially educated unemployment continues to be a serious problem in the State. As per data available from the Employment Exchanges of the State it is revealed that the number of educated job-seekers on the Live Register of Employment Exchanges has stood at 14 lakhs in 2010. The registration during the year was 181743 from different disciplines of education. The previous year's registration of educated job seekers was 154999. The number of persons employed in organized economic activity (comprising both Public and Private Sectors) was 11.14 lakhs in the year 2010. The employment of women in the organised sector of the State was 366.7 thousand at the end of 2010 which was around 32.9 percent of the total employment (Economic Survey, Assam, 2011-12).

Industry

The Industrial scenario of the State is mainly confined within the growth of employment oriented Small Scale Sector, which comprises of manufacturing and processing industries. The contribution of manufacturing sector to Gross State Domestic Product is estimated at 7.0 percent during 2010-11 which is not encouraging At present there are 16 industrial estates, 4 industrial growth centre, 11 Integrated Infrastructure Development (IID) projects, 17 industrial areas,11 growth centers, 6 mini industrial estate, one Export Promotional Park, one Food Processing Industrial Park spread over the different parts of the State The total SSI/MSME units in the State numbered 34327 are providing employment to 178054 persons till the year 2010-11. Table – 2.4 shows the Growth of SSI units set up in different years with Employment, Investment and Production in Assam.

Table 2.4

Growth of SSI units set up in different years with Employment, Investment and Production in Assam.

| Year | No. of | No. of | No. of | Investment plants |
|-----------|--------|------------|------------|-------------------|
| | SSI | Employment | Employment | and Machinery |
| | Units | | per unit | (Rs. In lakh) |
| 2004-2005 | 2067 | 9396 | 4.5 | 7120.18 |
| 2005-2006 | 2082 | 10780 | 5.2 | 23776.88 |
| 2006-2007 | 2172 | 11852 | 5.5 | 9282.72 |
| 2007-2008 | 1692 | 10471 | 6.2 | 26637.42 |
| 2008-2009 | 1711 | 12914 | 7.5 | 26348.26 |
| 2009-2010 | 1678 | 12787 | 7.6 | 29901.68 |
| 2010-2011 | 1742 | 13,205 | 7.8 | 31002.60 |

Sources: Economic Survey, 2011-12.

Industrial Production of some selected Industries in Assam

The manufacturing and processing industries have ruled the Industry Sector of the State, the contribution of these industries to the State's economy was not as much impressive as was expected. The contribution of the Registered Manufacturing sector to the total economy was 6.7 percent and accounted for 30 percent share of the total Industry Sector contribution during 2010-11. The production of some selected items of the State for the last seven years is shown in Table 2.5

Table 2.5
Production of Industries in Assam

| Items | Units | 2006-07 | 2007-08 | 2008-09 | 2009-10 | 2010-11 |
|------------|-----------|---------|---------|---------|---------|---------|
| Tea | 000 tones | 531 | 486 | 484 | 498 | 525 |
| Wheat | 000 tones | 202 | 837 | 848 | 1044 | 1198 |
| Flour | | | | | | |
| Coal | 000 tones | 1058 | 1101 | 1147 | 1203 | 1110 |
| Crude | 000 tones | 4426 | 4361 | 4673 | 4738 | 4714 |
| Oil | | | | | | |
| Cement | 341 | 213 | 446 | 446 | 644 | 736 |
| Jute | Tones | 7227 | 9494 | 11249 | 12511 | 12904 |
| Textile | | | | | | |
| Fertilizer | 000 MT | 308 | 346 | 313 | 338 | 325 |

Source: Economic Survey, Assam, 2011-12.

Power

The power supply position in the State was not much encouraging in the State. There has been always a shortage power due to less generation of power in comparison to demand in the State. The total available installed capacity of generating plants in the State was 401.5 MU during the 2010-11, as it was in the previous year.

Power is the basic requirement of any industry. The details of installed capacity, generation and consumption of power in 30th, September, 2011 in the state are given below in the Table 2.6.

