
UNIT 7 SETTING UP A SMALL BUSINESS ENTERPRISE

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7.0 OBJECTIVES

After going through this unit, you should be able to help your clients to:

- collect information regarding the field of their choice from the available resources,
- organize and build their project of small entrepreneurship unit on it;
- identify the need to upgrade their vocational skills and analyze its financial implications,
- search for financial assistance available in the area of their interest,
- prepare income and expenditure statements,
- seek insurance cover, if required,
- explore existing marketing trends for selling their finished goods, and
- plan for facing the crises situations.

7.1 INTRODUCTION

Livelihood is a multi-dimensional concept. It is, therefore, necessary to understand the issues involved in it. Several 'educated' youth roam around with the feeling that their dreams do not match with the existing realities of their immediate environment. They keep planning to do something of their own such as opening small entrepreneurship units. It is important to start with making assessments of the existing opportunities, one's own strengths and weaknesses and to build on one's existing skills.

Here it is important to note that the entrepreneurial spirit is determined by one's confidence and interest in making good earning through enterprise rather than a salaried job. If the attitude is right, one will certainly succeed.

Materializing one's dreams into practical propositions is the art of an entrepreneur. In a way, your clients are their own masters and servants at the same time. This may sound great but requires a set of procedures to be adopted and implemented. As entrepreneurship is not normally taught in our educational institutions, anyone desiring to become an entrepreneur should participate in an Entrepreneurship Development Program (EDP) to get a hang of things. Such EDPs are conducted by national/local industrial associations as well as departments and institutions specializing in this area. You have seen in the preceding two units how one chooses to become an entrepreneur, how to identify a business and get involved in the trade. In this unit, you will learn some simple steps involved in opening a small entrepreneurship unit (SEU). These steps are generic ones, and will work as the basic foundation of any SEU. Specific steps can be added as per the individual requirements of the client.

7.2 STEPS IN SETTING UP A SMALL BUSINESS ENTERPRISE

It has been found that people engage in entrepreneurship because of two reasons:

- the individual wanted to take advantage of a perceived opportunity in the economy, and /or
- the individual did not have any better options for making a living.

The former are called "Opportunity Entrepreneurs" and the latter "Necessity Entrepreneurs". This classification is based on whether the enterprise is :

- a) an autonomous start-up
- b) an owner-managed unit (i.e. inherited, purchased, etc.), or
- c) a start-up as part of one's employment.

In the following sub-sections, we shall describe the basic steps required in setting up a small business or an entrepreneurship unit. The basic of starting anything new is to have a clear and concise understanding of the existing scenario on the issue concerned. This is the foundation of the first step of having an initial impetus for starting the project. The steps are enumerated as follows.

7.2.1 Collect Information

The first step is to *collect information* about the existing units in the field of concern. This can be done by going through the telephone directories or by visiting the registrar's office of the small scale units. The challenge here is to make an assessment of the present market situations. It will help your clients to have an idea about the field in which they are about to venture. This will also provide them with a platform where they can weigh the pros and cons of the situation. The best scope of entrepreneurship is provided by all sectors that require highly skilled manpower. For example, in the services sector, medical transcription and call centers are doing very well. Because of high labour cost in high-income countries, the multinationals have gradually started shifting their labour-intensive manufacturing activities to the developing countries. This is a great opportunity to tap those products which would be outsourced by the Multi-National Companies (MNCs) through quality vendors.

The second step will be to *organize* information. This will help your client to know the existing minimal pre-requisites for opening a SEU. This requires quantifying the problems to draw upon an inventory of resources and their use and to make projections. You need to develop a checklist for ready reference for your clients of the available resources in terms of space, money, training and manpower. The next task will be to form a summary of how they would transform their assets and resources into productive ones that continues to yield augmented incomes.

Before you proceed further, working on the following 'Self Assessment Activity' shall facilitate understanding of the next steps.



Self-Assessment Activity 1

You may like to work out the procedures described above for any area of enterprise of your choice. Take your time, ponder and then start. This shall facilitate you to better help your clients to set up small business.

