

SOUTH ASIAN JOURNAL OF MANAGEMENT RESEARCH (SAJMR)

Volume 10 Number 2

July 2018

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Education and Research (CSIBER)**

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University Road, Kolhapur- 416 004 Maharashtra State, India.



SOUTH ASIAN JOURNAL OF MANAGEMENT RESEARCH (SAJMR)

ISSN 0974-763X

(An International Peer Reviewed Research Journal)

Published By

Chhatrapati Shahu Institute of Business Education and Research (CSIBER)
University Road, Kolhapur - 416 004, Maharashtra, India

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Editorial Note

Turmeric is an important commercial crop in India. Indian turmeric is well known in the world market. The first article tries to explore the export potential of Indian turmeric.

Internet banking is a popular delivery channel provided by banks & there is an increasing number of bank customers using it. The second article aims at understanding the relationship between demographics & usage of internet banking.

The third articles discusses the pros and cons of debt waiver vs agricultural insurance. Fourth article is about talent management in hospitals. Relationship of Knowledge management and employee development is discussed in the fifth article. Case study on medical social work and Book review on 'Small Business Management' is presented at the end.

Dr. C. S. Kale
Editor

Book Review

Book Title	-	Small Business Management
Author	-	Dr. Manoj Pimple
Publisher	-	Chandralok Prakashan, Kanpur
ISBN	-	978-93-84247-42-3

Small businesses are normally privately owned corporations, partnerships, or sole proprietorships. Small business management is nothing but sales, marketing and advertisement management for a small business. Starting with this simple introduction the author organises his entire book on Small Business Management into thirteen chapters. The first chapter starts with the basics of small business. He discusses the various forms of business models and highlights the best model for a small business. In the second chapter the advantages and ethics in this sector are described.

In any form of business organisation the role of Government is very crucial. In the third chapter the author describes in detail the focus of the various Governments on the Small Scale Sector. He especially highlights the supportive role of the Government in nurturing the spirit of entrepreneurship in the Small Scale sector. As for any business application of management principles becomes equally necessary for profits and long term

progress. For this he devotes an entire chapter. The critical evaluation of the small business policy over the years is also analyzed in the later pages.

The main force that helps to run a small business is the Creativity and Risk acceptance ability of the new entrepreneur. The author focuses on this aspect in Chapter six. With these important issues along with the concept of new business ideas and using the principle of Management by Objectives(MBO) in small units are covered in this chapter. In exhaustive but simple explanation he is able to stress the need of implimenting all posible management principles even in Small Enterprises. In the following chapter he even cites the case studies under the title, "Lessons of experience and New Ideas".

In the intermediate chapters the author explains the necessity and the plan for the next two important areas of management namely, Finance and Marketing. All the concepts such as Marketing strategies, Marketing Plans, Market entry, Business Financial Planning, Credits reports and

others are described in detail in the context of Small Business Enterprises. This portion of the book effectively integrates the management principles usually discussed for the medium and large units to the small enterprises. Recognizing the significance of good human resource management for all enterprises the author effectively explains its application for small units. The small scale of the organization may not always permit it to implement all the Human Resource functions. At that time the decision is to calculate the right time for outsourcing some of the activities. The right time for such decisions in the context of small business firms is described in the penultimate chapter of the book. The book ends exploring the link between the small entrepreneur and business. It brings out the needed for entrepreneurial qualities, the types of small entrepreneurs and entrepreneurship during recession.

The book is an excellent addition to the literature on Small Business Management. Especially when the government in recent times is encouraging entrepreneurship and start-up ventures the book will be a ready reference for all the young entrepreneurs. It is also a useful reference for all existing small enterprises to understand the nature and structure of their units and the management strategies they should adopt for long term profit and growth. The book will also be a very good reference for all those students and institutions which are offering a course on small business management. It can thus be concluded that this comprehensive book on the various dimensions of small business has been published by the author when it was required the most.

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