

# Participant Handbook

Sector  
**Handicrafts and Carpet**

Sub-Sector  
**Bamboo Handicrafts**

Occupation  
**Bamboo Basket Maker**

Reference ID: HCS/Q 8704, Version 1.0  
**NSQF Level 3**



**Bamboo Basket Maker**

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**Shri Narendra Modi**  
Prime Minister of India

“

Skilling is building a better India.  
If we have to move India towards  
development then Skill Development  
should be our mission.

”



## Certificate

**COMPLIANCE TO  
QUALIFICATION PACK – NATIONAL OCCUPATIONAL  
STANDARDS**

is hereby issued by the

**HANDICRAFTS AND CARPET SECTOR SKILL COUNCIL**

for

**SKILLING CONTENT : PARTICIPANT HANDBOOK**

Complying to National Occupational Standards of

Job Role/ Qualification Pack: **"Bamboo Basket Maker"** QP No. **"HCS/Q 8704, NSQF Level 3"**

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Authorised Signatory  
( Handicrafts and Carpet Sector Skill Council)

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The preparation of this manual would not have been possible without the support of the Handicrafts and Carpet Industry. The Industry feedback has been extremely encouraging from inception to conclusion & it is with their inputs that we have tried to bridge the skill gaps existing today in the Industry.

This participant manual is dedicated to all the aspiring youth who desire to achieve special skills which would be a lifelong asset for their future endeavours and help them make a bright career in the Handicrafts and Carpet Sector.

## About this Book

This Participant Handbook is designed to enable training for the Bamboo Basket Maker Qualification Pack (QP) with Ref. ID HCS/Q 8704. There are 7 National Occupational Standards (NOS) under this qualification pack. Each National Occupational (NOS) is covered across 8 Units in this book.

Key Learning Objectives for the every NOS mark the beginning of the Unit for that NOS. In Table of Contents, you will find the module names with their corresponding NOS code. The symbols used in this book are described below.

## Symbols Used



Key Learning Outcomes



Steps



Time



Tips



Notes



Unit Objectives



Exercise

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# 1. Introduction

Unit 1.1 - Bamboo Handicraft sector in India

Unit 1.2 - Bamboo Basket Making in India

Unit 1.3 - Job role of a Bamboo Basket Maker



## Key Learning Outcomes



**At the end of this module, you will be able to:**

1. Discuss the Bamboo handicraft sector in India, and its sub-sectors.
2. Define the artwork that comes under bamboo handicraft.
3. Identify the states that are suitable for bamboo handicraft work.
4. Identify the products that are made by bamboo.
5. Describe the work area of Bamboo Basket Maker.
6. Identify the opportunities for Bamboo Basket Maker.

## Unit 1.1: Bamboo Handicraft Sector in India

### Unit Objectives



At the end of this unit, you will be able to:

1. Discuss the Bamboo handicraft sector in India, and its sub-sectors
2. Define the artwork that comes under bamboo handicraft.
3. Identify the states that are suitable for bamboo handicraft work.

### 1.1.1 Introduction to Bamboo

Bamboo is a type of plant that neither has flowers nor any fruit. It grows in the form of hollow sticks as shown in Figure 1.1. 1. It is a plant from the family of grasses.



Figure 1.1. 1 Bamboo Plants

Bamboo species are found in cold mountains to hot tropical regions. They occur across East Asia, from Sakhalin through to Northern Australia, and in west to India Himalayas. They also occur in sub-Saharan Africa. In America, mid-Atlantic states south to Argentina and Chile. Continental Europe is not known to have any native species of bamboo.

## 1.1.2 Bamboo in India

India has the second largest stock of bamboo resources after China. These two countries together have more than half the total bamboo resources globally. There are 136 species of bamboos in India, out of which 58 species of bamboo belonging to 10 genera are distributed in the northeastern states alone and represent about 66% of the growing stock of bamboo in the country. It has a plethora of essential uses due to which it is often known by terms such as “bamboo culture”, “poor man’s timber”, “green gold” and “bamboo friend of the people”. Major bamboo production states in India are North Eastern States; refer to Figure 1.1. 2.



Figure 1.1. 2 North Eastern States

In India bamboos occur on 9.57 million hectares by conservative estimate, which constitutes about 12.8% of the total area under forests (Bahadur and Verma 1980). Out of the 22 types of bamboos in India, 19 are local and three rare. India produces about 4.6 million tonnes of bamboo per year; of which about 1.9 million tonnes is used by the pulp industries. The annual yield of bamboo per hectare varies between 0.2 and 0.4 tonnes with an average of 0.33 tonnes per hectare, depending upon the intensity of stocking and biotic interferences. The economic impact of the agroforestry-based bamboo system may influence general economic development considerably. On average, 500 air-dried culms weigh two tonne and one tonne of dry bamboo costs Rs 1000 (auction rate) .

## 1.1.3 Bamboo Handicraft in India

There are mainly three categories in which bamboo handicraft is flourishing in India; Bamboo Baskets, Bamboo Mat, and Bamboo Crafts, see Figure 1.1. 3 .



Bamboo Baskets



Bamboo Mat



Bamboo Craft

Figure 1.1. 3Bamboo Handicraft Products

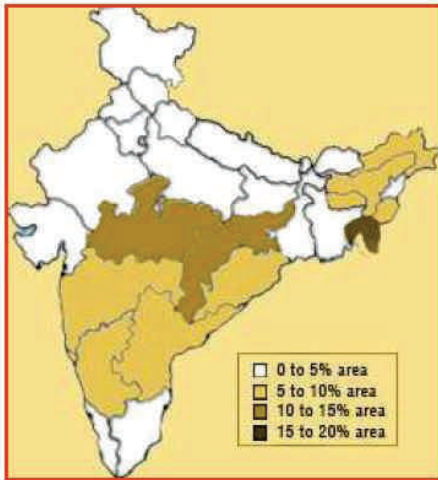
The Handicrafts of Bamboo is one of the oldest crafts known to man. It is universally practiced at various regions throughout India. Generally the products of bamboo are of two types:

1. Normal articles required for day to day use and of medium quality, that are more suited to local requirements;
2. Another type is articles of finer quality, both decorative and functional, to meet the requirements and tastes of more sophisticated markets. Items like baskets, Chalani, Crossbows, Kula, Khorahi , Dukula or Tukuri, Dala Dukula or Tali , Doon or Kathi, Bamboo Mats etc.

Some of the Indian states are famous for creating beautiful bamboo items:

- Mugs for rice beer
- Hukkas
- Musical instruments
- Floor mats

- Fishing devices
- Handles.



No.	State/Region	Area %	Growing Stock %
1	North East	28.0	66
2	Madhya Pradesh	20.3	12
3	Maharashtra	9.9	5
4	Orissa	8.7	7
5	Andhra Pradesh	7.4	2
6	Karnataka	5.5	3
7	Others	20.2	5

Figure 1.1. 4 Bamboo Industry in India

**The following states have a tradition of bamboo handicrafts:**

- Assam
- Tripura
- Manipur
- West Bengal
- Arunachal Pradesh
- Jharkhand
- Chhattisgarh
- Orissa
- Kerala
- Karnataka
- Tamil Nadu

### Tips



**Where can we get the bamboo at low price?**

Think about this. Where do you find the maximum production of bamboo in India? If you said North Eastern States of India or Seven-sister states of India then you are right.

Notes



A large rectangular area with a red border containing ten horizontal lines for writing notes.

## Unit 1.2: Basket Making in India

### Unit Objectives



At the end of this unit, you will be able to:

1. Discuss the bamboo basket production in India
2. Discuss the type of bamboos used for producing bamboo baskets.
3. Identify the common type of bamboo tree found in India

### 1.2.1 Basket Making in India

The art of basket weaving is as old as making of a pottery. The nomadic food gathering cultures have also prepared baskets by using reeds in the past. Later, different materials and cultures developed a different type of basketry for home use and ritual purposes. They developed different styles based on their traditions and techniques.

Baskets are made of twigs, bamboo, cane and the wild monsoon grass. They are often covered with golden grass or the golden outer skin of the rice plant.



Figure 1.2. 1 Different type of basket

Punjab is famous for its dense spiral baskets. Sarkanda is a wild grass that grows in swamps and is used for the basic baskets which is stitched together with the use of the date-palm leaf. Dyed date-palm leaves are worked in patterns like the geometric patterns of the phulkar.



*Figure 1.2. 2Basket Made in Punjab*

The baskets of Kashmir are well known for their designs. The twigs of the willow tree are used to make different type of baskets to be used in households, sold to tourists as picnic baskets, and large presentation hampers. The best products made are however used locally. Small pliable twigs of willows are dyed with colorful dyes. Tassels worked with colored grass are suspended from the edges to make the finished object, a beautiful piece of craftsmanship and a present fit for a bride. A colored foil paper is pasted on the outer face of the clay bowl and an intricate lace pattern of the twigs, which allows the shining foil to be seen through, is created.



*Figure 1.2. 3 Willow Basket of Kashmir*

Uttar Pradesh has a tradition of making baskets out of a monsoon grass called moonj. Allahabad and the other nearby villages are famous for these kind of baskets.



*Figure 1.2. 4 Basket Made in Uttar Pradesh*

North Bihar has a special tradition of basketry. The coiled baskets are made with the local rough monsoon grass, which is covered with a golden colored sikki grass, dyed locally in different colors.



Figure 1.2. 5 Basket making in Bihar

Besides baskets, ladies of the world create several toys, birds and human figures out of identical staple. per native traditions, these baskets square measure bestowed to the bride at the time of wedding. in all probability poor peasants of the world, want to imitate the zamindars, made landowners, WHO gave fabulous dowries to their daughters within the variety of elephants and horses, got some satisfaction out of this practice. The peasant ladies fondly created these forms within the grass, seeking to compensate their daughters. these days these ladies, with the encouragement given by the handicrafts board, have developed this kind still more, by creating exquisite sculptural forms supported the Geeta Govinda, recreating scenes of avatar engaged smitten play with gopis.

In the Terai space of province, the semi-tribal community of Tharus carries on a practice of basket creating that is kind of distinct from that of the Brahmins of Mithila in north province. These baskets have a bolder kind and square measure adorned with conventionalized human and animal figures. Special baskets adorned with tassels created out of shells square measure created for presentation to the brides. A bride uses these baskets to hold lunch to her husband whereas he's employed within the fields. The shell tassels tinkle within the breeze, saying her arrival, in order that the elders of the family move to a different space.

Mysore district produces an oversized amount of cane. The tradition for basket-making here is thus supported the employment of cane. The north-eastern region of Asian nation, that contains of state, Manipur, Nagaland, Mizoram, Meghalaya, Arunachal Pradesh and Tripura has the best example of cane and bamboo work. after all one may say that their lives rely upon this material. They even designed their homes out of bamboo and cane. The bamboo creates the fundamental structure and therefore the cane is employed for lashing it along. Bamboos and cane are accustomed create bridges. Even elements of the garments worn by a number of the social group folks square measure created out of bamboo cane. there's a split cane belt of the Apa Tani with a tall tail hanging behind; there are the finely spilt bamboo woven ankle joint supports and therefore the intricately woven cane hats worn by the Apa Tanis, Daflas, Idu Mushmis and Gallongs that square measure structured to hold the ornamental horns and long feathers that square measure used for rituals and special ceremonies. till a few of decades past, the Konyak ladies wore a skirt and carried woven bamboo rain shades.

All over the area fine quality bamboo baskets are made which are put to various uses. The finest bamboo products are the fish traps, which are exquisitely woven and have a complicated but functional structure. Whole bamboos are also used for making containers as the solid knots or nodes of the bamboo make it natural tubular containers. These are used to carry water, store liquids like rice beer, chang, store precious pieces of textiles and also to make the ceremonial drinking cups, which are carved with figures of warriors carrying human heads.

Konyak and Phom Poker work on bamboo is of very fine quality and is found only on personal objects such as tobacco tubes, combs, ear plugs or the sword and the shuttles used for weaving. Strongboxes, as well as rounded baskets with lids and steel hinges and edged with metal are prepared here and given as part of dowry to the bride.

Tamil Nadu is famous for the Chettinad baskets. They have intricate patterns made with the help of date-palm leaves. These patterns are as fine as embroidery and are the specialty of the Chettiar community of the area.

The bamboo baskets of Bengal are used for a number of ceremonial purposes. Kulas, which are winnowing baskets, are not only used for winnowing; but a special variety is made and painted with auspicious symbols and is used in the marriage ceremony.

Experts also prepare pitaras (oval boxes), Jhampis (oblong caskets), phul saji (flower baskets) and chhalnis (sieves).

### 1.2.2 Type of Bamboo Used for Basketry

There are different types of bamboo species found in different parts of India. One of the best qualities of bamboo is *Ochlandra Travancorica reedi* or simply reeds which is a rare species of bamboo found abundantly in the forests of Kerala. Bamboo baskets woven from reeds is very popular in the state and so is bambooply, the resin bonded bamboo basket, which are a good substitute for wood/plywood based applications. Since the plant propagates rapidly and the collection method is by select felling, the ecological balance is not disturbed even if reeds are cut in large numbers. There is one simple rule to select bamboo for basket weaving, it should be as much straight as possible to a larger length. If there are joints in the bamboo at shorter distances then it is not good for basket weaving.



Figure 1.2. 6 Basket made by Reed Bamboo

Here is a list of bamboo types that are easily available in India and can be used for mat weaving:

Rupai baansh (*Dendrocalamus longispathus*)

Mritinga baansh (*Bambusa tuluda*)

Muli baansh (*Melocanna bambusoides*)

Bom baansh (*Neohuizeaua dallooa*)

Kailyai baansh (*Oxytenanthere Nigrociliata*)

## Notes



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## Unit 1.3: Job Role of Bamboo Basket Maker

### Unit Objectives



At the end of this unit, you will be able to:

1. Describe the work area of Bamboo Basket Maker.
2. Identify the opportunities for Bamboo Basket Maker

### 1.3.1 Job of Bamboo Basket Maker

A Bamboo Basket Maker is the one who prepares the bamboo slivers from bamboo split and makes the basket of desired shape & size by interlacing the slivers. A Bamboo Basket Maker should have good eyesight, hand-eye coordination and vision (including near vision, distance vision, color vision, peripheral vision, depth perception and ability to change focus).



Figure 1.3. 1Bamboo Basket Maker

If Bamboo Basket Maker is planning to sell his items, then he should know about marketing and negotiation techniques to sell his baskets. He should have a fair idea of cost of his product in market and the efforts he has spent to make the basket.

### 1.3.2 Opportunities for Bamboo Basket Maker

There are great opportunities of Bamboo Basket Maker in India as well as in foreign countries like China, Japan, USA, and many other countries. A Bamboo Basket Maker has following benefits:

- Exclusive woven baskets have good domestic and export markets
- Versatility in changing designs and texture with minimum investment
- Possibility of more value addition in very small cost

A Bamboo Basket Maker also gets job opportunities apart from easy entrepreneurship like, he can be:

- Bamboo Basket Maker for both local demand and foreign demand industries.
- Pattern designer in Bamboo Basketry Industries.

### Exercise



1. Which state/region of India has maximum of stock of bamboo?

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2. Write down the type of bamboos in India that can be used for creating bamboo mats.

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3. Which state is the second most bamboo producing state?

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4. What is the job of a Bamboo Basket Maker?

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## 2. Preparing Bamboo Silver

Unit 2.1 – Making Silver from Bamboo Splits

Unit 2.2 – Bamboo Silver Management



## Key Learning Outcomes



**At the end of this module, you will be able to:**

1. Describe the process of extracting bamboo silver from the bamboo splits.
2. Identify various tools used in making bamboo silver.
3. Describe the process of sorting and drying bamboo silver.
4. Describe the procedure of stocking bamboo silver.
5. Identify the common mistakes in handling bamboo silver.

## Unit 2.1: Making Silver from Bamboo Split

### Unit Objectives

At the end of this unit, you will be able to:

1. Understanding various parts of bamboo
2. Know the tools used to prepare bamboo silver.
3. Make bamboo silver from bamboo split.

### 2.1.1 Tools Used for Making Bamboo Silver

Various tools that are used to separate bamboo silver from bamboo are given next.

#### Hammer and Chisel

Hammer is used to apply force at concentrated location. Hammer increase the impact to a large extent.



Figure 2.1. 1Hammer

Chisel is used to cut through the bamboo walls.



Figure 2.1. 2Chisel

## Hand Saw

Hand Saw is used to cut the bamboo into smaller pieces.



Figure 2.1. 3Hand Saw

## Power Saw

You can use the power saw in place of hand saw if you have requirement to cut larger stock. The power saw is run by electricity so it saves the human efforts.



Figure 2.1. 4Power Saw

## Bamboo Splitter

Bamboo Splitter is used to cut bamboo into multiple splits.



Figure 2.1. 5Bamboo Splitter

## Bamboo Hatchet

The Bamboo Hatchet is used to cut the branches of bamboo or divide the bamboo.



Figure 2.1. 6Bamboo Hatchet

## Bamboo Knives

Bamboo Knives are used to perform various works like shaving bamboo, cutting culms of bamboo and so on.



Figure 2.1. 7Bamboo Knife

### 2.1.2 Making Bamboo Silver from Bamboo Split



You can find the bamboo silver in the markets of desired shape and size but if you want to create bamboo silver by yourself then it is also a very easy task. There are seven steps in preparing bamboo for basketry which are explained by the images given next.



**Step 1: Scrap off the green skin of culm**



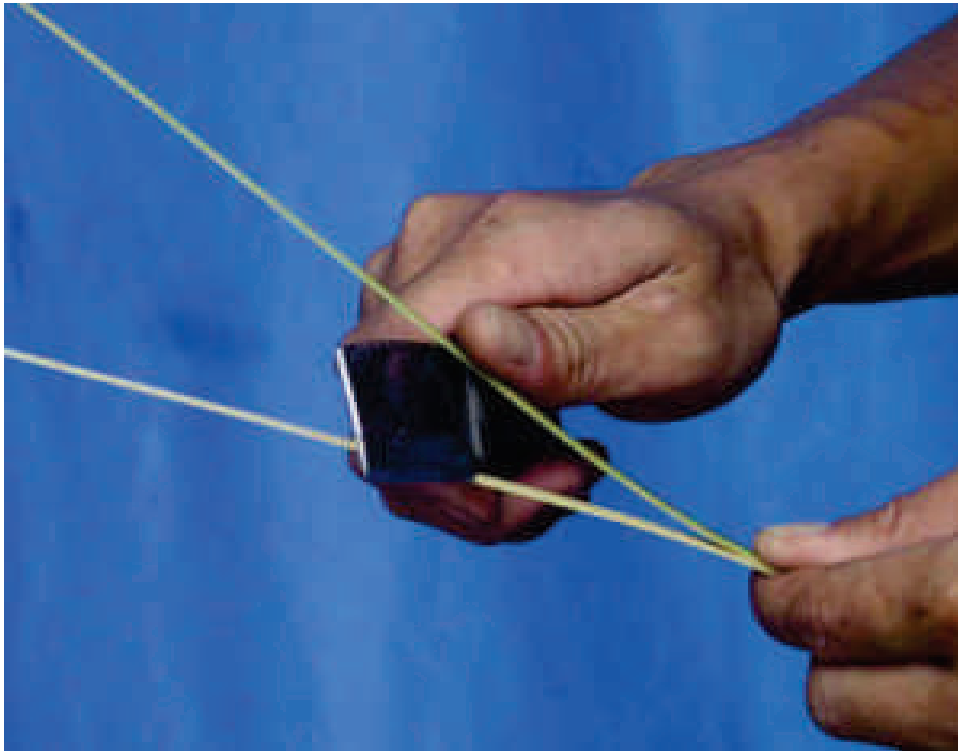
**Step 2: Flatten the edges of culm**



**Step 3: Divide the culm into silvers of equal width**



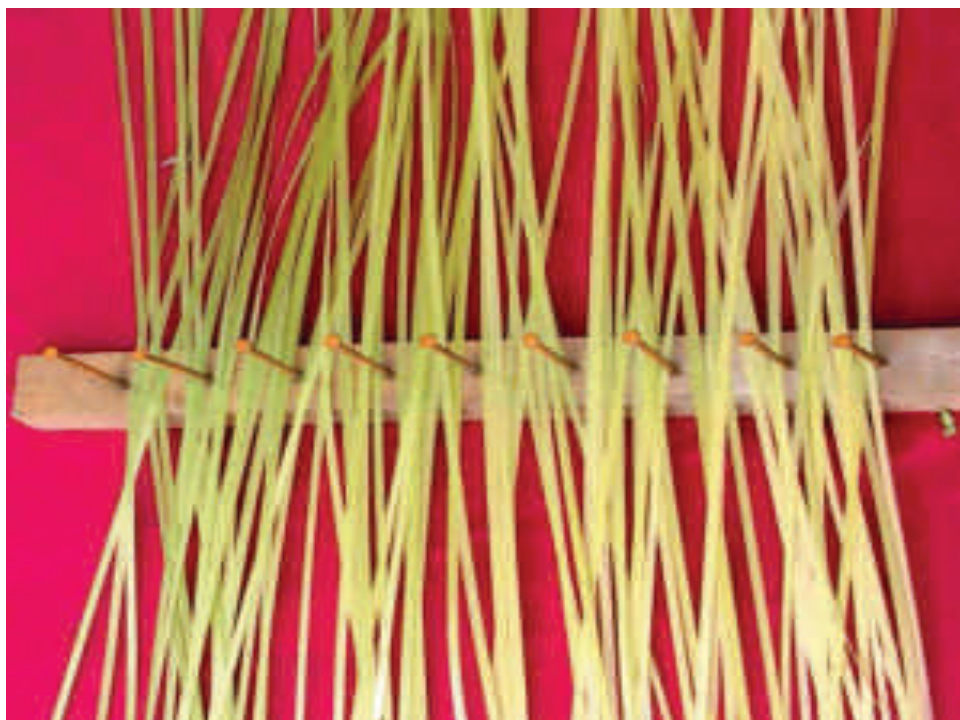
**Step 4: Separate the silvers**



**Step 5: Cut Silvers into fine layers**



**Step 6: Separate the layers into fine strips**



**Step 7 : Classify and group the sliver by color**

## Unit 2.2: Bamboo Silver Management

### Unit Objectives



At the end of this unit, you will be able to:

1. Understand the process of sorting and drying bamboo silver.
2. Understand the procedure of stocking bamboo silver.
3. Know the common mistakes in handling bamboo silver.

### 2.2.1 Sorting and Drying Bamboo Silver



#### Drying Bamboo Silver

Bamboo Silvers are dried in following ways:

1. Place the bamboo silvers in open air under sun to make them dry naturally. This process takes a lot of time depending on the moisture in bamboo strips.



Figure 2.2. 1Bamboo Silver in open air under the Sun

2. Place the bamboo silvers on a rack and dry the bamboo silver using fire under it at appropriate distance. This procedure takes relatively lesser time than open air procedure.



Figure 2.2. 2Drying Bamboo Silver using fire

3. Combine the bamboo silver in the form of common lot and feed it to the dryer machine. This procedure takes relatively lesser time than fire method.



Figure 2.2. 3Drying Bamboo Silver using dryer machine

Note that the drying of bamboo silver should be done very carefully so that all the bamboo silvers are dry before processing. The moisture content should be left 10% in the bamboo silver.

## Sorting Bamboo Silver

Sorting of bamboo silver is done on various parameters like, shape of silver, type of silver, color of silver, length of silver, width of silver and so on. Place the bamboo silver of same properties in same rack in your workshop.



3. Why it is important to dry bamboo silver prior to bamboo basket making?

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4. What are the benefits of sorting bamboo silvers and on what basis should they be sorted?

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5. Discuss the benefit of using bamboo splitter.

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6. What is the difference between bamboo hatchet and bamboo knife?

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## 3. Making Bamboo Basket

Unit 3.1 – Making Bamboo Basket



## Key Learning Outcomes



**At the end of this module, you will be able to:**

1. Know the process of weaving baskets.
2. Know the material used in weaving baskets.
3. Understand the important parameters required for bamboo basket making.
4. Understand the tools and procedures of trimming, rolling and inspection of bamboo baskets.

## Unit 3.1: Making Bamboo Baskets

### Unit Objectives



At the end of this unit, you will be able to:

1. Know the process of weaving baskets.
2. Know the material used in weaving baskets.
3. Understand the important parameters required for bamboo basket making.
4. Understand the tools and procedures of trimming, rolling and inspection of bamboo baskets.

### 3.1.1 Making Bamboo Basket

#### Terminology

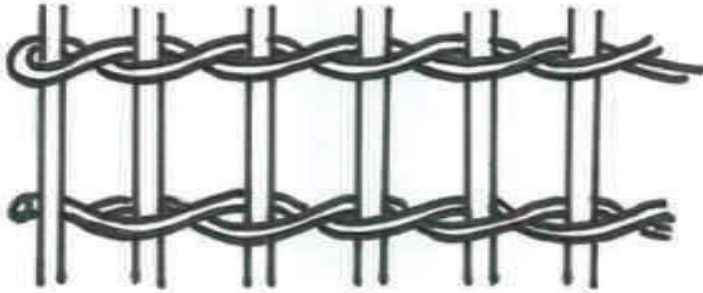
Due to the influence of many cultures, availability of materials, techniques of construction and creativity of the basket maker, a wide variety of basket styles have emerged. Most authorities have agreed that there are three basic weaves from which there are endless variations and styles.

1. Coiled – a group of needles, strands, or rods is stitched together in a spiraling round or oval form with a thin flexible material such as raffia or synthetic sinew.



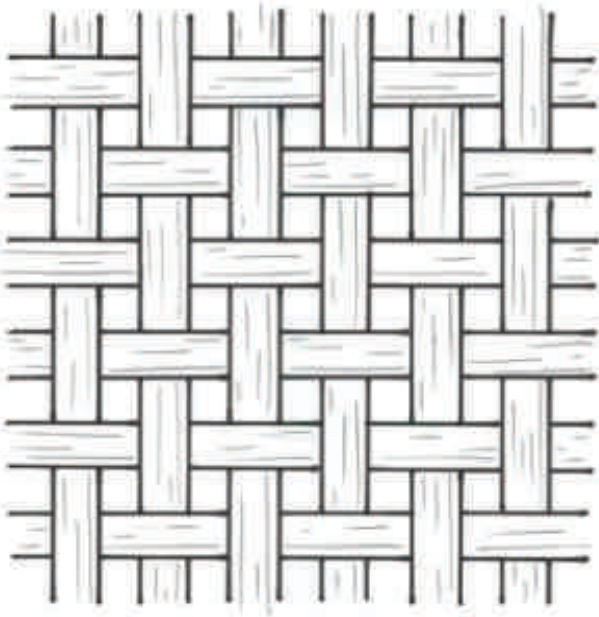
Figure 3.1. 1 Coiled Weaving

2. Twining – may be the earliest type of construction. Spokes or rods form the upright of the basket and two or more flexible fibers (weavers) are twisted around the uprights. There are many patterns to weave.



*Figure 3.1. 2Twining*

3. Woven and/or plaited – made from splints or weavers, which form the major component in making the woven basket. The spokes or stakes form the frame or shape of the basket.



*Figure 3.1. 3Shape of Woven Basket*

## Parts of Basket

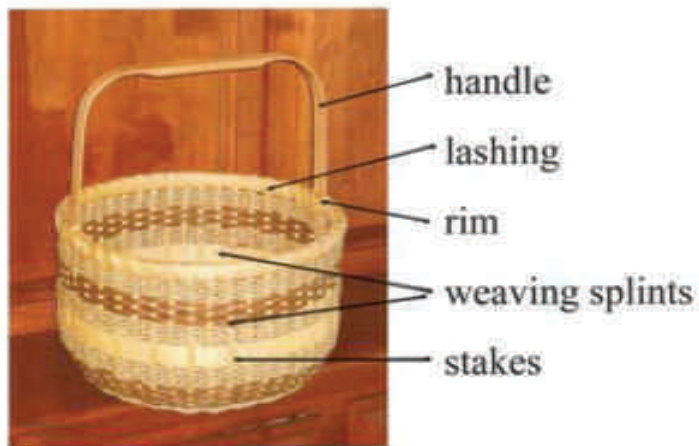


Figure 3.1. 4Parts of Basket

### 3.1.2 Procedure of Basket Making



**Make the base of the basket.** You'll need to put out five bamboo silver parallel to 1 another, with regarding  $\frac{3}{8}$ ths of an area between them. Weave a sixth silver sheer through the opposite five. Bring the sixth silver over the primary silver, below the second, over the third, below the fourth and over the fifth reed. Weave four a lot of bamboo silvers during this manner, ensuring that they're parallel to the sixth silver.

