Sector
MEDIA AND ENTERTAINMENT

Sub-Sector
Film, Television, Animation, Advertising

Occupation
Roto artist

Reference ID: MES/ Q 3504, Version 1.0
NSQF Level 4

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

Shri Narendra Modi
Prime Minister of India
COMPLIANCE TO QUALIFICATION PACK – NATIONAL OCCUPATIONAL STANDARDS

is hereby issued by the

Media & Entertainment Skill Council

for

SKILLING CONTENT: PARTICIPANT HANDBOOK

Complying to National Occupational Standards of

Job Role/Qualification Pack: "Roto Artist"  
QPS No. "MES/Q 3504, NSQF Level 4"

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Authorised Signatory
(Media & Entertainment Skill Council)
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The preparation of this manual would not have been possible without the Media and Entertainment Industry’s support. Industry feedback has been extremely encouraging from inception to conclusion and it is with their input that we have tried to bridge the skill gaps existing today in the Industry.

This participant manual is dedicated to the aspiring youth who desire to achieve special skills which will be a lifelong asset for their future endeavors.
About this Book

This Participant Handbook is designed to enable training for the Roto Artist Qualification Pack (QP) with Ref. ID MES/Q 3504. There are 4 National Occupational Standards (NOS) under this qualification pack. Each National Occupational (NOS) is covered across 8 Units in this book.

Key Learning Objectives for 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 - Introduction to the Media and Entertainment

Unit 1.2 –Duties and Responsibilities of a Roto Artist
Key Learning Outcomes

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

1. Explain the key features of the Media and Entertainment sector
2. Discuss various processes and products of Media & Entertainment sector
3. Learn about the role of Roto Artist in industry.
4. Identify the minimum requirement to become a certified Roto Artist.
5. Describe the work area of Roto Artist.
6. Identify the opportunities available for Roto Artist.
UNIT 1.1: Introduction to Media & Entertainment

Unit Objectives

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

1. Describe the media and entertainment industry in India
2. Describe the growth expected in the media & entertainment industry
3. Explain the various products and processes of the industry
4. Identify some keywords used in the industry

1.1.1 Media and Entertainment Sector in India

The Indian media and entertainment (M&E) sector is one of the biggest in the world. It is placed as 14th largest in the world. This sector is 1.7% of Indian GDP. The sector employs 9.3% of the workforce of our country and we are expecting it to be 17% till the end of 2017.

It is estimated that Indian Media and Entertainment market will flourish to CAGR of 13.9% to expand from 10260 crores in 2014 to reach 19640 crores by 2019.

In 2014, digital advertising business grew 44% as compared to 2013. The revenue generated was also 14.2% more than 2013 to reach INR 4140 crore out of which print has share of 43 percent and television has share of 37 percent.

India is one of the largest broadcasters in the world with approximately 800 TV channels, 242 FM channels and more than 100 community radio networks working at present. Bollywood, the Indian film industry is the largest producer of films around the globe with 400 production and corporate houses involved.
The Government of India keeps on pushing the Media and Entertainment industry by launching various schemes such as digitising the cable TV to fill greater institutional funding, raising the Foreign investment from 74 per cent to 100 per cent in cable and DTH satellite platforms. Government has also allotted industry status to the film industry for easy finance.

1.1.2 Employability in Media and Entertainment Sector

The Media sector is highly dependent on advertising revenues and performance of Industry for economy outlook. This sector was having 4 lakhs workforce in 2013 and we expect it to reach 13 lakhs by 2022 which means employing 9 lakhs of additional employment in the period of 2013-22.

- 1/4th of the people employed in Media and Entertainment sector are from film industry.
- The Media & Entertainment sector has about 4.60 lakhs people employed, and is projected to grow at the rate of 13% to reach 7.5 lakhs by 2017.
- The Media and Entertainment sector which is expected to grow at rate of 14.2% by 2018 which means to reach 17,860 crore of business for skilled professionals across each of its sub-sectors.
- Film & Television sector has a major portion of the workforce employed in media and entertainment. Digitization activities being done in both films and television arena are the key player for this demand.

Figure 1.1.2 Media & Entertainment Employment in 2013
### Table 1.1.1 Employment in Different Sectors of Media and Entertainment

<table>
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<td>2013</td>
</tr>
<tr>
<td>Television</td>
<td>0.14</td>
</tr>
<tr>
<td>Print</td>
<td>0.06</td>
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<td>0.02</td>
</tr>
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<td>0.02</td>
</tr>
<tr>
<td>Films</td>
<td>0.16</td>
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<tr>
<td>Overall Sector</td>
<td>0.4</td>
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1.1.3 Evolution of Media and Entertainment Sector

- Radio broadcasting came by Radio Club of Bombay in 1923 in India under the British rule.
- All India Radio (AIR), one of the largest radio networks in the world, started working in 1936.
- Doordarshan (DD) started the era of TV on Sept 15, 1959 in India.
- The Indian economy was closed until 1990, and no private player was allowed to enter the space.
- In the 1990s, the Indian film industry was completely fragmented.
- BBC launched its national service in 1995.
- In 1999, the government allowed private Indian Firms to set up their FM stations on a licence fee basis.
- In May 2000, as part of Phase I of radio broadcast licensing, the auction was conducted and 37 licenses were issued, out of which 21 are operational in 14 cities.

1.1.4 Major Subsector and Segments

- The Indian M&E industry comprises several sub-sectors, such as television, radio, print media (including newspapers and magazines), films, music, and animation and visual effects (VFX).
- Advertising industry is the major revenues generating part of the industry and the growth of the sector decides the overall growth of the industry.
- Although there is not much to export from this industry but imports have a considerable share in the economy like imports of newsprints, set-top boxes and antennae.
The industry is specific to cultural and ethnic backgrounds, and is organized around specific hubs that specialize in output for a given population segment. For example, the Mumbai film industry (Bollywood) is a key film hub in the country. A similar hub also exists in South India.

1. **General Key Words used in this Book**

   - **Animatic**: A series of images edited together with dialogues and sound is called animatic.
   - **Compositing**: Combining layers of images/elements into a single frame is called composting.
**Composition:** Positioning character with respect to the background and camera is called composition.

**Creative Brief:** A document that captures the key questions for the production including the vision, objective of the target audience, budgets, project, milestones, timelines and stakeholders is called creative brief.

**Key Frame:** Key poses that start and end poses for a particular animation sequence are called key frames.

**Modeling:** Creation of three-dimensional models for animation using a specialised software is called modelling.

**Rendering:** Conversion of three-dimensional models into two-dimensional images with 3D effects is called rendering.

**Rigging:** Process of adding joints to a static three-dimensional model to aid movement during posing is called rigging.

**2D animation:** Moving pictures in a two-dimensional environment is called 2D animation like in computerized animation software.

**3D animation:** 2D animation with depth is called 3D animation. Examples include video games such as Halo and Madden Football.

**Animation:** Sequential play of various inter-related frames is called animation.

**Anticipation:** Anticipation are created through the preparation of an action.

**Aspect Ratio:** The width to height ratio of a tv picture is called aspect ratio.

**Background Painting:** An artwork done in the background of an animation is called background painting.

**CGI (Computer Generated Imagery):** Creation of Figures, settings, or other material in the frame using computer software is called CGI.

**Clean-Up:** The process of refining the rough artwork of 2D animation is called Clean-up.

**Computer Animation:** Any kind of animation created in computer is called computer animation.

**Frame:** one of a series of still transparent photographs on a strip of film used in making movies or animations.

**Frame Rate:** The rate of change of frames in an animation is called frame rate. It is measured in frames per second (fps).

**Graphics Tablet:** This is a device used to draw sketches.

**Pixel:** The smallest undivisible portion of an image is called pixel.

**Raster:** Rastering is the projections of various pixels on CRT screen to form an image.

**Rotoscopy:** Creation and manipulation of background images of an animation is called rotoscoping. This can be done manually as well as using computer software.
**Title Cards:** Title cards are also called FIR of an animation. Title cards give brief information about the animation.

**Tween:** The transition of one frame to another in animation is called tween.

**Vector:** Some of the artwork is created by vectors rather than pixels. This allows cleaner and smoother animation because images are displayed by mathematical equation solutions.

**CEL:** It is a cellulose sheet used to paint characters. In practice, it is now a day. plastic sheet in combination with the outline and coloring of a character, object, and/or special effect.

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**Exercise-1**

Discuss the role of Media & Entertainment sector in India economy.

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**Exercise-2**

Discuss the employability of various sub-sectors in Media & Entertainment Sector.

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__________________________________________________________________________________
UNIT 1.2: Duties and Responsibilities of Roto Artist

Unit Objectives

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

1. Introduction to Roto Artist job role.
2. Describe the work area of Roto Artist.
3. Find the opportunities for Roto Artist.
4. Identify the basic functions performed by Roto Artist.

1.2.1 Introduction to Roto Artist Job Role

Roto artist in the Media & Entertainment Industry is also known as a Rotoscopy artist/ Paint artist. Individuals at this job need to break content down into individual frames/elements and alter/re-create content in accordance to requirements.

Rotoscopy is a technique to trace over live-action film movement, frame by frame. The technique was invented by Max Fleischer around 1915 and was patented in 1917. In Rotoscopying, projection of a sequence of photographed or photoshop edited action image frames are superimposed on the video clip it. You can also call it “Painting on Movies”. Earlier when computers were not available for general use, device called Rotoscope was used to superimpose sequences of action frames on a surface so that animation frames could be traced or created. With the help of computers, now you can use digital images and special computer software like Silhouette FX and Adobe After Effects CS3 to perform rotoscopy.

Figure 1.2.1 Work of a roto artist
Rotoscoping is a time-consuming task. It requires the arrangement of complex shapes to create tracking or animating the shapes to match the shot. On average 15 frames can be rotoscoped per day based on the complexity of the scene by even a professional roto artist. In big-budget movies, shots are routinely rotoscoped to separate every element ready for compositing, and then 2D shots are converted to 3D to allocate depth to each item. Most of the time rotoscopy work is outsourced as it is very time consuming and labor intensive.

### 1.4.3 Job Profile of Roto Artist

A roto artist performs following tasks in the industry:

- Finding the areas where computer desired frames can replace the natural video frame recorded.
- Preparing a base (Matt) for compositing in the live video if objects are moving but camera is fixed within shot.
- Tracing area in every frame if the camera is moving while recording shots.
- Assisting in preparation of raw material for compositing.
- Roto artist is the entry level in the world of compositing but rotoscopy is the part of compositor’s daily professional life.

There are various types of digital rotoscoping techniques available like Matte creation, Painting Effects, Cloning, Stereoscopic conversion, and Motion tracking.

### 1.4.4 Opportunities for Roto Artist

There are various opportunities for roto artists in the field of production houses and creative boutiques on projects. The main role of a roto artist is to trace over live-action movements on film and create realistic animation. He/she creates detailed digital mattes with 2-D image processing and drawing tools; these mattes are then used to remove wires, rigs, and other unwanted elements. His/her role is to make background fixes and extractions. If working on big projects then the roto-artist assist compositors are responsible for constructing the final image by combining layers of previously-created material. A Roto artist has following benefits for career aspect:

- Low cost of equipment as compared to return
- Lots of opportunities to grow in the industry.