Table 2.6 Installed capacity, Generation and Consumption of power (in MWH) $(As \ on \ 30^{th} \ September, \ 2011)$

| Types of Consumption | 2008-2009 | 2009-2010 | 2011-2012 |
|----------------------|-----------|-----------|-----------|
| Domestics | 984.753 | 1073.973 | 1085.338 |
| Commercial | 327.714 | 384.200 | 116.348 |
| Public Lighting | 6.002 | 6.692 | 8071 |
| Industries | 468.997 | 553.186 | 66200 |
| Agriculture | 1.856 | 3.223 | 3684 |
| Misc | 238.654 | 259.795 | 329100 |

Source: Economic Survey, Assam, 2011-12.

Road and Road Transport

The Public Works Department (PWD) of the State is mainly responsible for the development of the road infrastructure for surface road transport in the State. Excluding national highway, the length of surfaced road is 18753 km. in the State and the length of un-surfaced road is 21047 km. Excluding the National Highways, State Highways, major district roads, urban roads and rural roads of the state are maintained by state PWD. Roads are the arteries through which economic life of the state moves. Length of different kinds of road in the state as on 30st September, 2012 is shown in the Table 2.7.

Table 2.7
Length of the Roads in the state as on December, 2011

| Sl. No. | Types of Road | Km. |
|---------|---------------------|-------|
| 1 | State Highway | 3134 |
| 2 | Major District Road | 4413 |
| 3 | Rural Road | 27283 |
| 4 | Urban Road | 1173 |
| 5 | N.H.W. | 2841 |
| 6 | Surfaced Road | 18753 |
| 7 | Un- surfaced | 21047 |

Source: Economic Survey, Assam, 2011-12.

Railways

As per information available from the N.F. Railway, Headquarters, Maligaon, Guwahati, the railway route length in Assam at the end of 2010-11 was 2433.99 km comprising of 1443.03 km under Broad Gauge and 990.96 km Meter Gauge. Taking into account of the total railway route length of 64215 km for the country as on March 2011, Assam's share in the country's railway route length turns out to be around 3.8 percent at the end of the March 2011.(Source: Economic Survey, Assam, 2011-12)

Airport

Assam is well connected with the rest of the country through Air Transport. The State has the highest numbers of operational civil airports and these are located at Guwahati, Tezpur, Jorhat, Dibrugarh, North Lakhimpur and Silchar. All major airlines including private commercial airlines viz., Indian Airlines, Jet Airways, Kingfisher, Go-air etc. operate regular flights to and from Guwahati. There are regular intra-state air services also connecting aforementioned airports of the State.

Post and Telephone Facilities

The Tele-density (Telephone per 100 populations) of the State as on December 2012 was 35.88 percent as against the national average of 66.17 percent. Disaggregated figures however show that the telecom penetration has been uneven across the urban and rural segments. While the urban tele-density of the State stood at 114.11 percent, the rural tele-density was only 22.16 percent.

Educational Institutions

Education is the sword through which one can fight against the evil effects of illiteracy. Assam is well developed in educational facilities. The detail of number of different types of educational institutions in the state as on 31st, March, 2011 is shown in the Table 2.8.

Table 2.8

Number of Educational Institutions in Assam

| Sl. No. | Particulars | Numbers |
|---------|---------------------------------------|---------|
| 1 | University | 05 |
| 2 | College for general education | 366 |
| 3 | Jr. College | 209 |
| 4 | Agriculture and Forestry | 02 |
| 5 | Engineering College | 03 |
| 6 | Law College | 20 |
| 7 | Management Institutions | 02 |
| 8 | Veterinary | 02 |
| 9 | Medical College | 13 |
| 10 | Higher Secondary School & Jr. College | 829 |
| 11 | High School | 5052 |
| 12 | Middle School | 11347 |
| 13 | Primary/ Jr. Basic School | 30094 |
| 14 | Teachers Training College | 40 |
| 15 | Teachers Training School | 01 |

Source: Economic Survey, 2011-12.

Section - 2

Profile of Hailakandi District

The Barak Valley region of Assam comprises the districts of Cachar, Karimganj and Hailakandi. It is completely separated from the plains of Brahmaputra Valley by North Cachar Hills District of Assam and Jaintia Hills district of Meghalaya. It is small plain bounded on the north by Jaintia Hills, on the south by Mizo Hills, on the east by the state of Manipur and it contagious to Sylhet district of Bangladesh on the west.

Location

Hailakandi district is located in between the longitude 92° 15′E and 93° 15′E and the 24° 8′N and 25° 8′N. The district is bounded by Cachar district in the North and East, Karimganj district in the west and state of Mizoram on the south.