- Ensure that the squares formed by the base weaving are no bigger than  $\frac{3}{8}$  inch (.9 cm).

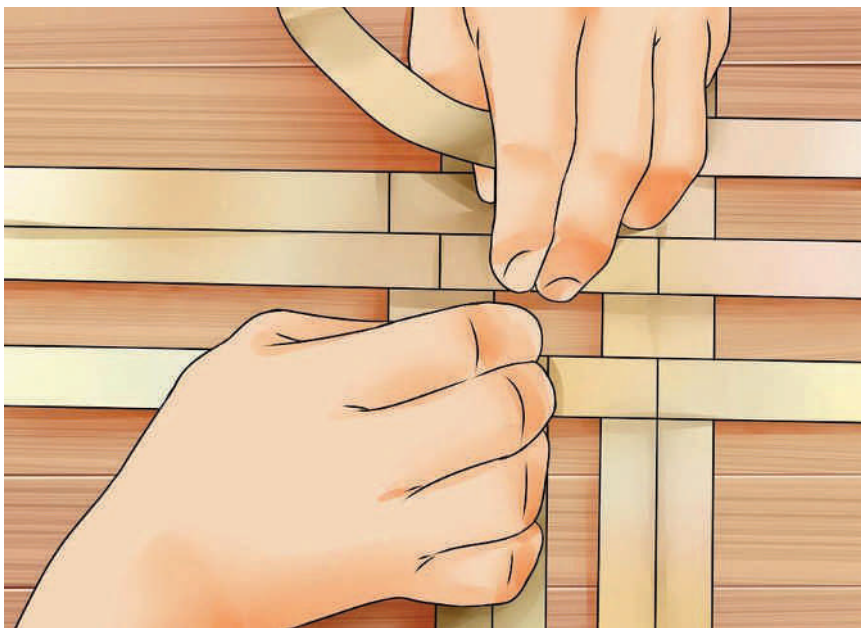


Figure 3.1. 5Forming Squares for base weaving

**Bend the bamboo silver.** Bend the bamboo silver that stick out from the sq. base into associate degree upwards position. These bent silvers are a unit known as spokes. Bending them can create it easier to weave and these spokes can act because the supports for the basket.



Figure 3.1. 6 Bending Bamboo Silvers

**Split a center spoke.** Split one finish of either the third or eighth spoke, beginning wherever it comes out from below the last spoke to cross it. you'll currently have eleven spokes. you will be swing the weaver into the split.

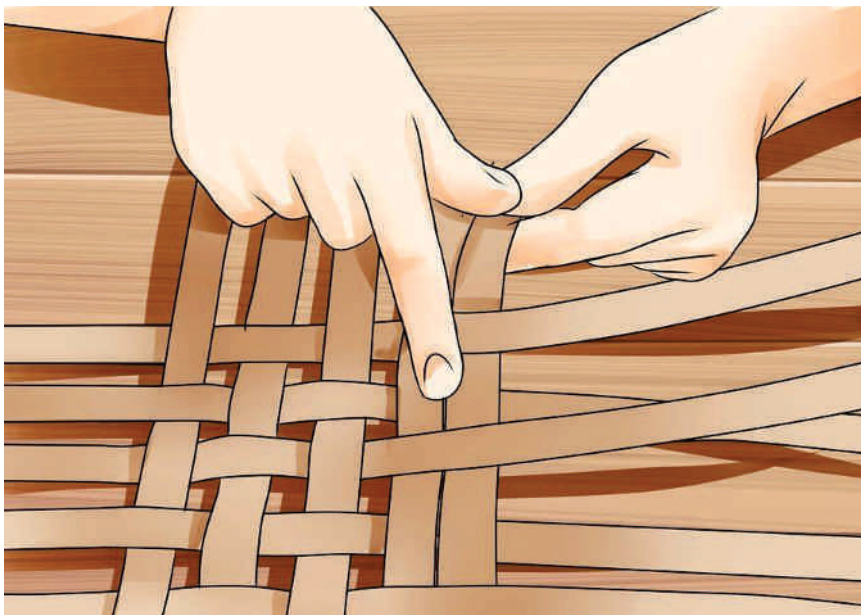


Figure 3.1. 7 Splitting center spoke of bamboo basket base

**Weave the basket.** Put the tapered finish (the smaller end) of a weaver silver into the split spoke and hold it in situ with a holdfast. Keep the weaver silver close to the bottom of the basket and weave, by going over one spoke and beneath succeeding.

- If you are going for a sq. form, hold the bottom corners in conjunction with clothespins. this may facilitate maintain the form of the bottom.
- Continue to connect and weave new bamboo silvers through the spokes for three or four rows, reckoning on the specified height of the basket. every new silver ought to be stacked higher than the silver plain-woven before it.
- Do your best to create the weave cosy and tight, however not too tight otherwise you will screw up the bottom of the basket. You, also, wish to create certain th at the weave is not too loose.

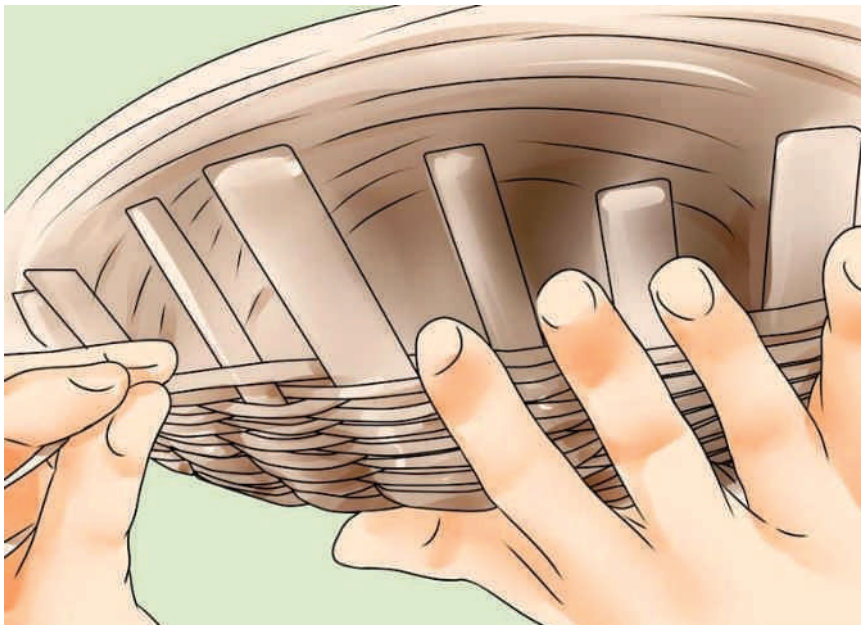


Figure 3.1. 8 Weaving the basket

**Foot the base.** This means closing those sq. holes that are still within the base. beginning within the left corner of your basket, take the corner spoke and tug it gently. Tug a lot of firmly on the second spoke. You would like to tug quite firmly on the center spoke because of this may produce Associate in Nursing arch within the bottom of the basket. Move to the fourth spoke and tug gently once more.

- Straighten your spokes and repeat on all four sides of the basket, till the holes within the base are closed.



Figure 3.1. 9 Closing the base holes

**Continue weaving.** Keep attaching and weaving new reeds through the spokes. ensure that you just do not pull too exhausting on the corners, because of that may create your spokes bend inward and you will lose your basket's form.

- You conjointly don't desire your corners to be too loose, which might happen if you are not keeping your spokes upright and parallel whereas you weave.
- Stop weaving once you have reached your required height.

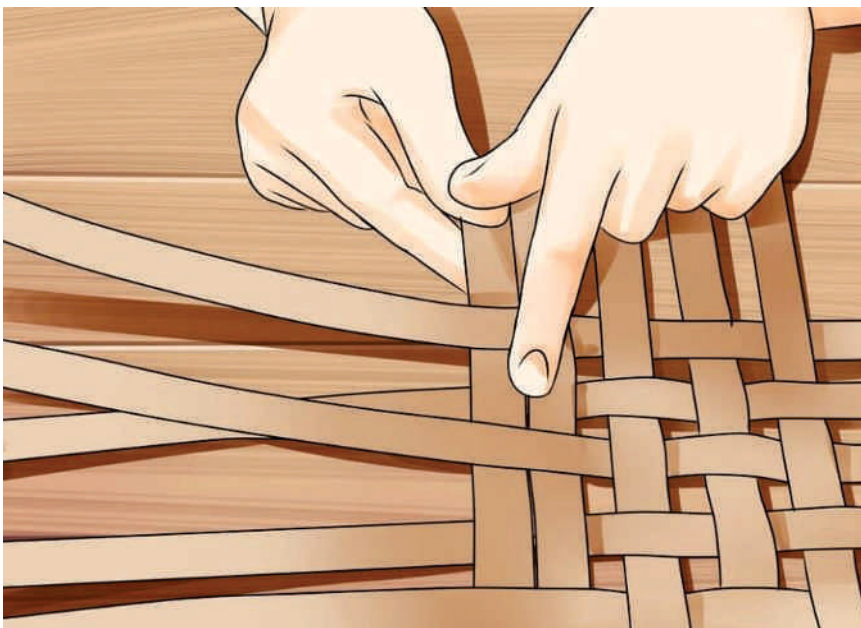
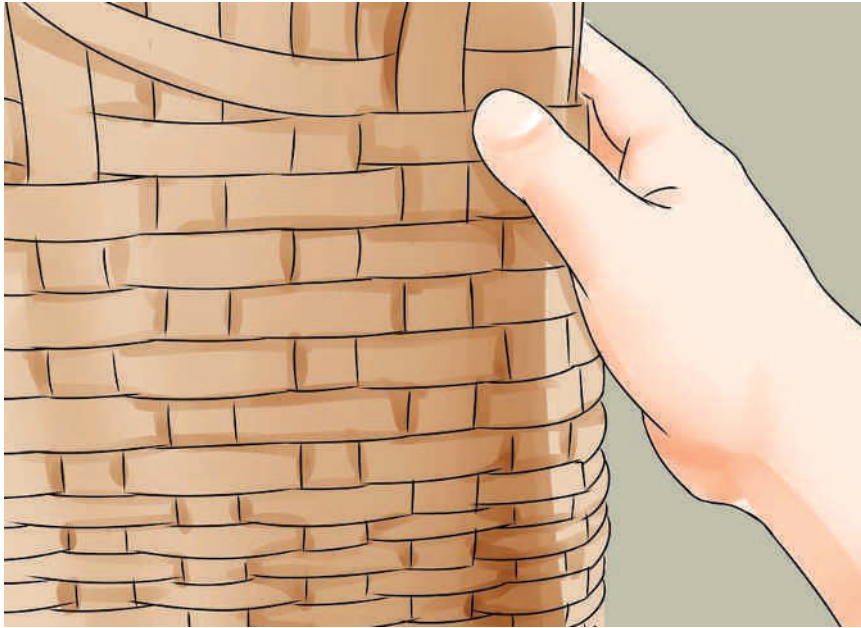


Figure 3.1. 10 Weaving upto the height required

**Pack the base.** Push or pull the plain-woven rows down towards the bottom as you weave. make sure that there's no area between the bottom and the rows. begin pressing or actuation from the bottom and move up to the newer reeds as you go.

- A properly packed basket ought to have a nicely arched base, straight, parallel spokes, properly spaced corners, and tight weaver rows.



*Figure 3.1. 11 Setting the woven silvers by pressing and pulling*

**Finish the top of the basket.** Stop weaving your last bamboo silver once you have got woven four spokes past the split spoke. Taper the silver with scissors, moving from the fourth spoke to the tip of the silver. Weave till the complete final silver has been woven into the spokes.

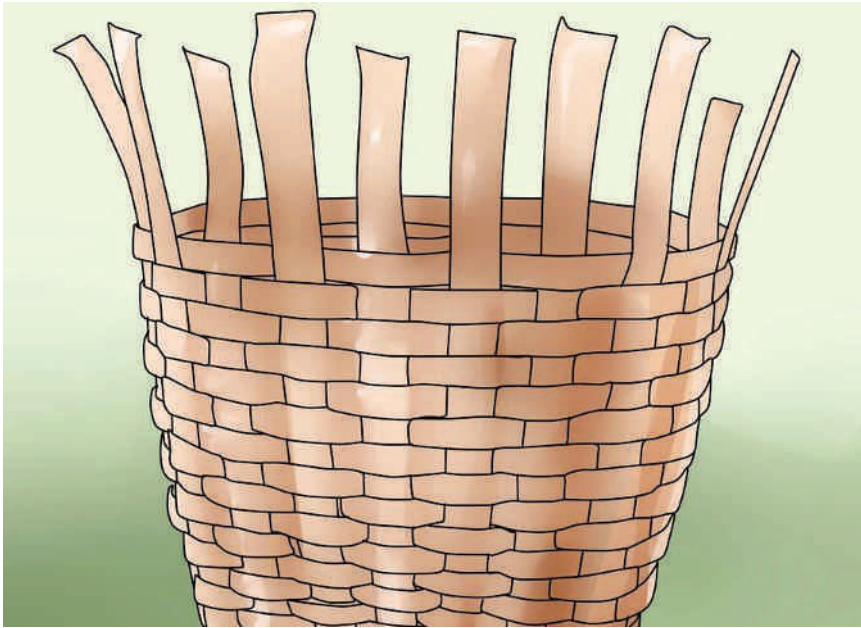


Figure 3.1. 12 Finishing the top of basket

**Trim the basket.** Cut the spokes with scissors. The spokes ought to be 1/2 to two inches (1.3 to five cm) on top of the last plain-woven silver. Fold the spokes towards the within of the basket over the highest row of silver. Insert the top of every spoke into the third row from the highest. make sure that every spoke lies flat against the within of the basket.



Figure 3.1. 13 Trimming the basket

**Make the rim.** You'll wrap a bamboo silver round the prime row of the basket and pin it to the basket with a fixing. Now, anchor the new silver by weaving its bottom finish into the highest few rows within the basket. This silver is named the working person.

- Bring the lacer up and over the silver pinned to the basket and insert it through the front of the basket into the woven rows. Now pull the lacer inside the basket.
- Continue wrapping the lacer around the pinned silver, circling the circumference of the basket.
- Glue the end of the lacer inside the basket.

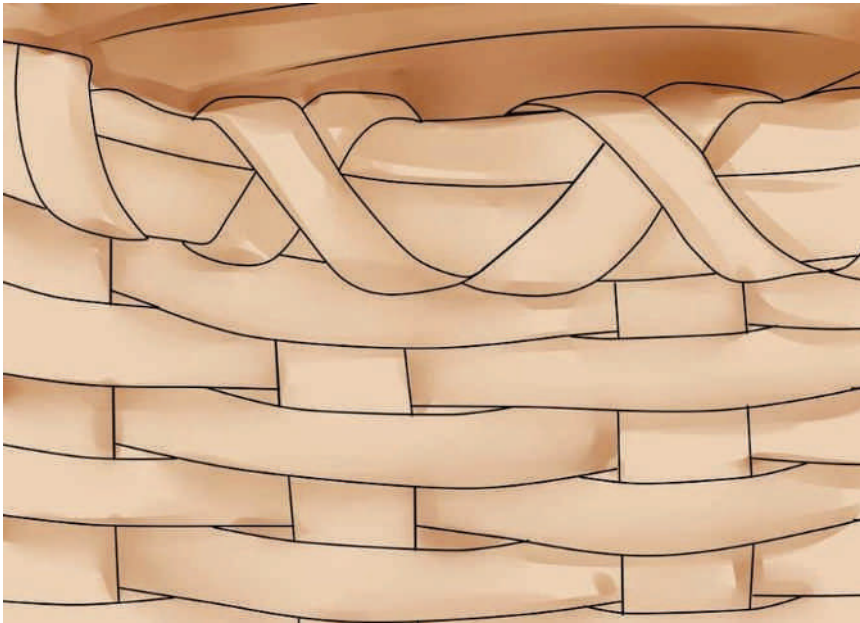


Figure 3.1. 14 Making Rim for basket

### 3.1.2 Basic Weave Structures

The manner within which teams of warp yarns are unit raised by the harness to allow the insertion of the filling yarn determines the pattern of the weave, and in massive live the type of cloth created. Weave patterns will produce varied degrees of sturdiness in materials, adding to their quality and additionally to their look.

There are a unit 3 basic weaves. they're taffeta weave, twill and weave. All different weaves area unit a variation or a mix of those weaves. fabric and Rib weave area unit 2 variations of taffeta weave. within the same manner twill may have range of variations, e.g., warp visaged twill, thread visaged twill, even twill, uneven twill, pointed twill, herring bone twill, gabardine, corkscrew then on.

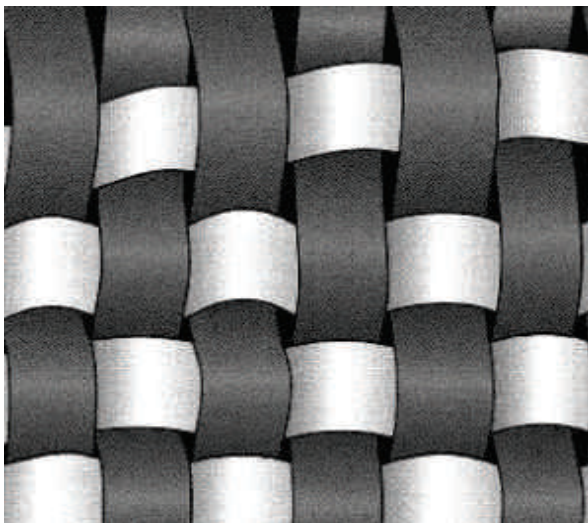
Graph paper (or pointed paper) is employed to point out the weaves or the order within which the yarns interlace in a very cloth. it's utilized by textile designers to portray their styles or to analyse cloth weaves. every vertical row of squares represents a warp yarn and every horizontal row of squares represents a filling yarn. A warp yarn crossover a filling typically shown by marking within the sq. known as a 'raiser'. A blank sq. over the warp known as 'sinker'.

The weave diagram does not show the number of yarns per inch between warp and filling. The yarn size and type are also not indicated. The completed design shows the interlacing from the face side of the cloth. Most weaves are analysed from the face side. You can use these different types of weaves while making baskets

**Plain weave:** A plain weave is a weave where each filling passes alternately over and under each warp in a square pattern. The interlacing is opposite in neighboring cells. The repeat is over two ends and two picks.

**Properties of Plain weave:**

1. Both sides are reversible until fabric is painted or printed from right side.
2. Fabrics have high abrasion resistance.
3. No yarn slippage.
4. There is no distinct design unless yarns have contrasting colors or thickness.
5. Easily produced; maximum yardage; inexpensive. Medium to dull lusture.
6. Adaptable for printing and other finishing process.
7. More durable. No floats. Medium drapability to very good drapability.
8. In old notation method, denoted by 'P'. Examples: Batiste, Cheese cloth, Cretonne, Percalle, voile.



*Figure 3.1. 15 Plain Weave*

**The two main variations of plain weave are:**

**Basket weave:** Two or more yarns are taken as one set and are interlaced in plain weave pattern. Such weave creates interesting textures, but are not very stable.

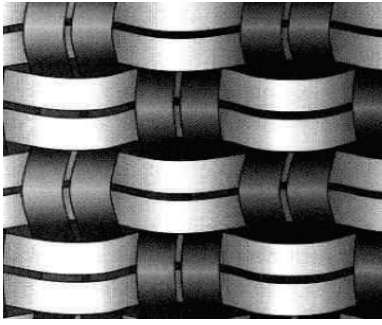


Figure 3.1. 16 Basket Weave

**Rib Weave:** A rib effect is produced by using several yarns as one or a thick yarn in either warp or weft direction which create ridge like effect.

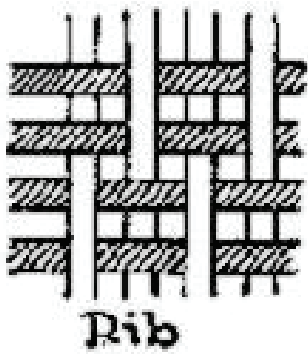


Figure 3.1. 17 Rib Weave

**Twill weave:** A weave characterized by diagonal lines on the face of the fabric. The weft or warp yarns interlace with more than one warp yarn but never more than 4 warp yarns. On each successive line weft moves the design one step to the right or the left forming the diagonal. Whatever the direction of the diagonal on the face of the fabric is, the direction is opposite on reverse. The diagonal can vary from a low  $14^\circ$  angle called reclining twill to a  $75^\circ$  angle called step twill. The most common is  $45^\circ$  and is regular or medium twill, steeper the twill stronger the fabric is likely to be. A 2 x 1 twill weave will be one where warp will go over 2 warp and under 1 weft. Suppose you have 4/2 weave, then it means that you will have  $4 + 2 = 6$  harnesses, (i.e) the repeat will have 6 boxes horizontally and 6 boxes vertically.

**Properties of Twill weave:**

1. Twill weave is one of the strongest weave.
2. It has fairly good drape.
3. More tightly woven.
4. A twill weave does not get dirt easily but once it gets dirt it becomes really difficult to clean them.
5. It has good wrinkle resistance.
6. Finer yarns with high twist are used in construction of twill weaves.

7. Denim is uneven warp faced twill weave fabrics. Wefts are in white and warps are in blue so denim is blue on one side and white from the other side.

8. Other variations of twill weave include: Pointed twill, Herring bone, Gabardine, Corkscrew twill and so on.

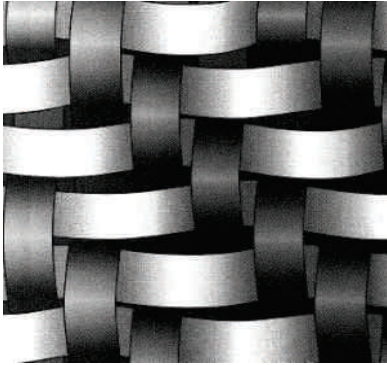


Figure 3.1. 18 Twill Weave

### Notes



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### Exercise



1. Write a note on the basic weave types used for basket making.

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4. Write a note on parts of bamboo baskets?

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5. Why do we always start weaving basket from base?

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6. Why do we perform trimming while making basket?

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7. Write down the steps of making rim of basket.

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8. Write a short note on plain weaves.

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9. Write a short note on twill weaves.

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# 4. Finishing and Storage

Unit 4.1 – Finishing and Storage



## Key Learning Outcomes



**At the end of this module, you will be able to:**

1. Describe the process of finishing bamboo basket.
2. Identify the tools and techniques required for bamboo basket finish.
3. Identify the procedure to safe storage of antique bamboo baskets.
4. Cut the extra edges neatly to give the fine finished look.
5. Analyze and apply glue to fix the edges.
6. Handle the bamboo basket properly to avoid any breakage.
7. Dispose the waste materials in the approved manner.

## Unit 4.1: Finishing and Storage

### Unit Objectives



At the end of this unit, you will be able to:

1. Describe the process of finishing bamboo basket.
2. Identify the tools and techniques required for bamboo basket finish.
3. Describe the procedure to safe storage of antique bamboo baskets.
4. Cut the extra edges neatly to give the fine finished look.
5. Analyze and apply glue to fix the edges.

### 4.1.1 Finishing and Preservation



Whether one collects antique or contemporary baskets or makes his or her own baskets, they should be cared for so they will last. A basket will last indefinitely if treated properly; even if it is used for its intended purpose. An antique basket is identified by the patina, so it should be carefully preserved. Consider the following:

1. If the basket material is unfinished, use a gentle vacuum cleaner; one-inch paint brush, feather duster or cloth to remove dust and dirt. When dusting, be aware of any mildew, cracking of fibers or paints, change in color, or damage by insects or rodents who love to eat plant fiber. If insect damage is evident, a few mothballs near – not touching – may help.



Figure 4.1. 1 Vacuum Cleaner

2. Unfinished wood baskets should not have water applied directly, as this can cause staining. Wood always enjoys humidity, so if the basket is in a dry environment such as a heated house, one may mist it with warm water to evenly moisten the inside and outside of the basket. Avoid excessive water. Baskets may be put in a shower room to add humidity.



Figure 4.1. 2 Sprayer

3. Any finished surfaces of baskets can be gently cleaned with a wood cleaner product.



Figure 4.1. 3 Wood Furnisher and polish

4. Reed or other grass baskets can be cleaned with water or gentle vacuum.
5. If a basket is damaged or badly soiled, consider what effect repair will have on the value. Unless it is done professionally, the value of the basket may be lost.
6. Handle old baskets gently. Handles and rims are particularly vulnerable and should be treated so. Never pick up an unfamiliar old basket by its handle or one side. Use hands, placing them on each side of the basket and lifting it carefully.
7. Shellac and varnishes applied to old baskets will completely destroy the value and make them brittle.



Figure 4.1. 4 Shellac / Varnish

8. Linseed oil will imitate the effects of age by darkening and adding a pleasing sheen to a basket in the short term, but over time it will attract and retain dirt until the surface is black. The use of linseed oil is largely irreversible.
9. Some add mineral oil to willow baskets.
10. Exposing baskets to direct sunlight will bleach and dry out materials. Dry baskets can become brittle and fragile.

### 4.1.2 Storage of Bamboo Baskets



Bamboo baskets should be stored properly for long life and good sale. Sale of handicraft products depends directly on their look and feel. Here are a few tips for storing bamboo baskets.

1. Place the finished baskets in cool and dry place.
2. Cover the baskets with polythene covers so that they do not get dirty.
3. Apply right quality of polish on the baskets before placing them in store.
4. If the baskets are fragile then keep distance between the two units while placing them in store.
5. Get some containers from the market to place the items safely.
6. It's best to handle your baskets with clean hands; free of lotion, oil or grease of any kind. Body oils can damage the baskets as can high humidity, by causing stains, mold and mildew. Also pick up baskets by supporting the bottom, especially if it has any contents inside and wear latex or cotton gloves when you handle them.
7. If baskets are to be stored for long time be sure the storage site is free of insects and rodents. Be sure the baskets are professionally packed in bubble wrap and Styrofoam peanuts and double box fragile baskets. Be sure no heavy items are placed on top of stored baskets.

### 4.1.3 Packing and Shipping Baskets



*Figure 4.1. 5 Packaging of Bamboo Basket for shipping*

First, make sure the boxes and wrapping materials are clean and free of rodents or insects. Double boxing of the basket is the best and safest way to pack a basket. Make sure basket is completely dry and if stained, the stain is dry and fumes free. As an added protection against loss during shipping, always include the name, address and phone number of the basket maker or owner and the recipient on a 3 x 5 card.

Place the card inside the basket and another card at the top of the packing materials before sealing each box to guarantee correct delivery.

Type address information on a packing label or print the information legibly in block letters, and attach to outside top of the box. It's a good idea to pack baskets in boxes within another box for best stability and protection.

Begin by carefully wrapping the basket in several layers of archival tissue paper and bubble wrap, placed inside a plastic bag.

Then place the wrapped basket in the center of a new cardboard shipping box, allowing at least four inches in every direction to place Styrofoam peanuts (pre-packed in individual plastic bags), newspaper or other packing materials.

Place this box in a second box that is at least four inches larger in each direction, and fill again with packing materials.

To assure ease of shipping, make sure there are no other writings, advertising or bar codes on the box, other than your shipping label, and that it is legible. Do NOT use a liquor box with writing on the outside, as the Post Office will reject it immediately.

**Notes**



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**Exercise**



1. Write down some tips on preservation and handling of bamboo baskets.

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2. What are the things to be noted for long term storage of bamboo baskets?

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3. Discuss the procedure of packing and shipping good quality bamboo baskets for export?

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4. What are the materials used in packing bamboo baskets?

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5. What is the effect of linseed oil on bamboo baskets?

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6. What type of baskets can be cleaned by water? Can we clean unfinished baskets by using water?