### 1.4.5 Key Professional Skills

This job requires the individual to have a good understanding of the fundamentals and principles of film-making. The individual must know the fundamentals of depth and should possess good drawing and illustration skills. The individual must have a good working knowledge of rotoscopy software including Nuke, After Effects, Silhouette etc.
Exercise

- Who is a roto artist?

- What are the common software used by a roto artist?

- Discuss the job responsibilities of roto artist.

- What is the job of a roto artist and what are the opportunities?
2. Understanding the requirements and planning workflow

Unit 2.1 – Introduction to VFX
Key Learning Outcomes

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

1. Understand the creative and technical requirements and expectations in terms of quality of deliverables and timelines.
2. Determine key post-production processes that would be involved to produce the desired outcome and chart-out the process workflow (Supervisor)
3. Translate expectations into effort estimates for each process and prepare a work plan, keeping in mind the impact on the production budget, timelines and technical viability (Supervisor)
4. Document post-production requirements that can serve as a reference
5. Document for circulation to the team
6. Document decisions on the processes involved and techniques to be used with reasons thereof
7. Document the project work-plan including the key deliverables, resources involved and timelines (Supervisor)
8. Document dos and don’ts for different machines and software for reference of the team
9. Document other areas (e.g. requirements of the target audience, market, end-product, reference links and videos) that may be relevant for the team
UNIT 2.1: Introduction to VFX

Unit Objectives

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2.1.1 Introduction to Visual Effects (VFX)

Visual effect is the synchronized combination of live recorded footage and computer graphics created in different software. Visual effects are becoming common now a day as the cost of animation software has gone down and even small budget producers can now add effects in their movies. Earlier days, visual effects were the game of camera and lenses but now a day most of the work is done various computer graphic software. Some of the software that are used for visual effects are:

- 3DS Max – A software by Autodesk, used for 3D Modeling, animation, and rendering
- After Effects – A software by Adobe, used for motion graphics and compositing. A good option for beginners.
- Maya – A software by Autodesk, used for creating animation, dynamics, particles, models and so on.
- Flame – A software by Autodesk, used to create high quality renderings.
- SILHOUETTE – A software by Silhouette Fx, used to perform various tasks of compositing.
- Mocha – A software by Boris Fx, used to perform planar tracking and rotoscoping.
- Nuke – A software by foundry, used to create compositing of professional quality.
- Cinema 4D – A software by Maxon, used to create 3D models, animation and renderings.
➢ Syntheyes – A software by Andersson Technologies, is used to track and insert computer graphics in live footage.

There are many other software used for visual effects which you will learn later during your course.

2.1.2 Techniques used in Visual Effects (VFx)

There are various techniques used in creating visual effects in the movie clips. Some of these techniques are discussed next.

Rotoscopying

Rotoscopying is the topic of concern of this participant guide. Rotoscopying is used to edit each frame of the video footage to insert visual effects in the film. The frames can be painted for full size frame or you can paint the desired location of the frames. You can also create depth maps to generate a 3D animation.

![Figure 2.1. 1 Rotoscoping](image)

Green Screen

Green screen is used for compositing images or video clips. At a higher level green screen technique is a part of Chroma keying technique. Apart from green screen, you can also use blue screen. In this technique, the green/blue large screen at the background in the live footage is replaced by desired image or video clip.
Motion Tracking Technique

This technique is used to insert computer graphics by replacing the body based on motion points captured in camera. In simple words, motion sensors are applied on any person and a live footage is recorded. Later in post-production, the person is replaced by a model created in 3D Modeling software. The expressions and movements are tracked according to the track sensors.
3D Modeling Technique

A 3D model is a computerized representation of real or imaginary object (either lifeless or living) by means of a 3d modeling software like 3Ds Max, Maya, Cinema 4D, and so on. The product created in these software is known as 3D model. The 2D representation of model can be used by rendering to show a real-world image or you can use the 3D model in computer simulations to generate vfx.

Matte Painting

Matte painting is generally used in VFX techniques for filmmaking. The matte painting technique is used in photography. The matte painting is evolved from painted glass panels to 3D digital works. A matte painting can be created on painted glass pane or a large paper which is used to show the landscape or large set piece. Generally, matte painting is filmed on set, where they are framed to look like a real scene or physical scene and they are combined with the live footage in post-production. Matte painting is the oldest technique in the visual effects industry and one of the most widely applied technique. The concept of matte painting is simple i.e. use one or more painting to replace a background. This concept sounds pretty simple but the technique of matte painting need skills because the matte painting used to replace background of the actual image so that the audience is not able to recognize that it is the made up scene.
The matte painting is one of the most common VFX techniques in film making. You need to shoot your action in front of green or blue screen, and then apply a single matte painting to the background of the initial action. With this technique, you can make your film look like it was filmed anywhere in the world or in the imaginary world.

**Special Effects**

To be simple, the special effects are carried out on the set during production. The special effects also abbreviated as SFX, SPFX, or FX. The special effects are illusions or visual tricks used in the film, theatre, video game, television, and simulator industry to show the imaginary scene as real to the audience.

The special effects are generally of two types: optical effects and mechanical effects. With the development of digital film making in the world, a difference between special effects and visual effects has been grown. The special effects tend to apply some type of effects during the production and visual effects tend to apply some type of effects after production of action.

The optical effect is done by modifying the camera angle and lighting which in turn make the scene look different from the actual scene. This may involve working with the camera lenses, types of lighting, or camera movement which give a certain look to the shot.
Visual Effects

You might have heard this before that the “The visual effects of this movie were amazing” but what really is visual effect and how do they work. In this section we will discuss about the visual effects and their working.

Visual effects are also known as Visual FX or VFX. Visual effects are used to describe any imaginary, altered or enhanced action or a moving media which is not able to be accomplished during a live-action shooting. Visual effects contribute in the integration of live-action footage and generated images to create the scene of the action realistic. The visual effects in the movie post production after primary capturing of image is completed. Visual effects can be added to live action or captured through techniques like matte painting, miniature or forced perspective sets, rear- and front-screen
projection; computer graphic objects, characters, and environments; and also the composition of images recorded in any other way.

Figure 2.1.8 Visual effects in a movie

**Optical Printer**

In the VFX term, the letter “O” stands for “optical printer”. It is a piece of equipment created to copy motion picture. An optical printer has a projector at one end and camera at the other end. By running the action scene through projector and photographing it with the camera, you are able to create a near-perfect duplicate of the original action scene. By moving the projector and camera around, or zooming the lenses of camera in and out, you are able to change the size and orientation of the final images.
Prosthetic Makeup effects

Prosthetic makeup is a process of makeup in which new features are added to the face/body of the actor through the use of many materials like latex, silicon, foam latex, gelatin, or soft plastic material. With the use of these materials, an artist creates unusual makeup on the body of the actor like a real cause. The edges created in the prosthetic makeup are sharp and thin to look like a real.

Figure 2.1.9 View for optical printing

Figure 2.1.10 Materials used in prosthetic makeup
A good prosthetic makeup will allow all the motions to express and will remain solid and consistent during the performance. The most basic use of the prosthetic makeup can be used to hide effects mechanism like bullet hits and blood tubes.

Figure 2.1.11 Prosthetic makeup

Notes

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Exercise

1. Write is VFX and where it is used.

2. What is rotoscoping and what is the need of rotoscoping?

3. What do you mean by matte painting?

4. Why do we use green or blue color only in the vfx?
5. What are optical and mechanical effects?

6. Describe the Visual effects in vfx?
3. Managing Equipment and Material

Unit 3.1 – Managing files and preparing images as required
Key Learning Outcomes

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

1. Gather raw footage/material and select relevant material that can be used for post-production.
2. Ingest the footage/keep the material ready for the post-production process.
3. Save back-ups for interim work-products in the appropriate file formats.
4. Ensure final work-products are prepared in appropriate file formats (such as mp4, avi, wmv, mpg and mov) and appropriate medium (such as DVD, film, tape and digital) compatible with intended distribution/exhibition mediums
5. Clear logs/data and keep the software and equipment ready for future use
UNIT 3.1: Managing files and preparing images as required

Unit Objectives

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

1. Gather raw footage/material and select relevant material that can be used for post-production.
2. Ingest the footage/keep the material ready for the post-production process.
3. Save back-ups for interim work-products in the appropriate file formats.
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5. Clear logs/data and keep the software and equipment ready for future use.

3.1.1 Capturing video for rotoscoping

In this section we will discuss the process of capturing the video for animation using rotoscope feature and the procedure of editing a video for animation video. There are many softwares used for rotoscoping like Silhouette FX, Imjineer’s mocha, and Adobe after effects. If you really want to learn and understand the process animation video making, these software would be useful.

Every time you shoot an new frame for your animation file, your video will move too. This makes the animation a easy task because you don’t need to be worry about the movement of model and for how long the movements should be. These animation software allow you to remove the green screen from the background of the video. So that you can edit your animation video to look like a real one.

3.1.2 Materials required for rotoscoping

You will need many materials for rotoscoping which are discussed next.

- A green screen
- Tripod
Figure 3.1 Tripod

- Lightning

Figure 3.2 Lightning
• Camera
A camera which shoots the same amount of frames as you want.

Figure 3.3 Camera

• Adobe Premier

Figure 3.4 Adobe premier software

• Stop Motion Pro
This software is used for stop motion animation program
3.1.3 Shooting the video

Now, you need to set up the green screen and remove the wrinkles on the green screen as much as possible. Illuminate the green screen with the proper lighting system to eliminate the shadow on the green screen. When you are filming the video in front of screen, you need to be sure to leave enough time for a response from your character if you are planning a conversation with it. Remember that the longer the video, the longer you need to animate and more editing you need to do.

After shooting the video, save it to a specific location on your computer and get your camera ready again for another use.
### 3.1.4 Steps for Rotoscoping

For rotoscope you will need to synchronize your video with the animation. This does not require a green screen background or any type of special lightning.

- You need to export the 2-3 second clip of your video to JPEG format with the help of required software. Our brain can make a continuous moving picture with the number of image is 16. It means that there will be a minimum of 16 images is passed in a second to make it a video for a human eye. But for quality purpose the number of frames per second can go to 30. This value can be increase up to 60fps for recording a 3D video. The frames of will be saved in the computer with the name starting from 1 like 1.jpeg.
- Delete all the even number of frames from the folder. This process will cut down the time needed for tracing.
- You need to print all the remaining frame on the paper with the help of inkjet or laser printer. It will be good to number each printout as it comes out from the printer.
- Trace each printout and again number the each tracing.
- You will need a application like stopmotion to capture the each tracing. Always remember to take 2 frames for each drawing to compensate for the fact that we have deleted the even number frame.
- After tracing all the frames, render the footage to a final .dv format file.
3.2.1 Photoshop Tool Bar

You need to click on the Window button from Menu bar at the top of the screen. The drop-down will be displayed. Click on the Tools button from the displayed menu, the Tools bar will be displayed. In Photoshop CS3 software, the Tool bar may be displayed in two types which is shown below:
Figure 3.11 Photoshop Window

Compact Tool Bar

Figure 3.12: Compact tool bar

Extended Tool bar
The extended toolbar is displayed on the left of the screen:
Fig. 3.13: Extended and compact display

Selection (V): Selects, moves, and transforms entire objects

Magic Wand (V): Selects objects based on their color and opacity attributes

Pen (P): Draws paths that are composed of curved and/or straight segments

Line Segment (L): Draws separate straight lines at any angle

Paintbrush (B): Creates Calligraphic, Scatter, Art, Stroke, or Pattern brush strokes

Blob Brush (Shift-B): Creates closed freehand shapes or reshapes them

Rotate (R): Rotates objects

Width (Shift-W): Reshapes an object's stroke

Shape Builder (Shift-M): Combines objects

Mesh (U): Creates and edits multicolored mesh objects

Eyedropper (I): Samples and applies color or type attributes

Symbol Sprayer (Shift-S): Sprays symbol instances into a set

Artboard (Shift-D): Creates and document artboards

Hand (H): Moves the document in its window

Fill (press X to toggle or click to activate): The color, gradient, or pattern that fills the inside of a path

Default Fill and Stroke (D): Sets the fill color to white and the stroke to black 1 pt.

