



249en03



3

IMPORTANCE OF ENTREPRENEURSHIP

In the last lesson, you learnt about the meaning of entrepreneurs, their traits, types of entrepreneurs, various functions performed by an entrepreneur and benefits of becoming an entrepreneur.

Entrepreneurship as a concept has existed in India since time immemorial. Ancient and medieval India has been recognized a country of traders and businessman having their trade links surpassing geographical boundaries of India. Various ancient and medieval historical texts and evidences are testimony to this. Entrepreneurs are considered as nation builders as they generate wealth and create employment opportunities in an economy. Modern India has witnessed numerous instances of entrepreneurs who have immensely contributed to wealth generation and employment creation in the economy of India. Few of the notable examples of such entrepreneurs include Dhirubhai Ambani, Azim Premji, Narayan Murthy, Bhai Mohan Singh and Kailash Chandra Mahindra. Entrepreneurs are essential to economy as income generators, wealth creators and utilizers of financial and physical resources available. In this lesson, we will learn about the socio-economic development of a nation and how entrepreneurship helps in creating employment, as well as the contribution of entrepreneurship in balanced regional development.



LEARNING OUTCOMES

After studying this lesson, the learner will be able to :

- outline the role of entrepreneurship in the socio-economic development of a nation;
- identify entrepreneurship as a means of employment generation; and
- explain the contribution of entrepreneurship for balanced regional development.

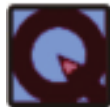
**Notes****3.1 SOCIO-ECONOMIC VARIABLES**

There are multiple factors that affect entrepreneurship of which social, cultural and economic factors have mostly influenced entrepreneurs from country to country. These three factors have been discussed below. Social factors are basically related to social construct and structure of the country. A few social factors are:

- i. Social Motive
- ii. Prestige and Self-Esteem
- iii. Cultural Values
- iv. Customs and Taboo
- v. Ethnic Values
- vi. Child Rearing Practices
- vii. Nationalist Attitude
- viii. Patriotic Inculcations
- ix. Religious Beliefs

Similarly, the main aim of entrepreneurs is the maximisation of economic welfare. Economic factors are related to finance and structure of the economy of the country. A few economic factors are:

- i. Factors of Production
- ii. Market Incentives
- iii. Stock of Capital
- iv. Finance
- v. Banks and Financial Institutions
- vi. Introduction of New Goods
- vii. Introduction of new Markets
- viii. Methods of Production

**INTEXT QUESTIONS 3.1**

State whether the following are economic variables or social variables:

- i. Finance
- ii. Religious Beliefs

- iii. Methods of Production
- iv. Cultural Values
- v. Stock of Capital
- vi. Prestige



3.1.1 ROLE OF ENTREPRENEURSHIP IN SOCIO-ECONOMIC DEVELOPMENT

Entrepreneurs have played a big role in the development of today's India. In all fields like art, culture, science, health, food, fashion, and entertainment, entrepreneurs have shown their excellence. Entrepreneurs have spurred on the speedy development of our economy. Some reasons are:

1. **Production:** Production involves the involvement of national resources like land, labour, capital and technology. Entrepreneurs have utilised them in the best and effective way to produce goods and provide services to generate national income.
2. **Career Option/Opportunities:** India is an emerging economy.. It is growing at a fast pace but still, wage employment is limited in terms of employment generation. Entrepreneurship provides unlimited career options. Entrepreneurs not only create a livelihood for themselves. They generate thousands of employment opportunities.
3. **Distribution of Economic Power:**Entrepreneurs generally start on a small scale and then grow their businesses. In this process, they distribute power and create a balance of economic powers.
4. **Creating Competition:** Entrepreneurs not only create new products and services but also create competition in the market. This helps customers with better products and services at less prices.
5. **Innovation:** Entrepreneurs create new technologies and products that helps to save costs and generate wealth for an economy. This helps the economy establish itself at an international level.
6. **Employment Generation:** Enterprises create employment opportunities in the country. The contribution of houses like Tata Sons and Reliance Industries are undeniable.



INTEXT QUESTIONS 3.2

State whether the following statements are true or false:

- i. SIDBI stands for Small Industries Development Bank of India.



- ii. Family background is not a social factor in India.
- iii. Entrepreneurs can take risks.
- iv. Entrepreneurs create new innovations and technologies.
- v. The government does not help entrepreneurs in India.