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# 5. Quality Management

Unit 5.1 – Quality Check and Rectification



## Key Learning Outcomes



**At the end of this module, you will be able to:**

1. Describe the importance factors to be checked in the bamboo basket products.
2. Perform various tasks to rectify common faults in manufacturing bamboo baskets.
3. Carry out quality checks at specified intervals according to instructions
4. Apply the allowed tolerances
5. Identify faults and take appropriate action for rectification
6. Maintain the required productivity and quality levels

## Unit 5.1: Quality Check and Rectification

### Unit Objectives



At the end of this unit, you will be able to:

1. Understand the important factors to be checked in the bamboo basket products.
2. Understand the steps for raw material check.
3. Perform various tasks to rectify common faults in manufacturing bamboo baskets.
4. Report and replace identified faulty materials and component parts which do not meet specification
5. Identify modifiable defects and rework on them
6. Carry out work safely and at a rate which maintains work flow

### 5.1.1 Raw Material Quality Check



1. Make sure the bamboos are of good quality by performing bending test and strength test.



Figure 5.1 1 Bending Test of Bamboo

2. Check whether the bamboos are of desired type or not.
3. Check if the bamboos are dry or not.
4. Make sure the surface of bamboo is smooth.



Figure 5.1 2Checking surface of bamboo

5. Check the color of paint as per the specifications



Figure 5.1 3Checking paint color on bamboo basket

6. Check the quality of paint and primer.
7. Check whether the strips made from bamboo are of required size or not.
8. Check the moisture content of bamboo strips (silver).
9. Check if the bamboo strip surface is smooth or not.



Figure 5.1 4 Checking smoothness of bamboo strips

## 5.1.2 Bamboo Artwork Quality



Figure 5.1 5 An artwork of bamboo

1. Check the sharp edges of the artwork and make them soft.
2. Check the dimensions of the artwork as per the specification.
3. Check the shape of artwork and make sure it looks as per the requirement.
4. Make sure the surface of the artwork is smooth and free from burrs.
5. Apply the allowed tolerances to the artwork.
6. Make sure the appropriate method is used to make the artwork.
7. Make sure the painting is done evenly on the artwork
8. Make sure the paint is done in two coats after applying primer.

### 5.1.3 Fault Identification and rectification

1. Perform the quality checks on the artwork as per the schedule.
2. Identify the repairable faulty artwork and perform necessary steps to make it correct.
3. Check for non-repairable faulty artwork and put them in scrap.
4. Check the faulty components in the artwork and replace them as per the work instructions.
5. Check the faulty paint and re-paint it after rubbing and primer application.

### Exercise



1. Write down the steps for quality check of bamboo raw material.

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2. Write down the steps for Bamboo Artwork Quality.

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3. Write down steps for bamboo artwork fault identification and rectification .

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# 6. Work Area Management

Unit 6.1 – Work Area Management



## Key Learning Outcomes



**At the end of this module, you will be able to:**

1. Handle materials and tools safely and correctly
2. Use materials to minimize waste
3. Maintain a clean and hazard free working area
4. Maintain the tools
5. Carry out maintenance and/or cleaning within one's responsibility
6. Dispose of waste safely in the designated location
7. Store cleaning equipment safely after use
8. Carry out cleaning according to schedules and limits of responsibility

## Unit 6.1: Work Area Management

### Unit Objectives



**At the end of this unit, you will be able to:**

1. Describe the importance of managing work area properly.
2. Describe the benefits of work area management.
3. Describe how to build a good housekeeping plan
4. Identify the elements of housekeeping
5. Handle materials and tools safely and correctly
6. Use materials to minimize waste
7. Maintain a clean and hazard free working area
8. Maintain the tools
9. Carry out maintenance and/or cleaning within one's responsibility
10. Dispose of waste safely in the designated location
11. Store cleaning equipment safely after use
12. Carry out cleaning according to schedules and limits of responsibility

### 6.1.1 Reasons to Manage Workplace

A clean workplace means more than just having a sparkling, fresh building. A clean workplace also ensures the safety and health of employees and visitors. In 2012 alone, nearly 3 million nonfatal workplace injuries and illnesses were reported by private industry employers. Workplace injuries can be prevented by taking action to ensure a clean, safe work environment.

Here are six reasons why a clean workplace also means a safe workplace:

#### 1. **Clean, dry floors to prevent slips and falls.**

Maintaining clean, dry floors is essential for the prevention of slips and falls in the workplace. Different categories of floor cleaners serve different purposes. For example, alkaline cleaners are good for cleaning restaurant floors while acidic cleaners remove rust, scale, and oxides from floors. However, some products may contain chemicals that can be detrimental to your flooring, so be sure to talk with a cleaning professional about what is best for your facility. In addition, keep your floors dry by using absorbent materials, such as floor mats, in functional locations to remove moisture and soil from the bottom of shoes.



Figure 6.1 1 Using Mop on floor

**2. Disinfectants prevent the spread of germs and illness, including the flu.**

Germs can easily spread throughout a workplace, particularly during flu season—but disinfecting surfaces and objects with EPA-registered, hospital-grade disinfectants can stop germs in their tracks.



Figure 6.1 2 Applying Disinfectants on work area

**3. Proper air filtration lowers employee exposure to hazardous substances.**

You may not see them, however dusts associated vapors are venturous substances that may produce an unsafe atmosphere for workers. Building ventilation is one necessary step you should think about for reducing transmission mechanism of metabolic process infections and maintaining the health and productivity of staff. Frequently exchange HVAC system filters to prevents them from turning into saturated, that could lead on to potential microbe growth and odour considerations.

Vacuum cleaners fitted with HEPA filters can also capture fine particles. Maintaining humidness around thirty to fifty % through the employment of a dehumidifier is additionally necessary in eliminating air pollutants and promoting clean air within the geographical point.



*Figure 6.1 3 Air Filtration*

#### **4. Clean light fixtures improve lighting efficiency.**

Dirty lighting fixtures will scale back essential light-weight levels, creating it troublesome and unsafe for workers to complete their daily tasks. Clean lighting fixtures considerably improve lighting potency within the work. Well-lit stairways and aisles also are vital in preventing accidents and maintaining a secure work atmosphere.



*Figure 6.1 4 Cleaning Light bulbs*

#### **5. Green cleaning products are safer for both your employees and the environment.**

Not all cleaning products are the same, and some are held to a higher standard than others. Products with third-party certifications, such as Green Seal or GREENGUARD, must meet specific

standards and guidelines, which ensures they're safer for both people and the environment. Also make sure you maintain and review Material Safety Data Sheets (MSDS) for proper handling and storage of the products used in your facility.



#### 6. Proper disposal of waste and recyclable materials keeps work areas clutter-free.

Allowing trash to gather not solely produces litter, however it conjointly presents a parcel for pests that cause a threat to your work surroundings. Putting “no-touch” wastebaskets in key locations throughout your facility ensures materials square measure disposed of and reduces the unfold of germs. Use materials victimization clearly tagged waste receptacles can jointly make a lot of property surroundings.

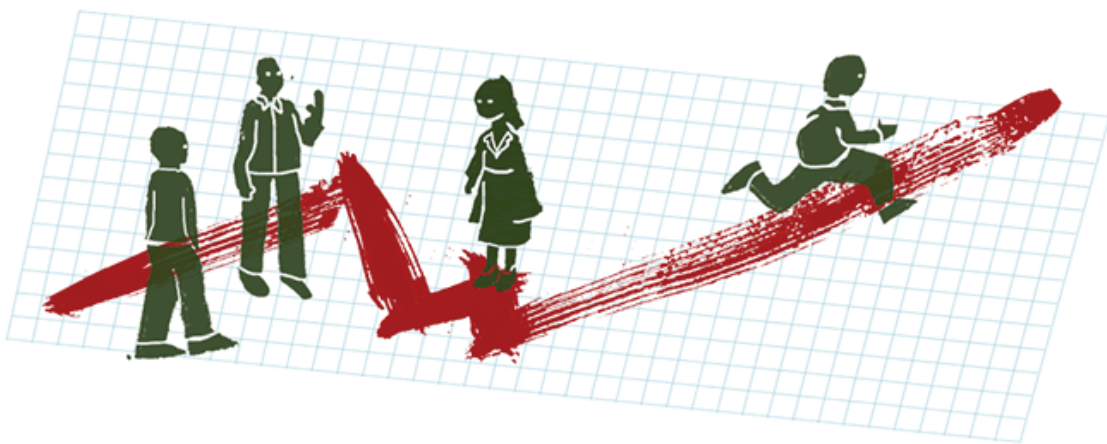


### 6.1.2 Benefits of Managing Workplace Properly

Effective geographical point management results in:

- reduced handling to ease the flow of materials
- fewer tripping and slippy accidents in clutter-free and spill-free work areas
- decreased hearth hazards
- lower employee exposures to risky substances (e.g. dusts, vapours)
- better management of tools and materials, together with inventory and provides

- more economical instrumentality clean-up and maintenance
- better sanitary conditions resulting in improved health
- more effective use of area
- reduced property injury by rising preventive maintenance
- less janitorial work
- improved morale
- improved productivity (tools and materials are simple to find)



### 6.1.3 Planning Good Housekeeping program

A good housekeeping program plans and manages the orderly storage and movement of materials from purpose of entry to exit. It includes a fabric flow commit to guarantee smallest handling. The set up conjointly ensures that employment areas don't seem to be used as storage areas by having employees move materials to and from work areas. A part of the set up might embrace finance in further bins and a lot of frequent disposal.



The costs of this investment could be offset by the elimination of repeated handling of the same material and more effective use of the workers' time. Often, ineffective or too little storage designing leads to materials being handled and hold on in venturesome ways. Knowing the set-up layout and therefore the movement of materials throughout the geographical point will facilitate plan work procedures.

Worker training is an essential part of any good housekeeping program. Workers need to know how to work safely with the products they use. They also need to know how to protect other workers such as by posting signs (e.g., "Wet - Slippery Floor") and reporting any unusual conditions.

Housekeeping request is "kept up" not "accomplished." Cleaning and association must be done routinely, not exactly toward the finish of the move. Coordinating housekeeping into employments can help guarantee this is finished. A decent housekeeping program recognizes and relegates obligations regarding the accompanying:

- clean up amid the move
- day-to-day tidy up
- waste transfer
- removal of unused materials
- inspection to guarantee tidy up is finished

Keep in mind off the beaten path places, for example, racks, storm cellars, sheds, and engine compartments that would some way or another be ignored. The precise course of action of operations, devices, gear and supplies is a vital piece of a decent housekeeping program.

The final addition to any housekeeping program is inspection. It is the only way to check for deficiencies in the program so that changes can be made.

## 6.1.4 Elements of House Keeping

### Dust and Dirt Removal

In a few employments, fenced in areas and fumes ventilation frameworks may neglect to gather tidy, soil and chips enough. Vacuum cleaners are appropriate for expelling light tidy and earth.

Modern models have extraordinary fittings for cleaning dividers, roofs, edges, hardware, and other difficult to-achieve places where tidy and earth may amass.



*Figure 6.1 5 Performing Housekeeping*

Unique reason vacuums are helpful for evacuating dangerous substances. For instance, vacuum cleaners fitted with HEPA (high effectiveness particulate air) channels might be utilized to catch fine particles of asbestos or fibre glass.

Hosing (wetting) floors or utilizing clearing mixes before clearing decreases the measure of airborne clean. The tidy and grime that gather in places like racks, channelling, conductors, light installations, reflectors, windows, pantries and lockers may require manual cleaning.

Compacted air ought not be utilized for evacuating dust, earth or chips from hardware or work surfaces.

## Employee Facilities

Worker offices should be sufficient, spotless and all around kept up. Lockers are vital for putting away representatives' close to home effects. Washroom offices require cleaning once or more each move. They additionally need a decent supply of cleanser, towels in addition to disinfectants, if necessary.

If laborers are utilizing perilous materials, worker offices ought to give unique precautionary measures, for example, showers, washing offices and change rooms. A few offices may require two locker rooms with showers between. Utilizing such twofold locker rooms enables specialists to shower off work environment contaminants and keeps them from sullying their "road garments" by keeping their work garments isolated from the apparel that they wear home.



*Figure 6.1 6 Protection clothes for workshop*

Smoking, consumption of alcohol or eating at the work territory got to be restricted wherever toxic materials are being used. The consumption zone should be independent from the work region and got to be cleansed at every shift.

## Surfaces

**Floors:** Poor floor conditions are a leading cause of accidents. Cleaning up spilled oil and other liquids at once is important. Allowing chips, shavings and dust accumulated can also cause accidents. Trapping chips, shavings and dust before they reach the floor or cleaning them up regularly can prevent their accumulation. Areas that cannot be cleaned continuously, such as entrance ways, should have anti-slip flooring. Keeping floors in good order also means replacing any worn, ripped, or damaged flooring that poses a tripping hazard.

**Walls:** Light-coloured walls reflect light while dirty or dark-coloured walls absorb light. Contrasting colours warn of physical hazards and mark obstructions such as pillars. Paint can highlight railings, guards and other safety equipment, but should never be used as a substitute for guarding. The program should outline the regulations and standards for colours.

## Maintain Light Fixtures

Dirty light fixtures reduce essential light levels. Clean light fixtures can improve lighting efficiency significantly.

## Aisles and Stairways

Paths must be sufficient to suit individuals and vehicles serenely and securely. Walkway space considers the development of individuals, items and materials. Cautioning signs and mirrors can enhance locate lines in dazzle corners. Orchestrating passageways legitimately urges individuals to utilize them with the goal that they don't take alternate routes through risky territories.

Keeping paths and stairways clear is vital. They ought not be utilized for brief "flood" or "bottleneck" stockpiling. Stairways and walkways likewise require sufficient lighting.

## Spill Control

The best way of spills management is to prevent them before they happen. Frequently cleanup and maintaining machines and instrumentality is a way. Another is to use drip pans and guards wherever attainable spills may occur. Once spills do occur, it's necessary to wash them up straightaway.

Absorbent materials are helpful for wiping up greasy, oily or different liquid spills. Used absorbents should be disposed of properly and safely.

## Tools and Equipment

Tool housework is extremely necessary, whether within the tool space, on the rack, within the yard, or on the bench. Tools need appropriate fixtures with marked locations to supply orderly arrangement, each within the tool space and close to the work bench. Returning them promptly when use reduces the possibility of being misplaced or lost. staff ought to often examine, clean and repair all tools and take any broken or worn tools out of service.



Figure 6.1 7 Placing tools in Toolbox

## Maintenance

The maintenance of buildings and instrumentation could also be the foremost vital part of fine housekeeping. Maintenance involves keeping buildings, instrumentation and machinery in safe, economical operating order and in sensible repair. This includes maintaining healthful facilities and often painting and improvement walls. Broken windows, broken doors, defective plumbing and broken floor surfaces will create a geographic point look neglected; these conditions will cause accidents and influence work practices. So, it's vital to interchange or fix broken or broken things as quickly as potential. a decent maintenance program provides for the scrutiny, maintenance, repairs and repair of tools, equipment, machines and processes.

## Waste Disposal

The regular assortment, grading and sorting of scrap contribute to sensible work practices. It conjointly makes it attainable to separate materials which will be recycled from those getting to waste disposal facilities.

Allowing material to make au fait the ground wastes time and energy since beyond regular time is needed for cleanup it up. putting scrap containers close to wherever the waste is created encourages orderly waste disposal and makes assortment easier. All waste receptacles ought to be clearly tagged (e.g., useful glass, plastic, rubbish, etc.).

## Storage

Great association of put away materials is basic for conquering material stockpiling issues whether on a brief or changeless premise. There will likewise be less strain wounds if the measure of dealing with is decreased, particularly if less manual materials movement is required. The area of the stockpiles ought not meddle with work but rather they should in any case be promptly accessible when required. Put away materials ought to permit no less than one meter (or around three feet) of clear space under sprinkler heads.

Stacking containers and drums on a firm establishment and cross tying them where important, diminishes the possibility of their development. Put away materials ought not block walkways, stairs, exits, fire gear, crisis eyewash wellsprings, crisis showers, or medical aid stations. All stockpiling ranges ought to be plainly checked.



Figure 6.1 8 Cabinet for dangerous items

Flammable, combustible, toxic and other hazardous materials should be stored in approved containers in designated areas that are appropriate for the different hazards that they pose. Storage of materials should meet all requirements specified in the fire codes and the regulations of environmental and occupational health and safety agencies in your jurisdiction.

**Notes** 

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## Exercise



1. Discuss some important reasons to manage workplace properly.

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2. What are the benefits of managing workplace?

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3. What are the factors for planning good housekeeping program?

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4. Discuss the main elements of house-keeping?

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## 7. Health and Safety

Unit 7.1 – Safety, Health, and Hygiene

Unit 7.2 – First Aid



## Key Learning Outcomes



**At the end of this module, you will be able to:**

1. State some common reasons of accidents at site .
2. State common accidents and prevention techniques
3. State ways to stay healthy and hygienic (personal hygiene)
4. First-Aid for emergency

## Unit 7.1: Safety, Health, and Hygiene

### Unit Objectives

At the end of this unit, you will be able to:

1. State some common reasons of accidents at site .
2. State common accidents and prevention techniques
3. State ways to stay healthy and hygienic (personal hygiene)

### 7.1.1 General Safety Rules:

#### Work intelligently.

- Substitute safer materials when possible.
- Choose water-based products over solvent-based products.
- Choose products that do not create dusts and mists.
- Never hold brushes or tools in your mouth, tip brushes with your lips, etc.
- Never eat, drink, or smoke in studios.
- Store tools properly; keep them in good condition.
- Read the labels on your materials. You cannot tell the toxicity of materials by the absence or presence of a particular smell.
- Never use materials in unintended ways. For example, don't use standard paint for skin-painting.

#### Keep studio space neat and orderly.

- Keep floors clean and free of slippery spots.
- Keep extension cords, hoses and other tripping hazards off the floor when unused; keep traffic ways clear.
- Minimize the area in which hazardous substances are used.
- Keep art studios separate from living areas and clean yourself before entering living areas.

## Ensure appropriate ventilation.

- The mouth, nose, and skin can absorb hazardous materials. Ensure ventilation provides fresh air activity to decrease exposures to dusts, fumes, gases, mists, and vapours. Adequate ventilation means that clean air is flowing toward the artist and contaminated air is flowing away. Blowing air around with a fan without a source of clean air is not adequate ventilation, and can increase exposures to harmful substances.
- Prevent the accumulation of flammable vapours or spray mists to limit fire hazards with proper ventilation.

## Have proper protective gear and cleaning supplies available.

- Wear special work clothes and keep separate from other clothing, even during clothes washing.
- Keep cleaning supplies accessible.
- Clean up spills immediately, even small spills, and dispose of waste chemical and clean-up materials properly.
- Contain flammable spills with activated charcoal, diatomaceous earth, or deodorant-free cat litter.
- In the event of an accidental exposure call the National Poison Control Centre Hotline or the number for the nearest certified Poison Control Centre.

## Wash hands and other exposed body parts after working, and before eating or using the bathroom.

- Avoid using toluene, turpentine, kerosene, or other solvents to clean your skin.
- Use soap and water or baby oil or a skin cleanser.
- Wash under fingernails. Keep nails trim and do not bite nails.

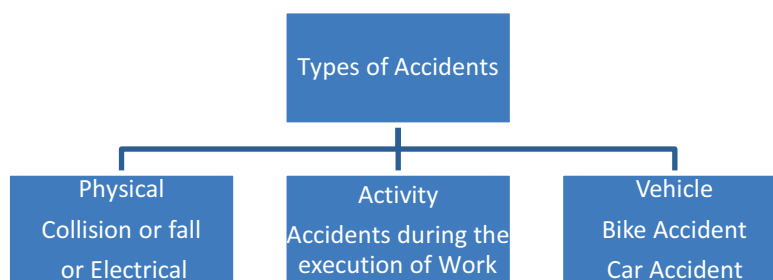
## Maintain your health and fitness.

- Recognize your physical, emotional, and mental limits.
  - o Alertness decreases with hunger and fatigue.
  - o Anger, sadness, hurrying and frustration increase chances of accidents and mistakes.

- Have regular health check-ups.
- Make sure your health care provider is familiar with the art and craft materials you use, your level of exposure, and your studio environment.

### 7.1.2 What is an Accident?

An **accident** is a specific, unpredictable, unusual and unintended external action which occurs in a particular time and place, with no apparent and deliberate cause but with marked effects.



### Frequently occurring accidents/hazards on Workshop

Some of the more frequently encountered hazards include:

- Electrical hazards
- Hazard due to scissors and needle
- Falling object hazards
- Equipment failure
- Fire Hazard

### 7.1.3 What is a Fire Extinguisher?

Fire extinguishers are a fire protection device used to extinguish or control small fires.

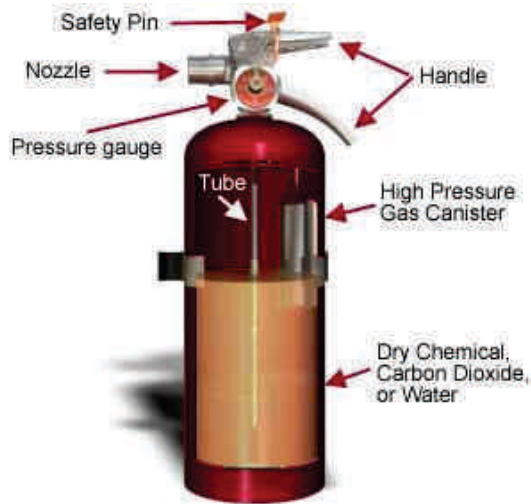


Figure 7.1 1 Fire Extinguisher

### How does a fire Extinguisher Work?

Fire extinguishers contain carbon dioxide, which is the chemical that creates the pressure over the extinguishing agent. Once the lever is pushed, Carbon dioxide will push the agent and project it through the hose.

#### Types of Fire Extinguishers:

Fire extinguishers are classified based on the type of burning material



Figure 7.1.2 Classification of Fire Extinguisher

## General method to operate a Fire Extinguisher

### P A S S

**Pull the Pin** at the top of the extinguisher. The pin releases a locking mechanism and will allow you to discharge the extinguisher.

**Aim at the base of the fire**, not the flames. This is important - in order to put out the fire, you must extinguish the fuel.

**Squeeze the lever slowly**. This will release the extinguishing agent in the extinguisher. If the handle is released, the discharge will stop.

**Sweep from side to side**. Using a sweeping motion, move the fire extinguisher back and forth until the fire is completely out. Operate the extinguisher from a safe distance, several feet away, and then move towards the fire once it starts to diminish. Be sure to read the instructions on your fire extinguisher - different fire extinguishers recommend operating them from different distances. Remember: Aim at the base of the fire, not at the flames!!!!

## 7.1.4 What is Health?

Traditionally, health is defined as the absence of illness. WHO defines health in this positive way:

*Health is a state of complete physical, mental and social well-being – and not merely the absence of disease or infirmity.*

### **Maintaining clean environment at work:**

- Designate storage space for everything.
- Provide sufficient housekeeping tools, including brooms, clean rags, and spill absorbers.
- Define areas for scrap storage and schedule regular collection, removal, and disposal.
- Assign clean-up responsibilities and make sure work sites are cleaned and cleared before quitting time.

**Hygiene** – It is a set of practices performed for preservation of health. It is maintained in personal, home, food and workplace.

**Personal Hygiene** - The cornerstone of hygiene. The body is the source and entry point of many illnesses. Appropriate personal hygiene can prevent all sorts of diseases

**Hygiene at home** – When you spend your time at home you may as well maintain hygiene as the air you breathe can affect your breath.

**Food** - Whether in the home, in industry or in catering, food hygiene should be second nature at this time when new food risks are sharply on the increase

**Instilling hygiene rules and basics** - These should rapidly become second nature and act as a safeguard for the health of the population at large. Setting an example, repetition and education are most important in successfully applying personal, domestic, food or pet hygiene. Likewise, vaccination is an invaluable preventive measure, and should be undertaken at the appropriate time, and booster schedule adhered to.

Each of us has a contribution to make to health, and this starts with basic day-to-day ground rules for hygiene.

Effective hygiene should be instilled in us from a young age so that it becomes second nature.

Hygiene is essentially a healthy attitude towards life in general, including a balanced diet, a well-ordered lifestyle, balanced sleeping patterns and avoiding smoking, alcohol and drugs. Living hygienically is the first step towards a healthier society

## Unit 7.2: First Aid

### Unit Objectives

At the end of this unit, you will be able to:

1. Know the common components of First Aid Kit.
2. Emergency procedures of First Aid in different situations
3. Report hazards and potential risks/ threats to supervisors or other authorized personnel
4. Participate in mock drills/ evacuation procedures organized at the workplace
5. Undertake first aid, fire-fighting and emergency response training, if asked to do so
6. Take action based on instructions in the event of fire, emergencies or accidents

### 7.2.1 First Aid and First Aid Kit

**First aid** is the assistance given to any person suffering a sudden illness or injury with care provided to preserve life, prevent the condition from worsening, or promote recovery.

#### Components of First Aid kit

Kits vary in contents but most kits have the following items:

- Band-aids / Adhesive bandages
- Gauze pads and tape
- Scissors, cold pack
- Wound bandage / compress
- Eye pads / eye wash solution
- First aid / burn cream
- Antibiotic ointment
- Face shield or barrier mask for providing CPR
- Forceps / tweezers
- Disposable thermometers
- First aid instruction booklet



## 7.2.2 Common Procedures for First Aid in various situations

### Adult / Child Choking: Severe Airway Blockage



Quickly ask, “are you choking?”

- If the victim nods yes, or is unable to talk, speak, or cough – act quickly.
- Stand behind the victim.
- Make a fist and place the thumb side of that hand against the victim’s abdomen, just above the navel and below the ribs. Grasp fist with the other hand.
- Quickly thrust inward and upward into the abdomen.
- Repeat thrusts until object is expelled or victim becomes unresponsive.



### Victim is unresponsive:

- If needed, help the victim to the ground and alert EMS / call 911.
- Begin chest thrusts as you would with CPR. Each time the airway is opened look for the object in the victim’s throat and if you can see it, remove it – being careful not to lodge the object further into the victim’s throat.
- Continue chest thrusts until EMS / Paramedics arrive, or the victim shows signs of breathing /responsiveness.

### Minor Wounds

#### Signs and Symptoms:

- Break, cut or opening in the skin
- Bleeding – may be minor, moderate or severe
- Bruising and pain
- Infection
- Progressing shock

## First Aid:

- If bleeding, apply direct pressure with a clean cloth or absorbent pad.
- Wash area with antibacterial soap and clean until there appears to be no foreign matter in the wound.
- Cover area with an adhesive bandage or gauze wrap.



## Bruising

It is caused by broken blood vessels leaking blood under the skin. Bruising can be minimal or large and severe.



## Signs and Symptoms:

- Pain and swelling
- Discoloration: new bruising will be dark purple / older bruising will fade to greenish yellow

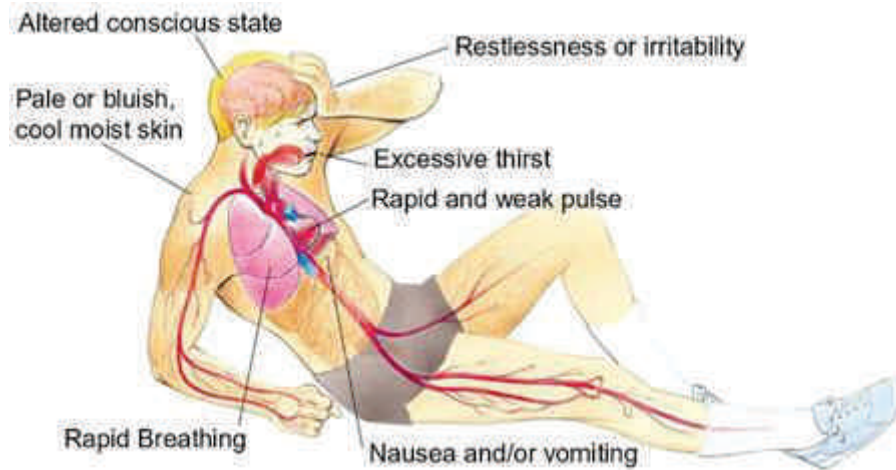
## First Aid:

- Apply ice to injury to reduce pain, bleeding and swelling.

- ❑ To prevent frost bite to the injured area, place a thin towel or cloth between the skin and ice. Limit ice application to 20 minutes on, 20 off.

## Shock

Shock develops when not enough blood flows to the vital organs of the body. Victims with shock may stop responding.