Gradient (>) Resets the fill or stroke to the last gradient

Color (c) Resets the fill or stroke to the last solid color

Gripper bar, for moving the panel

Direct Selection (A): Selects and reshapes objects by their anchor points and segments

Lasso (L): Selects individual points and segments on a path by dragging around them

Type (T): Creates and edits horizontal type

Rectangle (M): Draws rectangles and squares

Pencil (N): Draws freehand paths

Eraser (Shift-E): Erases sections of objects

Scale (S): Enlarges and shrinks objects

Free Transform (E): Rotates, scales, reflects, shears, distorts, or applies perspective to objects

Perspective Grid (Shift-P): Puts objects into one, two-, or three-point perspective

Gradient (G): Changes the position, length, radius, or angle of existing gradients

Blend (W): Creates shape and color blends between objects

Column Graph (J): Creates column graphs

Slice (Shift-X): Defines slice areas of a document

Zoom (Z): Changes the zoom level of a document

Swap Fill and Stroke (Shift-X): Swaps the current fill and stroke colors

Stroke (press X to toggle or click to activate): The color or pattern that's applied to a path

None (F): Sets the current stroke or fill color to None

Drawing modes: Draw Normal, Draw Behind, or Draw Inside (Shift-D)

Screen modes (F): Change the size of the document window and control the display of Illustrator features

Fig. 3.14: Tool Name
Some buttons in the toolbar include more than one tool or we can say the other type of the same tool. For example, we can apply the Polygonal tool and the Magnetic Lasso tool by clicking on the Lasso as shown below:

![Additional tools](image-url)

### 3.2.2 Tool Palettes

1. **Tool information menu**: Click on the tool bar menu and select the size and other options of the selected tool.
2. **History palette**: The History palette is used to undo or redo your steps by clicking on them. This section holds the memory of around 30 previous steps or action you have done for editing your photo. In this software you are able to change the number of action or steps which are displayed in the History palette from the main option.
3. **Tool presets**: The Tool presets tool is used for denying the information for current tools
4. **Brushes and Clone source**: Click on the Brushes or Clone options to use brushes or clone any area of the drawing.
5. **Character and Paragraph**: The Character and Paragraph option is used to select text size, color, font etc. of the text. You can also change the space and other options.
6. **Navigator and Info**: The Navigate option is used to navigate the image on your current screen. It is also used to control the zoom in and zoom out button. The Info button is used to locate the exact location of a color or an object.
7. **Color selection**: The color selection is used to define a color or create a gradient as per need.
8. **Layer palette**: The Layer palette tool is used to apply the layers in the current image. It is the most powerful feature of Photoshop. In the Photoshop software, each layer acts as a separate image, which is able to be edited other than any other layer.

The layers of the image are managed with the use of Layers palette tool. The Layers palette option displays a thumbnail view of each layer on the image to help for identifying.

To enable the layers for an image you need to click on the tool and to disable the layer, click again. With the help of this software, you are able to change the appearance of an image without...
permanently affecting the single pixel of image. Click on the eye button to show or hide the visibility. One of its layer is hidden revealing the white background beneath.

Note: Click and drag the layer to the trash button in the layer palette to delete a layer. The layer will be deleted.

### 3.2.3 Capturing Images

The Photoshop software is also used to manipulate the images. In Photoshop, you are able to import the images from mobile phone camera, digital camera, a scanner and Internet.

**Digital Camera:** To import the image from digital camera to Photoshop, you need to connect the digital camera with the help of USB cable or wireless connection. After connecting, copy your images from digital camera to your computer’s hard drive in a specific location. You need to remember the location of file storage for future reference. Open the Photoshop software, and click on File button > Open button. The open dialog box will be displayed. Select the required file and click on the Open button. The image will be opened.

**NOTE:** You need to be sure to rename manipulated image before saving. Because sometimes the original image will be used as future reference.

**Mobile Camera:** The connection of Mobile Cameras is established as the same way as digital camera.

**Internet Images:** After searching the required file from the internet, you need to save the downloaded file in a specify location of the computer’s hard drive. You need to be sure to remember the folder name for future reference. Later, you will need the file for editing in the Photoshop. (Refer to project guidelines)

**Scan your images:** You will need a image scanner to scan the image. You need to put the image facing downside in the scanner glass to scan the image. Then you need to click on File button >
Import button> and select the scanner source. In some case, a notification window will be displayed on the screen for notifying about the scanned image. In that case you will need to adjust the parameters for your image to be scanned.

**Figure 3.17 Open an image**

**NOTE:** The print quality of the image should be 150-300 dpi. [dot (pixel) per inch] and images used for the screen should be 72 dpi.

![Figure 3.18 importing an image]

The displayed image shows the commands for scanning an image in scanner.

### 3.2.4 Saving Images in Different File Types in Photoshop

The Photoshop software is capable of saving the image file in different formats which are listed below:

- **JPEG:** JPEG is the most commonly used format for storing the image file.
- **PSD:** The .PSD (Photoshop Document) format is supported by Photoshop which includes mask layers, color spaces, transparency, text, alpha channels, Clipping paths, ICC profiles,
and spot colors, and duotone settings. This format is similar to other formats of Photoshop like .EPS or .GIF which restrict the content of image to be streamlined. The .PSD format of Photoshop is widely used among users of Photoshop and also this format is used by mostly other softwares.

- **GIF**: GIFs is a format of image files that supports both animated and static images. The GIF favors the flat areas of uniform color with well-defined edges. The format can be used for displaying small animations and film clips of low resolution.

## 3.2.5 Color format

**RGB**

The RGB system refers to the Red, Green, and Blue color. It is a system which is used to represent the colors to be used in a computer display. The name of the system is comes from the initial letter of the three additive primary color. Generally the RGB system is applicable in devices like color tv, image scanners, video games, and digital camera.

**CMYK**

The CMYK stands for cyan, magenta, yellow, and key (black) colors. This color system is generally used in color printing and printing process. This color system works like a invert version of RGB color system. The RGB system is generally used in computer displays while CMYK system is generally used in printed color illustrations (Hard Copy). Though, the intensity of the system is varied by press ans printing service.

## 3.2.6 The Size and Resolution

Organizing the files and folders from the starting of the project is really important.

You need to save the images in a screen resolution of 72 dpi in order to work with the flash project. The flash project will be based on default size 400 x 550 pixels. It will be helpful, if the size of image is 800 x 600 pixels

- You need to change the size and resolution of your current images
- Click on the image size button from the top menu of Photoshop software.

You are able to change the dimensions and resolution of the image from the appeared image. You need to be ensuring that the Constrain Proportion boxed is selected.

## 3.2.7 Optimizing your files for Adobe Flash

There are several techniques to optimize and save your file for adobe flash. Below, the simple method is given.

- When you have done the editing of the image in Photoshop, you need to save the current file in .PSD format in order to include the layers etc. But the flash is unable to open the .PSD format file.
- Select the File button from top menu and click on the Save for the web & devises. A new window will be displayed.
Figure 3.19 Save file
Figure 3.20 Saving file

Click on the desired format to select for image from the right of the dialog box. The two images will be displayed indicating the original image and the new image which will be saved as per color resolution.

Click on the save button after selecting the desired color resolution of the image to the new folder.

**NOTE:** *Click and select the transparency button when the background of the image is transparent. The image will be saved in .GIF format.*

**Bitmaps**

The bitmap is a type of image file format which is used to store the digital images. The meaning of bitmap as per computer programming technology is just a map of bits or a specially mapped array of bits. It is a similar concept as pixmap which can a mapped array of pixels. The images in general may be referred to as a bitmaps or pixmaps, whether synthetic or photographic. Like Photoshop uses bitmaps when importing image file from external sources like digital camera and scanner.

**Vector**

The Vector option is used to show the graphics of geometrical primitives like lines, points, curves, and shapes or polygon(s), which are based on mathematical equation to show the image in computer graphics. The image in vector graphics is the representation of an array of pixels because it is typically used for showing the photographic images. The use of Vector graphics is efficient and effective. Like Flash and Illustrator can both use bitmaps and vector images.
3.2.8 Working with Adobe Illustrator

Convert your bitmaps into vectors

Open the desired format document in Adobe illustrator. You can also open the recent document or create a new file. You can also change the document specification and after changing, click on the OK button.

In Adobe Illustrator the tools, palettes and layout options are similar to Photoshop software. There are some tools by whom you are not familiar.
Click on the Live trace options from the top menu to choose which live trace alternative you would like to select.

![Live trace menu](image)

**Figure 3.23 (b) Bitmap into vector**

You can notice the difference on selecting live traces option in the below example:

![Live traces](image)

**Figure 3.24 Live traces**

There are two images are shown in the above frame in which the above image is of Bitmap and the bottom image is a vector graphic. If you want to use the bottom image in flash then you need to copy the image from here and then paste it into the flash. You can also export the image as an *swf file (flash movie) so you can import it to flash later as a flash movie (only one frame).
3.3 Rotoscoping in Adobe Photoshop

In this tutorial we will discuss about the procedure of tracing a frame in Photoshop software.

- Start the Adobe Photoshop software in your PC. The welcome screen will be displayed.

- Click on the File > Import > Video Frames to Layers button from the displayed menu. The open dialog box will be displayed.
Click on the video file to select. A Import Video To Layer dialog box will be displayed along with several options.

![Import Video To Layer dialog box](image)

Figure 3.27 Import video to Layer dialog box

- If you have already cropped a part of video for rotoscoping then you can import the whole video otherwise you can just import a selected part of the video.
- Click in the Frames edit box from the dialog box and enter the desired number of frames per second of video. Presume that, the video you have captured is of 24 fps. If you don’t limit the number of frames per second then you will have to create 24 frames per second. It is better for animation to work smoothly but you will have to modify 720 frames for rotoscoping which is a time consuming task.
- If you import only 2 frames then you will need to draw half the number of frames which is 12 but the final animation will be less fluidic. The exact number of frames to limit is depends on you.
- Select the Make Frame Animation check box from the dialog box to create the animation. After importing the video, all the video frames were displayed in the animation panel which is placed at in the bottom of software.
- If the animation panel is not displayed then click on the Window > Animation button.
- You will see that each image has a value in seconds which is displayed below the image.
You need to put all the video layers in a layer group for good handling. To select this you will need to click on the upper right button from animation panel and make sure that the “New Layers Visible in All Frames” option is selected.