SOCIO-ECONOMIC ORIGINS OF ENTREPRENEURSHIP IN INDIA

The origination of entrepreneurs in India is a direct function of social and economical factors. Some of those factors are as follows:

1. **Regional Influence:** Traditionally, entrepreneurs belonged to specific regions like the Marwaris and Jains from Gujarat and Rajasthan, the Chettiars of Tamil Nadu and the Parsis. But this trend is fast changing as new springs of entrepreneurs are coming from Naidus of South India, Sikhs, Khans, Aroras of Punjab and the Mittals of Haryana, among others.
2. **Family Background:** Family background helps develop entrepreneurial skills from infancy. Family background provides sound knowhow and tactics of doing business. Growing up in an entrepreneurial milieu, a child from the Bania community is likely to become an entrepreneur. The trend is changing now. A large chunk of entrepreneurs is coming from unemployed youth. Even successful entrepreneurs either came from agricultural background or employed in some organisation like Sachin and Binny Bansal who both worked for Amazon before co-founding Flipkart.
3. **Level of Education:** Education gives a platform of knowledge and scope to become entrepreneurs. Through education, you will not only get the knowledge but also technical skills to work effectively and efficiently. Example: Vijay Shekhar Sharma is an alumnus of the Delhi College of Engineering. He went on to become the founder of Paytm. Deepinder Goyal, a graduate from IIT Delhi, is the founder and CEO of Zomato.
4. **Migratory Character:** Entrepreneurs have the quality to shift to the most profitable areas or where there is more scope. Example: travelkhana.com orders fresh food in Indian trains while they are in transit.
5. **Firm Clusters:** The cluster of similar types of firms in a particular area also motivates entrepreneurs to opt for that business, if operating in that area. Example: Silicon Valley of Bengaluru.



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3.1.2 ROLE OF ENTREPRENEURS IN SOCIO-ECONOMIC GROWTH

Entrepreneurs help to supplement and compliment the socio-economic growth of the economy in several ways. Some of these are:

1. **Mobilisation of Capital:** Entrepreneurs make efforts to mobilise capital and use the investors' money in the best way to generate wealth for their venture and thus, the economy. This ensures efficient utilisation of resources.
2. **Generation of Employment:** Entrepreneurs are not only self-employed but also provide employment opportunities to many by setting up enterprises, whether micro or large. This helps to reduce the unemployment in the country and pave the way for economic development. For example, Oyo, a hospitality organization, hires more than 17,000 employees around the world.
3. **Forward and Backward Linkages:** An entrepreneur also creates forward and backward linkages and helps in the development of forward and backward organisations related to his business. For example, a textile enterprise needs raw materials, chemicals, spinning mills, etc, and also needs marketing, warehouses to take the enterprise further ahead. In this way, an entrepreneur creates backward and forward linkages respectively.
4. **Balanced Regional Development:** The entrepreneur helps to remove regional disparities and pave the way for balanced regional development. This also happens because the government provides many subsidies and concessions in backward areas. Example: Special Economic Zones in India.
5. **Equal distribution of Economic Power:** The new breed of entrepreneurs is helping in equal distribution of economic power in the hands of individuals. If it were not for these new entrepreneurs who are ensuring more equitable spread of wealth, economic power would remain vested in the hands of a few creating a situation of monopolies.
6. **Increase in Per Capita Income:** Entrepreneurs capture the market trend and new opportunities. They not only use country's resources like land, labour and capital in the most effective way but also contribute to the nation's wealth. This helps in achieving higher per capita income in the country.
7. **Better Standard of Living:** Entrepreneurs help to provide scarce commodities and better lifestyle by giving services at your door step in many ways. Example: Swiggy and Big Basket deliver food, fruits and vegetables respectively at your place.



8. **Import Substitution and Export Promotion:** Entrepreneurs help the nation to become self-sufficient. They manufacture products which are locally scarce and need to be imported. Thus, they reduce the country's dependence on foreign countries. Also, they contribute to the nation's wealth by exporting products to foreign countries.

