



## Youth in Transition: A Study of Entrepreneurial Competency and Institutional Support in Assam

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### ABSTRACT

A large number of young people live in the northeastern state of Assam, India. A good number are educated, but unemployment remains an issue for them. As a result, there are now both difficulties and opportunities. Instead of job searching, many young people can start their own companies. Even so, getting a business up and running isn't always simple. You need certain skills, information and encouragement for it. They are called "entrepreneurial competencies." This research paper studies the willingness of young people in Assam to start businesses and the support they are receiving. The study relies on reports, surveys and studies by others rather than doing new surveys or interviews. The information for this report comes from the Assam startup policy, reports from the CMYIE scheme and national groups such as NSSO and the Ministry of Skill Development. Many young people in Assam are eager to start businesses, though they are often not very financially literate or good at creativity and dealing with risk. Also, support from the government is not available or is hard for people in rural areas to access. These programs such as Startup Assam and CMYIE, are useful, though they should be promoted more and available to all. Researchers have found that a key factor is how youth and their loved ones think. For most, having steady work at a government job is more appealing than risking a lot by running one's own company. Better education, simpler ways for youth to get loans and encouraging innovation will help better support entrepreneurship in Assam. Assam's young people have the ability to succeed as entrepreneurs. The right help and conditions make it possible for them to contribute to an economy that relies on itself and becomes stronger.

**Keywords:** *Entrepreneurial Competency, Youth Empowerment, Institutional Support, Skill Development, Startup Ecosystem.*

### 1. Introduction

India has one of the biggest young populations on the planet and that includes Assam. Because more than half of the population in Assam is younger than 35, the state is now important in determining its future economic and social path. Since the youth of Assam outnumber other groups, they have a chance to catalyze creative ideas, new businesses and community development if encouraged and supported. Entrepreneurship means launching, running and expanding a business to respond to a challenge, meet an unmet need or provide a product or service. Now, entrepreneurship is known as a solution for unemployment, the gap between rich and poor and uneven regional growth, mainly in places like Northeast India. Nevertheless, doing well as an entrepreneur is more than just developing an idea or forming a company. There are particular abilities, facts and attitudes that are essential. These skills are finding chances, handling risks with care, using resources appropriately, communicating clearly and bringing innovation to the table. All together, these elements are what we call entrepreneurial competencies. These traits are important for any ambitious young person wanting to do well in business. Various difficulties stand in the way of young Assam residents becoming entrepreneurs. Although the government has implemented initiatives such as Startup Assam Policy, Chief Minister's Young Entrepreneur Programme (CMYEP) and various skill development schemes, many young people are still either unemployed or underemployed. They are diverse and include not having useful entrepreneurial instruction as well as a social attraction to government jobs. Key support services such as schools, financial services and incubation centers are usually in the cities, making them hard for rural youth to reach. Many people do not know enough about how to start or control a business. They affect both individual citizens and the economic and innovative progress of the region. Developments in young people's goals and obstacles in Assam have made transition periods a major focus. Due to more access to technology, media and education, young people today are more considered and ambitious. At the same time, many groups of young people are having trouble finding jobs because there isn't enough room for them in sectors like agriculture and public services. With changes happening around us, entrepreneurship lets us support ourselves and lead others. Yet, achieving success in business isn't just about what you personally desire. It also relies strongly on the environment or ecosystem where a person is found. It also means that businesses can find training courses, borrow finances, receive support from role models, connect with others and rely on government help. Therefore, business schools and other institutions help entrepreneurs get their projects moving forward. Many Indian and Northeast studies show that when young people have proper training, support and financial aid, their likelihood of becoming entrepreneurs greatly improves. For instance, giving entrepreneurs access to advance tools, programs for education and business mentoring has been linked to increased success. Although Assam is improving, not all its benefits have reached people in the rural and tribal areas. Many people don't completely understand what entrepreneurship involves. Lots of young people picture entrepreneurship as something big and tetchy,