Administrative Arrangement

After independence, Hailakandi was an old sub- division of Cachar district, administered by the civil sub- divisional officer under the supervision of Deputy Commissioner of Cachar district. It was upgraded to a district in 1989. The total area of Hailakandi district is 1, 32, 700 hectare or 1327.10 sq. km.

The district has been further sub- divided into four revenue circles viz. Algapur, Hailakandi, Katlicherra and Lala, 62 gaon panchayats, 332 revenue villages, one city (Hailakandi), one Town (Lala), four police stations, one civil sub- division, one Municipality and one Town committee in the district.

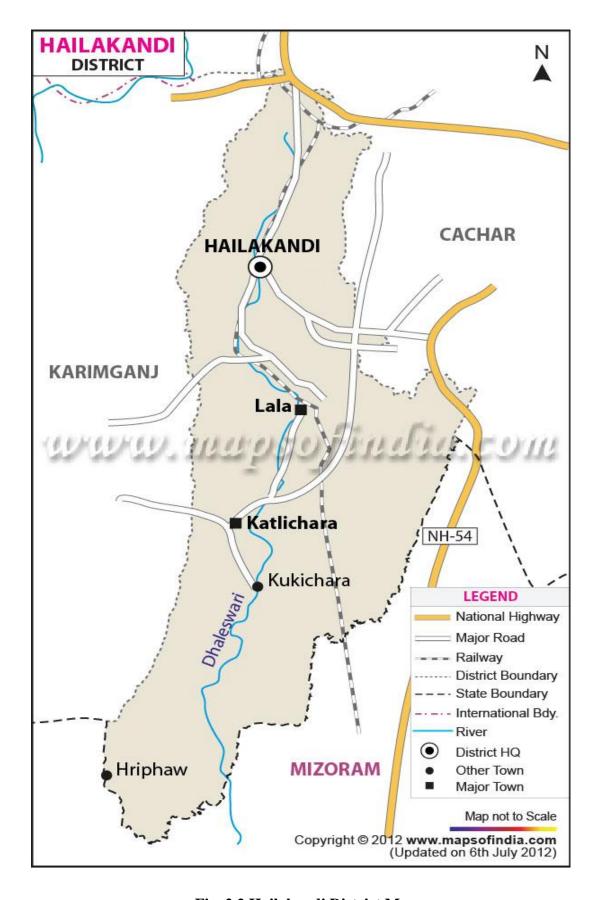


Fig. 2.2 Hailakandi District Map

Flora and Fauna

Hailakandi district is rich flora and fauna. The important spices available in the present Hailakandi are Garjun (Dipterocarpusturbinatus), Nahon (Mesuaferra), Kurta (PlaquiumpolyanThum), Naga- Lichi (Nepheliumlongma), Kendu (Diospyrustoposia), Marhal (Vatikalanceofolia), Dhuna (Canarium spices), Jinary (Podocarpusneropolium), Jamuk (Eugenia spices), Chikkrassi (Chikkrassitabulaliea), Chama (Artocarpuschaplasa), Shal, Segun, Barkataki,

There are in exhausted stocks of bamboos of various spices like Muli (Melocannabumbusiodes), Dolu (Teinostachyumdullooa), Pecha (Dendrocalemus spices Hamilton).

River

The main river of the district – Dhaleswari is originated from northern part of Mizoram and is flowing towards north through the middle of the district. To give safeguard to Lala and Hailakandi township from the seasonal flooding by Dhaleswari river, long ago an artificial canal was dug out near Ganjakhouri village to divert the flow of Dhaleswari which is now bearing the name 'Katakhal River' and is joined to the river Barak.

Climate and Rainfall

Climate of Hailakandi district is significant for excessive humidity. Being surrounded by hills on the north, east and south of the district, heat during summer time is unbeatable because of humidity. The air surcharged with moisture and rainfall is extremely heavy. The winter season is not cold like other states of India. The actual

rainy season starts from May and remains up to October. Winters generally starts at the end of November and continues up to February.

The average rainfall in the Hailakandi district is 244.95mm. with 132 average rainy days on the basis of record of the last ten years. High rainfall generally occurs during the month of May to September resulting floods in the Hailakandi district.