Create a new layer group in the Layers Panel, name it as you want and drag all the layers inside it. If you want, you can resize the original video frames by selecting the whole group.

Now create a Layer Group and call it Rotoscoping or whatever you want. Inside this layer we will create a new layer for each frame of video.

Now create a third group named “Color” in between the Rotoscoping and Video layer.

Create a new layer outside the Rotoscoping and video layer groups with the color you want to use as a background color. Later you can hide the background color on export if you want to export a video with an alpha channel.

Before starting the drawing process of each frame, you need to disable the “New Layers Visible in All Frames” option from the animation panel. By disabling this option, each layer created for rotoscoping will only be visible in selected frame in the Animation panel of Photoshop.
To start the tracing on frame for rotoscoping, you need to create a new layer by clicking on the rotoscoping group in the layers panel of Animation panel. Select the desired brush and start tracing or drawing on the first frame. After drawing on the first frame repeat the process with the other frames.

Note: If you are drawing many details in a frame for rotoscoping then you will have to draw them in the succeeding frames.
• You can also hide the Video layer group and play the video of finished frame to check the recently created frames in motion.
• You can easily go back and delete some of the details if you think which are not important but it is good to decide this from start.
• After finishing the drawing all the frames, you can start coloring them. The procedure of coloring is same as the procedure of drawing but this time you need to do this in Color layer group.

Figure 3.32 Coloring drawing for tracing

Figure 3.33 Filling the background color
• You can also color each frame in the Rotoscoping group but it is better to separate the drawing and color frames separated in different groups.

Exporting a video

• Hide the Video group and the background layer, when you have finish rotoscoping and coloring all the frames.
• Click on the File > Export > Render Video button from the Photoshop software and choose the Render options and Format as per your needs.
• After specifying the desired option of render, click on the Render button. Your video file will be rendered as per your specifications.

![Figure 3.34 Rendering the video file](image)

• You can import the rendered video into After effects for compositing and editing the rotoscope file.
Exercise

1. List the material used for Rotoscopying.

2. What do you mean by History Palette?

3. What do you mean by layer Palette?

4. How to import an image/video from digital camera to Photoshop?
5. What is the difference between RGB and CMYK?

__________________________________________________________
__________________________________________________________
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6. Write the steps of rendering a video from Photoshop?

__________________________________________________________
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4. Rotoscoping Footage

Unit 4.1 – Introduction to Rotoscopy
Unit 4.2 – Performing Rotoscopy using Silhouette software
Key Learning Outcomes

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

1. Understand rotoscope objectives
2. Use the software to break the content down into individual frames in accordance to requirements
3. Ensure that the work-products meet rotoscope objectives and quality standards and are ready for compositing
4. Gather appropriate reference material and raw footage that can be used as a guide during the process
5. Understand objectives, requirements and specifications from the Director and Producer
6. Present interim and final work-products to the Producer and solicit feedback on areas of improvement
UNIT 4.1: Introduction to Rotoscopy

Unit Objectives

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

1. Understand rotoscopy objectives
2. Use the software to break the content down into individual frames in accordance to requirements
3. Ensure that the work-products meet rotoscopy objectives and quality standards and are ready for compositing
4. Gather appropriate reference material and raw footage that can be used as a guide during the process
5. Understand objectives, requirements and specifications from the Director and Producer
6. Present interim and final work-products to the Producer and solicit feedback on areas of improvement

4.1.1 Understanding Rotoscopy

Rotoscoping is a technique of animation in which artist trace over live action in a video. In the tracing is done frame by frame for making a animation video. The images of pre-recorded video were projected on a glass panel and re-drawn by the animator.

The equipment used for projection is known as rotoscope. Now a days, the computers are used in place of rotoscope device. In the film industry, the term rotoscoping refers to the technique of manually tracing a sketch over a frame of video so it may be composed over another background.
Rotoscoping is a time-consuming and manual task. It requires the adjustment of complex shapes to decompose a frame into a scene and then tracing or coloring the frame to match the initial shot. An experienced rotoscope artist can rotoscope an average of 15 – 17 frames per day. The tracing of a frame per day is generally depends on the complexity of the scene. In big budget film or movies, the effect-rich shots are regularly rotoscoped for separating the each element ready for compositing. In the conversion of 2D to 3D, all frames need to be rotoscoped to allocate the depth in the particular scene. The artist working in high-budget film is highly skilled and trained. These artists require various types of tools for rotoscoping because they are going to draw various shapes and design inside the frame like motion blur or smoke.

4.1.2 Techniques

Rotoscoping is generally used for adding special effects on the action or scene of a movie. By tracing a scene, a silhouette can be created which can be used to create an empty space in the background of a scene. By this method, you can place an object in a scene. The final output of rotoscope may have slight deviation from the actual lines of a scene which differ from frame to frame. When animating the final video, traced or animated lines can shake unnaturally this is also known as “boil”. If you want to avoid boil, you will need considerable skills for tracing the scene. Sometimes boil is a stylish technique which is used to emphasize the quality of rotoscoping.
Rotoscoping is also abbreviated as “Roto”. It is also used for adding visual effects in live action movies. The blue and green screen techniques have made easier the process of layering the scene, still rotoscoping play a significant role in the production of visual effects representation. Digitally, the rotoscoping is done by motion tracking and onion tracking software. Rotoscoping is also used in the preparation of garbage matter for matte pulling process.

![Figure 4.2 A monkey is animated by rotoscoping to be used to achieve the cartoony look.](image)

Some advantages of using rotoscoping technique in the animation project are:

- The motion of object is seems to be realistic.
- The timing of the motion of object will be accurate.
- The animation will maintain its volume and proportion.
- It will help you to learn the process of animation.
- It will help you to understand the technique of brake down a movement.
- It can help you to animate come subtle motions of object like a slight moment of head or hand.

The Analog Rotoscoping technique for visual effects is useful for animation rather the rotoscoping technique is became an important tool for visual effects to be guided by the matte or rotoscoped line. In visual effects, rotoscoping is used to make holdout mattes. You will need to composite different element into the same scene to create the final shot. By using black color tracing, you can control some an element like a scene in which explosion is done behind the people on screen where the explosion scene is added after recording the video.

![Figure 4.3 A image prepared for rotoscope](image)
You can print the explosion on the frame after covering the people. Firstly you will need to isolate with the rotoscope. The rotoscope artist will trace the action or moves that had to be isolated into an animation. The outlined traced with the help of required paint so that it would block the appropriate section of frame. When two images are printed together, the people standing in front of explosion will seem like a real scene or shot.

Figure 4.4 Rotoscope explosion behind people

### 4.1.3 Rotoscope works as stabilizer

Rotoscoping can also be used to stabilize a shaky action image. For stabilizing you will need to rotoscope each frame into an alignment chart. The alignment of the chart should be tracked from frame to frame. With the help of this information, a soft copy of the final video can be made, with the printer offsetting the shifts in each frame’s movement.
4.1.4 Digital Rotoscoping

Now a days, the rotoscoping is done in the computers with the help of some softwares like FFFI, Shake, and pinnacle Commotion. The digitalization of the rotoscoping process is starts in early 1900s with the help of software called Colorbrust which is an image editing tool like Photoshop. With the help of computers and appropriate softwares of rotoscoping, an artist can do the same amount of work that eight artist were used to do and in one forth time. This is because, the traditional rotoscoping, each frame is traced with hands and individually. On the other side, the computers are able to use previous frame as a basis due to which most of the drawing may already be done.
The working principle of Rotoscoping software is using splines which are a series of points connected by a curve or line. These splines are modified or adjusted in each frame so that they continue to coordinate with the tracing of a rotoscoping artist. The rotoscoping software includes the tools used for tracing like image painting tools. The rotoscope artist needs to paint a lot of image for a fluidic animation. These painting include replacing a sky, removing someone out of the shots or painting a tennis ball which is used as tracking marker for visual effects.

Figure 4.7 Tracing splines
UNIT 4.2: Performing Rotoscopy using Silhouette software

Unit Objectives

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

1. Understand rotoscopy objectives
2. Use the software to break the content down into individual frames in accordance to requirements
3. Ensure that the work-products meet rotoscopy objectives and quality standards and are ready for compositing
4. Gather appropriate reference material and raw footage that can be used as a guide during the process
5. Understand objectives, requirements and specifications from the Director and Producer
6. Present interim and final work-products to the Producer and solicit feedback on areas of improvement

4.2.1 Understanding Silhouette Software

Silhouette is software program generally designed to make rotoscoping easier process. Rotoscoping process involve cutting out a subject from the background of the original video clip and then replacing with a new one. This process is little bit boring because you need to change or draw the image in each frame of video but with the help of Silhouette software it become less boring.

![Silhouette fx software](image)

The Silhouette software is able to quickly create or draw sophisticated animated mattes using B-Spline or X-Spline shapes. The intelligent design and easy to use tools like variable edges softness on
point basis and realistic motion blur can help you in created complicated shapes of animations. The integrated motion tracking feature of silhouette software makes the tedious task to a normal one.

Some important feature of Silhouette software

- Unlimited number of animated, X-spline, B-Spline or Bézier shapes.
- The stereo rotoscoping tools and workflow.
- The integrated motion tracker feature which is able to apply the motion data to shapes and points.
- Support for closed and open shapes.
- The planer tracker feature which provides automatic, marker less motion tracking and analysis.
- Inverse kinematics for animating humans, animal, and other creatures.
- Scale, move, rotate, shear, and corner-pin shapes and group of shapes.
- The variable softness of point to point.
- The realistic motions blur.
- Independent shape hiding and viewing.
- Preview shape animation over image
- Composite preview and rendering
- Shape export and import.
- Support for video fields and 3:2 Pulldown
Tracker

Tracking is a technique which is used to track the motion of an image with respect to time. In silhouette software, the tracking of an image is automatically done with the help of Planer tracking and Point tracking which can utilize up to four track points. The Silhouette software includes two planer trackers which are Imagineer’s mocha Planer Tracker and Silhouette’s Planer Tracker.

Planer Tracking

The Silhouette Planer Tracker feature automatically tracks and generates several points on the image while handling partial occlusions of the tracked image or object.

The Imagineer’s Planer Tracker feature provides the 2D transformation data to the user by tracking planes rather than points.

Point Tracker

The point tracker feature is used manually or for individual tracking. This feature is used to track dissimilar points from the image.
Tracker Features

- The planer tracking is done with the help of Silhouette’s Planer Tracker or Imageneer’s mocha Planer tracker.
- The planer tracking feature give markerless, automatic motion analysis and tracking of the desired motion.
- You can track unlimited points manually.
- Tracker export to popular formats but mocha planer tracking data cannot be exported.
- The Post-Processing tracking data of a point includes: Average, Smooth, and Merge.

Paint

Paint is a system which has high dynamic range, non-destructive, and 2D paint feature. It is designed to meet the demands of television industry and film production industry. It is highly used in image restoration process, dust busting, rig and wire removal and simple paint. The Silhouette software provides sensible and simple tools to do the work as fast as possible.