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After you have jotted down the procedures, go through the following example as a case, and respond to the questions that follow.



Example 1

Rahul is the youngest son in a family of farmers. They had enough money to sustain themselves respectfully. But Rahul was not interested in farming. He wanted to be a rich businessman. He dared not speak of it with his family, so he wrote about his dreams to his friend who stays in the nearby city. The friend suggested him about opening a poultry farm in the village itself. His friend painted a "quick reward" picture of the poultry farm as eggs and hen will multiply, so will the money from selling them. Rahul had no idea about taking care of the hen and its eggs but he was so fascinated by the idea that he bought 10 hens and kept them in a cage. This was his beginning of his enterprise.

 **Self-Assessment Activity 2**

Do you agree with Rahul's decision to start his poultry farm in this manner? Give reasons for your answer.

What would you recommend to your clients to start a poultry farm?

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To open a poultry farm one should have enough space to keep the well-ventilated cage racks.

One should obtain training in the field of poultry farming, to be able to identify and select healthy chicks from the sick ones. He or she should make provisions for hiring or purchasing an incubator.

There should be easy availability of a Veterinary Doctor near the poultry farm. Funds should be available to buy chicks and hen or it should be possible to seek financial assistance. The marketing facilities should be conducive for your products. These are some of the points that should be kept in mind while starting a poultry farm.

 **Self-Assessment Activity 3**

1. List out the pre-requisites for your clients for setting up a barber shop (i.e. hair cutting saloon for men) in their village on locality.

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2. What changes will you suggest them to incorporate in their plan if they have to open the barber shop in a large city?

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The third step is to understand the need for **upgrading one’s vocational skills** if it is a pre-requisite for your SEU.

It is common to mention that “it is better to teach a man to fish than to provide him with fish everyday”. There is a need to build on one’s strengths in order to gain and feel confident of implementing your project of setting an SEU. Awareness and training can remove structural barriers. You will feel sure of yourself in taking loans and as also taking risk. Risk is a part of setting up an SEU. Once your clients have set up their SEU, updating them self on the latest developments in the field should be a continuous process. They can also hire skilled workers and staff to carry out the major tasks at their SEU.

 **Example 2**

Sheila was a good tailor. She stitched clothes for her family and friends. She decided to open a boutique, as a SEU. She took a room on rent near her home and shifted all her tailoring material and her machine to it. She started receiving orders. In the beginning she was satisfied with her work. Slowly her clients stopped coming to her as she had been cutting out clothes in the same design. She lacked creativity and never felt the need to upgrade herself of the new trends in fashion. She also had only simple sewing machine

 **Self-Assessment Activity 4**

Where did Sheila go wrong? Discuss.

Sheila did not try to upgrade her skills in dress designing in order to keep with the latest market trends. What should she do now? Suggest three ways for reviving her SEU.

- 1.....
- 2.....
- 3.....

Hint : Following are some of the ways that can help Sheila at her SEU:

- She should go in for a short term course in Dress Designing.
- She should seek financial assistance for buying a latest model sewing machine with lots of attachments.
- She should some publicity for her boutique in order to get more clients.

 **Self-Assessment Activity 5**

1. Suggest Sheila some ways to gain publicity for her boutique.

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2. Enumerate the men and women tailor's shops in your locality.

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7.2.4 Financial Implications

The fourth step is to study the **financial implications** involved and to search for financial assistance available in the field. Finance related issues include the source, availability, estimation and management of working capital. One should have the basic knowledge of preparing income and expenditure statements. One should also go for insurance cover provided by the concerned financial institutions.

Providing financial services in a commercial way is gaining a lot of credence these days. There are well-planned credit schemes available at the banks and co-operatives. Seeking loans can help you sustain your SEU. Your clients have to pay interest on the amount taken. It has also to be repaid in a specified time framework. Integration of micro finance with other activities, that they may undertake side by side, is useful. Further, a clear distinction has to be kept in mind if the entrepreneurship unit has more than one owner involved. They may also keep some money aside for paying their insurance premiums, if any. The most important source of funds for entrepreneurial start-ups has traditionally been the personal resources of the entrepreneur. The banks and financial institutions come in the second position. Interestingly, government schemes also play an important role in providing funds for start-ups. People also take loans from close family members, colleagues at workplace, friends, neighbours and relatives.