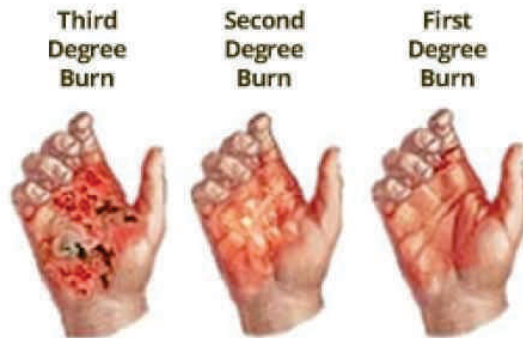
## Signs and Symptoms:

- ❑ Dizziness, faint or weak feeling
- ❑ Rapid, shallow breathing
- ❑ Anxiety, restlessness, agitation, or confusion
- ❑ Cool and clammy to the touch
- ❑ Pale or grayish skin
- ❑ Thirst
- ❑ Nausea or vomiting

## First Aid:

- ❑ Help person lie on their back.
- ❑ Keep victim lying flat with feet slightly elevated if possible.
- ❑ Cover person to keep him/her warm, but prevent overheating.
- ❑ Ensure an open airway for victim and adequate breathing.
- ❑ Monitor victim and administer CPR if necessary.

## Burns



### Signs and Symptoms:

- Pain, Redness
- Swelling, Blisters

### First Aid:

- Expose the burn.
- Cool burns with cold water and continue until pain lessens.
- After cooling, cover with a dry, sterile bandage or clean dressing.
- Protect from friction /pressure
- DO NOT pop blisters or apply any ointment or other substance.

## Bites and Stings First Aid



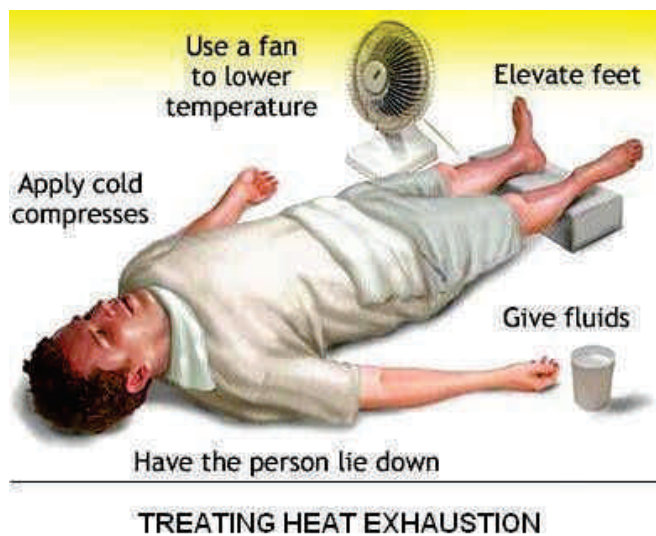
## General Signs and Symptoms

- Redness
- Swelling
- Pain
- Itching
- Nausea
- Problems breathing

## First Aid

- Remove jewellery and constrictive clothing
- Wash the area with soap and clean water
- Cover the area with an adhesive bandage or gauze wrap
- Apply ice if needed to reduce pain and swelling

## Heat Exhaustion First Aid



## Signs and Symptoms:

- Cool, moist skin with goose bumps when in the heat
- Heavy sweating
- Faintness
- Dizziness
- Fatigue
- Weak, rapid pulse
- Low blood pressure upon standing
- Muscle cramps
- Nausea
- Headache

## First Aid:

- Stop all activity and rest.
- Move to a cooler place.
- Drink cool water or sports drinks.
- Contact your doctor if your signs or symptoms worsen or if they don't improve within one hour. Seek immediate medical attention if your body temperature reaches 104°F (40°C) or higher.

## 7.2.3 Personal Protective Equipment (PPE)

**Personal protective equipment (PPE)** refers to **protective** clothing, helmets, goggles, or other garments or **equipment** designed to protect the wearer's body from injury or infection. The hazards addressed by **protective equipment** include physical, electrical, heat, chemicals, biohazards, and airborne particulate matter.





3. What is an accident and what are the types of accidents?

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4. Discuss the types of fire-extinguisher and their uses?

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5. Write a short note on health and hygiene?

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6. What are the common components of First-Aid kit?

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7. What are the symptoms of shock and what should be the first-aid?

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8. What are the symptoms of heat exhaustion and what should be the first-aid?

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## 8. Team Work

Unit 8.1 – Working in a Team



## Key Learning Outcomes



**At the end of this module, you will be able to:**

1. Know the benefits of team work.
2. Understand the stages of team building.
3. Understand the methods of working in a team effectively.
4. Be effective and efficient at workplace
5. Properly communicate about organization policies
6. Talk politely with other team members and colleagues
7. Adjust in different work situations
8. Give due importance to others' point of view
9. Avoid conflicting situations
10. Develop new ideas for work procedures

## Unit 8.1: Working in a Team

### Unit Objectives

At the end of this unit, you will be able to:

1. Know the benefits of team work.
2. Understand the stages of team building.
3. Understand the methods of working in a team effectively

### 8.1.1 Why work in teams?

There are several good reasons:

- Research shows that we all learn effectively from each other. Hence, your teams should be learning teams, with the focus on helping each other to learn.
- Teams are much more effective than individuals for work on complex projects.
- Teamwork develops your interpersonal skills in coping with conflict, in being a chairperson, in developing your interdependence and accountability and in developing your sense of self-esteem. This aids your personal development and your non-work-related relationships.

### 8.1.2 Effective teams

Why do some groups accomplish very little, while others achieve much more?

This difference stems very much from the **processes within the group** - its inner dynamics or workings. The features of an effective team include:

- combined group effort of all members
- clear goals
- group members focused on learning
- mutual trust and support
- open communication
- democratic processes.

### 8.1.3 Making the most of your team

There are many advantages of working collaboratively with other students. To make the most of your experience as a team member, remember to:

- Become actively. Don't wait for another team member to do all the work.
- Share - open communication and the contribution of ideas and information is essential for successful and highly performing teams.
- Learn to work cooperatively. The success of your team will depend on helping each other.
- Respect your fellow team members. Be aware that each team member will have unique talents and ways of learning. Not everyone learns by the same process.
- Use your time productively and effectively. Define clear goals - what needs to get done, by whom and why?
- Expect success - be enthusiastic and positive.
- Meet with your group members regularly.
- Ask your tutor for frequent feedback - that's the tutor's role.
- Maintain a sense of humour - keep things in perspective.
- Hang in there - developing a good team is hard work and demands commitment from all team members.

### 8.1.4 Group development Process

There is strong evidence that groups pass through a sequence of five stages of development. These are sometimes defined as:

- Forming, or coming together
- Storming, or conflict
- Norming, or working out the rules
- Performing, or getting the job done
- Mourning, or breaking up.

The length of time different groups take to pass through each of these developmental stages will vary, but it is generally not possible to achieve high team performance until the group has passed through at least the first three stages. The duration of each stage will depend on factors such as individual and team maturity, task complexity, leadership, organisational climate, and external climate.

## Forming ..... *Am I a member of this group?*

During this stage of group development new team members discover what being a member of this group means.

You may find that you and/or other group members need:

- clear goals and objectives
- definition of tasks and roles
- clear work plans
- to identify group behaviour, standards and norms and ways to handle behavioural problems

You and/or other group members may:

- demonstrate excitement
- participate hesitantly
- show tentative attachment to the group
- discuss problems peripheral to the task
- be uncomfortable and anxious about the new situation
- accomplish minimal work

This stage is complete when new members start thinking of themselves as part of a group.

## Storming ..... *Who controls this group?*

During this stage of group development, team members may become hostile or overzealous as a way to express their individuality and resist group formation.

You may find that you and/or other group members exhibit:

- infighting, defensiveness and competition
- doubts about success
- low group morale
- polarisation of group members
- concern over excessive work
- disunity and increased tension

You and/or other group members may:

- set unrealistic goals
- resist the task demands
- establish a pecking order
- criticise group leaders or other group members
- complain.

Many groups do not develop beyond this stage because they lack the ability to listen to each other and find mutually acceptable resolutions to the major issues.

### **Norming** ..... *What are the rules of this group?*

During this stage of group development, members accept the team, the team norms, their own roles and the idiosyncrasies of fellow group members. Emotional conflict is reduced by patching up previously conflicting relationships.

You and/or other group members may:

- Attempt to achieve maximum harmony by avoiding conflict
- develop a high level of trust and respect for others in the group
- discuss group dynamics constructively
- form friendships
- develop a sense of team cohesion with a common spirit and goals
- have high group morale
- establish and maintain group boundaries
- accomplish a moderate amount of work

During this stage, if the formally appointed leader is not effective, or there is no formal leader, a leader will emerge or should be agreed upon who can focus the group resources to solve problems.

### **Performing** ..... *How high can this group go?*

Now that the team has established its interpersonal norms, it becomes an entity capable of diagnosing and solving problems, and making decisions. This stage is not always reached by all teams.

You and/or other group members may:

- be willing to sort through group problems
- develop high conflict resolution skills
- understand members' strengths and weaknesses
- undertake constructive self change
- identify closely with the group
- accomplish a great deal of work

Groups reaching this stage will be effective and will devote energy to maintain good group relations.

### **Mourning** ..... *Where do we go from here?*

This final stage of group development applies more to temporary teams like task groups or committees. However, these days, with reorganisations occurring frequently this stage is not uncommon.

You and/or other group members may:

- feel elated at the successful attainment of goals
- feel disappointed at unattained goals
- feel a sense of loss when the group is disbanded
- feel relief at the end of the process
- congratulate each other
- celebrate.

McGourty, J & DeMeuse, KP 2001, Team developer: an assessment and skill building program, John Wiley & Sons

### **Exercise**



1. Why should we work in a team?

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2. What are the features of an effective team?

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3. Discuss the group development process?

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4. How can we get the maximum output from a team?

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## 9. Employability & Entrepreneurship Skills



Unit 9.1 – Personal Strengths & Value Systems

Unit 9.2 – Digital Literacy: A Recap

Unit 9.3 – Money Matters

Unit 9.4 – Preparing for Employment & Self Employment

Unit 9.5 – Understanding Entrepreneurship

Unit 9.6 – Preparing to be an Entrepreneur

## Key Learning Outcomes



**At the end of this unit, you will be able to:**

1. Explain the meaning of health
2. List common health issues
3. Discuss tips to prevent common health issues
4. Explain the meaning of hygiene
5. Understand the purpose of Swacch Bharat Abhiyan
6. Explain the meaning of habit
7. Discuss ways to set up a safe work environment
8. Discuss critical safety habits to be followed by employees
9. Explain the importance of self-analysis
10. Understand motivation with the help of Maslow's Hierarchy of Needs
11. Discuss the meaning of achievement motivation
12. List the characteristics of entrepreneurs with achievement motivation
13. List the different factors that motivate you
14. Discuss how to maintain a positive attitude
15. Discuss the role of attitude in self-analysis
16. List your strengths and weaknesses
17. Discuss the qualities of honest people
18. Describe the importance of honesty in entrepreneurs
19. Discuss the elements of a strong work ethic
20. Discuss how to foster a good work ethic
21. List the characteristics of highly creative people
22. List the characteristics of highly innovative people
23. Discuss the benefits of time management
24. List the traits of effective time managers
25. Describe effective time management technique
26. Discuss the importance of anger management
27. Describe anger management strategies
28. Discuss tips for anger management
29. Discuss the causes of stress
30. Discuss the symptoms of stress
31. Discuss tips for stress management
32. Identify the basic parts of a computer
33. Identify the basic parts of a keyboard
34. Recall basic computer terminology
35. Recall basic computer terminology

36. Recall the functions of basic computer keys
37. Discuss the main applications of MS Office
38. Discuss the benefits of Microsoft Outlook
39. Discuss the different types of e-commerce
40. List the benefits of e-commerce for retailers and customers
41. Discuss how the Digital India campaign will help boost e-commerce in India
42. Explain how you will sell a product or service on an e-commerce platform
43. Discuss the importance of saving money
44. Discuss the benefits of saving money
45. Discuss the main types of bank accounts
46. Describe the process of opening a bank account
47. Differentiate between fixed and variable costs
48. Describe the main types of investment options
49. Describe the different types of insurance products
50. Describe the different types of taxes
51. Discuss the uses of online banking
52. Discuss the main types of electronic funds transfers
53. Discuss the steps to prepare for an interview
54. Discuss the steps to create an effective Resume
55. Discuss the most frequently asked interview questions
56. Discuss how to answer the most frequently asked interview questions
57. Discuss basic workplace terminology
58. Discuss the concept of entrepreneurship
59. Discuss the importance of entrepreneurship
60. Describe the characteristics of an entrepreneur
61. Describe the different types of enterprises
62. List the qualities of an effective leader
63. Discuss the benefits of effective leadership
64. List the traits of an effective team
65. Discuss the importance of listening effectively
66. Discuss how to listen effectively
67. Discuss the importance of speaking effectively
68. Discuss how to speak effectively
69. Discuss how to solve problems
70. List important problem solving traits

71. Discuss ways to assess problem solving skills
72. Discuss the importance of negotiation
73. Discuss how to negotiate
74. Discuss how to identify new business opportunities
75. Discuss how to identify business opportunities within your business
76. Understand the meaning of entrepreneur
77. Describe the different types of entrepreneurs
78. List the characteristics of entrepreneurs
79. Recall entrepreneur success stories
80. Discuss the entrepreneurial process
81. Describe the entrepreneurship ecosystem
82. Discuss the government's role in the entrepreneurship ecosystem
83. Discuss the current entrepreneurship ecosystem in India
84. Understand the purpose of the Make in India campaign
85. Discuss the relationship between entrepreneurship and risk appetite
86. Discuss the relationship between entrepreneurship and resilience
87. Describe the characteristics of a resilient entrepreneur
88. Discuss how to deal with failure
89. Discuss how market research is carried out
90. Describe the 4 Ps of marketing
91. Discuss the importance of idea generation
92. Recall basic business terminology
93. Discuss the need for CRM
94. Discuss the benefits of CRM
95. Discuss the need for networking
96. Discuss the benefits of networking
97. Understand the importance of setting goals
98. Differentiate between short-term, medium-term and long-term goals
99. Discuss how to write a business plan
100. Explain the financial planning process
101. Discuss ways to manage your risk
102. Describe the procedure and formalities for applying for bank finance
103. Discuss how to manage your own enterprise
104. List important questions that every entrepreneur should ask before starting an enterprise

## UNIT 9.1: Personal Strengths & Value Systems

### Unit Objectives



**At the end of this unit, you will be able to:**

1. Explain the meaning of health
2. List common health issues
3. Discuss tips to prevent common health issues
4. Explain the meaning of hygiene
5. Understand the purpose of Swacch Bharat Abhiyan
6. Explain the meaning of habit
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8. Discuss critical safety habits to be followed by employees
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17. Discuss the qualities of honest people
18. Describe the importance of honesty in entrepreneurs
19. Discuss the elements of a strong work ethic
20. Discuss how to foster a good work ethic
21. List the characteristics of highly creative people
22. List the characteristics of highly innovative people
23. Discuss the benefits of time management
24. List the traits of effective time managers
25. Describe effective time management technique
26. Discuss the importance of anger management
27. Describe anger management strategies
28. Discuss tips for anger management
29. Discuss the causes of stress
30. Discuss the symptoms of stress
31. Discuss tips for stress management

### 9.1.1 Health, Habits, Hygiene: What is Health

As per the World Health Organization (WHO), health is a “State of complete physical, mental, and social well-being, and not merely the absence of disease or infirmity.” This means being healthy does not simply mean not being unhealthy – it also means you need to be at peace emotionally, and feel fit physically. For example, you cannot say you are healthy simply because you do not have any physical ailments like a cold or cough. You also need to think about whether you are feeling calm, relaxed and happy.

### Common Health Issues

Some common health issues are:

- Allergies
- Asthma
- Skin Disorders
- Depression and Anxiety
- Diabetes
- Cough, Cold, Sore Throat
- Difficulty Sleeping
- Obesity

### Tips to Prevent Health Issues

Taking measures to prevent ill health is always better than curing a disease or sickness. You can stay healthy by:

- Eating healthy foods like fruits, vegetables and nuts
- Cutting back on unhealthy and sugary foods
- Drinking enough water everyday
- Not smoking or drinking alcohol
- Exercising for at least 30 minutes a day, 4-5 times a week
- Taking vaccinations when required
- Practicing yoga exercises and meditation

**How many of these health standards do you follow? Tick the ones that apply to you.**

1. Get minimum 7-8 hours of sleep every night.
2. Avoid checking email first thing in the morning and right before you go to bed at night
3. Don't skip meals – eat regular meals at correct meal times.
4. Read a little bit every single day.
5. Eat more home cooked food than junk food.

6. Stand more than you sit.
7. Drink a glass of water first thing in the morning and have at least 8 glasses of water through the day.
8. Go to the doctor and dentist for regular checkups.
9. Exercise for 30 minutes at least 5 days a week.
10. Avoid consuming lots of aerated beverages.

## What is Hygiene?

As per the World Health Organization (WHO), “Hygiene refers to conditions and practices that help to maintain health and prevent the spread of diseases.” In other words, hygiene means ensuring that you do whatever is required to keep your surroundings clean, so that you reduce the chances of spreading germs and diseases.

For instance, think about the kitchen in your home. Good hygiene means ensuring that the kitchen is always spick and span, the food is put away, dishes are washed and dustbins are not overflowing with garbage. Doing all this will reduce the chances of attracting pests like rats or cockroaches, and prevent the growth of fungus and other bacteria, which could spread disease.

**How many of these health standards do you follow? Tick the ones that apply to you.**

1. Have a bath or shower every day with soap – and wash your hair with shampoo 2-3 times a week.
2. Wear a fresh pair of clean undergarments every day.
3. Brush your teeth in the morning and before going to bed.
4. Cut your fingernails and toenails regularly.
5. Wash your hands with soap after going to the toilet.
6. Use an anti-perspirant deodorant on your underarms if you sweat a lot.
7. Wash your hands with soap before cooking or eating.
8. Stay home when you are sick, so other people don't catch what you have.
9. Wash dirty clothes with laundry soap before wearing them again.
10. Cover your nose with a tissue/your hand when coughing or sneezing.

See how healthy and hygienic you are, by giving yourself 1 point for every ticked statement!

Then take a look at what your score means.

### Your Score

0-7/20: You need to work a lot harder to stay fit and fine! Make it a point to practice good habits daily and see how much better you feel!

7-14/20: Not bad, but there is scope for improvement! Try and add a few more good habits to your daily routine.

14-20/20: Great job! Keep up the good work! Your body and mind thank you!

## Swachh Bharat Abhiyan

We have already discussed the importance of following good hygiene and health practices for ourselves. But, it is not enough for us to be healthy and hygienic. We must also extend this standard to our homes, our immediate surroundings and to our country as a whole.

The 'Swachh Bharat Abhiyan' (Clean India Mission) launched by Prime Minister Shri Narendra Modi on 2<sup>nd</sup> October 2014, believes in doing exactly this. The aim of this mission is to clean the streets and roads of India and raise the overall level of cleanliness. Currently this mission covers 4,041 cities and towns across the country. Millions of our people have taken the pledge for a clean India. You should take the pledge too, and do everything possible to keep our country clean!

## What are Habits?

A habit is a behaviour that is repeated frequently. All of us have good habits and bad habits. Keep in mind the phrase by John Dryden: "We first make our habits, and then our habits make us." This is why it is so important that you make good habits a way of life, and consciously avoid practicing bad habits.

Some good habits that you should make part of your daily routine are:

- Always having a positive attitude
- Making exercise a part of your daily routine
- Reading motivational and inspirational stories
- Smiling! Make it a habit to smile as often as possible
- Making time for family and friends
- Going to bed early and waking up early

Some bad habits that you should quit immediately are:

- Skipping breakfast
- Snacking frequently even when you are not hungry
- Eating too much fattening and sugary food
- Smoking, drinking alcohol and doing drugs
- Spending more money than you can afford
- Worrying about unimportant issues
- Staying up late and waking up late

## Tips



- Following healthy and hygienic practices every day will make you feel good mentally and physically.
- Hygiene is two-thirds of health – so good hygiene will help you stay strong and healthy!

### 9.1.2: Safety: Tips to Design a Safe Workplace

Every employer is obligated to ensure that his workplace follows the highest possible safety protocol. When setting up a business, owners must make it a point to:

- Use ergonomically designed furniture and equipment to avoid stooping and twisting
- Provide mechanical aids to avoid lifting or carrying heavy objects
- Have protective equipment on hand for hazardous jobs
- Designate emergency exits and ensure they are easily accessible
- Set down health codes and ensure they are implemented
- Follow the practice of regular safety inspections in and around the workplace
- Ensure regular building inspections are conducted
- Get expert advice on workplace safety and follow it

### Non-Negotiable Employee Safety Habits

Every employer is obligated to ensure that his workplace follows the highest possible safety protocol. When setting up a business, owners must make it a point to:

- Immediately report unsafe conditions to a supervisor
- Recognize and report safety hazards that could lead to slips, trips and falls
- Report all injuries and accidents to a supervisor
- Wear the correct protective equipment when required
- Learn how to correctly use equipment provided for safety purposes
- Be aware of and avoid actions that could endanger other people
- Take rest breaks during the day and some time off from work during the week

### Tips

- Be aware of what emergency number to call at the time of a workplace emergency
- Practice evacuation drills regularly to avoid chaotic evacuations

### 9.1.3 Self Analysis – Attitude, Achievement Motivation: What is Self-Analysis

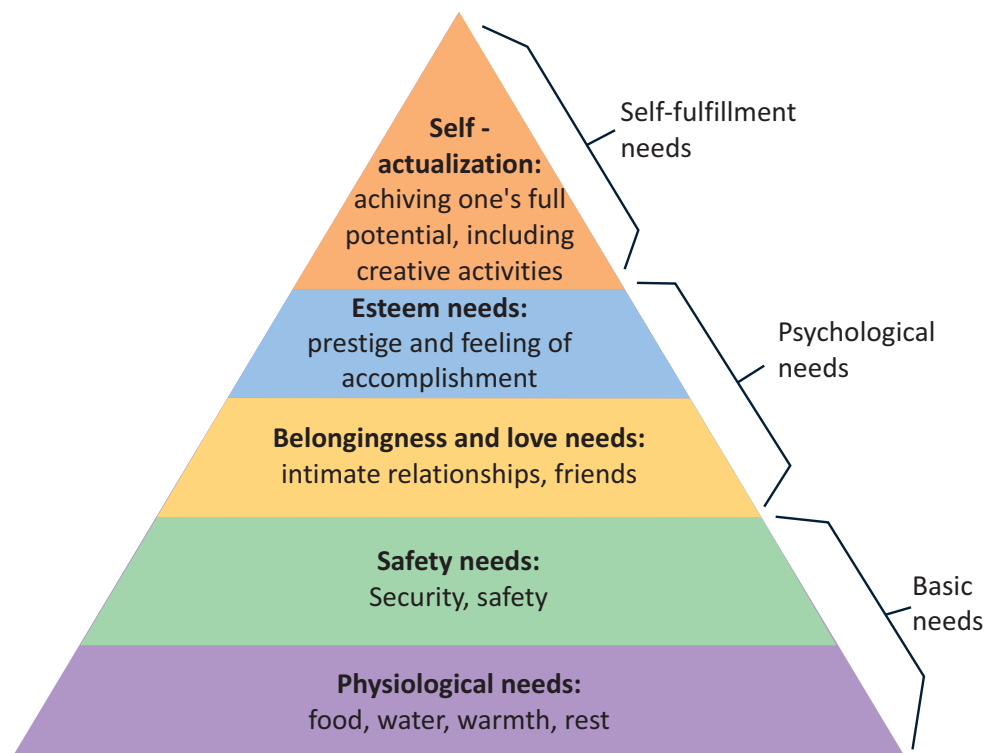
To truly achieve your full potential, you need to take a deep look inside yourself and find out what kind of person you really are. This attempt to understand your personality is known as self-analysis. Assessing yourself in this manner will help you grow, and will also help you to identify areas within yourself that need to be further developed, changed or eliminated. You can better understand yourself by taking a deep look at what motivates you, what your attitude is like, and what your strengths and weaknesses are.

### What is Motivation?

Very simply put, motivation is your reason for acting or behaving in a certain manner. It is important to understand that not everyone is motivated by the same desires – people are motivated by many, many different things. We can understand this better by looking at Maslow's Hierarchy of Needs.

### Maslow's Hierarchy of Needs

Famous American psychologist Abraham Maslow wanted to understand what motivates people. He believed that people have five types of needs, ranging from very basic needs (called physiological needs) to more important needs that are required for self-growth (called self-actualization needs). Between the physiological and self-actualization needs are three other needs – safety needs, belongingness and love needs, and esteem needs. These needs are usually shown as a pyramid with five levels and are known as Maslow's Hierarchy of Needs.



As you can see from the pyramid, the lowest level depicts the most basic needs. Maslow believed that our behaviour is motivated by our basic needs, until those needs are met. Once they are fulfilled, we move to the next level and are motivated by the next level of needs. Let's understand this better with an example.

Rupa comes from a very poor family. She never has enough food, water, warmth or rest. According to Maslow, until Rupa is sure that she will get these basic needs, she will not even think about the next level of needs – her safety needs. But, once Rupa is confident that her basic needs will be met, she will move to the next level, and her behaviour will then be motivated by her need for security and safety. Once these new needs are met, Rupa will once again move to the next level, and be motivated by her need for relationships and friends. Once this need is satisfied, Rupa will then focus on the fourth level of needs – her esteem needs, after which she will move up to the fifth and last level of needs – the desire to achieve her full potential.

## Understanding Achievement Motivation

We now know that people are motivated by basic, psychological and self-fulfillment needs. However, certain people are also motivated by the achievement of highly challenging accomplishments. This is known as Achievement Motivation, or 'need for achievement'.

The level of motivation achievement in a person differs from individual to individual. It is important that entrepreneurs have a high level of achievement motivation – a deep desire to accomplish something important and unique. It is equally important that they hire people who are also highly motivated by challenges and success.

## What Motivates You?

What are the things that really motivate you? List down five things that really motivate you. Remember to answer honestly!

**I am motivated by:**

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## Characteristics of Entrepreneurs with Achievement Motivation

Entrepreneurs with achievement motivation can be described as follows:

- Unafraid to take risks for personal accomplishment
- Love being challenged
- Future-oriented
- Flexible and adaptive
- Value negative feedback more than positive feedback
- Very persistent when it comes to achieving goals
- Extremely courageous
- Highly creative and innovative
- Restless - constantly looking to achieve more
- Feel personally responsible for solving problems

### Think about it:

- How many of these traits do you have?
- Can you think of entrepreneurs who display these traits?

## How to Cultivate a Positive Attitude

The good news is attitude is a choice. So it is possible to improve, control and change our attitude, if we decide we want to! The following tips help foster a positive mindset:

- Remember that you control your attitude, not the other way around
- Devote at least 15 minutes a day towards reading, watching or listening to something positive
- Avoid negative people who only complain and stop complaining yourself
- Expand your vocabulary with positive words and delete negative phrases from your mind
- Be appreciative and focus on what's good in yourself, in your life, and in others
- Stop thinking of yourself as a victim and start being proactive
- Imagine yourself succeeding and achieving your goals

## What is Attitude?

Now that we understand why motivation is so important for self-analysis, let's look at the role our attitude plays in better understanding ourselves. Attitude can be described as your tendency (positive or negative), to think and feel about someone or something. Attitude is the foundation for success in every aspect of life. Our attitude can be our best friend or our worst enemy. In other words:

“The only disability in life is a bad attitude.”

When you start a business, you are sure to encounter a wide variety of emotions, from difficult times and failures to good times and successes. Your attitude is what will see you through the tough times and guide you towards success. Attitude is also infectious. It affects everyone around you, from your customers to your employees to your investors. A positive attitude helps build confidence in the workplace while a negative attitude is likely to result in the demotivation of your people.

## What Are Your Strengths and Weaknesses?

Another way to analyze yourself is by honestly identifying your strengths and weaknesses. This will help you use your strengths to your best advantage and reduce your weaknesses.

Note down all your strengths and weaknesses in the two columns below. Remember to be honest with yourself!

Strengths	Weaknesses

### Tips



- Achievement motivation can be learned.
- Don't be afraid to make mistakes.
- Train yourself to finish what you start.
- Dream big.