When you use the feature of paint, all the action were recorded as events. These events could be restored in the same frame, different frame, multiple frames. This feature is very versatile and flexible of a vector paint system with the speed of a raster paint system.
Some Feature of paint:

- The availability of various color brush like Blue, black, white, Blur, Blemish, clone, color correct, Drag, Eraser, Mosaic, Repair and scatter brushes.
- Paint events recorded automatically with the selective stroke playback.
- The cloning interface is refined.
- The clones sources and paint strokes will be tracked.
- Motion track, scale, rotate, position, and corner pin clone sources.
- Using an adjustable keyframeable interocular offset, you can paint right and left stereo images together.
- The clone surfaces can be blur, correct, or sharpen.
- You can use Align tools and onion-skin to match up with the elements.
- The preset option which is used to store brushes and their previous settings.

Warp and Morphs

The Silhouette software provide a fullyfeatured shape based image warping and morphing system which provide the good control and quality to the image or frame. The image morphing and warping process can be done on still images or image sequences.

Warping is a process used for enhancing facial features, adjusting size of the image, create talking creatures, or any other transformation related to the image of object.

Morphing is a process generally used to transform one object to another. It is also used to transform a live action to computer generated object and vice versa.
Some feature of Morph

- Able to morph or distort images and sequences
- It can do shape based morphing
- It can transform the image on the basis of layer by layer
- The control over depth or folding
- The interactive preview of image
- The integrated motion tracking feature

Keying and Matting

The Silhouette keyer and Power matte module are able to extract an image simply and quickly. These features can even extract the images like fine hair detailing, smoke, or reflections. These tools are easy to operate but needed various different tools when faced with good and bad shots.

Some Keying Feature

- The matting tools able to extract the whole object in a image.
- Able to create multiple matte creation.
- Sophisticated matte manipulation.
- Color suppression
- Able to generate matte without use of blue or green screens.
S3D

The S3D is an optional feature of silhouette software. It contains tools used for conversion of 2D-3D for stereoscopic and auto-stereoscopic productions. It contains the algorithm and technology from 3D Impact Media’s Reality Tools Product.

![Original vs Depth Image](image)

*Figure 4.2.8 The S3D effect*

**Some features of S3D**

- Availability of gradient depth tools like Horizon, Hall, Ramp, and Tunnel.
- The individual depth value can be assigned to the shapes.
- The adaptive tool which can refine the depth map by adding edge detail.
- Stereo Histogram display of the depth map
- Output for auto-stereo, multi-view and plain stereo displays

**Effects**

The effects option of Silhouette software allows us to apply the brushes available in paint node on shapes and layers as filter effects. The paint and shape features are integrated to form an powerful shape based Effects tool. The filters can be animated and combined with shapes for making a final output.

**Some Effects Features**

- Able to apply scratch filters like Blue, black, white, Blur, Blemish, color correct, Grain
- You can assign filters to layers and shapes.
- You can animate filter parameters.
Tutorial: Hair Rotoscoping

In this tutorial we will learn the procedure of hair rotoscoping in Silhouette software.

- Double-click on the Silhouette software from the desktop or select from the Start menu. The welcome screen of Silhouette will be displayed.
Click on the New Project button to create the new project.
Click on the Open Project button to open the previous project.
If you want to open the current existing project then click on the Existing Project button and select the desired project.
In this tutorial we will create a new project so click on the New Project button. The New Project dialog box will be displayed.

- Enter the desired name in Name dialog box.
- Click on the Browse button and select the destination folder for saving the project.
- After specifying the parameters for project, click on the Create Project button. The project named Tutorial 1 will created and displayed on the Title bar.
- Click on the File > Import > Media button. The Import media dialog box will be displayed. You need to select the files for rotoscoping. If you want to rotate a video clip then firstly you will be needed to convert the video into image at 12-10 fps per second with the help of external softwares like Adobe Premier.
- You need to select all the images in Import media dialog box and click Open to select.
- The media will be imported in Silhouette software.
- Click on the Session > New Session button from the menu bar. The New Session dialog box will be displayed.
Click in the Name edit box and enter the desired name of new session.

Click on the Roto check box from Available Nodes section for rotoscoping. Specify the required format of New Session dialog box.

After specifying click on the OK button. The new session will be created and displayed. The imported media will be displayed.

In this footage we are going to learn the tracing of hair with the help of Silhouette.

This clip consists of 24 frames but we will work on some initial frames.
• Firstly we will trace the left side of hair. To trace, you need to select the any one spline from three splines.

Figure 4.2.14 Selecting Spline

• In our case we are selecting X-Spline (S) for tracing. With the use of spline trace a small area of hair.

Figure 4.2.15 Tracing a small area of hair

• If you want to add a vertex in the pre created spline then press CTRL+ALT+ Left key of mouse. The vertex will be added in the spline.
• You will need to trace the hair exactly with the help of adding vertex and moving the previous vertexes.
• Select the tracing by creating a selection box on it and press the Shift key or CTRL key + Left or Right arrow key of mouse to move. Shift key is able to move the selected points rapidly and CTRL key is able to move the selection points slowly.
• After tracing a small area of hair, repeat this procedure with other frames. You need to set the vertex points for the other frame on the same part of image.
• Now, track a hair of the frame with the use of splines. In this, do not close the tracing line or object.
• After tracing a part, maintain it with the use of Reshape button from Toolbar.

![Figure 4.2.16 Tracing hair](image)

• To view the traced part, click on the Composite button from View drop-down. The traced part will be displayed.

![Figure 4.2.17 Selecting Composite button](image)
Similarly maintain this tracing on all the frames of your video. Now, repeat the process of tracing a bunch of hair with the same method as discussed earlier.

After tracing a bunch of hair, click on the Composite button to view the tracing. The tracing of hair is not visible in the Composite view.
To view the tracing, you need to click on the hair. The object properties will be displayed at the right of Silhouette software.
• These all parameters are related to the selected spline. To view the selected spline, click on the Stroke Width edit box and enter the value as 1 in place of 0.00.
• Similarly adjust this setting with the remaining splines.
• Now select the composite view option, all the area which was covered by spline will be displayed.

Figure 4.2.21 Displayed spline.

• If the displayed hair is thin then increase the value of stroke width. The splines will be displayed clearly.
• You can also set other parameters for your frame as per your need.
• Similarly, repeat the process of tracing the hair with all frame to make a motion picture.

Figure 4.2.22 Completed tracing of object
Exercise

1. What is Rotscope?

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________________________________________________________________________
________________________________________________________________________

2. What are the advantages of using rotoscoping technique?

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3. What is the use of Silhouette software in Rotoscoping?

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________________________________________________________________________
________________________________________________________________________

4. What do you mean by Planer and Point tracker?

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________________________________________________________________________
________________________________________________________________________
________________________________________________________________________
5. What do you mean by Morphing and Warping?

6. What do you mean by S3D?
5. Health & Safety
Comply with Workplace

Unit 5.1 – Safety, Health, and Hygiene
Unit 5.2 – First Aid
**Key Learning Outcomes**

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

1. Observing and understand the current health, safety, security policies and procedure of organization.
2. Understand the safe working practices pertaining to own occupation.
3. Understand the government rules and policies related to the health and safety including emergency procedures for accidents, illness, fires or others.
4. Identifying the person responsible for health and safety in the working area, including those person whom to contact in emergency.
5. Identifying the security signals in the workplace fire alarms, staircases, fire warden stations, first aid and medical rooms.
6. Identifying the possible work hazards in the working area which can cause risk to others health and safety.
7. Ensuring own and others health and safety in the workplace through precautionary measures.
8. Identify and recommend the basic terms and opportunities to the designated person of your workplace for improving health, safety, and security.
9. Identify and correct the cause of accidents, illness, and fires in your working area and within the limits of individual’s authority.
UNIT 5.1: Maintain Workplace Health and Safety

Unit Objectives

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

1. Observing and understand the current health, safety, security policies and procedure of organization.
2. Ensuring own and others health and safety in the workplace through precautionary measures.
3. Identify and recommend the basic terms and opportunities to the designated person of your workplace for improving health, safety, and security.

5.1.1 Introduction:

Emergency evacuation is needed when staying within the building not safe anymore. Every organization has an evacuation procedure. Every organization has a safe place within the organization compound or outside the organization compound where all employees are expected to assemble in case of an emergency evacuation. The team leader guides the team and takes them to safe place. It is very important in these cases, to assemble at the safe area immediately.

If you do not reach the safe area on time, the team leader who is responsible for your safety will send someone to look for you. This will put the other person’s life in danger.

Conditions for Evacuation

Emergencies which require immediate evacuation includes:

- Explosions
- Fires
- Earthquakes
- Hurricanes
- Floods
- Workplace violence
- Toxic material releases
- Tornadoes
- Civil disturbances

Every company has:

- An evacuation policy. All the TLs are responsible for informing their employees about it. When the TL is informing you about these details, pay attention. This negligence could cost lives.
- A designated place for emergencies. Ensure that you know where it is.
- A “buddy system” for individuals with special needs or disabilities. If you are a buddy to someone, ensure that your buddy is safely out of the premises with you.
• **Floor plans with evacuation routes in work areas.** Ensure that you understand it so that you can use it in time of need.

• **Assembly areas.** These are the areas where you are required to assemble after evacuation.

• **Periodic evacuation drills.** Ensure that you pay attention during those drills. You need to save your life and you can be helpful in saving someone else’s life too.

### 5.1.2 Mock Drills/ Evacuations

The responsibility of the safety of the workers in case of emergency is on the fire safety and evacuation workers. These workers need to go through the training to know the duties and responsibilities. In a workplace, the practice drill should be done in every 3 months under simulated fire conditions so that the workers know the techniques of saving their and other life. By practicing in the fire drills, all the workers are able to know the lifesaving method required in case of emergency.

Fare the exercises designed check the staff response as per emergency. It is also a test of the emergency staff, working staff and other members of fire safety department. Sometime the drill is not successful but that’s okay because human learn from previous mistakes. But it is important for all the members that they correct their mistake on time. Sometime all the mistakes were not done by the members of staff, the mistake is done the faulty equipment and safety plans. But, there is a need of staff training periodically.
There are two vital components for preparing the fire safety plan which are written below:

1. An emergency action plan, which tells the procedure to be optimize in case of emergency.
2. A fire prevention plan, which tells the methods to be optimize to cool the fire as soon as possible.

You need to participate in arranged by organization for your personal safety and also for others safety. These drills help you in understanding the

Fire safety and evacuation plans sketch staff duties and accountabilities in time of emergency. Continuing training is required to help safeguard that the employees are conscious of those duties and responsibilities. Firefighting trainings serve as an prospect for staff members to validate, under replicated fire conditions, that they can perform those duties and responsibilities safely and efficiently. It’s also a time for the workers or employee to demonstrate about the defend-in-place strategies and also the workers are able to take advantage of facility’s fire protection features and exit facilities to protect the people in their care.

Fare excellent exercise designed to evaluate staff response to a replicated emergency. The fare is also a test of facility’s fire safety/evacuation strategies and staff training programs. It is not essential that all frun smoothly. That’s okay, so long as staff and the organization understand from them and correct mistakes made. It’s vital, therefore, that there be a analysis of each drill so that any problems met can be addressed. Perhaps the problems are due to unfinished or out-dated fire safety/emigration plans. Perhaps there’s a need for further training of staff.

The two essential components of a fire preparedness plan are the following:

1. An emergency action plan, which details what to do when a fire occurs.
2. A fire prevention plan, which describes what to do to prevent a fire from occurring.