Given below is a simple example of maintaining income and expenditure statement.

Income and Expenditure Statement

S.No.	Date	Particulars	Bill No.	Receipt	Payments	Balance

7.2.5 Market Trends

The fifth step involves *exploring existing market trends*. This is important because unless there is a demand for their finished products their SEU will be a failure in terms of time and money. You need help your client to conduct a feasibility study of the market and develop contacts with the distributors in the market. There is a need to consider the whole world as their market rather than remain confined within the regional boundaries. They must become proactive and competitive. They have also to make greater use of IT for their successful survival and growth.

Here is a case study of a young entrepreneur Sanjay. It is about his EU, the hurdles he overcame and his plans for the future. Given below is his own story of entrepreneurship.

It was two years ago that I, along with two similar minded guys started the computer software company. Our primary aim was to go beyond being just a service company that sub contracts work from the US on the basis of cheap labor available in India. We finally decided on creating software for automating the unorganized sector of cyber cafes. Funding for the same came from two sources: personal and through the loans from private investors in the ratio 30:70. As all three of us have a technical skills and the biggest stumbling block we faced was the marketing of our product. But now we have more experience and have few employees working with us, we feel much more confident in this regard.



Self Assessment Activity 6

Assuming yourself as an entrepreneur, write a case study of a person who has set an example for you and motivated you to set up an entrepreneurship unit of your own.

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Check Your Progress A

1 What do you mean by opportunity Entrepreneur ?

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2 List out the steps required in setting up a small entrepreneurship unit.

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3 What are the financial issues related in setting up a SEU ?

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- 4 State whether the following statements are **True** or **False** :
- a) Necessity entrepreneur did not have any better option for making a living
True False
 - b) Risk is not a part of setting up an SEU. True False
 - c) The most important source of funds for SEU has the personal resources
True False
 - d) There is a need to build on one's strengths in order to gain confident of setting an SEU True False
 - e) Seeking in insurance cover is not the best way to deal with natural calamities.
True False

7.2.6 Crisis Management

The last but not the least step is the preparedness to manage crisis situations. Focusing on crisis management is an additional step. Many say why think of the worst. Though optimism helps, there is no harm in being prepared for any eventuality. Always be ready for something unexpected in terms of resources, policies, finances and natural calamities. Seeking insurance cover is the best way to deal with these situations.

7.3 SMALL BUSINESS ANALYSIS SKILLS

There arises a need to understand and develop skills necessary for setting and sustaining a small entrepreneurship unit. The sub- sections below will give you information on and opportunities to learn these small business analysis skills. These will also include certain common characteristics found among the successful entrepreneurs. The 'ability and willingness to work hard' is the first quality that an entrepreneur must posses. Then comes the ability to take risks. 'Sacrificing ego' is another important quality. Other essential traits include: clarity of vision and mission, the ability to tap the right opportunity at the right time, and team spirit.

Self-Assessment Activity 7

List down the skills required by an individual for setting up a small business. You can take the help of Units 5 and 6 to respond to this exercise.

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Self-Assessment Activity 8

Assess yourself and help your client assess him/herself by answering these simple questions. Write against each question either 'Yes' or 'No'.