Forest

Hailakandi district has rich forest wealth. The district had an area of 74,115 (ha) under forest as on 26th March, 2013. The percentage of the forest area to total geographic area in the district was 55.8 percent. There are twenty seven of forest and fifteen forest villages in the district as on 26th March, 2013. The different types of forest in the district are shown in Table 2.9.

Table 2.9

Forest Area under the district as on 26th, March, 2013 (in Ha)

| Sl. No: | Types of forest | Hectare |
|---------|-----------------|-----------|
| 1 | Reserved | 63661.070 |
| 2 | Protected | 32625 |
| 3 | Proposed forest | 170 |

Source: Forest Department Record, Hailakandi, 2012.

Religion and Culture

The main religion of the district is Hinduism and Islam. Religion wise the number of population in the district is shown in table 2.10

Table 2.10

Religious communities in Hailakandi district, 2011 census.

| Religion | Population | Percentage |
|-----------|------------|------------|
| Hinduism | 223191 | 41.11 |
| Islam | 312849 | 57.62 |
| Christian | 5424 | 1.27 |

Source: www.nichailakan.com

Hailakandi is very rich culture. The district celebrate different religious and cultural festivals like Durga Puja, Bihu, Id-Ul- Fitre, Christmas, Sajibu Cheiraoba, etc. with harmony and unity.

Population

The principal linguistic community in the district is Bengalee. The communities other than Bengalee are Manipuri, Naga, Khasi, Hmar, Nepalies, etc. Tea garden labours of tribals origin e.g. the Oraon, the Munda, the Hoe, the Santhaletc, have been residing in the district. As per 2011 report total population of the district was 6, 59,260 out of which 3,38,766 male and 3,20,494 female. The Table 2.11 highlights the decadal growth of population of the Hailakandi District.

Table - 2.11

Decadal Growth of Population of Hailakandi District

| Year | Person | Male | Female | Decadal Variation | Percentage of Decadal Variation |
|------|----------|----------|----------|----------------------|---------------------------------------|
| 1971 | 3,07,695 | | | 58778 | 23.61 |
| 1981 | | | | | |
| 1991 | 4,48,506 | 2,44,253 | 2,04,253 | 1,41,353 | 45.94 |
| 2001 | 5,42,872 | 2,80,513 | 2,62.359 | 93,930 | 20.91 |
| 2011 | 6,59,260 | 3,38,766 | 3,20,494 | 1,16,388 | 17.65 |

Source: Statistical Hand Book of Assam, 2012 and Census of India, 2011.

Literacy

The district percentage of the literacy in the district was 75.26percent as per census report 2011, out of which male 81.67percent and female 68.54percent.

Industrial Structure in the Hailakandi District

A large number of people are employed in full time / part time basis in different types of small scale industries in the district Table 2.12 highlights the number of registered small scale industries in the district from 2000-01 to 2010-11.

Table 2.12
Registered SSIs under DI&CC, Hailakandi

| Registered Entrepreneurs | No. of |
|--------------------------|--|
| | Employment |
| 15 | 388 |
| 14 | 85 |
| 25 | 118 |
| 29 | 117 |
| 36 | 160 |
| 27 | 45 |
| 48 | 163 |
| 28 | 111 |
| 21 | 111 |
| 24 | 132 |
| 26 | 107 |
| | 15 14 25 29 36 27 48 28 21 24 |

Source: District Industries & Commerce Centre, Hailakandi, 2010and MSME, Silchar br. 2012.

Economy of the Hailakandi

Although the economy of Hailakandi district is agrarian in nature, the tertiary sector is dominant in terms of its income share and employment generation. This sector contributes about 45 per cent of total income in the Gross District Domestic Product (GDDP) while primary sector and secondary sector contribute 42 per cent and 13.55 percent respectively. The per capita Net District Domestic product is about Rs. 1343. The industrial base of the district is agro based. The district has a total number of 275 registered SSI units as permanent and 286 units as provisional. The total number of units registered since announcement of North East Policy was only 76. Moreover, it has also one medium and large industry. In the organized sector, tea is the main industry of the district. It has 19 Tea gardens with an area of about 5920 ha.

The tea industry is employing more than 1, 30,642 persons as per 1991 census, production of tea was 87.62 tones. The Hindustan Paper Mill situated at Panchagram comes to the second place where large number of people gets employment opportunities in the district. The pre dominant income generating activity for the district is through agricultural sector and its allied enterprises.