5.1.3 Medical Emergencies

Everyone plans for emergencies. That is the reason why we keep a first aid kit with ourselves. At work, however one is exposed to a lot of stress and physical activity. This could lead to certain medical emergencies. It’s better to be prepared with the first aid measures and knowledge of implementing them on ourselves and on others. This module equips you with that information. Pay
Pay attention to these medical emergency procedures to understand how to conduct you in theses crucial movements. Pay attention during these sessions. You might be able to save your own and your friend lives.

### 5.1.3.1 In case of Medical Emergency

A medical emergency is a situation in which a worker met in accident and needs medical help. The medical injury may be severe or life threatening. Some situation where:

- Person is not inhaling
- Heart attack or stock
- Heavy or severe bleeding
- Electric Shock
- In case of Poisoning
- Person get somebody Burns

In case of medical emergency, the person or victim requires the immediate help. Sometime the person need attention before the you call the emergency helpline.

It is important to know or remember the number of emergency helpline or Emergency Medical Service (EMS) for the safety of self and other workers.

**DON’T**

- Let the victim to eat or drink anything.
- Confine the victim
- splash any fluid on victim face or on injury.
- shift the victim to another area or place unless it is the only way to protect the victim.

**Bleeding**

- Apply any type of pressure on the wound of victim with the help of bandage or any other means.
- Elevate the wound to slow the bleeding.
- When necessary, apply the pressure on pressure points near wound to block excess bleeding.

**Fainting**

- Fainting is a loss of consciousness which is due to temporary reduction flow of blood in the victim’s brain.
- The unconsciousness of the victim may led to more injury in the workplace.
- Slow pulse of the victim.
- The pale, cold skin and sweating of the victim.

**Causes of fainting:**

- Eating or drinking lack of fluids which is also known as dehydration.
- The low blood pressure of victim.
- Due to lack of sleep.
- Over exhaustion of the worker
First Aid for Fainting:
- Lie down the victim on the back and raise the legs above his heart level.
- Ensure the clearance of victim's nose.
- Check for indication of coughing, or breathing problem.
- Loose the tight cloths like neck ties, collars, and belts.
- If the victim remains unconscious from the 1 minute, call the EMS as soon as possible.

Shock
The shock occurs in the human body on the failure of circulatory system. When insufficient amount of oxygen is reached in the body tissue, the shocks also occur. This condition is treated as soon as possible if not, it may lead to organ failure, and may cause death. Shock becomes worse by fear and pain of victim.

First Aid for shock:
- If possible, keep the victims in lying down position.
- Raise the legs 10-12 inches from the ground level unless you suspect a injury in back and bone.
- If the victim is feeling cold then cover him. If the victim is feeling hot then don’t make suffocation by covering him.
- If the victim starts vomiting then move the victim to the suitable place.
- Loosen the tight clothing.

Muscle Cramps
- Stretch out the affected muscle of the victim to counterbalance the cramp part of the body.
- Firmly massage the cramped muscle.
- Apply some kind of moist heat on the affected area.
- If the cramp remains in the muscle, get medical help as soon as possible.
- Rest- avoids movements and activities that cause pain.
- Apply the ice on the cramped muscle it may reduce the pain and swelling of the muscle.
- Applying the light compression like elastic bandage on the affected area may reduce the swelling.
- Raising the affected area above the heart level may reduce the swelling as well as pain.

Fractures
As we all know about the fracture that is the crack or break in the bone.

Dislocation
A dislocation occurs when the bone slips out from the specified location. It generally occurs in the shoulders, thumb, elbow, fingers, lower jaw and other movable joints.

First Aid for Dislocations & Fractures:
- Immobilize the effected part.
- Stabilize the effected part
- Use a cloth as a sling.
- Use board as a sling.
5.1.4 First Aid

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.

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

5.1.5 Personal Protective Equipment’s (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 safety by protective equipment includes electrical, heat, physical, biohazards, chemicals, and airborne particulate matter.

![Personal Protective Equipment's](image)

*Figure 5.1.3 Personal Protective Equipment’s*
In the workplace, there are many situations which require immediate first aid to the victim and many countries have made some regulation, legislation, and guidance which specify the minimum level of first aid to be given to the victim. For this, the worker needs the special training and area for achieving the immediate first aid. Go achieve this, the training should be given by specialist first aid officer and necessary training given by learning institute. The training of first aid does not need any type of specific tools and equipment but may involve the improvisation with material offered at the time of training.

![First Aid Pyramid](image)

*Figure 5.1.4 First Aid pyramid*

While delivering First Aid always remember:
- To prevent from degradation.
- Act deliberately and confidently with the victim.
- The timings of Golden Hour should be first 60 minutes from an accident.
- The timings of Platinum Period should be first 15 minutes following an accident.
- Prevent the body shock and choking.
- Stop bleeding from the wound.
- Loosen the clothes of victim.
- Regulate the respiratory system of the victim.
- Avoid crowding near the victim.
- Take the victim to safe place or hospital near the workplace.
- Attend the emergencies situation with ease and without fear.
- Always remember to not overdo. Because the person giving the first aid is not doctor.
1. Discuss some general safety rules for working in the workshop.

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2. What is PPE and are the common components of PPE?

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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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6. Soft Skills And Communication Skills

Unit 6.1 - Introduction to the Soft Skills
Unit 6.2 - Effective Communication
Unit 6.3 - Grooming and Hygiene
Unit 6.4 - Interpersonal Skill Development
Unit 6.5 - Social Interaction
Unit 6.6 - Group Interaction
Unit 6.7 - Time Management
Unit 6.8 - Resume Preparation
Unit 6.9 - Interview Preparation
Key Learning Outcomes

At the end of this unit, you will be able to:
1. Understand Art of Effective Communication.
2. Able to handle effective Communication with co-workers.
3. Able to handle effective Communication with Peers/colleagues.
4. Learn basic reading and writing skills.
UNIT 6.1: Introduction to the Soft Skills

Unit Objectives

At the end of this unit, you will be able to:
1. Understand the basic meaning of Soft Skills, their components and their benefits.
2. Understand Work Readiness and its significance.

6.1.1 What is a Soft Skill?

These are personal characteristics that describe an individual’s ability to interact with people and situations around. Soft skills can be explained as a group which comprises personality traits, social graces, language, habits, sociability and optimism that characterise relationship with other people. Soft Skills complement hard skills which are occupational requirements of a job and many other activities. They are related to feelings, emotions, insight. Soft skills has to do with who we are than what we know.

For instance – the soft skills required for doctor would be empathy, understanding, active listening and a good bedside manner.

Soft skills also determine how satisfied and happy one remains in professional and personal situations.

6.1.2 Components of Soft Skills

- **Adaptability**: It is the ability of an individual to manage change. It’s about how fast and smoothly a person is able to blend in and be productive in a changed environment.
- **Emotional Strength**: This involves managing mood and having control over it. An emotionally strong person succeeds in directing his moods and emotions such as anger frustration and excitement.
- **Leadership Quality**: How one manages conflict in personal and professional situation and convinces people reflects upon his leadership quality.
- **Team Playing Ability**: It is the ability to manage different types of people and make them work harmoniously with each other.
- **Decision Making**: This reflects upon how one manages his time and other resources in efficient and productive manner.
• **Interpersonal Communication:** This is an individual’s ability to effective communication with other and in the process creating a positive image of him.

• **Negotiation Skills:** This is how one negotiates with others and reduces the level of stress in work, professional and personal environment.

### 6.1.3 Benefits of Soft Skills

Some of the benefits of Soft Skills are as:

• Increased credibility with customers.
• Increased customer satisfaction.
• More productive employees.
• Out service the competition.
• Recognition from the industry, employer and peers.
• New employment opportunities.
• Increased ability to perform on the job.

### 6.1.4 Work Readiness

Work readiness involves you having what employers call “the right attitude”. At the most basic level you should have:

• A positive attitude to spend some days at workplace
• The capacity to function in a mature environment without the support of other co-workers
• An allegro attitude to the owner
• A clear interest at work to be done
• Expectations of the work that a fresher will be able to do at a workplace with commercial goals to achieve
• The willingness to be supervised, follow instructions and wear safety gear as directed

• The confidence to ask questions to clarify instructions
• Pride in appropriate personal presentation
• The ability to communicate appropriately in an adult working environment
• The capacity to acknowledge customers and provide the assistance recommended by the employer
• A commitment to maintaining their reliability and punctuality for the whole of the period spent in the workplace
• Completed a preparation for workplace learning program which includes OH&S practices, acceptable behaviour in the workplace (including child protection issues) and emergency contact procedures.
UNIT 6.2: Effective Communication

Unit Objectives

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

1. Do public speaking.
2. Describe likes and dislikes of a person.
3. Know basic etiquette of conversation.

6.2.1 Introduction

We are living in an information age where communication is an integral part of our lives. We have to send, receive and process huge number of messages everyday. But effective communication is more than just passing information to each other. An effective communication is nothing but understanding the emotion behind the information. Effective communication helps us develop relationship at home, work, and in social situations by excavating our connections to others and improving teamwork, problem solving and decision making.

*Effective communication skill is a learned skill, it is more effective when it’s spontaneous than formula.*

6.2.2 The Communication Process

The process of conveying information through the exchange of thoughts, ideas, feelings, intentions, attitude by speech, gesture, writing etc. is known as communication. It is the meaningful exchange of information between two or more participants.

**The Communication Process**

![Fig.6.2.2: The Communication Process](image)

Communication requires a sender, a message, a medium and a recipient. Communication process is not complete if a receiver does not understand the sender’s message.

Communication with other involves three steps:
1. **Message**: First of all the information exists in sender’s mind. It could be a concept, an idea, a formation or a feeling.

2. **Encoding**: A message is sent to the receiver in encoded language/format.

3. **Decoding**: Lastly the receiver translates the words or symbols into a concept or information that a person can understand.

### 6.2.3 Verbal and Non-Verbal Communication

There are three main types of communication. These are:

1. **Verbal Communication**: It means you listen to a person to understand what message the person is trying to convey. The speaker have the advantage of immediate feedback. This type of communication is best for conveying emotions and can involve storytelling and critical conversations.

2. **Written Communication**: Letters, books, newspapers are few of the examples of written communication. Printed media, emails can also be categorised into this communication. They are asynchronous, can reach many readers and are best for conveying information.

3. **Nonverbal Communication**: A nonverbal communication can also be called Body language because this communication does not involved any verbal interaction but mere observation of the people involved in the communication. Both verbal and written communications convey nonverbal communication and are also supported by body language, eye contact, facial expression, posture, touch and space.

According to a study only seven-membered of a receiver’s comprehension of a message relies on sender’s actual words, 38th relies on paralinguistic communication (tone, pace and volume of speech) and 55th relies on nonverbal cues.

Research shows that once people are lying they’re more doubtless to blink more frequently, shift their weight and shrug.
6.2.4 Communicating Effectively Identifying Barriers

There are various reasons why communication is not effective and successful. These failures are because of the barriers in communication which occurs at any stage in the communication process. Barriers may lead to one’s message becoming misleading and therefore at risk of wasting both time and money by causing confusion and misunderstanding. Effective communication involves overcoming these barriers and conveying a flawless and concise message.