1.	Can you take risks?	Yes <input type="checkbox"/>	No <input type="checkbox"/>
2.	Are you a good planner?	Yes <input type="checkbox"/>	No <input type="checkbox"/>
3.	Do you make sure the task you begin is completed?	Yes <input type="checkbox"/>	No <input type="checkbox"/>
4.	Do number and finance interest you?	Yes <input type="checkbox"/>	No <input type="checkbox"/>
5.	Can you survive a drop in your standard of living?	Yes <input type="checkbox"/>	No <input type="checkbox"/>
6.	Are you decision maker?	Yes <input type="checkbox"/>	No <input type="checkbox"/>
7.	Do you have any major financial commitments?	Yes <input type="checkbox"/>	No <input type="checkbox"/>
8.	Are you a team person?	Yes <input type="checkbox"/>	No <input type="checkbox"/>
9.	Is your career growth flattening out?	Yes <input type="checkbox"/>	No <input type="checkbox"/>
10.	Can you travel?	Yes <input type="checkbox"/>	No <input type="checkbox"/>
11.	Are you a leader?	Yes <input type="checkbox"/>	No <input type="checkbox"/>
12.	Do you have a clear vision?	Yes <input type="checkbox"/>	No <input type="checkbox"/>
13.	Are you a creative person with innovative ideas?	Yes <input type="checkbox"/>	No <input type="checkbox"/>
14.	Are you a creative person with innovative ideas?	Yes <input type="checkbox"/>	No <input type="checkbox"/>
15.	Do you have any specialized skill to run a new venture?	Yes <input type="checkbox"/>	No <input type="checkbox"/>
16.	Do you have any specialized skill to run a new venture?	Yes <input type="checkbox"/>	No <input type="checkbox"/>
17.	Do you work methodically?	Yes <input type="checkbox"/>	No <input type="checkbox"/>
18.	Are you flexible?	Yes <input type="checkbox"/>	No <input type="checkbox"/>
19.	Do you prefer working alone?	Yes <input type="checkbox"/>	No <input type="checkbox"/>
20.	Do entrepreneurs excite you?	Yes <input type="checkbox"/>	No <input type="checkbox"/>
21.	Can you handle work pressures	Yes <input type="checkbox"/>	No <input type="checkbox"/>
22.	Does your family support your plan?	Yes <input type="checkbox"/>	No <input type="checkbox"/>

Scoring Key: For every "Yes" you get 5 points, and a 0 for every "No" response.

Ratings

See where your total score is and what does it mean.

0-35: You aren't entrepreneurial material.

40- 60: You seek status quo, the passion is lacking.

65-100: Take a shot. Go ahead with your SEU.

If your clients have earned a score of 65 and above, then they should go ahead to build upon each of the skills required. If not, then they have to rethink their decision.

7.3.1 Planning

Planning is the process by which one can provide a rational basis for one's future decision making. In other words, when aspirations exceed resources, choices must be made on a careful assessment of options. Planning involves the following:

- Identification and analysis of problem.
- Formulations of alternatives.

- Selection of the appropriate solutions.
- Determination of the methods to be used and the definition of objectives and the future action to be taken.

One can also say that planning is the process of defining problems, identifying needs and resources, establishing realistic and feasible priority goals and setting out the action required to reach these goals. Go through the following example.



Example 3

Here is a story of Ramanuj and his two sons who opened a small catering unit outside a soap factory. They prepared tea and snacks in the morning. The staff of the night shift of the soap factory relieved themselves from their work and prepared to leave for home. As they stepped out of the factory they saw a small catering unit where a person was busy preparing tea and snacks. Many of them rushed toward Ramanuj's catering unit for a hot beaming cup of tea. A few of them also ordered for snacks. Within half an hour all the milk, sugar etc were exhausted, and people began to leave. A few went away without tea, as their order could not be materialized. Ramanuj's younger son suggested to prepare lunch instead of tea and snacks during the afternoon. Ramanuj did not agree and went to buy ingredients for evening tea. His eldest son though started preparing curry, rice and bread for the three of them. At noon many workers from the soap factory came to the catering unit but did not order for tea and snacks. They wanted a good meal. The younger son offered them his food in a plate for a meager sum of Rupees 10, which was heartily accepted by the workers. Though Ramanuj wanted to stop him to accept Rs. 10 per plate (which was low), but somehow kept quiet. Within minutes the food was gone.



Self-Assessment Activity 9

What will you say on the type of entrepreneurship unit being set up by Ramanuj? Tick only one of the three given below.