Industrial Scenario

There are 17 tea estates in the district and more than 1, 56,789 person is employed in tea plantation in the district.

Hindustan Paper Mill Corporations, Panchagram come next with large number of people get employment opportunities.

Infrastructure for Entrepreneurship Development

Availability of adequate infrastructure such as power, water, roads, air transport, land, credit facilities, etc. is an essential for the development of entrepreneurship. The Assam government is making efforts to provide all these facilities with the help of industrial policy resolutions. The industrial policy resolution has put a major emphasis on this sector. A brief picture of the infrastructural facilities in the district is given in the following paragraphs.

(A) Roads

The district is backward in transport and communication systems. The total length of National Highway was 41 km and the total length of major roads strict was 149.04 km in 2011. The length of the surfaced and un- surfaced were 105.54 km and 43.53 km respectively.

(B) Railways

Hailakandi is not well served by railway network. The total length of railway line in Hailalakandi 76 km.

(C) Health

The medical facilities could not be extended through out the district mainly in the rural areas because of lack of transportation and mechanism facilities. There are 1 civil hospital, 7 PHC, 2 State Dispensaries, 1 SHC, 1 CHC, 3 1 Mini PHC and 5 Medical sub centers in the district. There are only 42 doctors serving in the district. (Source: Superintendent of Health, Hailakandi, Nov. 2013)

(D) Post and Telegraph

As on 4th December 2009, the district has one head office, 22 sub- offices, 135 post offices, 12 telephone exchanges and 6150 telephone connections in the district.(Department of P&T, Hailakandi, Feb. 2013).

(E) Educational Facilities

Hailakandi district is well developed in educational facilities. According to the Asst. Director of Education Hailakandi as on 26th March 2013, there were 5 Degree Colleges, 3 B.Ed College, 1 Law College, 48 High / Higher Secondary Schools, 253 M.E. / M.V. Schools, 1019 L.P. Schools in the district.(Source: Asst Director of education, Hailakandi, March, 2013)

(F) Power

Power is the basic requirement of any industry. The district had 393 villages (including forest villages) out of which 275 villages having electric services. The

average consumption of power of the year 2011-12 was 96041 (kWh). The average unit consumption of district for different purposes is shown Table 2.13.

Table 2.13

Installed Capacity, Generation and Consumption of Power in the district (2011-12)

| Sl. No. | Particulars | Consumptions | |
|---------|---------------------------|--------------|--|
| 1 | Domestic consumption | 3253935 (mw) | |
| 2 | Commercial consumption | 1138944(mw) | |
| 3 | Public lightening | 364247 (mw) | |
| 4 | Irrigation watering | 79337 (mw) | |
| 5 | Public health engineering | 563330 (mw) | |
| 6 | Tea garden | 383602 (mw) | |
| 7 | Shortfall | 109(kw) | |

Source: Commercial wing ASEB, Panchgram, September 2013.

The above figures clearly reveal that the district is facing the acute shortage of power, while the energy requirement in the district is 457.242 KW.

Banks and Financial Institutions

Metaphorically, finance is the lubricant of the process of economic growth, when finance becomes available, entrepreneurship development is initiated and new investment opportunities arise. The supply of finance has to be canalized through banks and specialized financial and development institutions which act has pump-primers rather than simply conduits for the factors of production and draw more people from different walks in life into the vortex of industries.

As on 31st March, 2013, there were ten different nationalized and regional banks with twenty eight branches were working in the district. Most of the branches

are mainly in located in the rural areas and the district head quarters. The following Table 2.14 highlights the location of branches of different banks in the district.

Table 2.14

Location of commercial banks and Grameen Banks in the district

| Name of the Banks | Location of Branches | No. of |
|---------------------|--|----------|
| | | Branches |
| UBI | Hailakandi, Lala, Lalacherra and | 04 |
| | Natunbazar. | |
| SBI | Hailakandi, Matijuri, Monacherra.Lala | 04 |
| Union Bank | Katlicherra, Latakandi.Hailakandi | 03 |
| Canara Bank | Govindapur. | 01 |
| Punjab NationalBank | Chibitabichia. | 01 |
| UCO | Krishnapur. | 01 |
| Central Bank | Panchgram. | 01 |
| Bank of Baroda | Hailakandi | 01 |
| Axis Bank Bank | Hailakandi | 01 |
| ICICI | Hailakandi | 01 |
| The Assam | Lala and Hailakandi. | 02 |
| Cooperative Apex | | |
| Bank Ltd. | | |
| Assam GraminVikash | Hailakandi, Ratanpur, Kalibari, Algapur, | 08 |
| Banks | Katakhal, Katlicherra, Manipur and | |
| | Jamira. | |

Source: Lead Bank, Hailakandi, March 2013.