3.1.3 ROLE OF GOVERNMENT IN ENTREPRENEURSHIP

Entrepreneurs contribute to the socio-economic development of any country by providing employment, regional development, promoting exports, improving the Balance of Payment, developing small scale units and rural industries, to mention a few. To boost the enthusiasm of entrepreneurs, Central and state governments are providing assistance by way of infrastructure, finance, marketing, training, technology, research and other verticals. Ministry of MSME, Ministry of Skill Development & Entrepreneurship, Ministry of Rural Development, Ministry of Agriculture & Family Welfare, Department of Science and Technology, Ministry of Food Processing Industries, Ministry of Corporate Affairs, Ministry of Commerce and Industry, Ministry of Textiles, etc. are promoting Entrepreneurship by providing incentives and implementing various schemes for entrepreneurs. Some of the government support measures and institutes for entrepreneurial growth are:

1. **National Bank for Agriculture and Rural Development (NABARD):** The basic goal of this bank is rural development through rural business, agricultural support, development of small industries, cottage and village industries, and other related issues.
2. **Rural Small Business Development Centre (RSBDC):** It assists small and medium enterprises and socially and economically disadvantaged individuals and groups.
3. **National Small Industries Corporation (NSIC):** Its basic aim is the growth of small business units. It helps to procure, supply and distribute indigenous and imported raw materials. It also helps to develop software technology parks and create awareness about technology upgradation.
4. **Small Industries Development Bank of India (SIDBI):** It provides financial assistance to small entrepreneurs and business organisations to meet their credit requirements.



5. **The National Commission for Enterprises in the Unorganized Sector (NCEUS):** It helps in generating more employment opportunities in rural areas and also to enhance the competitiveness of the sector in the changing world.



Notes

3.1.4 ROLE OF FINANCIAL INSTITUTIONS IN ENTREPRENEURSHIP

Finance is the life of any business venture. Availability and growth of financial institutions encourage the development of entrepreneurial culture. You may have potential ideas, but without finance, they will not fructify. Hence, both the government and the private sector play a vital role so that everybody who has potential ideas can get the required finance to start a venture.

The plan of a new venture should be formulated keeping in mind the financial objectives of the venture, nature and size of business, credit-worthiness of the enterprise, growth and expansion plans of the venture, market requirements and government regulations. Some sources of new startup financing are:

1. Sweat Equity
2. Personal Financing
3. Personal Credit Lines
4. Friends and Family
5. Bank Loans
6. Peer-to-peer Lending
7. Microloans
8. Purchase Order Financing
9. Factoring Accounts Receivables
10. Angel Investors
11. Crowd funding
12. Venture Capital
13. Corporate Partners
14. Mergers and Acquisitions.
15. Initial Public Offering



ROLE OF FINANCIAL INSTITUTIONS IN ENTREPRENEURSHIP

3.1.6 ROLE OF SOCIETY IN DEVELOPMENT OF ENTREPRENEURSHIP

The efforts of entrepreneurs cannot be successful if people do not accept changes in products and services. So, society plays a vital role in creating an

ENTREPRENEURSHIP



atmosphere conducive to enterprise by encouraging or discouraging people and their choice for livelihood.

**INTEXT QUESTIONS 3.3**

Fill in the Blanks:

- i. National Bank for and Rural Development.
- ii. National Industries Corporation.
- iii. Rural and Entrepreneurship Development.
- iv. Small Development Bank of India.
- v. Trade Related Assistance And Development Scheme for Women (TREAD)

3.2 EMPLOYMENT OPPORTUNITIES

In India, growing unemployment especially among educated youth and qualified persons is a great challenge to be countered. If such people opt to become entrepreneurs, they not only create jobs and better standard of living for themselves but also provide employment to many individuals.

As entrepreneurs create employment opportunities for different sections of society, they contribute to the nation's growth. Setting up a new enterprise leads to creation of opportunities like labour supply, supply of inputs, requirement for industrial equipments, sales persons, communication facilities, power, infrastructure like machinery, furniture and fixtures, transportation, warehousing, insurance, etc. An established entrepreneur pushes up demand for such facilities and creates employment opportunities. When a new enterprise comes up, the old ones try to enhance their capacity and grow further. This also helps in creating more jobs in the market.

3.2.1 ROLE OF ENTREPRENEURS IN EMPLOYMENT GENERATION

Entrepreneurs help in the following ways to generate employment opportunities:

1. **Finance and Banking Services:** Finance is the basis of any business. Entrepreneurs create jobs like cashiers, accountants, collection agents and security staff.
2. **Insurance Services:** With increasing uncertainty and crime rates, every entrepreneur wants to safeguard his goods and other materials and machinery from any sort of mis-happening. So, entrepreneurs take insurance policies for their godowns, factories, shops, goods in transit, etc. This has helped many insurance agents to earn their livelihood. They, in turn, circulate money within the economy.
3. **Stock and Commodity Exchange:** These platforms provide auxiliary

services like sale and purchase of shares, debentures, commodities and securities. This has helped in creating jobs for stock marketing personnel and other staff who manage the trading.