A skilled person should remember these barriers and try to reduce their impact by regularly checking understanding or by giving correct feedback.

Dealing with Barriers

- Use simple, easily understood word. Over complicating makes things confusing
- While speaking in other language always prepare beforehand
- Always give or take feedback to ensure the effectiveness of communication
- Be alert to cues
- Listen, listen, listen ...
- Test your understanding
- Share opinions, perceptions
6.2.5 Effective Communication-Practice

Active Listening

Listening is one of the most significant skills one can have. To become a better listener it is important that you practice active listening at all time of verbal communication.

6.2.5.1 Some tips for active listening

- **STEP 1:** Concentrate what the person is talking about and not on noise or other external distractions.
- **STEP 2:** Understand his emotions and you get it all right. Is the speaker angry, happy or plainly inquisitive?
- **STEP 3:** When the speaker is saying or telling something, don’t break the chain of his thoughts.
- **STEP 4:** Don’t avoid completing sentences of the speaker. Let them speak and speak only after they finish.
- **STEP 5:** It’s alright if you haven’t understood at first chance. Request to repeat the information.
- **STEP 6:** Practice makes a man perfect. Listen intently, focus and ignore other noises. Listen more and talk when required.

It takes lots of concentration and determination to be active listener. Previous habits are arduous to break and if your listening habits are not good then you have to break those. Start listening deliberately and prompt yourself frequently that your goal is to hear truly what the other person is saying.
UNIT 6.3: Grooming and Hygiene

Unit Objectives

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

1. Maintain cleanliness and hygiene.
2. Keep their dress clean and tidy.
3. Maintain positive body language while speaking.
4. Enable to perform more of the do’s than the don’ts.
5. Learn about good eating habit and their impact on health.
6. Avoiding bad things such as gutkha and alcohol.
7. Learn about AIDS and its prevention.

6.3.1 Personal Grooming

An art of keeping your body and mind clean is Personal Grooming. It is very important that everyone should take care of their hygiene and cleanliness. Due to this, one would not just look good but feel healthy too. Taking care of your body appearance is imperative. Once you enter your store/department you need to be dressed in full uniform as per company standards, and also properly groom yourself as per the service ethics.

Personal grooming not only makes us presentable but also makes us feel confident about ourselves. Good personal hygiene is essential for good health. Habits that are considered personal grooming include, bathing, dressing, applying makeup, hair removal and taking care of one’s teeth, nails and skin.

Appearance

- The front line person/team is the brand ambassador of the company, just like the face is to your body. The customers visiting the stores are greeted by this team and lend their assistance. Hence they are expected to present a neat & clean looks.
- When in store premises, even during off-duty hours, a well-dressed appearance needs to be maintained. They are expected to be in uniforms (including shirt, trousers, shoes & socks) which must be worn clean & ironed.
- We should take care about no stains, broken buttons, or loose thread present on the uniform.
- You should always clean & polish your shoes. Sandals/slippers/sports shoes and white socks should not to be worn during on duty.
- Nails must be trimmed and clean.
- Hair should be neatly combed before commencing duty. For female members hair should be tied up if longer than shoulder length. Display ID cards when on duty is a must since accountability is important for the customers.
6.3.2 Specific Uniform Guidelines

<table>
<thead>
<tr>
<th>Sr. No.</th>
<th>Specifically for Men</th>
<th>Specifically for Women</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Uniform prescribed should be clean and pressed.</td>
<td>Women having long hair should tie it with rubber band or hair clips and not keep it loose. She should apply much oil in hair.</td>
</tr>
<tr>
<td>2</td>
<td>Shoes should be clean and polished.</td>
<td>They should avoid bright color nail polish and long nails as they'll be a cause to distract customers or harm the merchandise on display.</td>
</tr>
<tr>
<td>3</td>
<td>Hair must be short, clean &amp; tidy.</td>
<td>Minimum, non-flashy jewellery should be worn.</td>
</tr>
<tr>
<td>4</td>
<td>One is expected to have a clean shaven look.</td>
<td>Dangling earrings, noisy anklets &amp; bangles must not be worn on the floor.</td>
</tr>
<tr>
<td>5</td>
<td>In case of beards/moustaches, must be trimmed, neat &amp; tidy.</td>
<td>Only very light make-up to be applied (lipstick of very light shades only).</td>
</tr>
<tr>
<td>6</td>
<td>Nails should be cut or trimmed neatly at regular intervals.</td>
<td>Any type of earrings studs &amp; bracelets are not to be worn on the floor during official hours.</td>
</tr>
</tbody>
</table>

Fig. 6.3.2: Specific Uniform Guidelines

6.3.3 Body Posture

- Staff needs to keep their hands clean at all times as they mostly will be handling merchandise or in contact with customers.
- Avoid biting nails on the floor.
- Manage body odour & bad breath to be under control as they are offensive to the customer.
- Maintain straight & upright posture on the shop floor.
- Slouching on the floor, hands in pockets, hands on the hips are not courteous to the customer & hence should be avoided.

It just takes a few seconds for people to assess others when they meet for the first time. The other person creates an opinion based on appearance, body language, mannerisms and how one is dressed. For creating a first positive good impression always follow these things:

- Be on time
- Be yourself and be at ease
- Present yourself appropriately
- Always smile
- Be courteous and attentive
- Be positive

6.3.4 Positive Body Language

While meeting someone for the first time always remember that not only you should talk positively but your body language also needs to be positive. There are some tips for positive body language as:
6.3.5 Personal Hygiene

What is Personal Hygiene?

Personal Hygiene is the set of practices to follow to preserve one's health. Maintaining a high level of personal hygiene will help to increase self-esteem while minimizing the chances of developing infections. Poor personal hygiene can have significant implications on the success of job applications or chances of the promotion.

- Avoid your pockets. Keep your hands out of your pocket. Hand in pocket shows we are uncomfortable and unsure of ourselves. Keeping our hand in open indicates confidence and show that people has nothing to hide.
- Don’t Fidget. Fidgeting is a clear sign of nervousness. An individual who can’t keep still is an individual who is worried, tense and not confident. Keep your gesture calm and under control.
- Keep your eyes forward. This indicates that you are interested in communication with other.
- Stand up straight with your shoulders back. It communicates confidence.
- Take wide steps. It makes you seem purposeful and suggest a personal tranquility and denotes confidence.
- Firm handshake. Grip other persons hand firmly and confidently instead of getting a palm full of dead fish. Firmness adds warmth and enthusiasm to the handshake. But make sure that you don’t crush the other person’s hand and don’t hold on too long.
- Don’t cross your arms when meeting other persons. This is a protective posture.
- Use contact to show appreciation.

Fig.6.3.3: Personal Hygiene
Why to brush teeth?
Brush your teeth in the morning and before going to bed with paste, datun or tooth powder.

Why to take bath?

Why to wear clean clothes?

Why cut nails?

Why wash hands?
6.3.6 Physical Fitness

Apart from following these hygienic practices, one should also be physically fit. Physical fitness is an outcome of regular exercise. Exercise may be of many different forms. Jogging, morning-walk, weight-lifting, gym, swimming, cycling, yoga and many more.

Advantages of Physical Fitness
- It maintains optimal body weight.
- It reduces risk of diseases.
- It boosts confidence and self esteem.
- It reduces stress, anxiety and depression.

Healthy Eating

We can follow hygienic practices and exercise regularly, but what we eat has the biggest impact on our health. To be healthy, one has to eat healthy. But what do we mean by eating healthy?

Eating a healthy, balanced diet provides nutrients to our body. These nutrients give us energy; keep our brain active and our muscles working.

What are healthy eating habits?
- Always try to eat home-made food
- Avoid oily food
- Always cook and eat fresh food
- Avoid junk food like burgers, carbonated drinks etc.
- Eat fruits regularly
- Drink lot of water

Things to be avoided

There are certain habits that have severe ill-effects on one’s health. Such habits should be avoided for a healthy life.
Alcoholism

It’s the tendency during which one consumes alcohol to manage difficulties or to avoid feeling unhealthy.

Alcohol has the potential to interrupt almost every organ in the body as well as the brain. Uncontrolled consumption of alcohol not only affects a drinker’s health but also human relationship and social standings.

It’s effects:

- Health increase risk of heart diseases, cancer, impaired immune system, liver infection (Cirrhosis) etc.
- Reduced work focus and drop in performance
- Degradation in social and economic status
- Withdrawal symptoms like anxiety, trembling, fatigue, headache and depression etc.

Tobacco

Tobacco is the second largest cause of death in the world. It claims one death in every six seconds.

Smoking is a practice of burning a substance and inhaling the smoke coming out of it. Common smoking implements include cigarette, bidi, hookas and pipes. According to a report every year 4.9 million people die worldwide as a result of smoking. Smoking is prime cause of lung cancer. According to a study male smoker lose an average of 13.2 years of life while a female smoker lose 14.5 years of their life. Smoking increases 50 % chances of heart diseases than a non smoker.

Chewing tobacco is a product consumed by placing a portion of it between the cheek and upper gum or upper lip teeth and chewing. Having tobacco increases the risk of oral cancer.
It’s effects:

- It is the biggest reason for oral cancer which effects mouth, tongue, cheek, gums and lips
- Chewing tobacco lessens a person’s sense of taste and ability to smell
- Smokers face a greater risk of suffering from lung cancer

**Gutkha**

Gutkha is extremely habit-forming and a acknowledged substance. Excessive use of gutkha can cause loss of appetite; promote uncommon sleeping pattern and loss of concentration beside different tobacco related issues. A gutkha user may be simply illustrious by prominently stained teeth ranging from dirty yellow orange to scarlet black. The stains are powerful to remove by normal brushing sometimes want the attention of dentist. According to a world adult tobacco survey 53.5% of Indians use tobacco products. Gutkha's each sachet contains 4000 chemicals, including 50 that cause cancer, Betel nut, Tobacco, Flavouring.

**Impact of Gutkha on health:**

- Loss of sensation in tongue
- Disfigured mouth
- Increased sensitivity to heat, spices, cold and spices
- Inability to open the mouth
- Swelling, lumps, rough spots on gums or in other places inside the mouth
- Unexplained bleeding in mouth
- Difficulty in swallowing and finally Mouth Cancer

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**6.3.7 AIDS/HIV Awareness**

The full form of AIDS is Acquired Immunodeficiency Syndrome. AIDS is caused by HIV (Human immunodeficiency Virus). It is the last stage of the HIV infection, if a person is HIV positive, he/she is suffering from AIDS.

According to a survey number of AIDS patients in India is between 2 to 3.1 million almost 50 % of total patients of AIDS. More men are HIV positive than women. A total of population of 0.29% females are suffering from AIDS while 0.43 % males are suffering.

**AIDS is transmitted by:**

- Unprotected sexual relationships
- Contaminated blood transfusion
- Hypodermic Needles
- From infected mother to child

As per studies in India HIV/AIDS is largely due to unsafe sex worker interactions. About 86 % HIV incidents in the country is from unprotected sex. Migrant workers, truck drivers and majority of men who have sex with men pose greater risk of infecting their spouse and unborn children. People between 18-29 age groups accounts for 31 % of AIDS burden.
There are no medicines or vaccines for AIDS so far. The treatment and medicines which are available in the market are expensive and have side effects.