overlooking the fact that it can involve home-based, family-run or community-based activities. Expanding knowledge about this issue helps make the entrepreneurial environment more open to everyone. The way youth and their families think is an additional issue. In various areas of Assam, parents often guide their kids to either get government work or move to other states to find jobs. Most people consider entrepreneurship to be dangerous, unpredictable and unworthy of respect. Changing these views is important in helping create a workplace that embraces risk, drives innovation and makes people strong. The quality of education matters a lot. At the moment, entrepreneurship is not taught in a formal way in most schools and colleges in Assam. Business studies and economics might be instructed, yet the main focus remains on theory, instead of hands-on experience. Bringing entrepreneur teaching early on with practical and real-world experience could be very effective in training young people. It is also a significant problem that many do not have the funds they need. While assistance from programs such as MUDRA loans and the PMEGP exists, many young people either don't know about them or struggle with the application steps. Also, conventional banks usually require first-time business owners to put up collateral or prove experience before giving them a loan. Therefore, most new business founders either lose hope or depend on unreliable, perhaps expensive, informal money. Assam stands in a position where young people can help create an active and self-reliant economy. This outcome will not happen unless students are given specific skills and necessary support. The paper's name indicates that no one can yet say whether the transition experienced by youth in Assam will turn into fulfillment or frustration.

## 2. Objectives of the study

- (a) To assess the state of entrepreneurial competency among youth in Assam.
- (b) To evaluate the role of institutional support in promoting entrepreneurship.
- (c) To identify key challenges and suggest policy recommendations for enhancing youth entrepreneurship in Assam.

## 3. Methodology

This study uses existing data to analyze what abilities youth in Assam have as entrepreneurs and the help they receive from institutions. The study did not include asking questions through surveys, interviews or organizing focus groups. Bloggers take information from trusted and widely available sources to form their opinions and views.

### 3.1 Research Design

The study is both descriptive and analytical. It works to show the current stand of youth entrepreneurship in Assam and study what is working well and what is not in the support framework. It further works to identify shortcomings and recommends how to address them.

### 3.2 Data Collection Method

The data used in this study was collected from secondary sources. These include: Government policy documents and reports, Statistical databases, Academic journals and theses, Institutional and NGO reports, News articles and economic surveys. All sources were selected for their relevance, credibility, and recent publication date.

### 3.3 Data Sources and Tools

Following are the various sources of data and tools used for the study -

Table 1: Summary of Data sources and tools

Data Category	Sources Used	Purpose
Government Reports & Policies	Startup Assam Policy (2022), CMYIE scheme documents, Ministry of Skill Development	To assess policy framework and government initiatives
Statistical Data	NSSO reports, CMIE data, Census of India projections	To understand youth demographics and unemployment trends
Academic Literature	Research papers from Shodhganga, journals (e.g., IJME, IJRSS)	To explore definitions and models of entrepreneurial competency
NGO & Institutional Reports	ASSOCHAM reports, NITI Aayog Youth Surveys, World Bank NE Development updates	To gather qualitative insights and third-party analysis
Media & News Articles	Economic Times, The Hindu, Assam Tribune	To include recent developments and regional entrepreneurial success stories

Source: *Compiled by the researchers*

### 3.4 Data Analysis Techniques

Since this research is based on secondary data, qualitative content analysis was the primary method used. Quantitative data such as statistics on youth unemployment and startup success rates were also reviewed and presented using descriptive tools like tables and charts.

### 3.5 Scope of the Study

Scope of the study is as follows -

- (a) **Geographic Scope:** Assam (urban and rural youth populations)
- (b) **Time Frame:** The study considers data from **2018 to 2024** for recency and relevance.
- (c) **Focus Group:** Youth aged **15 to 35 years** as per Indian and international definitions of youth.
- (d) **Key Themes Explored:** Entrepreneurial skill levels, access to financial and institutional support, education, mindset, and policy effectiveness.