4. **Consultancy Services:** It is one of the most emerging sectors in India. It includes Management Centres, Business Advisory, Insurance Advisory, Legal Consultancy, and Marriage Consultancy. This has helped in creating employment for the self-employed and other employment opportunities for individuals who can work on these centres.
5. **Placement Services:** Various institutes related to education, employment and technical skills are providing knowledge to students. These institutes not only give required skills and knowledge but also help their students in getting jobs. For this, such institutes tie up with various enterprises to give internships and employment to their students.
6. **Agency Services:** Due to the growing legal and technical complexities along with growing business, it becomes difficult at times for an enterprise to handle everything on its own. So, activities like security and housekeeping may be out sourced to freelancers or to an organisation specialising in that task. This helps in creating more employment in the market.
7. **Packing Services:** Goods need to be packed safely so that they are not damaged in warehouses or in transit. This has paved way for more employment opportunities. Generally, no high technical knowledge is required for such work.
8. **Distribution of Goods and Transport Services:** Entrepreneurs search for the best market and cheapest production place for their goods. It is quite possible that their place of production and consumption of goods will be different. This way, an entrepreneur creates more employment opportunities for drivers, mechanics, operators, etc.
9. **Warehousing Services:** Entrepreneurs prefer to achieve economies of scale. They need warehouses to store their raw materials and finished goods. This helps in creating employment opportunities for several categories of workers including staff, labour, drivers and security personnel.
10. **Communication services:** Communication is the key to any business house. The smoother and easier the communication in an organisation, the better will be its functioning. Entrepreneurs have helped in creating jobs for many skilled and unskilled people in this area.
11. **Advertising Services:** Advertising helps promote products and make people familiar with your product. Entrepreneurs who use advertising services create jobs for designers, artists, writers, photographers and other personnel in the industry.





- 12. Accounting and Reporting Services:** Due to increasing scams and other malfunctioning, auditing has become compulsory in any organisation. This has helped to create jobs for accountants, chartered accountants, cost accountants and company secretaries.
- 13. Safety and Security Services:** With increasing crime rates, the safety and security of any organisation is becoming increasingly important. This has created jobs for security guards, peons, clerks and watchmen.
- 14. Event Management:** This is mainly related to the social and cultural dimensions of society. The importance of event managers is growing in India at a rapid pace. This has helped in creating many job opportunities in this field.
- 15. Entertainment Entrepreneurs:** These days entrepreneurs also opt for business which is involved in entertaining others. The businesses like dance academy, music, singing, videogames parlour, photography are booming. This has created jobs for many designers, craftsman's, engineers, technicians and maintenance personnel.
- 16. Agriculture, Irrigation and Agro-Based Products:** With increasing finance, availability of better infrastructure and irrigation facilities, farmers are able to produce more and even able to sell their produce in international markets.
- 17. Small and Medium Business:** The government is taking a lot of initiative to support and nurture small and medium businesses in India. MSME or the Ministry of Micro, Small and Medium Enterprises has been set up to look after the development of rural and backward areas. It also helps in providing self-employment opportunities and industrialization, which leads to balanced regional development and better distribution of national income.
- 18. Education:** Education plays a very important role in the making of an entrepreneur. The level and type of education provides the skills to an individual. Also, an educated person can also become an entrepreneur either by becoming a tutor or opening his/her own teaching institute.
- 19. Water Storage and Pollution Control:** With increasing development and changing world environment, the Earth is becoming more and more warmer. Due to this, the water scarcity is increasing. Pollution is rising. This leads to new opportunities for entrepreneurs in the form of enterprises dealing in the field of water storage and pollution control.

3.3 BALANCED REGIONAL DEVELOPMENT

Balanced regional development means giving due care to the growth of each and every sector of the economy so that opportunities to earn a livelihood can



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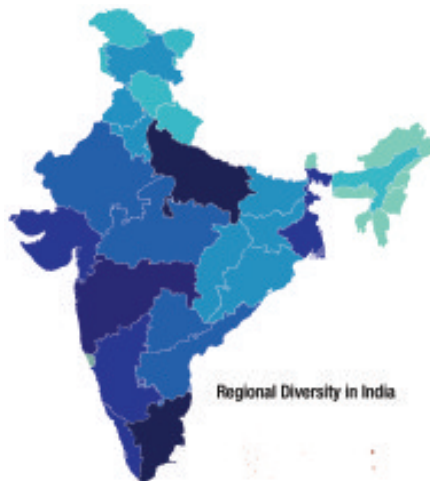
be created. Balanced regional development implies that each and every region/state of country registers equitable growth in terms of employment generation and business ventures. Lopsided regional development can give rise to mass migration from region of low development to high development.