### 9.1.4 Honesty & Work Ethics: What is Honesty?

Honesty is the quality of being fair and truthful. It means speaking and acting in a manner that inspires trust. A person who is described as honest is seen as truthful and sincere, and as someone who isn't deceitful or devious and doesn't steal or cheat. There are two dimensions of honesty – one is honesty in communication and the other is honesty in conduct.

Honesty is an extremely important trait because it results in peace of mind and builds relationships that are based on trust. Being dishonest, on the other hand, results in anxiety and leads to relationships full of distrust and conflict.

### Qualities of Honest People

Honest individuals have certain distinct characteristics. Some common qualities among honest people are:

1. They don't worry about what others think of them. They believe in being themselves – they don't bother about whether they are liked or disliked for their personalities.
2. They stand up for their beliefs. They won't think twice about giving their honest opinion, even if they are aware that their point of view lies with the minority.
3. They are thick-skinned. This means they are not affected by others judging them harshly for their honest opinions.
4. They forge trusting, meaningful and healthy friendships. Honest people usually surround themselves with honest friends. They have faith that their friends will be truthful and upfront with them at all times.

They are trusted by their peers. They are seen as people who can be counted on for truthful and objective feedback and advice.

- **Honesty and employees:** When entrepreneurs build honest relationships with their employees, it leads to more transparency in the workplace, which results in higher work performance and better results.
- **Honesty and investors:** For entrepreneurs, being honest with investors means not only sharing strengths but also candidly disclosing current and potential weaknesses, problem areas and solution strategies. Keep in mind that investors have a lot of experience with startups and are aware that all new companies have problems. Claiming that everything is perfectly fine and running smoothly is a red flag for most investors.
- **Honesty with oneself:** The consequences of being dishonest with oneself can lead to dire results, especially in the case of entrepreneurs. For entrepreneurs to succeed, it is critical that they remain realistic about their situation at all times, and accurately judge every aspect of their enterprise for what it truly is.

### Importance of Honesty in Entrepreneurs

One of the most important characteristics of entrepreneurs is honesty. When entrepreneurs are honest with their customers, employees and investors, it shows that they respect those that they work with. It is also important that entrepreneurs remain honest with themselves. Let's look at how being honest would lead to great benefits for entrepreneurs.

- **Honesty and customers:** When entrepreneurs are honest with their customers it leads to stronger relationships, which in turn results in business growth and a stronger customer network.

## What are Work Ethics?

Being ethical in the workplace means displaying values like honesty, integrity and respect in all your decisions and communications. It means not displaying negative qualities like lying, cheating and stealing.

Workplace ethics play a big role in the profitability of a company. It is as crucial to an enterprise as high morale and teamwork. This is why most companies lay down specific workplace ethic guidelines that must compulsorily be followed by their employees. These guidelines are typically outlined in a company's employee handbook.

## Elements of a Strong Work Ethic

An entrepreneur must display strong work ethics, as well as hire only those individuals who believe in and display the same level of ethical behavior in the workplace. Some elements of a strong work ethic are:

- **Professionalism:** This involves everything from how you present yourself in a corporate setting to the manner in which you treat others in the workplace.
- **Respectfulness:** This means remaining poised and diplomatic regardless of how stressful or volatile a situation is.
- **Dependability:** This means always keeping your word, whether it's arriving on time for a meeting or delivering work on time.
- **Dedication:** This means refusing to quit until the designated work is done, and completing the work at the highest possible level of excellence.
- **Determination:** This means embracing obstacles as challenges rather than letting them stop you, and pushing ahead with purpose and resilience to get the desired results.
- **Accountability:** This means taking responsibility for your actions and the consequences of your actions, and not making excuses for your mistakes.
- **Humility:** This means acknowledging everyone's efforts and hard work, and sharing the credit for accomplishments.

## How to Foster a Good Work Ethic

As an entrepreneur, it is important that you clearly define the kind of behaviour that you expect from each and every team member in the workplace. You should make it clear that you expect employees to display positive work ethics like:

- **Honesty:** All work assigned to a person should be done with complete honesty, without any deceit or lies.
- **Good attitude:** All team members should be optimistic, energetic, and positive.
- **Reliability:** Employees should show up where they are supposed to be, when they are supposed to be there.
- **Good work habits:** Employees should always be well groomed, never use inappropriate language, conduct themselves professionally at all times, etc.
- **Initiative:** Doing the bare minimum is not enough. Every team member needs to be proactive and show initiative.
- **Trustworthiness:** Trust is non-negotiable. If an employee cannot be trusted, it's time to let that employee go.

- **Respect:** Employees need to respect the company, the law, their work, their colleagues and themselves.
- **Integrity:** Each and every team member should be completely ethical and must display above board behaviour at all times.
- **Efficiency:** Efficient employees help a company grow while inefficient employees result in a waste of time and resources.

## Tips



- Don't get angry when someone tells you the truth and you don't like what you hear.
- Always be willing to accept responsibility for your mistakes.

### 9.1.5 Creativity & Innovation : What is Creativity

Creativity means thinking outside the box. It means viewing things in new ways or from different perspectives, and then converting these ideas into reality. Creativity involves two parts: thinking and producing. Simply having an idea makes you imaginative, not creative. However, having an idea and acting on it makes you creative.

### Characteristics of Highly Creative People

Some characteristics of creative people are:

- They are imaginative and playful
- They see issues from different angles
- They notice small details
- They have very little tolerance for boredom
- They detest rules and routine
- They love to daydream
- They are very curious

### What is Innovation?

There are many different definitions of innovation. In simple terms, innovation means turning an idea into a solution that adds value. It can also mean adding value by implementing a new product, service or process, or significantly improving on an existing product, service or process.

### Characteristics of Highly Innovative People

Some characteristics of highly innovative people are:

- They embrace doing things differently
- They don't believe in taking shortcuts
- They are not afraid to be unconventional
- They are highly proactive and persistent
- They are organized, cautious and risk-averse

### Tips



- Take regular breaks from your creative work to recharge yourself and gain fresh perspective.
- Build prototypes frequently, test them out, get feedback, and make the required changes.

### 9.1.6 Time Management: What is Time Management?

Time management is the process organizing your time, and deciding how to allocate your time between different activities. Good time management is the difference between working smart (getting more done in less time) and working hard (working for more time to get more done). Effective time management leads to an efficient work output, even when you are faced with tight deadlines and high pressure situations. On the other hand, not managing your time effectively results in inefficient output and increases stress and anxiety.

### Benefits of Time Management

Time management can lead to huge benefits like:

- Greater productivity
- Better professional reputation
- Higher chances for career advancement
- Higher efficiency
- Reduced stress
- Greater opportunities to achieve goals

Not managing time effectively can result in undesirable consequences like:

- Missing deadlines
- Substandard work quality
- Stalled career
- Inefficient work output
- Poor professional reputation
- Increase in stress and anxiety

### Traits of Effective Time Managers

Some traits of effective time managers are:

- They begin projects early
- They set daily objectives
- They modify plans if required, to achieve better results
- They are flexible and open-minded
- They inform people in advance if their help will be required
- They know how to say no
- They break tasks into steps with specific deadlines
- They continually review long term goals
- They think of alternate solutions if and when required
- They ask for help when required
- They create backup plans

### Effective Time Management Techniques

You can manage your time better by putting into practice certain time management techniques. Some helpful tips are:

- Plan out your day as well as plan for interruptions. Give yourself at least 30 minutes to figure out your time plan. In your plan, schedule some time for interruptions.
- Put up a “Do Not Disturb” sign when you absolutely have to complete a certain amount of work.
- Close your mind to all distractions. Train yourself to ignore ringing phones, don’t reply to chat messages and disconnect from social media sites.

- Delegate your work. This will not only help your work get done faster, but will also show you the unique skills and abilities of those around you.
- Stop procrastinating. Remind yourself that procrastination typically arises due to the fear of failure or the belief that you cannot do things as perfectly as you wish to do them.
- Prioritize. List each task to be completed in order of its urgency or importance level. Then focus on completing each task, one by one.
- Maintain a log of your work activities. Analyze the log to help you understand how efficient you are, and how much time is wasted every day.  
Create time management goals to reduce time wastage.

### Tips



- Always complete the most important tasks first.
- Get at least 7 – 8 hours of sleep every day.
- Start your day early.
- Don't waste too much time on small, unimportant details.
- Set a time limit for every task that you will undertake.
- Give yourself some time to unwind between tasks.

### 9.1.7 Anger Management: What is Anger Management

Anger management is the process of:

1. Learning to recognize the signs that you, or someone else, is becoming angry
2. Taking the best course of action to calm down the situation in a positive way

Anger management does not mean suppressing anger.

### Importance of Anger Management

Anger is a perfectly normal human emotion. In fact, when managed the right way, anger can be considered a healthy emotion. However, if it is not kept in check, anger can make us act inappropriately and can lead to us saying or doing things that we will likely later regret.

Extreme anger can:

- **Hurt you physically:** It leads to heart disease, diabetes, a weakened immune system, insomnia, and high blood pressure.
- **Hurt you mentally:** It can cloud your thinking and lead to stress, depression and mental health issues.
- **Hurt your career:** It can result in alienating your colleagues, bosses, clients and lead to the loss of respect.
- **Hurt your relationships:** It makes it hard for your family and friends to trust you, be honest with you and feel comfortable around you.

This is why anger management, or managing anger appropriately, is so important.

### Anger Management Strategies

Here are some strategies that can help you control your anger:

#### Strategy 1: Relaxation

Something as simple as breathing deeply and looking at relaxing images works wonders in calming down angry feelings. Try this simple breathing exercise:

1. Take a deep breath from your diaphragm (don't breathe from your chest)
2. Visualize your breath coming up from your stomach
3. Keep repeating a calming word like 'relax' or 'take it easy' (remember to keep breathing deeply while repeating the word)
4. Picture a relaxing moment (this can be from your memory or your imagination)

Follow this relaxation technique daily, especially when you realize that you're starting to feel angry.

#### Strategy 2: Cognitive Restructuring

Cognitive restructuring means changing the manner in which you think. Anger can make you curse, swear, exaggerate and act very dramatically. When this happens, force yourself to replace your angry thoughts with more logical ones. For instance, instead of thinking 'Everything is ruined' change your mindset and tell yourself 'It's not the end of the world and getting angry won't solve this'.

**Strategy 3: Problem Solving**

Getting angry about a problem that you cannot control is a perfectly natural response. Sometimes, try as you may, there may not be a solution to the difficulty you are faced with. In such cases, stop focusing on solving the problem, and instead focus on handling and facing the problem. Remind yourself that you will do your best to deal with the situation, but that you will not blame yourself if you don't get the solution you desire.

**Strategy 4: Better Communication**

When you're angry, it is very easy to jump to inaccurate conclusions. In this case, you need to force yourself to stop reacting, and think carefully about what you want to say, before saying it. Avoid saying the first thing that enters your head. Force yourself to listen carefully to what the other person is saying. Then think about the conversation before responding.

**Strategy 5: Changing Your Environment**

If you find that your environment is the cause of your anger, try and give yourself a break from your surroundings. Make an active decision to schedule some personal time for yourself, especially on days that are very hectic and stressful. Having even a brief amount of quiet or alone time is sure to help calm you down.

**Tips for Anger Management**

- The following tips will help you keep your anger in check:
- Take some time to collect your thoughts before you speak out in anger.
- Express the reason for your anger in an assertive, but non-confrontational manner once you have calmed down.
- Do some form of physical exercise like running or walking briskly when you feel yourself getting angry.
- Make short breaks part of your daily routine, especially during days that are stressful. Focus on how to solve a problem that's making you angry, rather than focusing on the fact that the problem is making you angry.

**Tips**

- Try to forgive those who anger you, rather than hold a grudge against them.
- Avoid using sarcasm and hurling insults. Instead, try and explain the reason for your frustration in a polite and mature manner.

## 9.1.8 Stress Management: What is Stress

We say we are 'stressed' when we feel overloaded and unsure of our ability to deal with the pressures placed on us. Anything that challenges or threatens our well-being can be defined as a stress. It is important to note that stress can be good and bad. While good stress keeps us going, negative stress undermines our mental and physical health. This is why it is so important to manage negative stress effectively.

### Causes of Stress

Stress can be caused by internal and external factors.

#### Internal causes of stress

- Constant worry
- Rigid thinking
- Unrealistic expectations
- Pessimism
- Negative self-talk
- All in or all out attitude

#### External causes of stress

- Major life changes
- Difficulties with relationships
- Having too much to do
- Difficulties at work or in school
- Financial difficulties
- Worrying about one's children and/or family

### Symptoms of Stress

Stress can manifest itself in numerous ways. Take a look at the cognitive, emotional, physical and behavioral symptoms of stress.

Cognitive Symptoms	Emotional Symptoms
<ul style="list-style-type: none"> <li>• Memory problems</li> <li>• Concentration issues</li> <li>• Lack of judgement</li> <li>• Pessimism</li> <li>• Anxiety</li> <li>• Constant worrying</li> </ul>	<ul style="list-style-type: none"> <li>• Depression</li> <li>• Agitation</li> <li>• Irritability</li> <li>• Loneliness</li> <li>• Anxiety</li> <li>• Anger</li> </ul>

Physical Symptoms	Behavioral Symptoms
<ul style="list-style-type: none"> <li>• Aches and pain</li> <li>• Diarrhea or constipation</li> <li>• Nausea</li> <li>• Dizziness</li> <li>• Chest pain and/or rapid heartbeat</li> <li>• Frequent cold or flu like feelings</li> </ul>	<ul style="list-style-type: none"> <li>• Increase or decrease in appetite</li> <li>• Over sleeping or not sleeping enough</li> <li>• Withdrawing socially</li> <li>• Ignoring responsibilities</li> <li>• Consumption of alcohol or cigarettes</li> <li>• Nervous habits like nail biting, pacing etc.</li> </ul>

## Tips to Manage Stress

The following tips can help you manage your stress better:

- Note down the different ways in which you can handle the various sources of your stress.
- Remember that you cannot control everything, but you can control how you respond.
- Discuss your feelings, opinions and beliefs rather than reacting angrily, defensively or passively.
- Practice relaxation techniques like meditation, yoga or tai chi when you start feeling stressed.
- Devote a part of your day towards exercise.
- Eat healthy foods like fruits and vegetables. Avoid unhealthy foods especially those containing large amounts of sugar.
- Plan your day so that you can manage your time better, with less stress.
- Say no to people and things when required.
- Schedule time to pursue your hobbies and interests.
- Ensure you get at least 7-8 hours of sleep.
- Reduce your caffeine intake.
- Increase the time spent with family and friends.

## Tips



- Force yourself to smile even if you feel stressed. Smiling makes us feel relaxed and happy.
- Stop yourself from feeling and thinking like a victim. Change your attitude and focus on being proactive.

## 9.2. Digital Literacy: A Recap

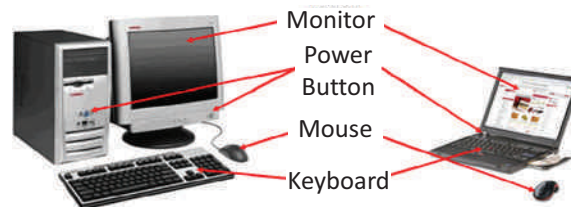
### Unit Objectives

At the end of this unit, you will be able to:

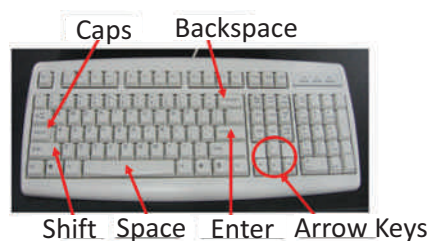
1. Identify the basic parts of a computer
2. Identify the basic parts of a keyboard
3. Recall basic computer terminology
4. Recall basic computer terminology
5. Recall the functions of basic computer keys
6. Discuss the main applications of MS Office
7. Discuss the benefits of Microsoft Outlook
8. Discuss the different types of e-commerce
9. List the benefits of e-commerce for retailers and customers
10. Discuss how the Digital India campaign will help boost e-commerce in India
11. Describe how you will sell a product or service on an e-commerce platform

### 9.2.1 Computer and Internet basics:

#### Basic Parts of a Computer



#### Basic Parts of a Keyboard



## Basic Parts of a Computer

- **Central Processing Unit (CPU):** The brain of the computer. It interprets and carries out program instructions.
- **Hard Drive:** A device that stores large amounts of data.
- **Monitor:** The device that contains the computer screen where the information is visually displayed.
- **Desktop:** The first screen displayed after the operating system loads.
- **Background:** The image that fills the background of the desktop.

## Basic Parts of a Computer

- **Mouse:** A hand-held device used to point to items on the monitor.
- **Speakers:** Devices that enable you to hear sound from the computer.
- **Printer:** A device that converts output from a computer into printed paper documents.
- **Icon:** A small picture or image that visually represents something on your computer.
- **Cursor:** An arrow which indicates where you are positioned on the screen.
- **Program Menu:** A list of programs on your computer that can be accessed from the Start menu.
- **Taskbar:** The horizontal bar at the bottom of the computer screen that lists applications that are currently in use.
- **Recycle Bin:** A temporary storage for deleted files.

## Basic Internet Terms

- **The Internet:** A vast, international collection of computer networks that transfers information.
- **The World Wide Web:** A system that lets you access information on the Internet.
- **Website:** A location on the World Wide Web (and Internet) that contains information about a specific topic.
- **Homepage:** Provides information about a website and directs you to other pages on that website.
- **Link/Hyperlink:** A highlighted or underlined icon, graphic, or text that takes you to another file or object.
- **Web Address/URL:** The address for a website.
- **Address Box:** A box in the browser window where you can type in a web address.

## Basic Computer Keys

- **Arrow Keys:** Press these keys to move your cursor.
- **Space bar:** Adds a space.
- **Enter/Return:** Moves your cursor to a new line.
- **Shift:** Press this key if you want to type a capital letter or the upper symbol of a key.
- **Caps Lock:** Press this key if you want all the letters you type to be capital letters. Press it again to revert back to typing lowercase letters.
- **Backspace:** Deletes everything to the left of your cursor.

## Tips



- When visiting a .com address, there no need to type http:// or even www. Just type the name of the website and then press Ctrl + Enter. (Example: Type 'apple' and press Ctrl + Enter to go to [www.apple.com](http://www.apple.com))
- Press the Ctrl key and press the + or - to increase and decrease the size of text.
- Press F5 or Ctrl + R to refresh or reload a web page.

## 9.2.2 MS Office and Email: About MS Office

MS Office or Microsoft Office is a suite of computer programs developed by Microsoft. Although meant for all users, it offers different versions that cater specifically to students, home users and business users. All the programs are compatible with both, Windows and Macintosh.

### Most Popular Office Products

Some of the most popular and universally used MS Office applications are:

- **Microsoft Word:** Allows users to type text and add images to a document.
- **Microsoft Excel:** Allows users to enter data into a spreadsheet and create calculations and graphs.
- **Microsoft PowerPoint:** Allows users to add text, pictures and media and create slideshows and presentations.
- **Microsoft Outlook:** Allows users to send and receive email.
- **Microsoft OneNote:** Allows users to make drawings and notes with the feel of a pen on paper.
- **Microsoft Access:** Allows users to store data over many tables.

### Why Choose Microsoft Outlook

A popular email management choice especially in the workplace, Microsoft Outlook also includes an address book, notebook, web browser and calendar. Some major benefits of this program are:

- **Integrated search function:** You can use keywords to search for data across all Outlook programs.
- **Enhanced security:** Your email is safe from hackers, junk mail and phishing website email.
- **Email syncing:** Sync your mail with your calendar, contact list, notes in One Note and...your phone!
- **Offline access to email:** No Internet? No problem! Write emails offline and send them when you're connected again.

### Tips



- Press Ctrl+R as a shortcut method to reply to email.
- Set your desktop notifications only for very important emails.
- Flag messages quickly by selecting messages and hitting the Insert key.
- Save frequently sent emails as a template to reuse again and again.
- Conveniently save important emails as files.

### 9.2.3 E-Commerce: What is E-Commerce

E-commerce is the buying or selling of goods and services, or the transmitting of money or data, electronically on the internet. E-Commerce is the short form for “electronic commerce.”

### Examples of E-Commerce

Some examples of e-commerce are:

- Online shopping
- Online auctions
- Online ticketing
- Electronic payments
- Internet banking

### Types of E-Commerce

E-commerce can be classified based on the types of participants in the transaction. The main types of e-commerce are:

- **Business to Business (B2B):** Both the transacting parties are businesses.
- **Business to Consumer (B2C):** Businesses sell electronically to end-consumers.
- **Consumer to Consumer (C2C):** Consumers come together to buy, sell or trade items to other consumers.
- **Consumer-to-Business (C2B):** Consumers make products or services available for purchase to companies looking for exactly those services or products.
- **Business-to-Administration (B2A):** Online transactions conducted between companies and public administration.
- **Consumer-to-Administration (C2A):** Online transactions conducted between individuals and public administration.

### Benefits of E-Commerce

The e-commerce business provides some benefits for retailers and customers.

#### Benefits for retailers:

- Establishes an online presence
- Reduces operational costs by removing overhead costs
- Increases brand awareness through the use of good keywords
- Increases sales by removing geographical and time constraints

#### Benefits for customers:

- Offers a wider range of choice than any physical store
- Enables goods and services to be purchased from remote locations
- Enables consumers to perform price comparisons

## Digital India Campaign

Prime Minister Narendra Modi launched the Digital India campaign in 2015, with the objective of offering every citizen of India access to digital services, knowledge and information. The campaign aims to improve the country's online infrastructure and increase internet connectivity, thus boosting the e-commerce industry.

Currently, the majority of online transactions come from tier 2 and tier 3 cities. Once the Digital India campaign is in place, the government will deliver services through mobile connectivity, which will help deliver internet to remote corners of the country. This will help the e-commerce market to enter India's tier 4 towns and rural areas.

## E-Commerce Activity

Choose a product or service that you want to sell online. Write a brief note explaining how you will use existing e-commerce platforms, or create a new e-commerce platform, to sell your product or service.

## Tips



- Before launching your e-commerce platform, test everything.
- Pay close and personal attention to your social media.

## 9.3: Money Matters

### Unit Objectives



At the end of this unit, you will be able to:

1. Discuss the importance of saving money
2. Discuss the benefits of saving money
3. Discuss the main types of bank accounts
4. Describe the process of opening a bank account
5. Differentiate between fixed and variable costs
6. Describe the main types of investment options
7. Describe the different types of insurance products
8. Describe the different types of taxes
9. Discuss the uses of online banking
10. Discuss the main types of electronic funds transfers

### 9.3.1 Personal Finance – Why to Save: Importance of Saving

We all know that the future is unpredictable. You never know what will happen tomorrow, next week or next year. That's why saving money steadily through the years is so important. Saving money will help improve your financial situation over time. But more importantly, knowing that you have money stashed away for an emergency will give you peace of mind. Saving money also opens the door to many more options and possibilities.

### Benefits of Saving

Inculcating the habit of saving leads to a vast number of benefits. Saving helps you:

- **Become financially independent:** When you have enough money saved up to feel secure you can start making your choices, from taking a vacation whenever you want, to switching careers or starting your own business.
- **Invest in yourself through education:** Through saving, you can earn enough to pay up for courses that will add to your professional experience and ultimately result in higher paying jobs.
- **Get out of debt:** Once you have saved enough as a reserve fund, you can use your savings to pay off debts like loans or bills that have accumulated over time.
- **Be prepared for surprise expenses:** Having money saved enables you to pay for unforeseen expenses like sudden car or house repairs, without feeling financially stressed.
- **Pay for emergencies:** Saving helps you deal with emergencies like sudden health issues or emergency trips without feeling financially burdened.

- **Afford large purchases and achieve major goals::** Saving diligently makes it possible to place down payments towards major purchases and goals, like buying a home or a car.
- **Retire:** The money you have saved over the years will keep you comfortable when you no longer have the income you would get from your job.

### Tips



- Break your spending habit. Try not spending on one expensive item per week, and put the money that you would have spent into your savings.
- Decide that you will not buy anything on certain days or weeks and stick to your word.

## 9.3.2 Types of Bank Accounts, Opening a Bank Account: Types of Bank Accounts

In India, banks offer four main types of bank accounts. These are:

- Current Accounts
- Savings Accounts
- Recurring Deposit Accounts
- Fixed Deposit Accounts

### **Current Accounts**

Current accounts offer the most liquid deposits and thus, are best suited for businessmen and companies. As these accounts are not meant for investments and savings, there is no imposed limit on the number or amount of transactions that can be made on any given day. Current account holders are not paid any interest on the amounts held in their accounts. They are charged for certain services offered on such accounts.

### **Savings Accounts**

Savings accounts are meant to promote savings, and are therefore the number one choice for salaried individuals, pensioners and students. While there is no restriction on the number and amount of deposits made, there are usually restrictions on the number and amount of withdrawals. Savings account holders are paid interest on their savings.

### **Recurring Deposit Accounts**

Recurring Deposit accounts, also called RD accounts, are the accounts of choice for those who want to save an amount every month, but are unable to invest a large sum at one time. Such account holders deposit a small, fixed amount every month for a pre-determined period (minimum 6 months). Defaulting on a monthly payment results in the account holder being charged a penalty amount. The total amount is repaid with interest at the end of the specified period.

### **Fixed Deposit Accounts**

Fixed Deposit accounts, also called FD accounts, are ideal for those who wish to deposit their savings for a long term in return for a high rate of interest. The rate of interest offered depends on the amount deposited and the time period, and also differs from bank to bank. In the case of an FD, a certain amount of money is deposited by the account holder for a fixed period of time. The money can be withdrawn when the period expires. If necessary, the depositor can break the fixed deposit prematurely. However, this usually attracts a penalty amount which also differs from bank to bank.

## Opening a Bank Account

Opening a bank account is quite a simple process. Take a look at the steps to open an account of your own:

### **Step 1: Fill in the Account Opening Form**

This form requires you to provide the following information:

- Personal details (name, address, phone number, date of birth, gender, occupation, address)
- Method of receiving your account statement (hard copy/email)
- Details of your initial deposit (cash/cheque)
- Manner of operating your account (online/mobile banking/traditional via cheque, slip books)

Ensure that you sign wherever required on the form.

**Step 2: Affix your Photograph**

Stick a recent photograph of yourself in the allotted space on the form.

**Step 3: Provide your Know Your Customer (KYC) Details**

KYC is a process that helps banks verify the identity and address of their customers. To open an account, every individual needs to submit certain approved documents with respect to photo identity (ID) and address proof. Some Officially Valid Documents (OVDs) are:

- Passport
- Driving License
- Voters' Identity Card
- PAN Card
- UIDAI (Aadhaar) Card

**Step 4: Submit All your Documents**

Submit the completed Account Opening Form and KYC documents. Then wait until the forms are processed and your account has been opened!

**Tips**

- Select the right type of account.
- Fill in complete nomination details.
- Ask about fees.
- Understand the rules.
- Check for online banking – it's convenient!
- Keep an eye on your bank balance.

### 9.3.3 Costs: Fixed vs Variable: What are Fixed and Variable Costs

Fixed costs and variable costs together make up a company's total cost. These are the two types of costs that companies have to bear when producing goods and services.

A fixed cost does not change with the volume of goods or services a company produces. It always remains the same.

A variable cost, on the other hand, increases and decreases depending on the volume of goods and services produced. In other words, it varies with the amount produced.

### Differences Between Fixed and Variable Costs

Let's take a look at some of the main differences between fixed and variable costs:

Criteria	Fixed Costs	Variable Costs
Meaning	A cost that stays the same, regardless of the output produced.	A cost that changes when the
Nature	Time related.	Volume related.
Incurred	Incurred irrespective of units being produced.	Incurred only when units are produced.
Unit cost	Inversely proportional to the number of units produced.	Remains the same, per unit.
Examples	Depreciation, rent, salary, insurance, tax etc.	Material consumed, wages, commission on sales, packing expenses, etc.

### Tips



- When trying to determine whether a cost is fixed or variable, simply ask the following question: Will the particular cost change if the company stopped its production activities? If the answer is no, then it is a fixed cost. If the answer is yes, then it is probably a variable cost.