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## 4. Literature Review

Many acknowledge that entrepreneurship plays a major role in the economy, creates new technologies and builds employment, more so in regions around the world like Assam, India. Entrepreneurial competency which includes knowledge, abilities, attitudes and behaviors, is an important part of successful entrepreneurship (Man, Lau, & Chan, 2002). Among these competencies are recognizing opportunities, leading, developing innovation, handling risks and getting the needed resources (Mitchelmore & Rowley, 2010). According to Bird (1995), experience, training and education play a role in developing entrepreneurial skills. This points out that youth should learn and develop such competencies early to get ready for future business ventures. It is also true that higher entrepreneurial competency is shown to increase the likeliness of becoming an entrepreneur and sustaining a profitable business (Liñán & Chen, 2009). As a result, making youths highly competent is essential for promoting youth entrepreneurship. Because about 30% of Assam's population is made up of youth (as per the 2011 census), entrepreneurship among young people holds a lot of promise. At present, the area faces several difficulties such as high unemployment, slow industrial development and inefficient infrastructure (Deka & Saikia, 2019). The hard time youths in Assam usually have when finding work makes them become interested in becoming entrepreneurs. Most young people in Assam start businesses because they will lose, rather than looking for chances to succeed in business (Baruah, 2018). Fontán's theory is key because necessity-driven entrepreneurs take on greater chances and their businesses can expand very little. According to studies, youth entrepreneurs in Assam face numerous hurdles, including lack of easy access to capital, inadequate training available, not many market ties and the expectation in society that it's safer to work for the government than to go into business (Gogoi, 2021). Many rural youth and women are prevented from moving freely and getting resources by remote locations as well as the conventional beliefs of society (Choudhury & Baruah, 2019). Despite these problems, more people in Assam's youth are discovering ways to start their own businesses, particularly inspired by stories of success in agriculture, weaving and digital services. Having support from the institution increases youths' abilities in starting and running their own businesses. Different programs spearheaded by the Assam Government are aimed at boosting entrepreneurship. The Startup Assam policy (2017) offers young entrepreneurs' space for growth, grants, business mentoring and help from government policy (Government of Assam, 2017). In addition, the Chief Minister's Young Innovator and Entrepreneur Programme (CMYIE) gives financial grants and conducts workshops designed to develop the skills of young entrepreneurs. ASDM joins these efforts by teaching people new skills for work and business (ASDM, 2020). Yet, literature notes that these programs may not be suitable for rural areas because there is still not enough awareness, many administrative challenges and a lack of local execution. Moreover, although entrepreneurship education is starting to be taught in educational institutions throughout the state, these efforts too often fall short when it comes to practical parts, business relationships and the guidance needed to boost entrepreneurial skills (Deb & Sarmah, 2020). This means we need to reform our curriculum and increase cooperation between college and industry. Many socio-cultural factors help determine a person's success and desire to become an entrepreneur. Many people in Assam see official government posts as preferred because they are believed to be more stable and high status than becoming an entrepreneur (Baruah, 2018). Most of the time, youth are discouraged by their family or community from starting a business when it involves something risky or not proven. Still, new economic and social situations, city living and the use of the internet are slowly influencing people, particularly young city dwellers who interact with entrepreneurs and online businesses (Saikia, 2022). Women face many more obstacles in business because of traditions that give men power, restrictions on women's movement and their bigger share of childcare and household work. Even so, women in Assam are increasingly entering entrepreneurship, mainly in handicrafts, agro-processing and small businesses, by showing strength and new ways of solving challenges in society (Choudhury & Baruah, 2019). Since the majority of Assam is based on agriculture, agriculture and allied activities give the youth many opportunities to start their own ventures. Combining agriculture with business in activities such as organic farming and milk production has produced great results in both rural employment and in making various types of income (Nair & Chakraborty, 2021). Handloom, handicrafts and eco-tourism have become fun and substantial jobs for youth because of Assam's cultural background and beautiful nature (Baruah, 2018). As mobile internet becomes more available in both rural and urban areas of Assam, youth are now offered more opportunities to become entrepreneurs through e-commerce, digital marketing and services using IT (NITI Aayog, 2021). But, if young people are going to use these opportunities, they require training, access to loans and strong support. However, progress is blocked by some significant challenges. Studies keep showing that not having financial knowledge and difficulties in accessing official credit are major obstacles (Baruah,

2018). The lack of good mentors and incubation resources makes it hard for young entrepreneurs to grow their businesses (Deb & Sarmah, 2020). A lack of basic infrastructure in many rural areas only makes the situation worse by limiting contact with markets and growing business activities (Choudhury & Baruah, 2019). In addition, there haven't been many studies on the lasting effects of government projects and entrepreneurship programs in Assam which is a concern that needs to be handled by researchers. Assam's youth should develop entrepreneurial competence to successfully start businesses. Institutional actions and sectors are making improvements, but awareness, learning chances, financial help and socio-cultural approval are still lacking. In order to develop an entrepreneurial ecosystem in Assam that takes advantage of its young people, policies must be reformed, education improved, support at institutions increased and attitudes toward entrepreneurship changed.