Natural resources are highly scattered. India is rich in flora and fauna, minerals and different weather conditions. Some parts of the land are fertile and some are barren. This also leads to the development of few areas better than the development of other areas. Unbalanced distribution of natural resources leads to the accumulation of wealth in a few hands. For example, cities like Delhi, Mumbai, Chennai and, Kolkata are more developed than other cities.

3.3.1 CAUSES FOR REGIONAL DISPARITIES

Prominent factors that lead to disparities among different regions are:

- 1. Geographical Factors:** Some areas have abundance of natural resources while others lack in it. Different geographical areas are suitable for different types of businesses. This leads to disparities. For example, in the Northern part of India, there are Himalayas so agro-based industries generally operate there while at the South fishing industries are more operative due to presence of Sea.
- 2. Location preferences:** Some regions are preferred due to their locational advantages. Generally, regions with better infrastructure facilities are preferred when an enterprise is being set up.
- 3. Unequal Distribution of Population:** The quality and size of population in one region defines its worth and makes it unique.
- 4. Migration from rural to urban areas:** The migration of people from rural to urban areas increases the physical size of the urban areas, whether vertically or horizontally. This leads to disparities.
- 5. Seasonal Unemployment:** Industries like tourism and farming faces seasonal unemployment, which leads to regional disparities.
- 6. Unequal Distribution of Wealth:** This also leads to regional disparities as areas with richer people tend to develop faster than areas with poor population.





Notes

3.3.2 NEED FOR REGIONAL DEVELOPMENT

Balanced regional development does not mean development of all regions equally. Rather it means to fully utilise the region's potential in the most effective ways. That is important for a nation. Balanced regional development helps in the following ways:

1. Disparities of income and wealth get reduced
2. To accelerate the development of an economy
3. Removal of poverty
4. Increase in the standard of living
5. Employment opportunities even in backward areas
6. Optimum utilisation of natural resources
7. Helps in maintaining sanitation problems as it avoids over-crowding in some areas

Establishment of both small scale and large scale units contribute in balanced regional development. The development of small scale units in rural areas is easier and more effective than establishing large scale units. This is because small scale units need labour-intensive technologies rather than capital-intensive technologies. Small scale units also require less investment and infrastructure like water and power.

3.3.3 ROLE OF ENTREPRENEURS IN BALANCED REGIONAL DEVELOPMENT

The entrepreneur's contribution in balanced regional development is:

1. **Knowledge of Market Conditions:** Entrepreneurs search for the best market to set themselves up. They search for untapped markets, markets with various opportunities and favourable factors of production. This helps in the balanced regional development.
2. **Government Support System:** In India, the government provides ample opportunities to entrepreneurs for balanced regional development like allotment of land at concessional rates, basic infrastructure, finance, subsidies, exemption from taxes, tax holidays, supply of updated technologies, power, and ease of doing licensing policy.
3. **Optimum Use of Resources:** In a country like India, which possesses abundant natural resources, it becomes necessary to use them with high efficiency and in the best way. Entrepreneurs help in optimum utilisation of country's resources through their entrepreneurial skills. This leads to balanced regional development.



Notes

4. **Reformative Social Structure:** Entrepreneurs help bring modernity in traditional societies. Through their innovative ideas, they capture the need of the market and supply them with social needs like employment, health facilities and better sanitation. In today's scenario, many superstitions and misconceptions have been reduced through exposure to the presence of enterprises. Society is changing. This leads to balanced regional development.
5. **Improvement in Productivity:** New ideas and innovations have led entrepreneurs to produce more at lower costs. More productivity leads to balanced regional development and increase in nation's wealth.
6. **Multi Dimensional Development:** Entrepreneurs help in multi-dimensional development through their intelligence, far-sightedness, dedication, courage, knowledge of various new techniques, understanding the market, etc.
7. **Self-Sufficient Society:** Entrepreneurs help create a self-reliant and self-sufficient society by producing goods and services as per their requirements. This leads to balanced regional development.
8. **Removal of Regional Disparities:** The government involves entrepreneurs to remove or at least reduce the regional disparities. For this, the government provides various incentives and benefits to entrepreneurs in setting up their business in backward areas.