### 9.3.4 Investment, Insurance and Taxes:

#### Investment

Investment means that money is spent today with the aim of reaping financial gains at a future time. The main types of investment options are as follows:

- **Bonds:** Bonds are instruments used by public and private companies to raise large sums of money – too large to be borrowed from a bank. These bonds are then issued in the public market and are bought by lenders.
- **Stocks:** Stocks or equity are shares that are issued by companies and are bought by the general public.
- **Small Savings Schemes:** Small Savings Schemes are tools meant to save money in small amounts. Some popular schemes are the Employees Provident Fund, Sukanya Samridhi Scheme and National Pension Scheme.
- **Mutual Funds:** Mutual Funds are professionally managed financial instruments that invest money in different securities on behalf of investors.
- **Fixed Deposits:** A fixed amount of money is kept aside with a financial institution for a fixed amount of time in return for interest on the money.
- **Real Estate:** Loans are taken from banks to purchase real estate, which is then leased or sold with the aim of making a profit on the appreciated property price.
- **Hedge Funds:** Hedge funds invest in both financial derivatives and/or publicly traded securities.
- **Private Equity:** Private Equity is trading in the shares of an operating company that is not publicly listed and whose shares are not available on the stock market.
- **Venture Capital :** Venture Capital involves investing substantial capital in a budding company in return for stocks in that company.

#### Insurance

There are two types of insurance – Life Insurance and Non-Life or General Insurance.

##### Life Insurance

Life Insurance deals with all insurance covering human life.

##### Life Insurance Products

The main life insurance products are:

- **Term Insurance:** This is the simplest and cheapest form of insurance. It offers financial protection for a specified tenure, say 15 to 20 years. In the case of your death, your family is paid the sum assured. In the case of your surviving the term, the insurer pays nothing.
- **Endowment Policy:** This offers the dual benefit of insurance and investment. Part of the premium is allocated towards the sum assured, while the remaining premium gets invested in equity and debt. It pays a lump sum amount after the specified duration or on the death of the policyholder, whichever is earlier.
- **Unit-Linked Insurance Plan (ULIP):** Here part of the premium is spent on the life cover, while the remaining amount is invested in equity and debt. It helps develop a regular saving habit.

- **Money Back Life Insurance** :While the policyholder is alive, periodic payments of the partial survival benefits are made during the policy tenure. On the death of the insured, the insurance company pays the full sum assured along with survival benefits.
- **Whole Life Insurance** :It offers the dual benefit of insurance and investment. It offers insurance cover for the whole life of the person or up to 100 years whichever is earlier.

### General Insurance

General Insurance deals with all insurance covering assets like animals, agricultural crops, goods, factories, cars and so on.

### General Insurance Products

The main general insurance products are:

- **Motor Insurance**: This can be divided into Four Wheeler Insurance and Two Wheeler Insurance.
- **Health Insurance**: The main types of health insurance are individual health insurance, family floater health insurance, comprehensive health insurance and critical illness insurance.
- **Travel Insurance**: This can be categorised into Individual Travel Policy, Family Travel Policy, Student Travel Insurance and Senior Citizen Health Insurance.
- **Home Insurance**: This protects the house and its contents from risk.
- **Marine Insurance**: This insurance covers goods, freight, cargo etc. against loss or damage during transit by rail, road, sea and/or air.

## Taxes

There are two types of taxes – Direct Taxes and Indirect Taxes.

### Direct Tax

Direct taxes are levied directly on an entity or a person and are non-transferrable.

Some examples of Direct Taxes are:

- **Income Tax**: This tax is levied on your earning in a financial year. It is applicable to both, individuals and companies.
- **Capital Gains Tax**: This tax is payable whenever you receive a sizable amount of money. It is usually of two types – short term capital gains from investments held for less than 36 months and long term capital gains from investments held for longer than 36 months.
- **Securities Transaction Tax**: This tax is added to the price of a share. It is levied every time you buy or sell shares.
- **Perquisite Tax**: This tax is levied is on perks that have been acquired by a company or used by an employee.
- **Corporate Tax**: Corporate tax is paid by companies from the revenue they earn.

### Indirect Tax

Indirect taxes are levied on goods or services.

Some examples of Indirect Taxes are:

- **Sales Tax**: Sales Tax is levied on the sale of a product.

- **Service Tax:** Service Tax is added to services provided in India.
- **Value Added Tax:** Value Added Tax is levied at the discretion of the state government. The tax is levied on goods sold in the state. The tax amount is decided by the state.
- **Customs Duty & Octroi:** Customs Duty is a charge that is applied on purchases that are imported from another country. Octroi is levied on goods that cross state borders within India.
- **Excise Duty:** Excise Duty is levied on all goods manufactured or produced in India.

## Tips



- Think about how quickly you need your money back and pick an investment option accordingly.
- Ensure that you are buying the right type of insurance policy for yourself.
- Remember, not paying taxes can result in penalties ranging from fines to imprisonment.

### 9.3.5 Online Banking, NEFT, RTGS etc.: What is Online Banking

Internet or online banking allows account holders to access their account from a laptop at any location. In this way, instructions can be issued. To access an account, account holders simply need to use their unique customer ID number and password.

Internet banking can be used to:

- Find out an account balance
- Transfer amounts from one account to another
- Arrange for the issuance of cheques
- Instruct payments to be made
- Request for a cheque book
- Request for a statement of accounts
- Make a fixed deposit

### Electronic Funds Transfers

Electronic funds transfer is a convenient way of transferring money from the comfort of one's own home, using integrated banking tools like internet and mobile banking.

Transferring funds via an electronic gateway is extremely convenient. With the help of online banking, you can choose to:

- Transfer funds into your own accounts of the same bank.
- Transfer funds into different accounts of the same bank.
- Transfer funds into accounts in different banks, using NEFT.
- Transfer funds into other bank accounts using RTGS.
- Transfer funds into various accounts using IMPS.

### NEFT

NEFT stands for National Electronic Funds Transfer. This money transfer system allows you to electronically transfer funds from your respective bank accounts to any other account, either in the same bank or belonging to any other bank. NEFT can be used by individuals, firms and corporate organizations to transfer funds between accounts.

In order to transfer funds via NEFT, two things are required:

- A transferring bank
- A destination bank

Before you can transfer funds through NEFT, you will need to register the beneficiary who will be receiving the funds. In order to complete this registration, you will require the following

- |                              |                                |
|------------------------------|--------------------------------|
| • Recipient's name           | • Recipient's bank's name      |
| • Recipient's account number | • Recipient's bank's IFSC code |

## RTGS

RTGS stands for Real Time Gross Settlement. This is a real time funds transfer system which enables you to transfer funds from one bank to another, in real time or on a gross basis. The transferred amount is immediately deducted from the account of one bank, and instantly credited to the other bank's account. The RTGS payment gateway is maintained by the Reserve Bank of India. The transactions between banks are made electronically.

RTGS can be used by individuals, companies and firms to transfer large sums of money. Before remitting funds through RTGS, you will need to add the beneficiary and his bank account details via your online banking account. In order to complete this registration, you will require the following information:

- Name of the beneficiary
- Beneficiary's account number
- Beneficiary's bank address
- Beneficiary's bank's IFSC code

## IMPS

IMPS stands for Immediate Payment Service. This is a real-time, inter-bank, electronic funds transfer system used to transfer money instantly within banks across India. IMPS enables users to make instant electronic transfer payments using mobile phones through both, Mobile Banking and SMS. It can also be used through ATMs and online banking. IMPS is available 24 hours a day and 7 days a week. The system features a secure transfer gateway and immediately confirms orders that have been fulfilled.

To transfer money through IMPS, the you need to:

- Register for IMPS with your bank
- Receive a Mobile Money Identifier (MMID) from the bank
- Receive a MPIN from the bank

Once you have both these, you can login or make a request through SMS to transfer a particular amount to a beneficiary.

For the beneficiary to receive the transferred money, he must:

1. Link his mobile number with his respective account
2. Receive the MMID from the bank

In order to initiate a money transfer through IMPS, you will need to enter the following information:

1. The beneficiary's mobile number
2. The beneficiary's MMID
3. The transfer amount
4. Your MPIN

As soon as money has been deducted from your account and credited into the beneficiary's account, you will be sent a confirmation SMS with a transaction reference number, for future reference.

## Differences Between NEFT, RTGS & IMPS

Criteria	NEFT	RTGS	IMPS
Settlement	Done in batches	Real-time	Real-time
Full form	National Electronic Fund Transfer	Real Time Gross Settlement	Immediate Payment Service
Timings on Monday – Friday	8:00 am – 6:30 pm	9:00 am – 4:30 pm	24x7
Timings on Saturday	8:00 am – 1:00 pm	9:00 am – 1:30 pm	24x7
Minimum amount of money transfer limit	₹1	₹2 lacs	₹1
Maximum amount of money transfer limit	₹10 lacs	₹10 lacs per day	₹2 lacs
Maximum charges as per RBI	Upto 10,000 – ₹2.5 above 10,000 – 1 lac – ₹5 above 1 – 2 lacs – ₹15 above 2 – 5 lacs – ₹25 above 5 – 10 lacs – ₹25	above 2 – 5 lacs – ₹25 above 5 – 10 lacs – ₹50	Upto 10,000 – ₹5 above 10,000 – 1 lac – ₹5 above 1 – 2 lacs – ₹15

### Tips



- Never click on any links in any e-mail message to access your online banking website.
- You will never be asked for your credit or debit card details while using online banking.
- Change your online banking password regularly.

## 9.4. Preparing for Employment & Self Employment

### Unit Objectives



**At the end of this unit, you will be able to:**

1. Discuss the steps to prepare for an interview
2. Discuss the steps to create an effective Resume
3. Discuss the most frequently asked interview questions
4. Discuss how to answer the most frequently asked interview questions
5. Discuss basic workplace terminology

### 9.4.1 Interview Preparation: How to Prepare for an Interview

The success of your getting the job that you want depends largely on how well your interview for that job goes. Therefore, before you go in for your interview, it is important that you prepare for it with a fair amount of research and planning. Take a look at the steps to follow in order to be well prepared for an interview:

1. **Research the organization that you are having the interview with.**
  - Studying the company beforehand will help you be more prepared at the time of the interview. Your knowledge of the organization will help you answer questions at the time of the interview, and will leave you looking and feeling more confident. This is sure to make you stand out from other, not as well informed, candidates.
  - Look for background information on the company. Try and find an overview of the company and its industry profile.
  - Visit the company website to get a good idea of what the company does. A company website offers a wealth of important information. Read and understand the company's mission statement. Pay attention to the company's products/services and client list. Read through any press releases to get an idea of the company's projected growth and stability.
  - Note down any questions that you have after your research has been completed.
2. **Think about whether your skills and qualifications match the job requirements.**
  - Carefully read through and analyze the job description.
  - Make a note of the knowledge, skills and abilities required to fulfill the job requirements.
  - Take a look at the organization hierarchy. Figure out where the position you are applying for fits into this hierarchy.
3. **Go through the most typical interview questions asked, and prepare your responses.**
  - Remember, in most interviews a mix of resume-based, behavioral and case study questions are asked.
  - Think about the kind of answers you would like to provide to typical questions asked in these three areas.
  - Practice these answers until you can express them confidently and clearly.

#### 4. **Plan your attire for the interview.**

- It is always safest to opt for formal business attire, unless expressly informed to dress in business casual (in which case you should use your best judgement).
- Ensure that your clothes are clean and well-ironed. Pick neutral colours – nothing too bright or flashy.
- The shoes you wear should match your clothes, and should be clean and suitable for an interview.
- Remember, your aim is to leave everyone you meet with the impression that you are a professional and highly efficient person.

#### 5. **Ensure that you have packed everything that you may require during the interview.**

- Carry a few copies of your resume. Use a good quality paper for your resume print outs.
- Always take along a notepad and a pen.
- Take along any information you may need to refer to, in order to fill out an application form.
- Carry a few samples of your work, if relevant.

#### 6. **Remember the importance of non-verbal communication.**

- Practice projecting confidence. Remind yourself to smile and make eye contact. Practice giving a firm handshake.
- Keep in mind the importance of posture. Practice sitting up straight. Train yourself to stop nervous gestures like fidgeting and foot-tapping.
- Practice keeping your reactions in check. Remember, your facial expressions provide a good insight into your true feelings. Practice projecting a positive image.

#### 7. **Make a list of questions to end the interview with.**

- Most interviews will end with the interviewer(s) asking if you have any questions. This is your chance to show that you have done your research and are interested in learning more about the company.
- If the interviewer does not ask you this question, you can inform him/her that you have some queries that you would like to discuss. This is the time for you to refer to the notes you made while studying the company.
- Some good questions to ask at this point are:
  - What do you consider the most important criteria for success in this job?
  - How will my performance be evaluated?
  - What are the opportunities for advancement?
  - What are the next steps in the hiring process?
- Remember, never ask for information that is easily available on the company website.

### Tips



- Ask insightful and probing questions.
- When communicating, use effective forms of body language like smiling, making eye contact, and actively listening and nodding. Don't slouch, play with nearby items, fidget, chew gum, or mumble.

## 9.4.2 Preparing an Effective Resume: How to Create an Effective Resume

A resume is a formal document that lists a candidate's work experience, education and skills. A good resume gives a potential employer enough information to believe the applicant is worth interviewing. That's why it is so important to create a résumé that is effective. Take a look at the steps to create an effective resume:

### Step 1: Write the Address Section

The Address section occupies the top of your resume. It includes information like your name, address, phone number and e-mail address. Insert a bold line under the section to separate it from rest of your resume.

#### Example:

Jasmine Watts  
Breach Candy, Mumbai – India  
Contact No: +91 2223678270  
Email: jasmine.watts@gmail.com

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### Step 2: Add the Profile Summary Section

This part of your resume should list your overall experiences, achievements, awards, certifications and strengths. You can make your summary as short as 2-3 bullet points or as long as 8-10 bullet points.

#### Example:

#### Profile Summary

- A Content Writer graduated from University of Strathclyde having 6 years of experience in writing website copy.
- Core expertise lies in content creation for e-learning courses, specifically for the K-12 segment.

### Step 3: Include Your Educational Qualifications

When listing your academic records, first list your highest degree. Then add the second highest qualification under the highest one and so on. To provide a clear and accurate picture of your educational background, it is critical that include information on your position, rank, percentage or CPI for every degree or certification that you have listed.

If you have done any certifications and trainings, you can add a Trainings & Certifications section under your Educational Qualifications section.

#### Example:

#### Educational Qualifications

- Masters in International Management (2007) from Columbia University with 8.8 CPI.
- Bachelor of Management Studies (2004) from Mumbai University with 87% marks.
- 10+2 with Math, Stats (2001) from Maharashtra Board with 91% marks.
- High School (1999) from Maharashtra Board with 93% marks.

**Step 4: List Your Technical Skills**

When listing your technical skills, start with the skills that you are most confident about. Then add the skills that you do not have as good a command over. It is perfectly acceptable to include just one skill, if you feel that particular skill adds tremendous value to your résumé. If you do not have any technical skills, you can omit this step.

**Example:****Technical Skills**

- Flash
- Photoshop

**Step 5: Insert Your Academic Project Experience**

List down all the important projects that you have worked on. Include the following information in this section:

- |                 |                |                 |
|-----------------|----------------|-----------------|
| • Project title | • Organization | • Platform used |
| • Contribution  | • Description  |                 |

**Example:****Academic Projects**

**Project Title:** Different Communication Skills

**Organization:** True Blue Solutions

**Platform used:** Articulate

**Contribution:** Content writing and graphic visualization

**Description:** Development of storyboards for corporate induction & training programs

**Step 6: List Your Strengths**

This is where you list all your major strengths. This section should be in the form of a bulleted list.

**Example:****Strengths**

- Excellent oral, written and presentation skills
- Action-oriented and result-focused
- Great time management skills

**Step 7: List Your Extracurricular Activities**

It is very important to show that you have diverse interests and that your life consists of more than academics. Including your extracurricular activities can give you an added edge over other candidates who have similar academic scores and project experiences. This section should be in the form of a bulleted list.

**Example:****Extracurricular Activities**

- Member of the Debate Club
- Played tennis at a national level
- Won first prize in the All India Camel Contest, 2010

**Step 8: Write Your Personal Details**

The last section of your résumé must include the following personal information:

- Date of birth
- Nationality
- Gender & marital status
- Languages known

**Example:****Personal Details**

- Date of birth: 25<sup>th</sup> May, 1981
- Gender & marital status: Female, Single
- Nationality: Indian
- Languages known: English, Hindi, Tamil, French

**Tips**

- Keep your resume file name short, simple and informational.
- Make sure the resume is neat and free from typing errors.
- Always create your resume on plain white paper.

### 9.4.3 Interview FAQs

Take a look at some of the most frequently asked interview questions, and some helpful tips on how to answer them.

#### Q1. Can you tell me a little about yourself?

**Tips to answer:**

- Don't provide your full employment or personal history.
- Offer 2-3 specific experiences that you feel are most valuable and relevant.
- Conclude with how those experiences have made you perfect for this specific role.

#### Q2. How did you hear about the position?

**Tips to answer:**

- Tell the interviewer how you heard about the job – whether it was through a friend (name the friend), event or article (name them) or a job portal (say which one).
- Explain what excites you about the position and what in particular caught your eye about this role.

#### Q3. What do you know about the company?

**Tips to answer:**

- Don't recite the company's About Us page.
- Show that you understand and care about the company's goals.
- Explain why you believe in the company's mission and values.

#### Q4. Why do you want this job?

**Tips to answer:**

- Show that you are passionate about the job.
- Identify why the role is a great fit for you.
- Explain why you love the company.

#### Q5. Why should we hire you?

**Tips to answer:**

- Prove through your words that you can not only do the work, but can definitely deliver excellent results.
- Explain why you would be a great fit with the team and work culture.
- Explain why you should be chosen over any other candidate.

#### Q6. What are your greatest professional strengths?

**Tips to answer:**

- Be honest – share some of your real strengths, rather than give answers that you think sound good.
- Offer examples of specific strengths that are relevant to the position you are applying for.
- Provide examples of how you've demonstrated these strengths.

#### Q7. What do you consider to be your weaknesses?

**Tips to answer:**

- The purpose of this question is to gauge your self-awareness and honesty.
- Give an example of a trait that you struggle with, but that you're working on to improve.

**Q8. What are your salary requirements?****Tips to answer:**

- Do your research beforehand and find out the typical salary range for the job you are applying for.
- Figure out where you lie on the pay scale based on your experience, education, and skills.
- Be flexible. Tell the interviewer that you know your skills are valuable, but that you want the job and are willing to negotiate.

**Q9. What do you like to do outside of work?****Tips to answer:**

- The purpose of this question is to see if you will fit in with the company culture.
- Be honest – open up and share activities and hobbies that interest and excite you.

**Q10. If you were an animal, which one would you want to be?****Tips to answer:**

- The purpose of this question is to see if you are able to think on your feet.
- There's no wrong answer – but to make a great impression try to bring out your strengths or personality traits through your answer.

**Q11: What do you think we could do better or differently?****Tips to answer:**

- The purpose of this question is to see if you have done your research on the company, and to test whether you can think critically and come up with new ideas.
- Suggest new ideas. Show how your interests and expertise would help you execute these ideas.

**Q12: Do you have any questions for us?****Tips to answer:**

- Do not ask questions to which the answers can be easily found on the company website or through a quick online search.
- Ask intelligent questions that show your ability to think critically.

**Tips**

- Be honest and confident while answering.
- Use examples of your past experiences wherever possible to make your answers more impactful.

## 9.4.4 Work Readiness – Terms & Terminologies:

### Basic Workplace Terminology

Every employee should be well versed in the following terms:

- **Annual leave:** Paid vacation leave given by employers to employees.
- **Background Check:** A method used by employers to verify the accuracy of the information provided by potential candidates.
- **Benefits:** A part of an employee's compensation package.
- **Breaks:** Short periods of rest taken by employees during working hours.
- **Compensation Package:** The combination of salary and benefits that an employer provides to his/her employees.
- **Compensatory Time (Comp Time):** Time off in lieu of pay.
- **Contract Employee:** An employee who works for one organization that sells said employee's services to another company, either on a project or time basis.
- **Contract of Employment:** When an employee is offered work in exchange for wages or salary, and accepts the offer made by the employer, a contract of employment exists.
- **Corporate Culture:** The beliefs and values shared by all the members of a company, and imparted from one generation of employees to another.
- **Counter Offer/Counter Proposal:** A negotiation technique used by potential candidates to increase the amount of salary offered by a company.
- **Cover Letter:** A letter that accompanies a candidate's resume. It emphasizes the important points in the candidate's resume and provides real examples that prove the candidate's ability to perform the expected job role.
- **Curriculum Vitae (CV)/Resume:** A summary of a candidate's achievements, educational background, work experience, skills and strengths.
- **Declining Letter:** A letter sent by an employee to an employer, turning down the job offer made by the employer to the employee.
- **Deductions:** Amounts subtracted from an employee's pay and listed on the employee's pay slip.
- **Discrimination:** The act of treating one person not as favourably as another person.
- **Employee:** A person who works for another person in exchange for payment.
- **Employee Training:** A workshop or in-house training that an employee is asked to attend by his or her superior, for the benefit of the employer.
- **Employment Gaps:** Periods of unemployed time between jobs.
- **Fixed-Term Contract:** A contract of employment which gets terminated on an agreed-upon date.
- **Follow-Up:** The act of contacting a potential employer after a candidate has submitted his or her resume.
- **Freelancer/Consultant/Independent Contractor:** A person who works for him or herself and pitches for temporary jobs and projects with different employers.
- **Holiday:** Paid time-off from work.
- **Hourly Rate:** The amount of salary or wages paid for 60 minutes of work.

- **Internship:** A job opportunity offered by an employer to a potential employee, called an intern, to work at the employer's company for a fixed, limited time period.
- **Interview:** A conversation between a potential employee and a representative of an employer, in order to determine if the potential employee should be hired.
- **Job Application:** A form which asks for a candidate's information like the candidate's name, address, contact details and work experience. The purpose of a candidate submitting a job application, is to show that candidate's interest in working for a particular company.
- **Job Offer:** An offer of employment made by an employer to a potential employee.
- **Job Search Agent :** A program that enables candidates to search for employment opportunities by selecting criteria listed in the program, for job vacancies.
- **Lay Off:** A lay off occurs when an employee is temporarily let go from his or her job, due to the employer not having any work for that employee.
- **Leave:** Formal permission given to an employee, by his or her employer, to take a leave of absence from work.
- **Letter of Acceptance:** A letter given by an employer to an employee, confirming the offer of employment made by the employer, as well as the conditions of the offer.
- **Letter of Agreement:** A letter that outlines the terms of employment.
- **Letter of Recommendation :** A letter written for the purpose of validating the work skills of a person.
- **Maternity Leave:** Leave taken from work by women who are pregnant, or who have just given birth.
- **Mentor:** A person who is employed at a higher level than you, who offers you advice and guides you in your career.
- **Minimum wage:** The minimum wage amount paid on an hourly basis.
- **Notice:** An announcement made by an employee or an employer, stating that the employment contract will end on a particular date.
- **Offer of Employment :** An offer made by an employer to a prospective employee that contains important information pertaining to the job being offered, like the starting date, salary, working conditions etc.
- **Open-Ended Contract :** A contract of employment that continues till the employer or employee terminates it.
- **Overqualified:** A person who is not suited for a particular job because he or she has too many years of work experience, or a level of education that is much higher than required for the job, or is currently or was previously too highly paid.
- **Part-Time Worker:** An employee who works for fewer hours than the standard number of hours normally worked.
- **Paternity Leave:** Leave granted to a man who has recently become a father.
- **Recruiters/Headhunters/Executive Search Firms** Professionals who are paid by employers to search for people to fill particular positions.
- **Resigning/Resignations:** When an employee formally informs his or her employer that he or she is quitting his or her job.
- **Self-Employed:** A person who has his or her own business and does not work in the capacity of an employee.
- **Time Sheet:** A form that is submitted to an employer, by an employee, that contains the number of hours worked every day by the employee.

## 9.5. Understanding Entrepreneurship

### Unit Objectives



1. At the end of this unit, you will be able to:
2. Discuss the concept of entrepreneurship
3. Discuss the importance of entrepreneurship
4. Describe the characteristics of an entrepreneur
5. Describe the different types of enterprises
6. List the qualities of an effective leader
7. Discuss the benefits of effective leadership
8. List the traits of an effective team
9. Discuss the importance of listening effectively
10. Discuss how to listen effectively
11. Discuss the importance of speaking effectively
12. Discuss how to speak effectively
13. Discuss how to solve problems
14. List important problem solving traits
15. Discuss ways to assess problem solving skills
16. Discuss the importance of negotiation
17. Discuss how to negotiate
18. Discuss how to identify new business opportunities
19. Discuss how to identify business opportunities within your business
20. Understand the meaning of entrepreneur
21. Describe the different types of entrepreneurs
22. List the characteristics of entrepreneurs
23. Recall entrepreneur success stories
24. Discuss the entrepreneurial process
25. Describe the entrepreneurship ecosystem
26. Discuss the government's role in the entrepreneurship ecosystem
27. Discuss the current entrepreneurship ecosystem in India
28. Understand the purpose of the Make in India campaign
29. Discuss the relationship between entrepreneurship and risk appetite
30. Discuss the relationship between entrepreneurship and resilience
31. Describe the characteristics of a resilient entrepreneur
32. Discuss how to deal with failure

### 9.5.1 Concept Introduction, (Characteristic of an Entrepreneur, types of firms / types of enterprises): Entrepreneurs and Entrepreneurship

Anyone who is determined to start a business, no matter what the risk, is an entrepreneur. Entrepreneurs run their own start-up, take responsibility for the financial risks and use creativity, innovation and vast reserves of self-motivation to achieve success. They dream big and are determined to do whatever it takes to turn their idea into a viable offering. The aim of an entrepreneur is to create an enterprise. The process of creating this enterprise is known as entrepreneurship.

#### Importance of Entrepreneurship

Entrepreneurship is very important for the following reasons:

1. It results in the creation of new organizations
2. It brings creativity into the marketplace
3. It leads to improved standards of living
4. It helps develop the economy of a country

#### Characteristics of Entrepreneurs

All successful entrepreneurs have certain characteristics in common.

They are all:

- Extremely passionate about their work
- Confident in themselves
- Disciplined and dedicated
- Motivated and driven
- Highly creative
- Visionaries
- Open-minded
- Decisive

Entrepreneurs also have a tendency to:

- Have a high risk tolerance
- Thoroughly plan everything
- Manage their money wisely
- Make their customers their priority
- Understand their offering and their market in detail
- Ask for advice from experts when required
- Know when to cut their losses

## Examples of Famous Entrepreneurs

Some famous entrepreneurs are:

- Bill Gates (Founder of Microsoft)
- Steve Jobs (Co-founder of Apple)
- Mark Zuckerberg (Founder of Facebook)
- Pierre Omidyar (Founder of eBay)

## Types of Enterprises

As an entrepreneur in India, you can own and run any of the following types of enterprises:

### **Sole Proprietorship**

In a sole proprietorship, a single individual owns, manages and controls the enterprise. This type of business is the easiest to form with respect to legal formalities. The business and the owner have no separate legal existence. All profit belongs to the proprietor, as do all the losses - the liability of the entrepreneur is unlimited.

### **Partnership**

A partnership firm is formed by two or more people. The owners of the enterprise are called partners. A partnership deed must be signed by all the partners. The firm and its partners have no separate legal existence. The profits are shared by the partners. With respect to losses, the liability of the partners is unlimited. A firm has a limited life span and must be dissolved when any one of the partners dies, retires, claims bankruptcy or goes insane.

### **Limited Liability Partnership (LLP)**

In a Limited Liability Partnership or LLP, the partners of the firm enjoy perpetual existence as well as the advantage of limited liability. Each partner's liability is limited to their agreed contribution to the LLP. The partnership and its partners have a separate legal existence.

## Tips



- Learn from others' failures.
- Be certain that this is what you want.
- Search for a problem to solve, rather than look for a problem to attach to your idea.

## 9.5.2 Leadership & Teamwork:

### Leadership and Leaders

Leadership means setting an example for others to follow. Setting a good example means not asking someone to do something that you wouldn't willingly want to do yourself. Leadership is about figuring out what to do in order to win as a team, and as a company.

Leaders believe in doing the right things. They also believe in helping others to do the right things. An effective leader is someone who:

- Creates an inspiring vision of the future.
- Motivates and inspires his team to pursue that vision.