- Unplanned Semi planned On the spot planned

Ramanuj had a vague idea of his SEU as he did not undergo all the steps involved in setting an SEU. His sons wanted to do this but did not have the courage to tell the implications of this half planned unit. Though the younger son tried to manage by doing on-the-spot planning. The first day of their SEU was a lesson to all the three of them. Do you feel the need for more preparedness? If yes, why?

Who do you think will be a better entrepreneur? Give reasons in support of your choice.

- a) Ramanuj b) His elder son c) His younger son

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His youngest son is the most enterprising as he has exhibited some traits of being an entrepreneur which can be polished through training and better financial assistance. There is ample clientage for their SEU.



Self-Assessment Activity 10

If your clients were to start a tea stall as their SEU, what would you recommend them to do to avoid the scene that took place at Ramanuj's stall?

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At this point, it may be useful to understand that 'planning' is a process which is both dynamic in that it must continually respond and adapt to a changing situation, and cyclical in that it must progress through repeated stages of data collection and analysis, plan formulation, implementation and evaluation. It is only through evaluation that one can make mid-course corrections that will help you to avoid making long term errors. So your EU needs to be planned carefully.

7.3.2 Organizing Manpower

Manpower means persons who have received, or are receiving, education and training for special occupations. Though we use the term 'human resource' interchangeably with 'manpower', the former is a broader term comprising the skills, knowledge, and capabilities actually or potentially available for economic and social development.

Entrepreneurs provide employment to the vast mass of unemployed and under-employed labour force. Organizing manpower is the process of estimating the number of persons and the kind of knowledge, skills and attitude they need to achieve predetermined targets and objectives. Broadly, there are three kinds of manpower available for small entrepreneurs:

- The skilled
- The unskilled
- The semi-skilled.

Before hiring any of the above kind of manpower, your clients need to look into the pattern of wages available to them in the market, and also to take into account the minimum wages fixed by the government for them.

The mode of payment can be fixed mutually, and this may include daily wages, weekly payments or monthly salary. There are times when your clients will have to decide about getting the work done outside your SEU. This will save them from hiring manpower themselves.

The diagram given below will help you visualize the vast involvement of manpower in an enterprise.

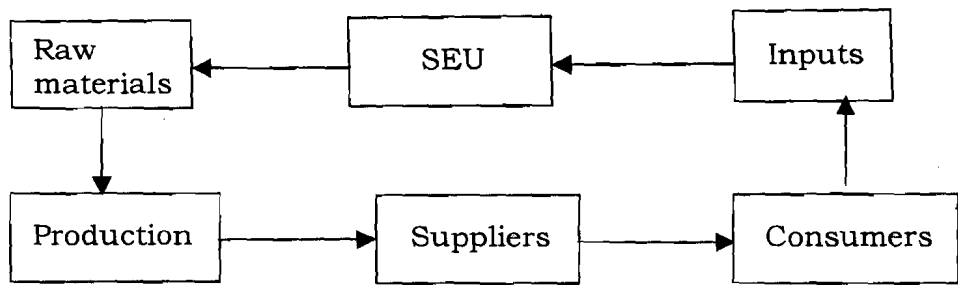


Figure 7.1 : Involvement of Manpower in An Enterprise

Your clients need to involve the workers and to pay them at each of the above stages.

7.3.3 Assistance

This section will provide you with the understanding of the need for seeking assistance, the role of a mentor and the importance of networking with the various agencies.

- i) **Associations** : Large established organizations generally perceive new enterprises as a threat to theirs. What large organizations often do not realize is that there are various ways in which new shall enterprises (like suppliers, subcontractors, service providers, agents, etc.) can offer support to large ones and vice-versa. You can persuade large organizations in your neighborhood to adopt a collaborative strategy vis-à-vis your client's SEU, and this can help in the creation of new ways of mutual benefits.

To organize the activities at the SEU your clients have to also seek assistance available from their local community. They can also seek assistance from any self help groups formed in the community. This can be done formally as well informally. This will help them sort out your problems at the local level such as hiring of manpower, using space of a community center, etc. Their assistance will be required even to start a new SEU in your community. The community should be in their favour if their SEU has to be successful.