## 5. Analysis and Findings

The results are organized under main sections that look at entrepreneurial skills, how demographics matter, and youth recognition of institutions, how industries are impacted and the obstacles youth entrepreneurs encounter. The compiled data highlight important statistical points when appropriate.

### 5.1 Entrepreneurial Competency Levels Among Youth in Assam

Entrepreneurial competency among the youth in Assam varies widely across different dimensions such as opportunity recognition, risk management, leadership, and innovation. Secondary studies (Deka & Saikia, 2019; Deb & Sarmah, 2020) highlight that while many youths possess moderate competency in idea generation and basic business management, skills related to strategic planning, financial literacy, and networking are considerably weaker.

Table 2: Entrepreneurial Competency Levels of Youth in Assam by Dimension

Entrepreneurial Competency Dimension	Competency Level Among Youth (%)	Remarks
Opportunity Recognition	68%	Majority can identify local business opportunities
Risk-Taking Propensity	45%	Moderate risk aversion observed
Leadership and Team Management	52%	Limited exposure to team-based projects
Innovation and Creativity	50%	Innovation mostly product/process-based
Financial Management	38%	Low competency due to poor formal education
Networking and Collaboration	42%	Weak social and business networks

Source: Compiled from Deka & Saikia (2019), Deb & Sarmah (2020), and Government of Assam (2017) reports.

The data show a gap between recognizing opportunities and the capability to execute complex tasks such as managing finances or building business networks. This gap limits the ability of youth to sustain and scale ventures. Furthermore, leadership skills are underdeveloped, which is critical for managing teams and growing enterprises.

### 5.2 Demographic Influences on Entrepreneurial Competency

The entrepreneurial competencies differ significantly based on demographic factors such as gender, educational qualification, and rural-urban location. Secondary data (Baruah, 2018; Choudhury & Baruah, 2019) illustrate these disparities clearly.

Table 3: Impact of Demographic Factors on Entrepreneurial Competency among Youth in Assam

Demographic Factor	Competency Level (%)	Analysis
Gender: Male	60%	Higher competency due to better social freedom and exposure
Gender: Female	42%	Lower competency, limited access to resources and training
Urban Youth	65%	Better access to education, training, and markets
Rural Youth	38%	Limited access to institutions, infrastructure, and markets
Education: Graduate and Above	70%	Higher competency due to formal exposure

Education: Below Graduate	40%	Lower competency due to lack of formal knowledge
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Source: Adapted from Baruah (2018), Choudhury & Baruah (2019).

The table reveals the need for gender-sensitive and rural-focused interventions to bridge competency gaps. Female entrepreneurs particularly require tailored support programs to overcome socio-cultural barriers.

#### 5.4 Awareness and Utilization of Institutional Support

Institutional support in Assam includes government schemes, skill development missions, and incubation centers. However, studies indicate low awareness and utilization among youth entrepreneurs, especially in rural areas (Gogoi, 2021; Deb & Sarmah, 2020).

Table 4: Awareness and Utilization Rates of Institutional Support Programs by Youth in Assam

Institutional Scheme	Awareness Level (%)	Utilization Rate (%)	Challenges Identified
Startup Assam Policy	45%	20%	Poor outreach, complex application process
CMYIE Program	38%	15%	Limited funding, lack of mentorship
Assam Skill Development Mission (ASDM)	60%	50%	Geographic disparity in access
Incubation Centers (Guwahati, Silchar, etc.)	30%	10%	Limited capacity and uneven distribution

Source: Compiled from Gogoi (2021), Deb & Sarmah (2020), Government of Assam (2017) reports.

The low utilization rates suggest that while government programs exist, structural inefficiencies such as lack of awareness, bureaucratic complexity, and limited local outreach reduce their effectiveness. ASDM shows relatively better reach but still faces challenges in remote areas.

#### 5.4 Sectoral Participation of Youth Entrepreneurs

Youth entrepreneurship in Assam is concentrated in certain sectors where opportunities align with local resources and skills. Secondary data (Nair & Chakraborty, 2021; Baruah, 2018) highlight the sector-wise distribution of youth entrepreneurs.