### Leadership Qualities That All Entrepreneurs Need

Building a successful enterprise is only possible if the entrepreneur in charge possesses excellent leadership qualities. Some critical leadership skills that every entrepreneur must have are:

1. **Pragmatism:** This means having the ability to highlight all obstacles and challenges, in order to resolve issues and reduce risks.
2. **Humility:** This means admitting to mistakes often and early, and being quick to take responsibility for your actions. Mistakes should be viewed as challenges to overcome, not opportunities to point blame.
3. **Flexibility:** It is critical for a good leader to be very flexible and quickly adapt to change. It is equally critical to know when to adapt and when not to.
4. **Authenticity:** This means showing both, your strengths and your weaknesses. It means being human and showing others that you are human.
5. **Reinvention:** This means refreshing or changing your leadership style when necessary. To do this, it's important to learn where your leadership gaps lie and find out what resources are required to close them.
6. **Awareness:** This means taking the time to recognize how others view you. It means understanding how your presence affects those around you.

### Benefits of Effective Leadership

Effective leadership results in numerous benefits. Great leadership leads to the leader successfully:

- Gaining the loyalty and commitment of the team members
- Motivating the team to work towards achieving the company's goals and objectives
- Building morale and instilling confidence in the team members
- Fostering mutual understanding and team-spirit among team members
- Convincing team members about the need to change when a situation requires adaptability

## Teamwork and Teams

Teamwork occurs when the people in a workplace combine their individual skills to pursue a common goal. Effective teams are made up of individuals who work together to achieve this common goal. A great team is one who holds themselves accountable for the end result.

## Importance of Teamwork in Entrepreneurial Success

For an entrepreneurial leader, building an effective team is critical to the success of a venture. An entrepreneur must ensure that the team he builds possesses certain crucial qualities, traits and characteristics. An effective team is one which has:

1. **Unity of purpose:** All the team members should clearly understand and be equally committed to the purpose, vision and goals of the team.
2. **Great communication skills:** Team members should have the ability to express their concerns, ask questions and use diagrams, and charts to convey complex information.
3. **The ability to collaborate:** Every member should feel entitled to provide regular feedback on new ideas.
4. **Initiative:** The team should consist of proactive individuals. The members should have the enthusiasm to come up with new ideas, improve existing ideas, and conduct their own research.
5. **Visionary members:** The team should have the ability to anticipate problems and act on these potential problem before they turn into real problems.
6. **Great adaptability skills:** The team must believe that change is a positive force. Change should be seen as the chance to improve and try new things.
7. **Excellent organizational skills:** The team should have the ability to develop standard work processes, balance responsibilities, properly plan projects, and set in place methods to measure progress and ROI.

## Tips



- Don't get too attached to your original idea. Allow it to evolve and change.
- Be aware of your weaknesses and build a team that will complement your shortfalls.
- Hiring the right people is not enough. You need to promote or incentivize your most talented people to keep them motivated.
- Earn your team's respect.

### 9.5.3 Communication Skills: Listening & Speaking: The Importance of Listening Effectively

Listening is the ability to correctly receive and understand messages during the process of communication. Listening is critical for effective communication. Without effective listening skills, messages can easily be misunderstood. This results in a communication breakdown and can lead to the sender and the receiver of the message becoming frustrated or irritated.

It's very important to note that listening is not the same as hearing. Hearing just refers to sounds that you hear. Listening is a whole lot more than that. To listen, one requires focus. It means not only paying attention to the story, but also focusing on how the story is relayed, the way language and voice is used, and even how the speaker uses their body language. The ability to listen depends on how effectively one can perceive and understand both, verbal and non-verbal cues.

#### How to Listen Effectively

To listen effectively you should:

- Stop talking
- Stop interrupting
- Focus completely on what is being said
- Nod and use encouraging words and gestures
- Be open-minded
- Think about the speaker's perspective
- Be very, very patient
- Pay attention to the tone that is being used
- Pay attention to the speaker's gestures, facial expressions and eye movements
- Not try and rush the person
- Not let the speaker's mannerisms or habits irritate or distract you

#### How to Listen Effectively

How successfully a message gets conveyed depends entirely on how effectively you are able to get it through. An effective speaker is one who enunciates properly, pronounces words correctly, chooses the right words and speaks at a pace that is easily understandable. Besides this, the words spoken out loud need to match the gestures, tone and body language used.

What you say, and the tone in which you say it, results in numerous perceptions being formed. A person who speaks hesitantly may be perceived as having low self-esteem or lacking in knowledge of the discussed topic. Those with a quiet voice may very well be labelled as shy. And those who speak in commanding tones with high levels of clarity, are usually considered to be extremely confident. This makes speaking a very critical communication skill.

## How to Speak Effectively

To speak effectively you should:

- Incorporate body language in your speech like eye contact, smiling, nodding, gesturing etc.
- Build a draft of your speech before actually making your speech.
- Ensure that all your emotions and feelings are under control.
- Pronounce your words distinctly with the correct pitch and intensity. Your speech should be crystal clear at all times.
- Use a pleasant and natural tone when speaking. Your audience should not feel like you are putting on an accent or being unnatural in any way.
- Use precise and specific words to drive your message home. Ambiguity should be avoided at all costs.
- Ensure that your speech has a logical flow.
- Be brief. Don't add any unnecessary information.
- Make a conscious effort to avoid irritating mannerisms like fidgeting, twitching etc.
- Choose your words carefully and use simple words that the majority of the audience will have no difficulty understanding.
- Use visual aids like slides or a whiteboard.
- Speak slowly so that your audience can easily understand what you're saying. However, be careful not to speak too slowly because this can come across as stiff, unprepared or even condescending.
- Remember to pause at the right moments.

## Tips



- If you're finding it difficult to focus on what someone is saying, try repeating their words in your head.
- Always maintain eye contact with the person that you are communicating with, when speaking as well as listening. This conveys and also encourages interest in the conversation.

## 9.5.4 Problem Solving & Negotiation skills:

### What is a Problem?

As per The Concise Oxford Dictionary (1995), a problem is, “A doubtful or difficult matter requiring a solution”

All problems contain two elements:

1. Goals
2. Obstacles

The aim of problem solving is to recognize the obstacles and remove them in order to achieve the goals.

### How to Solve Problems

Solving a problem requires a level of rational thinking. Here are some logical steps to follow when faced with an issue:

**Step 1:** Identify the problem

**Step 2:** Study the problem in detail

**Step 3:** List all possible solutions

**Step 4:** Select the best solution

**Step 5:** Implement the chosen solution

**Step 6:** Check that the problem has really been solved

### Important Traits for Problem Solving

Highly developed problem solving skills are critical for both, business owners and their employees. The following personality traits play a big role in how effectively problems are solved:

- Being open minded
- Being proactive
- Having a positive attitude
- Asking the right questions
- Not panicking
- Focusing on the right problem

### How to Assess for Problem Solving Skills

As an entrepreneur, it would be a good idea to assess the level of problem solving skills of potential candidates before hiring them. Some ways to assess this skill are through:

1. **Application forms:** Ask for proof of the candidate’s problem solving skills in the application form.
2. **Psychometric tests:** Give potential candidates logical reasoning and critical thinking tests and see how they fare.
3. **Interviews:** Create hypothetical problematic situations or raise ethical questions and see how the candidates respond.
4. **Technical questions:** Give candidates examples of real life problems and evaluate their thought process.

## What is Negotiation?

Negotiation is a method used to settle differences. The aim of negotiation is to resolve differences through a compromise or agreement while avoiding disputes. Without negotiation, conflicts are likely to lead to resentment between people. Good negotiation skills help satisfy both parties and go a long way towards developing strong relationships.

## Why Negotiate

Starting a business requires many, many negotiations. Some negotiations are small while others are critical enough to make or break a startup. Negotiation also plays a big role inside the workplace. As an entrepreneur, you need to know not only how to negotiate yourself, but also how to train employees in the art of negotiation.

## How to Negotiate

Take a look at some steps to help you negotiate:

<b>Step 1:</b> Pre-Negotiation Preparation	Agree on where to meet to discuss the problem, decide who all will be present and set a time limit for the discussion.
<b>Step 2:</b> Discuss the Problem	This involves asking questions, listening to the other side, putting your views forward and clarifying doubts.
<b>Step 3:</b> Clarify the Objective	Ensure that both parties want to solve the same problem and reach the same goal.
<b>Step 4:</b> Aim for a Win-Win Outcome	Try your best to be open minded when negotiating. Compromise and offer alternate solutions to reach an outcome where both parties win.
<b>Step 5:</b> Clearly Define the Agreement	When an agreement has been reached, the details of the agreement should be crystal clear to both sides, with no scope for misunderstandings.
<b>Step 6:</b> Implement the Agreed Upon Solution	Agree on a course of action to set the solution in motion

## Tips



- Know exactly what you want before you work towards getting it
- Give more importance to listening and thinking, than speaking
- Focus on building a relationship rather than winning
- Remember that your people skills will affect the outcome
- Know when to walk away – sometimes reaching an agreement may not be possible

### 9.5.5 Business Opportunities Identification: Entrepreneurs and Opportunities

*“The entrepreneur always searches for change, responds to it and exploits it as an opportunity.”*

Peter Drucker

The ability to identify business opportunities is an essential characteristic of an entrepreneur.

### What is an Opportunity?

The word opportunity suggests a good chance or a favourable situation to do something offered by circumstances.

A business opportunity means a good or favourable change available to run a specific business in a given environment, at a given point of time.

### Common Questions Faced by Entrepreneurs

A critical question that all entrepreneurs face is how to go about finding the business opportunity that is right for them.

Some common questions that entrepreneurs constantly think about are:

- Should the new enterprise introduce a new product or service based on an unmet need?
- Should the new enterprise select an existing product or service from one market and offer it in another where it may not be available?
- Should the enterprise be based on a tried and tested formula that has worked elsewhere?

It is therefore extremely important that entrepreneurs must learn how to identify new and existing business opportunities and evaluate their chances of success.

### When is an Idea an Opportunity?

An idea is an opportunity when:

- It creates or adds value to a customer
- It solves a significant problem, removes a pain point or meets a demand
- Has a robust market and profit margin
- Is a good fit with the founder and management team at the right time and place

### Factors to Consider When Looking for Opportunities

Consider the following when looking for business opportunities:

- |                                                                  |                                |
|------------------------------------------------------------------|--------------------------------|
| • Economic trends                                                | • Market trends                |
| • Changes in funding                                             | • Changes in political support |
| • Changing relationships between vendors, partners and suppliers | • Shift in target audience     |

## Ways to Identify New Business Opportunities

### 1. Identify Market Inefficiencies

When looking at a market, consider what inefficiencies are present in the market. Think about ways to correct these inefficiencies.

### 2. Remove Key Hassles

Rather than create a new product or service, you can innovatively improve a product, service or process.

### 3. Create Something New

Think about how you can create a new experience for customers, based on existing business models.

### 4. Pick a Growing Sector/Industry

Research and find out which sectors or industries are growing and think about what opportunities you can tap in the same.

### 5. Think About Product Differentiation

If you already have a product in mind, think about ways to set it apart from the existing ones.

## Ways to Identify Business Opportunities Within Your Business

### 1. SWOT Analysis

An excellent way to identify opportunities inside your business is by creating a SWOT analysis. The acronym SWOT stands for strengths, weaknesses, opportunities, and threats. SWOT analysis framework:



Consider the following when looking for business opportunities:

By looking at yourself and your competitors using the SWOT framework, you can uncover opportunities that you can exploit, as well as manage and eliminate threats that could derail your success.

### 2. Establishing Your USP

Establish your USP and position yourself as different from your competitors. Identify why customers should buy from you and promote that reason.

## Opportunity Analysis

Once you have identified an opportunity, you need to analyze it.

To analyze an opportunity, you must:

- Focus on the idea
- Focus on the market of the idea
- Talk to industry leaders in the same space as the idea
- Talk to players in the same space as the idea

## Tips



- Remember, opportunities are situational.
- Look for a proven track record.
- Avoid the latest craze.
- Love your idea.

## 9.5.6 Entrepreneurship Support Eco - System: What is an Entrepreneur?

An entrepreneur is a person who:

- Does not work for an employee
- Runs a small enterprise
- Assumes all the risks and rewards of the enterprise, idea, good or service

## Types of Entrepreneurs

There are four main types of entrepreneurs:

1. **The Traditional Entrepreneur:** This type of entrepreneur usually has some kind of skill – they can be a carpenter, mechanic, cook etc. They have businesses that have been around for numerous years like restaurants, shops and carpenters. Typically, they gain plenty of experience in a particular industry before they begin their own business in a similar field.
2. **The Growth Potential Entrepreneur:** The desire of this type of entrepreneur is to start an enterprise that will grow, win many customers and make lots of money. Their ultimate aim is to eventually sell their enterprise for a nice profit. Such entrepreneurs usually have a science or technical background.
3. **The Project-Oriented Entrepreneur:** This type of entrepreneur generally has a background in the Arts or psychology. Their enterprises tend to be focus on something that they are very passionate about.
4. **The Lifestyle Entrepreneur:** This type of entrepreneur has usually worked as a teacher or a secretary. They are more interested in selling something that people will enjoy, rather than making lots of money.

## Characteristics of an Entrepreneur

Successful entrepreneurs have the following characteristics:

- They are highly motivated
- They are creative and persuasive
- They are mentally prepared to handle each and every task
- They have excellent business skills – they know how to evaluate their cash flow, sales and revenue
- They are willing to take great risks
- They are very proactive – this means they are willing to do the work themselves, rather than wait for someone else to do it
- They have a vision – they are able to see the big picture
- They are flexible and open-minded
- They are good at making decisions

## Entrepreneur Success Stories

### Dhiru Bhai Ambani

Dhirubhai Ambani began his entrepreneurial career by selling “bhajias” to pilgrims in Mount Girnar on weekends. At 16, he moved to Yemen where he worked as a gas-station attendant, and as a clerk in an oil company. He returned to India with Rs. 50,000 and started a textile trading company. Reliance went on to become the first Indian company to raise money in global markets and the first Indian company to feature in Forbes 500 list.

### Dr. Karsanbhai Patel

Karsanbhai Patel made detergent powder in the backyard of his house. He sold his product door-to-door and offered a money back guarantee with every pack that was sold. He charged Rs. 3 per kg when the cheapest detergent at that time was Rs.13 per kg. Dr. Patel eventually started Nirma which became a whole new segment in the Indian domestic detergent market.

## The Entrepreneurial Process

Let's take a look at the stages of the entrepreneurial process.

**Stage 1:** Idea Generation. The entrepreneurial process begins with an idea that has been thought of by the entrepreneur. The idea is a problem that has the potential to be solved.

**Stage 2:** Germination or Recognition. In this stage a possible solution to the identified problem is thought of.

**Stage 3:** Preparation or Rationalization. The problem is studied further and research is done to find out how others have tried to solve the same problem.

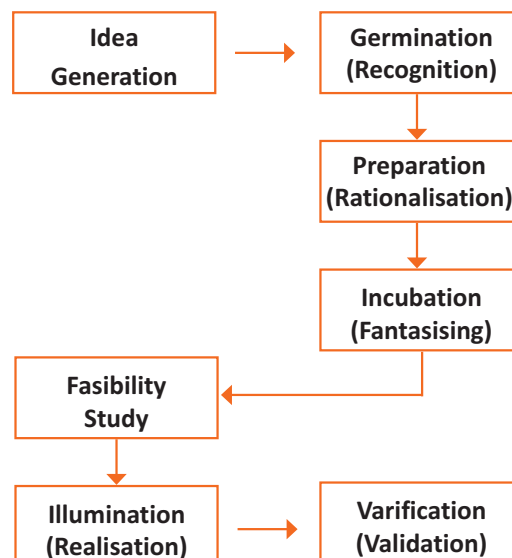
**Stage 4:** Incubation or Fantasizing. This stage involves creative thinking for the purpose of coming up with more ideas. Less thought is given to the problem areas.

**Stage 5:** Feasibility Study: The next step is the creation of a feasibility study to determine if the idea will make a profit and if it should be seen through.

**Stage 6:** Illumination or Realization. This is when all uncertain areas suddenly become clear. The entrepreneur feels confident that his idea has merit.

**Stage 7:** Verification or Validation. In this final stage, the idea is verified to see if it works and if it is useful.

Take a look at the diagram below to get a better idea of this process.



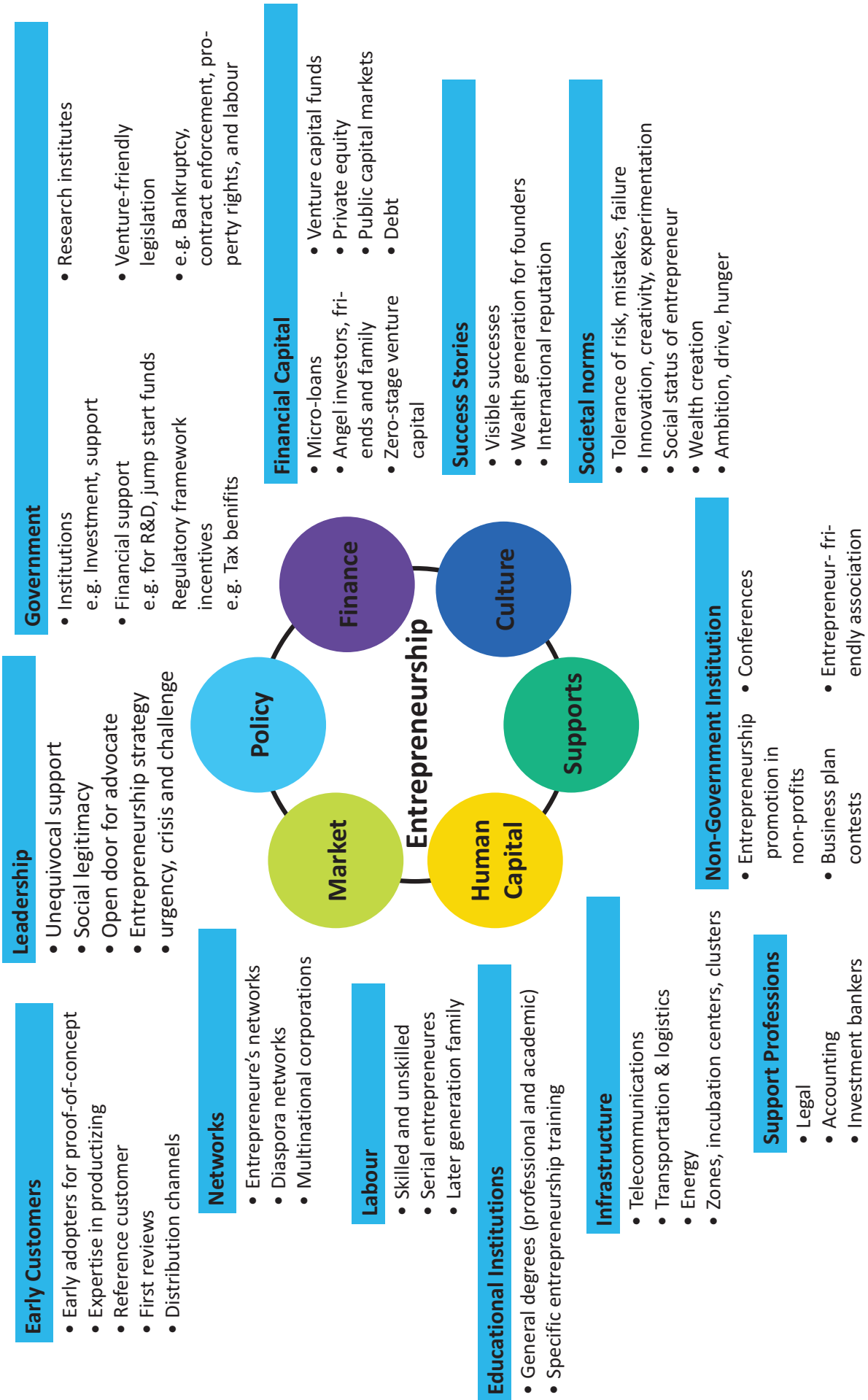
## What is an Entrepreneur?

The entrepreneurship support ecosystem signifies the collective and complete nature of entrepreneurship. New companies emerge and flourish not only because of the courageous, visionary entrepreneurs who launch them, but they thrive as they are set in an environment or 'ecosystem' made of private and public participants. These players nurture and sustain the new ventures, facilitating the entrepreneurs' efforts.

An entrepreneurship ecosystem comprises of the following six domains:

1. **Favourable Culture:** This includes elements such as tolerance of risk and errors, valuable networking and positive social standing of the entrepreneur.
2. **Facilitating Policies & Leadership:** This includes regulatory framework incentives and existence of public research institutes.
3. **Financing Options:** Angel financing, venture capitalists and micro loans would be good examples of this.
4. **Human Capital:** This refers to trained and untrained labour, entrepreneurs and entrepreneurship training programmes, etc.
5. **Conducive Markets for Products & Services:** This refers to an existence or scope of existence of a market for the product/service.
6. **Institutional & Infrastructural Support:** This includes legal and financing advisers, telecommunications, digital and transportation infrastructure, and entrepreneurship networking programmes.

These domains indicate whether there is a strong entrepreneurship support ecosystem and what actions should the government put in place to further encourage this ecosystem. The six domains and their various elements have been graphically depicted.



Every entrepreneurship support ecosystem is unique and all the elements of the ecosystem are interdependent. Although every region's entrepreneurship ecosystem can be broadly described by the above features, each ecosystem is the result of the hundred elements interacting in highly complex and particular ways.

Entrepreneurship ecosystems eventually become (largely) self-sustaining. When the six domains are resilient enough, they are mutually beneficial. At this point, government involvement can and should be significantly minimized. Public leaders do not need to invest a lot to sustain the ecosystem. It is imperative that the entrepreneurship ecosystem incentives are formulated to be self-liquidating, hence focusing on sustainability of the environment.

## Government's Role in the Entrepreneurship Ecosystem

Encouraging new ventures is a major focus for policymakers. Governments across the world are recognizing that new businesses flourish in distinctive types of supportive environments. Policymakers should study the scenario and take into account the following points whilst they formulate policies and regulations that enable successful entrepreneurship support ecosystems.

1. Policymakers should avoid regulations that discourage new entrants and work towards building efficient methods for business startups. Policies and regulations that favour existing, dominant firms over entrepreneurial ventures, restrict competition and obstruct entry for new companies.
2. Instead of developing policies conceptually intended to correct market failures, policymakers should interact with entrepreneurs and understand the challenges faced by them. The feedback should be used to develop policies that incite idea exploration, product development and increased rates of deal flow.
3. Entrepreneurial supporters should create a database that enables identifying who the participants in the ecosystem are and how they are connected. These ecosystem maps are useful tools in developing engagement strategies.
4. Disruptions are unavoidable in economic and social life. However, it's important to note that economic disruption gives rise to entrepreneurial opportunities. Architects of the entrepreneurship ecosystems (entrepreneurs, mentors, policymakers and consumers,) should anticipate these dips, thus capitalizing on the opportunities they create.

The need for effective strategies to enable local entrepreneurship support ecosystems is a practical one. Better understanding of the actual ecosystems provides a framework within which policy makers can ask relevant questions, envisage more efficient approaches, and assess ensuing outcomes.

## Snapshot of the Entrepreneurship Ecosystem in India

Entrepreneurship has earned a newfound respect in India. Many Indians, with exposure to the world of business, who traditionally would have opted for a job, are setting up their own ventures. Many elements of the entrepreneurship ecosystem are beginning to come together. For example, increase in venture capitalists, government schemes and incubators, academia industry linkages, and emerging clusters and support to rural economy. All these initiatives are effective but there is a need to scale up and enrich the ecosystem further in the following ways:

1. We need to review our attitude towards failures and accept them as learning experiences.
2. We must encourage the educated to become entrepreneurs and provide students in schools and colleges with entrepreneurship skills.

3. Universities, research labs and the government need to play the role of enablers in the entrepreneurship support ecosystem.
4. Policymakers need to focus on reducing the obstacles such as corruption, red tape and bureaucracy.
5. We need to improve our legal systems and court international venture capital firms and bring them to India.
6. We must devise policies and methods to reach the secondary and tertiary towns in India, where people do not have access to the same resources available in the cities.

Today, there is a huge opportunity in this country to introduce innovative solutions that are capable of scaling up, and collaborating within the ecosystem as well as enriching it.

## Make in India Campaign

Every entrepreneur has certain needs. Some of their important needs are:

- To easily get loans
- To easily find investors
- To get tax exemptions
- To easily access resources and good infrastructure
- To enjoy a procedure that is free of hassles and is quick
- To be able to easily partner with other firms

The Make in India campaign, launched by Prime Minister Modi aims to satisfy all these needs of young, aspiring entrepreneurs. Its objective is to:

- Make investment easy
- Support new ideas
- Enhance skill development
- Safeguard the ideas of entrepreneurs
- Create state-of-the-art facilities for manufacturing goods

## Tips



- Research the existing market, network with other entrepreneurs, venture capitalists, angel investors, and thoroughly review the policies in place to enable your entrepreneurship.
- Failure is a stepping stone and not the end of the road. Review yours and your peers' errors and correct them in your future venture.
- Be proactive in your ecosystem. Identify the key features of your ecosystem and enrich them to ensure self-sustainability of your entrepreneurship support ecosystem.

## 9.5.7 Risk Appetite & Resilience: Entrepreneurship and Risk

Entrepreneurs are inherently risk takers. They are path-makers not path-takers. Unlike a normal, cautious person, an entrepreneur would not think twice about quitting his job (his sole income) and taking a risk on himself and his idea.

An entrepreneur is aware that while pursuing his dreams, assumptions can be proven wrong and unforeseen events may arise. He knows that after dealing with numerous problems, success is still not guaranteed. Entrepreneurship is synonymous with the ability to take risks. This ability, called risk-appetite, is an entrepreneurial trait that is partly genetic and partly acquired.

### What is Risk Appetite?

Risk appetite is defined as the extent to which a company is equipped to take risk, in order to achieve its objectives. Essentially, it refers to the balance, struck by the company, between possible profits and the hazards caused by changes in the environment (economic ecosystem, policies, etc.). Taking on more risk may lead to higher rewards but have a high probability of losses as well. However, being too conservative may go against the company as it can miss out on good opportunities to grow and reach their objectives.

The levels of risk appetite can be broadly categorized as “low”, “medium” and “high.” The company’s entrepreneur(s) have to evaluate all potential alternatives and select the option most likely to succeed. Companies have varying levels of risk appetites for different objectives. The levels depend on:

- The type of industry
- Market pressures
- Company objectives

For example, a startup with a revolutionary concept will have a very high risk appetite. The startup can afford short term failures before it achieves longer term success. This type of appetite will not remain constant and will be adjusted to account for the present circumstances of the company.

### Risk Appetite Statement

Companies have to define and articulate their risk appetite in sync with decisions made about their objectives and opportunities. The point of having a risk appetite statement is to have a framework that clearly states the acceptance and management of risk in business. It sets risk taking limits within the company. The risk appetite statement should convey the following:

- The nature of risks the business faces.
- Which risks the company is comfortable taking on and which risks are unacceptable.
- How much risk to accept in all the risk categories.
- The desired tradeoff between risk and reward.
- Measures of risk and methods of examining and regulating risk exposures.

## Entrepreneurship and Resilience

Entrepreneurs are characterized by a set of qualities known as resilience. These qualities play an especially large role in the early stages of developing an enterprise. Risk resilience is an extremely valuable characteristic as it is believed to protect entrepreneurs against the threat of challenges and changes in the business environment.

## What is Entrepreneurial Resilience?

Resilience is used to describe individuals who have the ability to overcome setbacks related to their life and career aspirations. A resilient person is someone who is capable of easily and quickly recovering from setbacks. For the entrepreneur, resilience is a critical trait. Entrepreneurial resilience can be enhanced in the following ways:

- By developing a professional network of coaches and mentors
- By accepting that change is a part of life
- By viewing obstacles as something that can be overcome

## Characteristics of a Resilient Entrepreneur

The characteristics required to make an entrepreneur resilient enough to go the whole way in their business enterprise are:

- A strong internal sense of control
- Strong social connections
- Skill to learn from setbacks
- Ability to look at the bigger picture
- Ability to diversify and expand
- Survivor attitude
- Cash-flow conscious habits
- Attention to detail

## Tips



- Cultivate a great network of clients, suppliers, peers, friends and family. This will not only help you promote your business, but will also help you learn, identify new opportunities and stay tuned to changes in the market.
- Don't dwell on setbacks. Focus on what you need to do next to get moving again.
- While you should try and curtail expenses, ensure that it is not at the cost of your growth.