- ii) **Mentoring** : A mentor is a person with whom you have a trusting relationship for seeking guidance at each and every stage of life. A mentor will be your clients' walking stick for starting a SEU. Having a mentor is an advantage for them. Their mentor is their friend, philosopher and guide. He/she will provide them with the tricks of the trade. They can look up to him to solve their problems of raw materials, manpower and marketing. He/she will be there to help them with course correction, to suggest ways of managing your affairs at the EU.

Local NGO's, Entrepreneurship Development Institutions, or even established entrepreneurs can play the mentoring roll for your clients' enterprise. It is a good idea to be able to take the benefit of experiences of others in managing crises or even typical bottlenecks in smooth functioning of their SEU.

- iii) **Networking** : Human beings cannot survive alone nor can any SEU. Your clients have to develop a network with the system – starting with the bank or agency that is providing them with loans and other resources. They need to develop networks with the market through trade associations and unions in order to find means for continuous supply of their goods. They have also to develop a network with the police so as to avoid anti-social elements from harassing them. The taxation department is another place where they need to have networks.

They should also develop linkages with other SEUs in order to stay and survive in the market. Unity is strength. Together they can manage and influence the supply and demand of their products.

7.4 MARKET RESEARCH

This section will focus on the need for *market research* in terms of latest trends and new ways of distribution of finished products.

Several factors each can act either for or against your clients' enterprise. The infrastructure and the administrative system can help or hinder the growth of an enterprise anywhere. You have to keep them in mind while undertaking market research for your clients. There are government policies and programmes for stimulating entrepreneurship. Technical and managerial support is also provided by some of the funding institutions.

You need to conduct a study of the market to find out whether your clients' SEU will be viable and need to develop contacts with the distributors in the market. They can open their own retail outlet or can make provisions of sharing some space in the existing outlet. Door to door marketing is also an option. Developing one's own linkages is the solution for success.

One should also have knowledge about the functioning of a market. The following diagram highlights areas of market analysis.

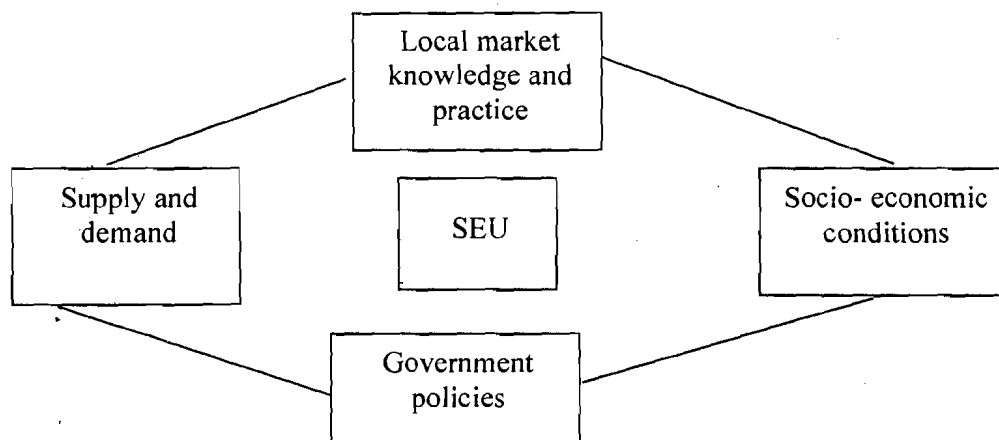


Figure 7.2 : Area of Market Analysis

You can go through the following example and carry out Self Assessment Activity 11.

Radha and her family were great craftsmen. They made decorative items out of waste cloth and paper. Their uncle was impressed by their skill and decided to send Radha for training in this craft so that she can refine her work and her family can earn a living by selling the finished products.

Everyone agreed. Radha underwent a training programme and she worked harder than before. Her father took the products to the usual market in the neighborhoods. The products were not sold to the expectation of the family both in terms of quantity and rates. They were disappointed.



Self-Assessment Activity 11

List three ways in which Radha can be benefited.