Table 5: Sectoral Distribution of Youth Entrepreneurs in Assam

Sector	Percentage of Youth Entrepreneurs (%)	Key Characteristics
Agriculture and Allied	35%	Includes organic farming, dairy, food processing
Handloom and Handicrafts	25%	Traditional skills with cultural significance
Information Technology	15%	Emerging sector with urban concentration
Tourism and Hospitality	10%	Growing sector leveraging Assam's natural beauty
Trade and Retail	15%	Small businesses, often family-run

Source: Adapted from Nair & Chakraborty (2021), Baruah (2018).

Agriculture remains dominant due to Assam's agrarian economy, providing many rural youth opportunities for agripreneurship. The handloom and handicrafts sectors attract artisans and women entrepreneurs, while IT and tourism are emerging urban-centric sectors. However, youth in emerging sectors face higher skill and capital barriers.

#### 5.5 Challenges Faced by Youth Entrepreneurs

Despite the potential and government support, youth entrepreneurs in Assam face significant challenges as highlighted in secondary sources (Baruah, 2018; Gogoi, 2021; Choudhury & Baruah, 2019).

Table 6: Major Challenges Faced by Youth Entrepreneurs in Assam

Challenge	Description	Impact
Limited Access to Finance	Difficulty in obtaining loans due to lack of collateral or credit history	Business start-up and expansion hindered
Poor Infrastructure	Lack of reliable transport, power, and internet connectivity in rural areas	Market access and operational efficiency affected
Inadequate Skills and Training	Deficiency in formal entrepreneurial education and practical business skills	Reduced competitiveness and sustainability
Socio-Cultural Barriers	Social norms discourage risk-taking and favor traditional employment	Restricts innovation and entrepreneurship
Lack of Mentorship and Networks	Insufficient access to experienced mentors and business networks	Limits knowledge sharing and market linkages
Bureaucratic Hurdles	Complex registration and compliance processes	Discourages formalization and scaling

Source: *Synthesized from Baruah (2018), Gogoi (2021), Choudhury & Baruah (2019).*

These challenges collectively restrict the ability of youth entrepreneurs to start and sustain successful businesses. Particularly, lack of finance and infrastructure are cited as top constraints. Socio-cultural attitudes remain a subtle but pervasive barrier, especially for women and rural youth.

The data analyzed reflect a complex but promising entrepreneurial landscape for youth in Assam. Entrepreneurial competency is moderate but unevenly distributed, with urban, male, and more educated youth showing higher competency levels. This suggests the critical need for inclusive policies that focus on rural youth and women, emphasizing skill development and empowerment. The institutional support ecosystem, while robust on paper, suffers from low awareness and utilization. This gap indicates that government schemes must be complemented with aggressive outreach, simplified procedures, and stronger grassroots-level facilitation. The relatively better performance of the Assam Skill Development Mission signals that skill-building programs hold promise if scaled effectively. Sectoral trends reveal a dependence on traditional sectors like agriculture and handloom, reflecting the cultural and resource base of Assam. However, emerging sectors such as IT and tourism indicate avenues for diversification and innovation. The challenge lies in equipping youth with the necessary competencies and capital to venture successfully into these newer domains. The persistent challenges - particularly finance, infrastructure, and socio-cultural barriers—require a multi-pronged approach involving policy reforms, infrastructure investments, financial inclusion strategies, and social awareness campaigns. Strengthening mentorship networks and incubation support can also help bridge knowledge and resource gaps. Assam's youth have latent entrepreneurial potential, but realizing this requires targeted competency development, better institutional linkages, and removal of systemic barriers. A collaborative approach involving government, educational institutions, private sector, and civil society is essential to create a vibrant entrepreneurial ecosystem in Assam.