Institution for Entrepreneurship Development

The success of entrepreneurship depends solely on the well- established institutional set-up. In order to meet the requirements of the rapidly expanding entrepreneurship, particularly in SSI sector in the country, the governments gave adequate institutional support and it may well claim to have achieved some success in this sphere. The role of various institutions set-up specially to promote the growth of entrepreneurship is quite unique. Key institutions servicing in Hailakandi district for the cause of entrepreneurship development are as follows:

District Industries and Commerce Centre (DI&CC)

The establishment of DI&CC provided further impetus to the development of new ventures. DI&CC provide services and facilities to small scale and village industries under one roof. In other words, DI&CC serves as an agency for single window clearance. The state government has set up DI&CC in all the district of Assam.

The DI&CC Hailakandi started functioning in the district from 1996 with a aim to self employment to the employed youth through industrial training programme in the district. So far 217 small scale industries are registered till December, 2010.

Extension Training Centre (ETC)

Hailakandi district had an Extension Training Centre (ETC). It was constituted in the year 1998. There are four ETC in the state. The ETC Hailakandi covers the whole of Barak Valley and hills districts. To aim up the rural youth both with modern technique method. Culture, Veterinary, Fishery, Small Scale Industries and other subject with the hope of providing self employment. So far 2500 unemployed youths

were imparted training on agro base for self employment. Apart from this computer operation training is available from Extension Training Centre.

Sericulture

The agro-climatic condition of the district is suitable for sericulture. The sericulture activity is gaining popularity in the district as a source of additional income. There are 240 sericulture villages and about 291 families engaged in this activity. The present status of development is shown in table 2.15.

Table 2.15
Status of sericulture in Hailakandi district

| Activity | No. of Families Involved | Yield of Cocoons (MT) | Production of Yarn (MT) | Area under silk Worm food plants | No. of Reeling Units |
|----------|--------------------------------|-----------------------|-------------------------|--|----------------------------|
| Eri | 236 | 5 | 3.76 | 134 | N.A. |
| Muga | 21 | 5 | Nil | 122 | Nil |
| Mulberry | 34 | Nil | Nil | 5 | Nil |

Source: Statistical Handbook, Assam 2010.

Resources for Entrepreneurship Development

The district has been abundant supply of resources for entrepreneurship development. The important resources of the district are as below:

Agriculture

Agriculture is the main source of income of the people in the district.. The important agricultural products include paddy, maize, wheat, sugarcane, cotton, etc. There is, therefore, good scope for the establishment of agro-based industries.

Horticulture Resources

Hailakandi is rich in horticultural resources. Climate of south and north districts is ideally suited for growing horticultural crops.

The horticultural crops available in the district include the following:

i. Fruits

The major fruit items grown in the district include mango, banana, pineapple, papaya, jack fruit, orange, litchi, lemon, etc.

ii. Vegetables

The major vegetables grown in the district are potato, tomato, brinjal, cabbage, beans, ladies finger, radish, beet-rot, peas, carrot, sweet potato, leafy vegetables, ground varieties, etc.

iii. Flowers

The important types of flowers which are grown and commercially sold are rose, tube rose, chrysanthemum, jasmine, marigold, champaka, lotus, lily, etc.

iv. Spices and other Crops

Cashew nut, coca, pepper, cardamom, chilies, onion, coriander, ginger, clove, tamarind, turmeric, coconut, betel vine, etc. are some of the spices and other crops grown in the district.

Moreover, some of communities like Manipuri are very expert in handloom. There are many artisans having expertise in bamboo and cane making products, cool mat (Sital pati), wooden products etc. Moreover in the

service sector products of starting beauty parlor, Xerox and computer printing enterprises in addition to the traditional grocery shops, book stalls etc.