- 1
- 2
- 3

Before making items in large quantity, Radha and her family should have done a market survey to assess the needs of the consumers. They should have build linkages with outlets that sell toys. They should also become members of the market associations in order to get recognition for their craftsmanship.



Self-Assessment Activity 12

Prepare a plan for doing market research in your locality that will help your clients in setting up their own SEU. You may jot down the major items of the plan here, and write the detailed plan in a separate notepad.

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Check Your Progress B

- 1 What are the skills necessary for setting and sustaining a SEU.
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- 2 What is the process of planning to state small business unit ?
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- 3 State the kinds of manpower available for small entrepreneurs.
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- 4 Who is a mentor ?
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- 5 State whether the following statements are **True** or **False**.
- The ability and willingness to work hard is not required to an entrepreneur.
True False
 - Planning is not the process of defining problems but identifying needs
True False
 - The term human resource comprising the skills, knowledge, and capabilities.
True False
 - Before hiring manpower, it is necessary to know the pattern of wages in the market. True False
 - Door to door marketing is not an option.
True False

7.5 LET US SUM UP

By now you must have had a clear idea of the steps involved in setting a small business. One has to collect information for assessment of the situation, organize them for practical decision making, brush up skills required, study and search for financial assistance and do market research. One should also be prepared to handle crises situations.

The idea of setting up a small entrepreneurship unit should be that of the individual and should be in an area, which the person is familiar and confident. After the initial start of the EU, the nature of business had to be reviewed and changed so as to meet the demands of the market.

The module has many sections on the skills required for business analysis. One has to be a planner, organizer, a researcher and good human being to manage manpower available to him/her. The importance of networking and seeking assistance as and when required from the mentor or the community is also emphasized.

The initial hurdles mostly relate to finance (e.g. source, availability, estimation and management of working capital etc.) and are caused by lack of knowledge and experience.

The most important teething trouble is the inefficiency of the system. The files and papers move very slowly and that too after much greasing of palms. It is a sad reality that cannot be simply wished away. This drains out a significant amount of the budding entrepreneur's energy and drastically brings down his/her enthusiasm. Only those who are street smart and persevere, can survive.

Last but not the least, do ponder before setting up your small entrepreneurship unit: can all people be entrepreneurs? If you firmly feel that your clients are the right persons to become an entrepreneurs and are confident to take up the responsibility, then prepare themselves by practicing the steps given in this unit for setting a small entrepreneurship unit.

7.6 ANSWERS TO CHECK YOUR PROGRESS

- A 4 a) True b) False c) True d) True e) False
B 5 a) False b) False c) True d) True e) False

7.7 KEY WORDS

Market Research: The collection and analysis of information about consumers, market riches, and the effectiveness of marketing programmes. In general MR is a systematic, objective collection and analysis of data about a particular target market, competition, and /or environment

Small Business: A small business is owned or operated by a person employing 100 or fewer individuals and closely controlled by the owner manager who also contributes financially to its maintenance.

Crisis Management: A crisis is defined by the English dictionary as a critical moment or turning point". In general crisis management is the process of preparing for and responding to an unpredictable negative event to prevent it from escalating into an ever-bigger problem.

Manpower: Manpower means persons who have received, or are receiving, education & training for special occupation.

Market trend: Market trend can be classified as primary trends; secondary trends (short-term) and secular trends (long-term). It is elaborately related with the efficient markets hypothesis.

Planning: The process of setting goals developing strategies, and outlining tasks and schedules to accomplish the goals.

7.8 TERMINAL QUESTIONS

1. What steps, would you recommend to your clients in order to establish a small enterprise by them ?
2. How would you explain the financial implications and crisis management of an SEU your clients ?
3. What aspects would you consider while planning to start a small business unit ?
4. Describe the role of a mentor the importance of net working and the need for market research in setting up a SEU.
5. Write short notes on the following:
 - a) Organising manpower
 - b) Collection of information
 - c) Vocational skills
 - d) Market analysis

<p>Note : These questions/exercises will help you to understand the unit better. Try to write answers for them. But do not submit your answers to the university for assessment. These are for your practice only.</p>