## 6. Discussion

New information about youth entrepreneurship in Assam and the ways institutions assist them. The youth generally have a solid level of entrepreneurial competency when it comes to noticing opportunities around them. It is likely due to limited employment choices in formality that young people in Assam are driven to start working on their own. Still, companies lack strong skills in important areas such as managing money, handling risks, leading effectively and participating in networking. Such gaps prove that youth have the ambition to launch enterprises, yet sometimes lack what's needed to continue and succeed. This supports Man, Lau and Chan (2002) by demonstrating that various important skills are essential for success in entrepreneurial activities. Because they have greater opportunities to learn modern technology and sell their products, urban youth do better in entrepreneurial skills. In the same way, men often perform better academically than women, partly because social and cultural factors restrict women from fully taking part and using resources. The gaps in start-up activity by educational level underline how much formal learning contributes to entrepreneurial abilities. Because of these differences, special efforts should be made to give rural and female youth equal chances for training and assistance. The growth of entrepreneurship is greatly helped by activities like government financial schemes and skills development programs. At the same time, it appears that few youth, especially in rural areas, are aware of or take advantage of these programs. Underutilization of small businesses is caused by hard-to-understand procedures, a lack of enough financing and insufficient mentorship. The mission highlights the positive influence of training when programs are well carried out. It appears that better outreach, simpler procedures and more support at a local level could make a big difference in how well institutional programs perform. Agriculture and allied sectors make up the largest part of youth entrepreneurship, followed by handloom and handicrafts, IT, tourism and retail. Rural youth can earn good money through agripreneurship, but urban youngsters are gradually getting involved in online work and jobs like Uber. On the other hand, younger entrepreneurs find it tough since starting new types of businesses often needs extra skill and capital. It is clear that access to training and funds is required for youth to involve themselves in new sectors. Troubles such as difficulty getting funding, lousy infrastructure, the need for security in jobs and red tape still stop youth in Assam from truly entering entrepreneurship. Lack of collateral or credit history continues to stop many from getting formal credit. Issues with infrastructure in rural parts of the world cut off markets and affect the way companies operate. With pressure from society and

culture, fewer women are motivated to start their own businesses because they also face mobility limits. For this reason, governments and communities must address the issue on several levels: policies, investments and raising awareness.

Table 7: Summary of Key Findings on Entrepreneurial Competency and Institutional Support among Youth in Assam

Key Aspect	Findings	Implications
Entrepreneurial Competency	Moderate in opportunity recognition; weak in financial management, risk-taking, leadership	Need for comprehensive skill development programs
Demographic Disparities	Urban > Rural; Male > Female; Higher education > Lower education	Targeted, inclusive interventions for rural youth and women
Institutional Support Awareness	Low awareness and utilization, except for skill development programs	Enhance outreach, simplify processes, improve local facilitation
Sectoral Distribution	Dominated by agriculture and handloom; emerging IT and tourism sectors in urban areas	Sector-specific training and financial support needed
Challenges	Limited finance access, poor infrastructure, socio-cultural norms, bureaucratic hurdles	Multi-pronged policy and infrastructure focus needed
Policy Recommendations	Emphasize entrepreneurship education, gender-sensitive programs, decentralized support services	Foster collaboration among government, academia, and private sector

Source: Compiled by the researchers

## 7. Conclusion

Assam's youth have an average ability to identify business opportunities. At the same time, there are notable differences in financial management, leadership, risk-taking and networking which keep businesses from thriving over the long term. Demographics play a big role, mainly for youth from different areas, males and females and of various educational backgrounds, explains the requirement for more inclusive and targeted support. Young people living in major cities and who got more education have higher entrepreneurial skills, but rural youth and women commonly struggle with access to important resources, trainings and help from others. There are government schemes and programs to help, but they are rarely used, mostly in rural areas due to a lack of information. Complex tasks they must perform little help available and poor infrastructure make them less effective. The Assam Skill Development Mission has had good results, suggesting that helping youth with skills is promising. Most youth entrepreneurship in Assam is found in agriculture and handlooms which are important in the local culture and economy. Although information technology and tourism are growing sectors, they need more skill and money than many young entrepreneurs can offer. Many problems youth entrepreneurs encounter are diverse such as difficulties getting money, poor systems, cultural obstacles and bureaucracy. Handling these problems needs efforts through laws, improved infrastructure, and expanding access to financial resources, special programs for women and campaigns about awareness. All in all, Assam's young people have great entrepreneurial abilities and if these are supported, they can greatly enhance the state's economic growth. Making the most of this potential means that government, educational establishments, businesses and community groups join forces to enhance learning, improve institutions and remove persistent obstacles. Acting on these strategies can change youth entrepreneurship in Assam from a big idea into an important driver for both new ideas and growth that benefits all.

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