## 9.5.8 Success & Failures: Understanding Successes and Failures in Entrepreneurship

Shyam is a famous entrepreneur, known for his success story. But what most people don't know, is that Shyam failed numerous times before his enterprise became a success. Read his interview to get an idea of what entrepreneurship is really about, straight from an entrepreneur who has both, failed and succeeded.

**Interviewer:** Shyam, I have heard that entrepreneurs are great risk-takers who are never afraid of failing. Is this true?

**Shyam:** Ha ha, no of course it's not true! Most people believe that entrepreneurs need to be fearlessly enthusiastic. But the truth is, fear is a very normal and valid human reaction, especially when you are planning to start your own business! In fact, my biggest fear was the fear of failing. The reality is, entrepreneurs fail as much as they succeed. The trick is to not allow the fear of failing to stop you from going ahead with your plans. Remember, failures are lessons for future success!

**Interviewer:** What, according to you, is the reason that entrepreneurs fail?

**Shyam:** Well, there is no one single reason why entrepreneurs fail. An entrepreneur can fail due to numerous reasons. You could fail because you have allowed your fear of failure to defeat you. You could fail because you are unwilling to delegate (distribute) work. As the saying goes, "You can do anything, but not everything!" You could fail because you gave up too easily – maybe you were not persistent enough. You could fail because you were focusing your energy on small, insignificant tasks and ignoring the tasks that were most important. Other reasons for failing are partnering with the wrong people, not being able to sell your product to the right customers at the right time at the right price... and many more reasons!

**Interviewer:** As an entrepreneur, how do you feel failure should be looked at?

**Shyam:** I believe we should all look at failure as an asset, rather than as something negative. The way I see it, if you have an idea, you should try to make it work, even if there is a chance that you will fail. That's because not trying is failure right there, anyway! And failure is not the worst thing that can happen. I think having regrets because of not trying, and wondering 'what if' is far worse than trying and actually failing.

**Interviewer:** How did you feel when you failed for the first time?

**Shyam:** I was completely heartbroken! It was a very painful experience. But the good news is, you do recover from the failure. And with every subsequent failure, the recovery process gets a lot easier. That's because you start to see each failure more as a lesson that will eventually help you succeed, rather than as an obstacle that you cannot overcome. You will start to realize that failure has many benefits.

**Interviewer:** Can you tell us about some of the benefits of failing?

**Shyam:** One of the benefits that I have experienced personally from failing is that the failure made me see things in a new light. It gave me answers that I didn't have before. Failure can make you a lot stronger. It also helps keep your ego in control.

**Interviewer:** What advice would you give entrepreneurs who are about to start their own enterprises?

**Shyam:** I would tell them to do their research and ensure that their product is something that is actually wanted by customers. I'd tell them to pick their partners and employees very wisely and cautiously. I'd tell them that it's very important to be aggressive – push and market your product as aggressively as possible. I would warn them that starting an enterprise is very expensive and that they should be prepared for a situation where they run out of money.

I would tell them to create long term goals and put a plan in action to achieve that goal. I would tell them to build a product that is truly unique. Be very careful and ensure that you are not copying another startup. Lastly, I'd tell them that it's very important that they find the right investors.

**Interviewer:** That's some really helpful advice, Shyam! I'm sure this will help all entrepreneurs to be more prepared before they begin their journey! Thank you for all your insight!

### Tips



- Remember that nothing is impossible.
- Identify your mission and your purpose before you start.
- Plan your next steps – don't make decisions hastily.

## 9.6: Preparing to be an Entrepreneur

### Unit Objectives



**At the end of this unit, you will be able to:**

1. Discuss how market research is carried out
2. Describe the 4 Ps of marketing
3. Discuss the importance of idea generation
4. Recall basic business terminology
5. Discuss the need for CRM
6. Discuss the benefits of CRM
7. Discuss the need for networking
8. Discuss the benefits of networking
9. Understand the importance of setting goals
10. Differentiate between short-term, medium-term and long-term goals
11. Discuss how to write a business plan
12. Explain the financial planning process
13. Discuss ways to manage your risk
14. Describe the procedure and formalities for applying for bank finance
15. Discuss how to manage your own enterprise
16. List important questions that every entrepreneur should ask before starting an enterprise

### 9.6.1 Market Study / The 4 Ps of Marketing /

#### Importance of an IDEA: Understanding Market Research

Market research is the process of gathering, analyzing and interpreting market information on a product or service that is being sold in that market. It also includes information on:

- Past, present and prospective customers
- Customer characteristics and spending habits
- The location and needs of the target market
- The overall industry
- Relevant competitors

Market research involves two types of data:

- Primary information. This is research collected by yourself or by someone hired by you.
- Secondary information. This is research that already exists and is out there for you to find and use.

**Primary research**

Primary research can be of two types:

- Exploratory: This is open-ended and usually involves detailed, unstructured interviews.
- Specific: This is precise and involves structured, formal interviews. Conducting specific research is the more expensive than conducting exploratory research.

**Secondary research**

Secondary research uses outside information. Some common secondary sources are:

- Public sources: These are usually free and have a lot of good information. Examples are government departments, business departments of public libraries etc.
- Commercial sources: These offer valuable information but usually require a fee to be paid. Examples are research and trade associations, banks and other financial institutions etc.
- Educational institutions: These offer a wealth of information. Examples are colleges, universities, technical institutes etc.

**The 4 Ps of Marketing**

The 4 Ps of marketing are Product, Price, Promotion and Place. Let's look at each of these 4 Ps in detail.

**Product**

A product can be:

- A tangible good
- An intangible service

Whatever your product is, it is critical that you have a clear understanding of what you are offering, and what its unique characteristics are, before you begin with the marketing process.

Some questions to ask yourself are:

- What does the customer want from the product/service?
- What needs does it satisfy?
- Are there any more features that can be added?
- Does it have any expensive and unnecessary features?
- How will customers use it?
- What should it be called?
- How is it different from similar products?
- How much will it cost to produce?
- Can it be sold at a profit?

## Price

Once all the elements of Product have been established, the Price factor needs to be considered. The Price of a Product will depend on several factors such as profit margins, supply, demand and the marketing strategy.

Some questions to ask yourself are:

- What is the value of the product/service to customers?
- Do local products/services have established price points?
- Is the customer price sensitive?
- Should discounts be offered?
- How is your price compared to that of your competitors?

## Promotion

Once you are certain about your Product and your Price, the next step is to look at ways to promote it. Some key elements of promotion are advertising, public relations, social media marketing, email marketing, search engine marketing, video marketing and more.

Some questions to ask yourself are:

- Where should you promote your product or service?
- What is the best medium to use to reach your target audience?
- When would be the best time to promote your product?
- How are your competitors promoting their products?

## Place

According to most marketers, the basis of marketing is about offering the right product, at the right price, at the right place, at the right time. For this reason, selecting the best possible location is critical for converting prospective clients into actual clients.

Some questions to ask yourself are:

- Will your product or service be looked for in a physical store, online or both?
- What should you do to access the most appropriate distribution channels?
- Will you require a sales force?
- Where are your competitors offering their products or services?
- Should you follow in your competitors' footsteps?
- Should you do something different from your competitors?

## Importance of an IDEA

Ideas are the foundation of progress. An idea can be small or ground-breaking, easy to accomplish or extremely complicated to implement. Whatever the case, the fact that it is an idea gives it merit. Without ideas, nothing is possible. Most people are afraid to speak out their ideas, out for fear of being ridiculed. However, if you are an entrepreneur and want to remain competitive and innovative, you need to bring your ideas out into the light.

Some ways to do this are by:

- Establishing a culture of brainstorming where you invite all interested parties to contribute
- Discussing ideas out loud so that people can add their ideas, views, opinions to them
- Being open minded and not limiting your ideas, even if the idea who have seems ridiculous
- Not discarding ideas that you don't work on immediately, but instead making a note of them and shelving them so they can be revisited at a later date

### Tips



- Keep in mind that good ideas do not always have to be unique.
- Remember that timing plays a huge role in determining the success of your idea.
- Situations and circumstances will always change, so be flexible and adapt your idea accordingly.

## 9.6.2 Business Entity Concepts:

### Basic Business Terminology

If your aim is to start and run a business, it is crucial that you have a good understanding of basic business terms. Every entrepreneur should be well versed in the following terms:

- **Accounting:** A systematic method of recording and reporting financial transactions.
- **Accounts payable:** Money owed by a company to its creditors.
- **Accounts Receivable:** The amount a company is owed by its clients.
- **Assets:** The value of everything a company owns and uses to conduct its business.
- **Balance Sheet:** A snapshot of a company's assets, liabilities and owner's equity at a given moment.
- **Bottom Line:** The total amount a business has earned or lost at the end of a month.
- **Business:** An organization that operates with the aim of making a profit.
- **Business to Business (B2B):** A business that sells goods or services to another business.
- **Business to Consumer (B2C):** A business that sells goods or services directly to the end user.
- **Capital:** The money a business has in its accounts, assets and investments. The two main types of capital are debt and equity.
- **Cash Flow:** The overall movement of funds through a business each month, including income and expenses.
- **Cash Flow Statement:** A statement showing the money that entered and exited a business during a specific period of time.
- **Contract:** A formal agreement to do work for pay.
- **Depreciation:** The degrading value of an asset over time.
- **Expense:** The costs that a business incurs through its operations.
- **Finance:** The management and allocation of money and other assets.
- **Financial Report:** A comprehensive account of a business' transactions and expenses.
- **Fixed Cost:** A one-time expense.
- **Income Statement (Profit and Loss Statement):** Shows the profitability of a business during a period of time.
- **Liabilities:** The value of what a business owes to someone else.
- **Marketing:** The process of promoting, selling and distributing a product or service.
- **Net Income/Profit:** Revenues minus expenses.
- **Net Worth:** The total value of a business.
- **Payback Period:** The amount of time it takes to recover the initial investment of a business.
- **Profit Margin:** The ratio of profit, divided by revenue, displayed as a percentage.
- **Return on Investment (ROI):** The amount of money a business gets as return from an investment.

- Revenue: The total amount of income before expenses are subtracted.
- Sales Prospect: A potential customer.
- Supplier: A provider of supplies to a business.
- Target Market: A specific group of customers at which a company's products and services are aimed.
- Valuation: An estimate of the overall worth of the business.
- Variable Cost: Expenses that change in proportion to the activity of a business.
- Working Capital: Calculated as current assets minus current liabilities.

### 9.6.3 CRM & Networking: What is CRM?

CRM stands for Customer Relationship Management. Originally the expression Customer Relationship Management meant managing one's relationship with customers. However, today it refers to IT systems and software designed to help companies manage their relationships.

### The Need for CRM

The better a company can manage its relationships with its customers, the higher the chances of the company's success. For any entrepreneur, the ability to successfully retain existing customers and expand the enterprise is paramount. This is why IT systems that focus on addressing the problems of dealing with customers on a daily basis are becoming more and more in demand.

Customer needs change over time, and technology can make it easier to understand what customers really want. This insight helps companies to be more responsive to the needs of their customers. It enables them to modify their business operations when required, so that their customers are always served in the best manner possible. Simply put, CRM helps companies recognize the value of their clients and enables them to capitalize on improved customer relations.

### Benefits of CRM

CRM has a number of important benefits:

- It helps improve relations with existing customers which can lead to:
  - Increased sales
  - Identification of customer needs
  - Cross-selling of products
- It results in better marketing of one's products or services
- It enhances customer satisfaction and retention
- It improves profitability by identifying and focusing on the most profitable customers

### 6.3.4 What is Networking?

In business, networking means leveraging your business and personal connections in order to bring in a regular supply of new business. This marketing method is effective as well as low cost. It is a great way to develop sales opportunities and contacts. Networking can be based on referrals and introductions, or can take place via phone, email, and social and business networking websites.

### 6.3.5 The Need for Networking

Networking is an essential personal skill for business people, but it is even more important for entrepreneurs. The process of networking has its roots in relationship building. Networking results in greater communication and a stronger presence in the entrepreneurial ecosystem. This helps build strong relationships with other entrepreneurs.

Business networking events held across the globe play a huge role in connecting like-minded entrepreneurs who share the same fundamental beliefs in communication, exchanging ideas and converting ideas into realities. Such networking events also play a crucial role in connecting entrepreneurs with potential investors. Entrepreneurs may have vastly different experiences and backgrounds but they all have a common goal in mind – they all seek connection, inspiration, advice, opportunities and mentors. Networking offers them a platform to do just that.

## Benefits of Networking

Networking offers numerous benefits for entrepreneurs. Some of the major benefits are:

- Getting high quality leads
- Increased business opportunities
- Good source of relevant connections
- Advice from like-minded entrepreneurs
- Gaining visibility and raising your profile
- Meeting positive and enthusiastic people
- Increased self-confidence
- Satisfaction from helping others
- Building strong and lasting friendships

## Tips



- Use social media interactions to identify needs and gather feedback.
- When networking, ask open-ended questions rather than yes/no type questions.

### 9.6.4 Business Plan: Why Set Goals

Setting goals is important because it gives you long-term vision and short-term motivation. Goals can be short term, medium term and long term.

#### Short-Term Goals

- These are specific goals for the immediate future.

**Example:** Repairing a machine that has failed.

#### Medium-Term Goals

- These goals are built on your short term goals.
- They do not need to be as specific as your short term goals.

**Example:** Arranging for a service contract to ensure that your machines don't fail again.

#### Long-Term Goals

These goals require time and planning.

They usually take a year or more to achieve.

**Example:** Planning your expenses so you can buy new machinery

### Why Create a Business Plan

A business plan is a tool for understanding how your business is put together. It can be used to monitor progress, foster accountability and control the fate of the business. It usually offers a 3-5 year projection and outlines the plan that the company intends to follow to grow its revenues. A business plan is also a very important tool for getting the interest of key employees or future investors.

A business plan typically comprises of eight elements.

### Elements of a Business Plan

#### Executive Summary

The executive summary follows the title page. The summary should clearly state your desires as the business owner in a short and businesslike way. It is an overview of your business and your plans. Ideally this should not be more than 1-2 pages.

Your Executive Summary should include:

- The Mission Statement: Explain what your business is all about.

#### **Example: Nike's Mission Statement**

Nike's mission statement is "To bring inspiration and innovation to every athlete in the world."

- Company Information: Provide information like when your business was formed, the names and roles of the founders, the number of employees, your business location(s) etc.
- Growth Highlights: Mention examples of company growth. Use graphs and charts where possible.
- Your Products/Services: Describe the products or services provided.
- Financial Information: Provide details on current bank and investors.
- Summarize future plans: Describe where you see your business in the future.

### **Business Description**

The second section of your business plan needs to provide a detailed review of the different elements of your business. This will help potential investors to correctly understand your business goal and the uniqueness of your offering.

Your Business Description should include:

- A description of the nature of your business
- The market needs that you are aiming to satisfy
- The ways in which your products and services meet these needs
- The specific consumers and organizations that you intend to serve
- Your specific competitive advantages

### **Market Analysis**

The market analysis section usually follows the business description. The aim of this section is to showcase your industry and market knowledge. This is also the section where you should lay down your research findings and conclusions.

Your Market Analysis should include:

- Your industry description and outlook
- Information on your target market
- The needs and demographics of your target audience
- The size of your target market
- The amount of market share you want to capture
- Your pricing structure
- Your competitive analysis
- Any regulatory requirements

### **Organization & Management**

This section should come immediately after the Market Analysis.

Your Organization & Management section should include:

- Your company's organizational structure
- Details of your company's ownership
- Details of your management team
- Qualifications of your board of directors
- Detailed descriptions of each division/department and its function
- The salary and benefits package that you offer your people
- The incentives that you offer

### **Service or Product Line**

The next section is the service or product line section. This is where you describe your service or product, and stress on their benefits to potential and current customers. Explain in detail why your product of choice will fulfill the needs of your target audience.

Your Service or Product Line section should include:

- A description of your product/service
- A description of your product or service's life cycle
- A list of any copyright or patent filings
- A description of any R&D activities that you are involved in or planning

### Marketing & Sales

Once the Service or Product Line section of your plan has been completed, you should start on the description of the marketing and sales management strategy for your business.

Your Marketing section should include the following strategies:

- **Market penetration strategy** : This strategy focuses on selling your existing products or services in existing markets, in order to increase your market share.
- **Growth strategy**: This strategy focuses on increasing the amount of market share, even if it reduces earnings in the short-term.
- **Channels of distribution strategy** : These can be wholesalers, retailers, distributors and even the internet.
- **Communication strategy**: These can be written strategies (e-mail, text, chat), oral strategies (phone calls, video chats, face-to-face conversations), non-verbal strategies (body language, facial expressions, tone of voice) and visual strategies (signs, webpages, illustrations).

Your Sales section should include the following information:

- **A salesforce strategy**: This strategy focuses on increasing the revenue of the enterprise.
- **A breakdown of your sales activities**: This means detailing out how you intend to sell your products or services – will you sell it offline or online, how many units do you intend to sell, what price do you plan to sell each unit at, etc.

### Funding Request

This section is specifically for those who require funding for their venture.

The Funding Request section should include the following information:

- How much funding you currently require.
- How much funding you will require over the next five years. This will depend on your long-term goals.
- The type of funding you want and how you plan to use it. Do you want funding that can be used only for a specific purpose, or funding that can be used for any kind of requirement?
- Strategic plans for the future. This will involve detailing out your long-term plans – what these plans are and how much money you will require to put these plans in motions.
- Historical and prospective financial information. This can be done by creating and maintaining all your financial records, right from the moment your enterprise started, to the present day. Documents required for this are your balance sheet which contains details of your company's assets and liabilities, your income statement which lists your company's revenues, expenses and net income for the year, your tax returns (usually for the last three years) and your cash flow budget which lists the cash that came in, the cash that went out and states whether you had a cash deficit (negative balance) or surplus (positive balance) at the end of each month.

### Financial Planning

Before you begin building your enterprise, you need to plan your finances. Take a look at the steps for financial planning:

**Step 1:** Create a financial plan. This should include your goals, strategies and timelines for accomplishing these goals.

**Step 2:** Organize all your important financial documents. Maintain a file to hold your investment details, bank statements, tax papers, credit card bills, insurance papers and any other financial records.

**Step 3:** Calculate your net worth. This means figure out what you own (assets like your house, bank accounts, investments etc.), and then subtract what you owe (liabilities like loans, pending credit card amounts etc.) the amount you are left with is your net worth.

**Step 4:** Make a spending plan. This means write down in detail where your money will come from, and where it will go.

**Step 5:** Build an emergency fund. A good emergency fund contains enough money to cover at least 6 months' worth of expenses.

**Step 6:** Set up your insurance. Insurance provides long term financial security and protects you against risk.

### Risk Management

As an entrepreneur, it is critical that you evaluate the risks involved with the type of enterprise that you want to start, before you begin setting up your company. Once you have identified potential risks, you can take steps to reduce them. Some ways to manage risks are:

- Research similar business and find out about their risks and how they were minimized.
- Evaluate current market trends and find out if similar products or services that launched a while ago are still being well received by the public.
- Think about whether you really have the required expertise to launch your product or service.
- Examine your finances and see if you have enough income to start your enterprise.
- Be aware of the current state of the economy, consider how the economy may change over time, and think about how your enterprise will be affected by any of those changes.
- Create a detailed business plan.

### Tips



- Ensure all the important elements are covered in your plan.
- Scrutinize the numbers thoroughly.
- Be concise and realistic.
- Be conservative in your approach and your projections.
- Use visuals like charts, graphs and images wherever possible.

## 9.6.5 Procedure and Formalities for Bank Finance:

### The Need for Bank Finance

For entrepreneurs, one of the most difficult challenges faced involves securing funds for startups. With numerous funding options available, entrepreneurs need to take a close look at which funding methodology works best for them. In India, banks are one of the largest funders of startups, offering funding to thousands of startups every year.

### What Information Should Entrepreneurs Offer Banks for Funding?

When approaching a bank, entrepreneurs must have a clear idea of the different criteria that banks use to screen, rate and process loan applications. Entrepreneurs must also be aware of the importance of providing banks with accurate and correct information. It is now easier than ever for financial institutions to track any default behaviour of loan applicants. Entrepreneurs looking for funding from banks must provide banks with information relating to their general credentials, financial situation and guarantees or collaterals that can be offered.

#### General Credentials

This is where you, as an entrepreneur, provide the bank with background information on yourself. Such information includes:

- Letter(s) of Introduction: This letter should be written by a respected business person who knows you well enough to introduce you. The aim of this letter is set across your achievements and vouch for your character and integrity.
- Your Profile: This is basically your resume. You need to give the bank a good idea of your educational achievements, professional training, qualifications, employment record and achievements.
- Business Brochure: A business brochure typically provides information on company products, clients, how long the business has been running for etc.
- Bank and Other References: If you have an account with another bank, providing those bank references is a good idea.
- Proof of Company Ownership or Registration: In some cases, you may need to provide the bank with proof of company ownership and registration. A list of assets and liabilities may also be required.

#### Financial Situation

Banks will expect current financial information on your enterprise. The standard financial reports you should be prepared with are:

- Balance Sheet
- Cash-Flow Statement
- Business Plan
- Profit-and-Loss Account
- Projected Sales and Revenues
- Feasibility Study

#### Guarantees or Collaterals

Usually banks will refuse to grant you a loan without security. You can offer assets which the bank can seize and sell off if you do not repay the loan. Fixed assets like machinery, equipment, vehicles etc. are also considered to be security for loans.

## The Lending Criteria of Banks

Your request for funding will have a higher chance of success if you can satisfy the following lending criteria:

- Good cash flow
- Adequate shareholders' funds
- Adequate security
- Experience in business
- Good reputation

## The Procedure

To apply for funding the following procedure will need to be followed.

1. Submit your application form and all other required documents to the bank.
2. The bank will carefully assess your credit worthiness and assign ratings by analyzing your business information with respect to parameters like management, financial, operational and industry information as well as past loan performance.
3. The bank will make a decision as to whether or not you should be given funding.

## Tips



- Get advice on funding options from experienced bankers.
- Be cautious and avoid borrowing more than you need, for longer than you need, at an interest rate that is higher than you are comfortable with.

## 9.6.6 Enterprise Management - An Overview: How to Manage Your Enterprise

To manage your enterprise effectively you need to look at many different aspects, right from managing the day-to-day activities to figuring out how to handle a large scale event. Let's take a look at some simple steps to manage your company effectively.

### **Step 1: Use your leadership skills and ask for advice when required.**

Let's take the example of Ramu, an entrepreneur who has recently started his own enterprise. Ramu has good leadership skills – he is honest, communicates well, knows how to delegate work etc. These leadership skills definitely help Ramu in the management of his enterprise. However, sometimes Ramu comes across situations that he is unsure how to handle. What should Ramu do in this case? One solution is for him to find a more experienced manager who is willing to mentor him. Another solution is for Ramu to use his networking skills so that he can connect with managers from other organizations, who can give him advice on how to handle such situations.

### **Step 2: Divide your work amongst others – realize that you cannot handle everything yourself.**

Even the most skilled manager in the world will not be able to manage every single task that an enterprise will demand of him. A smart manager needs to realize that the key to managing his enterprise lies in his dividing all his work between those around him. This is known as delegation. However, delegating is not enough. A manager must delegate effectively if he wants to see results. This is important because delegating, when done incorrectly, can result in you creating even more work for yourself. To delegate effectively, you can start by making two lists. One list should contain the things that you know you need to handle yourself. The second list should contain the things that you are confident can be given to others to manage and handle. Besides incorrect delegation, another issue that may arise is over-delegation. This means giving away too many of your tasks to others. The problem with this is, the more tasks you delegate, the more time you will spend tracking and monitoring the work progress of those you have handed the tasks to. This will leave you with very little time to finish your own work.

### **Step 3: Hire the right people for the job.**

Hiring the right people goes a long way towards effectively managing your enterprise. To hire the best people suited for the job, you need to be very careful with your interview process. You should ask potential candidates the right questions and evaluate their answers carefully. Carrying out background checks is always a good practice. Running a credit check is also a good idea, especially if the people you are planning to hire will be handling your money. Create a detailed job description for each role that you want filled and ensure that all candidates have a clear and correct understanding of the job description. You should also have an employee manual in place, where you

put down every expectation that you have from your employees. All these actions will help ensure that the right people are approached for running your enterprise.

### **Step 4: Motivate your employees and train them well.**

Your enterprise can only be managed effectively if your employees are motivated to work hard for your enterprise. Part of being motivated involves your employees believing in the vision and mission of your enterprise and genuinely wanting to make efforts towards pursuing the same. You can motivate your employees with recognition, bonuses and rewards for achievements. You can also motivate them by telling them about how their efforts have led to the company's success. This will help them feel pride and give them a sense of responsibility that will increase their motivation.

Besides motivating your people, your employees should be constantly trained in new practices and technologies. Remember, training is not a one-time effort. It is a consistent effort that needs to be carried out regularly.

**Step 5: Train your people to handle your customers well.**

Your employees need to be well-versed in the art of customer management. This means they should be able to understand what their customers want, and also know how to satisfy their needs. For them to truly understand this, they need to see how you deal effectively with customers. This is called leading by example. Show them how you sincerely listen to your clients and the efforts that you put into understand their requirements. Let them listen to the type of questions that you ask your clients so they understand which questions are appropriate.

**Step 6: Market your enterprise effectively.**

Use all your skills and the skills of your employees to market your enterprise in an effective manner. You can also hire a marketing agency if you feel you need help in this area.

Now that you know what is required to run your enterprise effectively, put these steps into play, and see how much easier managing your enterprise becomes!

**Tips** 

- Get advice on funding options from experienced bankers.
- Be cautious and avoid borrowing more than you need, for longer than you need, at an interest rate that is higher than you are comfortable with.

## 9.6.7. 20 Questions to Ask Yourself Before Considering Entrepreneurship

1. Why am I starting a business?
2. What problem am I solving?
3. Have others attempted to solve this problem before? Did they succeed or fail?
4. Do I have a mentor<sup>1</sup> or industry expert that I can call on?
5. Who is my ideal customer<sup>2</sup>?
6. Who are my competitors<sup>3</sup>?
7. What makes my business idea different from other business ideas?
8. What are the key features of my product or service?
9. Have I done a SWOT<sup>4</sup> analysis?
10. What is the size of the market that will buy my product or service?
11. What would it take to build a minimum viable product<sup>5</sup> to test the market?
12. How much money do I need to get started?
13. Will I need to get a loan?
14. How soon will my products or services be available?
15. When will I break even<sup>6</sup> or make a profit?
16. How will those who invest in my idea make a profit?
17. How should I set up the legal structure<sup>7</sup> of my business?
18. What taxes<sup>8</sup> will I need to pay?
19. What kind of insurance<sup>9</sup> will I need?
20. Have I reached out to potential customers for feedback?

### Tips



- It is very important to validate your business ideas before you invest significant time, money and resources into it.
- The more questions you ask yourself, the more prepared you will be to handle to highs and lows of starting an enterprise.

#### Footnotes:

1. A mentor is a trusted and experienced person who is willing to coach and guide you.
2. A customer is someone who buys goods and/or services.
3. A competitor is a person or company that sells products and/or services similar to your products and/or services.
4. SWOT stands for Strengths, Weaknesses, Opportunities and Threats. To conduct a SWOT analysis of your company, you need to list down all the strengths and weaknesses of your company, the opportunities that are present for your company and the threats faced by your company.

5. A minimum viable product is a product that has the fewest possible features, that can be sold to customers, for the purpose of getting feedback from customers on the product.
6. A company is said to break even when the profits of the company are equal to the costs.
7. The legal structure could be a sole proprietorship, partnership or limited liability partnership.
8. There are two types of taxes – direct taxes payable by a person or a company, or indirect taxes charged on goods and/or services.
9. There are two types of insurance – life insurance and general insurance. Life insurance covers human life while general insurance covers assets like animals, goods, cars etc.





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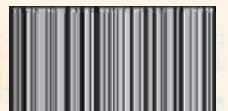
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