INTEXT QUESTIONS 3.4

Fill in the banks:

- i. Entrepreneurs help in use of resources.
- ii. Entrepreneurs create opportunities.
- iii. Employment helps in Balanced Development.
- iv. Entrepreneurs create forward and linkages.
- v. Entrepreneurs help in equal distribution of power.



WHAT YOU HAVE LEARNT

- Social Factors like family background, social status, race, regional influence, social mobility, etc influence entrepreneurship in India.
- Economic Factors like Government Economic Policy, Institutional Finance,



Industrial Estates, Availability of Raw Material, etc influence entrepreneurship in India.

- Factors like Production, Career Option, Distribution of Economic Power, Creating Competition, Innovation, etc make entrepreneurship important in socio-economic development.
- Entrepreneurs play a big role in socio-economic growth through Mobilisation of Capital, Generation of Employment, Forward and Backward Linkages, Balanced Regional Development, Equal distribution of Economic Power, Increase in Per Capita Income, Better Standard of Living, Import Substitution and Export Promotion, etc.
- The term women entrepreneurs is defined as a section of females who operate a business enterprise. Few promotional schemes for growth of women entrepreneurs are: Trade Related Entrepreneurship Assistance And Development Scheme for Women (TREAD), Micro and Small Enterprises Cluster Development Programme (MSE-CDP), Credit Guarantee Fund Scheme, Support for Entrepreneurial and Managerial Development and Exhibition For Women under Prohibition Package for Micro and Small Enterprises Approved by CCEA under Marketing Support, Rural and Women Entrepreneurship Development (RWED), etc.
- Few Government schemes for entrepreneurs are National Bank for Agriculture and Rural Development (NABARD), Rural Small Business Development Centre (RSBDC), National Small Industries Corporation (NSIC), Small Industries Development Bank of India (SIDBI), National Commission for Enterprises in the Unorganized Sector (NCEUS), etc.
- Some sources of new startup financing are Sweat Equity, Personal Financing, Personal Credit Lines, Friends and Family, Bank Loans, Peer-to-peer lending, Microloans, Purchase Order Financing, Factoring Accounts Receivables, Angel Investors, Crowd funding, Venture Capital, Corporate Partners, Mergers and Acquisitions and Initial Public Offering.
- Entrepreneurs create employment opportunities in Finance and Banking Services, Insurance Services, Consultancy Services, Agency Services, Transport services, Communication services, Safety and Security Services, etc.
- Regional Disparities occur due to Geographical Factors, Location preferences, Unequal Distribution of Population, Migration from rural to urban areas, Seasonal Unemployment, Unequal Distribution of Wealth, etc.
- Entrepreneurs create balanced regional development through Knowledge of Market Conditions, Government Support System, Optimum Use of Resources, Reformative Social Structure, Improvement in Productivity, Self-Sufficient Society, etc.



TERMINAL QUESTIONS

1. Explain all social factors related to entrepreneurship.
2. Explain all economic factors related to entrepreneurship.
3. Why are entrepreneurs important in socio-economic development?
4. How did entrepreneurs originate in India?
5. Elaborate the role of entrepreneurs in socio-economic development.
6. Explain the role of government in encouraging entrepreneurs.
7. Define women entrepreneurs. How does the government help women entrepreneurs?
8. List out various sources of finance for a new enterprise.
9. Why do regional disparities occur? What is the need for Balanced Regional Development?
10. What is balanced regional development? How do entrepreneurs contribute in balanced regional development?
11. How do entrepreneurs create employment opportunities?



ANSWERS TO INTEXT QUESTIONS

3.1

i) Economic Variable ii) Social Variable iii) Economic Variable iv) Social Variable v) Economic Variable vi) Social Variable

3.2

i) True ii) False iii) True iv) True v) False

3.3

i) Agriculture, ii) Small, iii) Women, iv) Industries, v) Entrepreneurship

3.4

i) Optimum ii) Employment iii) Regional iv) Backward v) Economic

DO AND LEARN

Make a list of ten entrepreneurs in India who employ more than 10,000 workers. Write three sentences on how each has contributed in India's Development.

ENTREPRENEURSHIP



Notes

CONCEPT MAP