AIDS is not a disease like cancer or malaria, but is a condition that weakens a person’s ability to fight diseases (immune system). AIDS not only affects you, but also has severe impact on family and friends. Even one mistake is enough to get HIV positive.
Stay faithful
- In India large number of people move around for work, mostly men.
- Are you one of them?
- Take care. See that you don’t catch any infection from AIDS.
- Even one visit to a sex worker may result in HIV infection.
- So it is advisable to avoid multiple sex-partners and always use protection (condoms/nirodh) during intercourse.

AIDS does NOT spread through
- Sitting close
- Working together
- Hugging
- Touching hands
- Mosquito bite
- Saliva or cough
- Taking care
- Sharing clothes
- Eating together or sharing utensils

6.3.6.1 Case Study
Gautam is a plumber. His family lives in a village. He travels from place to place. Once he visited a sex worker. After one month he fell ill. He went for a checkup and found he had AIDS. Gautam did not know it, but that sex worker had AIDS. He was infected from that one visit.
Share four things that you know or learnt about AIDS.

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Always remember:

- AIDS has no cure but can be prevented, therefore be cautious of it not afraid of it.
- Be faithful to your partner and always use condom while making any sexual contact.
- Take blood only after checking proper medical certificates.
- Do not discriminate HIV positive people.
UNIT 6.4: Interpersonal Skill Development

Unit Objectives

At the end of this unit, you will be able to:
1. Develop a positive attitude and behaviour.
2. Understanding Goal Setting.
3. Motivated for team participation at work.
4. Learn how to manage relations.
5. Learn about Stress and anger management skills.
6. Learn to develop leadership qualities.

6.4.1 Introduction

Interpersonal skill development is the blend of different traits of day to day life that play an important role in creating our impression in other’s mind. It starts from inside. The role of interpersonal skill development is to help us understand how to make choices about our attitudes and actions. It enables us to understand:

- Where are we now?
- How change and growth occur successfully?
- How we can change our attitude to get results we want and to be more effective in work and personal life?

One can learn to control over many aspects of our job and their environment by making appropriate choices and responses.

These include various traits like:
- Positive Attitude
- Motivation
- Goal Setting
- Team Work
- Managing Relations
- Etiquette
- Stress and Anger Management
- Conflict Resolution

6.4.2 Positive Attitude

What is attitude?
- Our approach...
- Our outlook towards situations and others...
The emotions we express towards others.
Our attitude must be positive and hopeful.

**Remember:**
- Luck favors those who help themselves
- Don’t wait for things to happen make them happen
- Stay away from negative influences
- Start your day with something positive
- Learn to like the things that need to be done

Positive attitude shows in the following ways:
- Positive thinking
- Constructive things
- Creative thinking
- Optimism
- The motivation and energy to accomplish goals.
- An approach of happiness

Positive attitude results in happiness as well as success. Positivity not only affects you and the way you look at the world, but it also affects work environment and people around you.

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**6.4.2.1 Story of Carrot, Egg and Coffee Beans**

Raju works as a Supervisor in a factory. He is not happy with his job. One day he spoke about his dejection to his elderly friend, Prashant, who runs a small canteen for the factory workers.

"Prashant I am not satisfied with my job. There are so many problems in the factory. If I solve one, another one crops up. The problems seem to be never ending. I am quite fed up and wish to quit."

Prashant said nothing. He quietly put three pots with water on the stove. He put some carrots into one pot, some eggs into another and coffee beans into the third pot. The water in the pots began to boil.

Raju wondered what was going on! “Oh, here I am with my tale of woes, and this illiterate cook goes about his business!”

After some time, Prashant switched off the stove and put the carrots, eggs and the beans in different bowls. He then said, “My friend, what do you see here?” “Carrots, eggs and coffee”, said Raju irritably. “Of course! Now come and feel them one by one”, said Prashant. “Oh God! What do you want to prove?” asked Raju controlling his anger. “The carrots have turned soft. The egg is hard boiled beneath its shell and the coffee is stronger in aroma”. “Exactly” said Prashant “Each of them faced the
same degree of heat, but each reacted differently. The carrots that were so hard before became soft and weak. The egg was fragile with its thin outer shell, but after boiling it became hardened and the inner liquid portion became hard boiled. But the coffee beans are unique. After boiling in water, they became stronger and richer. So my friend, tell me, are you the carrot, the egg or the coffee bean? How do you respond to difficult situations? Are you like the carrot that is hard to look at but with the slightest difficulty becomes weak and soft? Are you the egg born with a soft heart but became tough and stiff after a difficult or a bitter experience? Or are you like the coffee bean that gets stronger and tougher and reaches its peak in extreme adversity or difficulty?

When things get worse, you get better.

“Thank you Prashant. You’ve opened my eyes. I shall strive and do my best.”

What have you learnt from the story?

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6.4.2.2 Some Successful People

Dirubhai Ambani - Founder of the Reliance brand

Born in Junagadh in a middle class family, son of a school teacher. His mother who had difficulty meeting the ends with his father’s income, nagged him to begin earning some money. He snapped at her “Phadia, phadia su karo chho ...paisa no to dhinglo karees ...” Just to show that that he was serious, he once bought a tin of groundnut oil on credit from a local whole seller and sold the oil in retail sitting on the roadside, earning a profit of a few rupees that he gave to his mother.

Next, he began setting up onion and potato fries stalls at village fairs during weekends when his school was closed. When he grew up, he came to Mumbai with very little money and lived in a two room chawl with his family. But dreamt big and worked towards his dreams.

Rajnikanth: Super star of Tamil cinema

- Hero and demi-God for many thousands
- Original name Shivaji Rao Gaekwad
- From bus conductor to super star

Early life:
- Driven by poverty, went through extreme struggle
- No education; Worked as a bus conductor
- Entertained passengers in the bus
- Got a break in Tamil cinema
- Worked with a single mind to become a super hero
6.4.3 Goal Setting

Goal setting is a powerful method for considering your ideal future. The method of setting goals helps you to decide on where you wish to go in life.

Goal setting consists of establishment of specific, measurable, achievable, realistic and time targeted aim. Goal setting helps individuals work towards their own objectives. Goals are a kind of motivation that sets the standard for self-satisfaction with performance. Achieving the goal one has for oneself is a measure of success and having the ability to satisfy job challenges is a way one measures success in the workplace. Set SMART goals:

- S: Specific
- M: Measurable
- A: Attainment
- R: Relevant
- T: Time bound

Identify

- What you want to achieve,
- Where you have to concentrate your efforts
- Also spot the distractions that can lead you astray.

First create your “big picture” (the next 10 years)

- Identify the large-scale goals that you just wish to achieve.
- Then break these down into the smaller targets that you simply should hit to succeed in your life goals.
- Once you have your plan, you begin working on it to achieve these goals.

Setting goal is important for an individual because:

- Goals narrow attention and direct efforts to goal related activities.
- Goals lead to more effort.
- One works through setbacks if he is pursuing a goal.
- It develops and changes individuals behaviour.

Categorization of Goals

To give a broad balanced coverage of all important areas in your life set goals in all the important categories of your life such as:

- **Career:** What level do you want to reach in your career or where you want to reach?
- **Financial**: How much you want to earn, by what stage? How it is related to your career goals?
- **Education**: Is there any specific knowledge you want to acquire in life? What information and skills you need to acquire in order to achieve your goals?
- **Family**: How you want to be seen by your spouse and family members?
- **Health**: Do you want to stay healthy in your old age? What are you planning to achieve this?
- **Public Service**: If you want to make the world a better place, what will you do?

### Fig. 6.4.6: Categorization of Goals

Write down your two financial goals.

Write down your two career goals.

Write down your two educational goals.

Write down your family related two goals.

Write down your health related two goals.
Write down your public service related two goals.

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6.4.4 Team Dynamics

A team is made up of a group of people associated to a common purpose. Teams are especially made to conduct complex works. A team is an example where a people share a goal. This creates a dynamic bond amongst the team members as they are dependent on one another for success. For example a sports team wins or loses as a whole.

Team members need to learn:

- How to assist each other
- Realize their true potential
- Prepare the atmosphere that is familiar with each member to work beyond their strength.

Factors of Team Dynamics

- Tolerance and Cooperation
- Set aside feelings of caste, creed, profession
- Put up with each other
- Identify strengths of each
- Who can do what

In a team, there is no room for personal gains and definitely not betrayals. In a team:

- A single person cannot achieve a big task single handedly.
- Big and difficult tasks can be accomplished only through collective effort, through teams.
- In a team, the team members stand by each other during good and bad times alike.
- Work together towards a common goal.
- Divide the task and share the burden.
- Help and accept help from others.
6.4.4.1 Story: Small Fishes and Big Fish

Once there was a shoal of tiny red fish living in the sea. One among them was a little different. His name was Swimmy and he was black in colour. Swimmy was the fastest swimmer in the shoal. The fish would swim around in the sea looking for food. One day when they were busy searching for lunch, Swimmy who was far ahead of the others saw a big fish coming in their direction. The big fish was also looking for his lunch—smaller fish. Swimmy was scared! If the big fish would spot his shoal, all of them would be eaten up. Swimmy thought hard of a way out and quickly came up with a plan. He quickly swam back to his shoal and told all the fish about the big fish and also explained his plan to escape from being eaten.

When the big fish came closer he was shocked to see an even bigger fish swimming in his direction with its huge jaws wide open. Frightened that he would get eaten up, the big fish swam away. If he had looked carefully, he would have realised that the huge fish was actually all the tiny red fish swimming very closely together in such a way that they looked like one big fish. And little black Swimmy, being different, became the eye of the ‘huge’ fish!

What have you learnt from the story?

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6.4.5 Managing Relations

We all have different personalities, different desires and wishes, and different ways of showing our emotions that affects people around us.

70% of the workplace learning is informal, once people discuss with each other at work they really are learning to do their job better. Friendlier staff are effective communicators, more productive and trustworthy more by employers and colleagues.

Tips for improving relations with people around us:

- Observe how you react to people such as do you reach to a conclusion
before you know all the facts.

- Look honestly how you think and interact with other people.
- Look at work environment. Do you seek attention for accomplishments or give chance to others.
- Accept your weaknesses courageously and work on them.
- Take responsibility for your actions.
- If you think someone is hurted by you, apologise directly.

### 6.4.6 Etiquette

Etiquette are nothing but rules operating behaviour regarded as good and acceptable in personal and professional life. Etiquette includes:

#### Making Positive Impression

- Stand straight, make eye contact and turn towards people when they are speaking and genuinely smile at people.
- Follow the dress code prescribed by the organization.
- When meeting someone for the first time always shake hands with a gentle firmness.
- Always arrive early to work each day.

#### How you treat with people

- Think how you treat your supervisors and colleagues.
- Don’t make value judgments on people’s importance at workplace. Respect every individual equally.
- Respect people’s personal space at workplace.

#### Communicating at Workspace

- Keep workspace professional and neat.
- Don’t interrupt other people on the workplace.
- Limit personal calls especially when you are working in a manufacturing unit.
- Eat and smoke to the designated areas only otherwise it may disturb other people.

Work etiquette tells the individual a way to behave when handling situations in an exceedingly working environment however the trivial situation is. It also applies to co-worker interaction and communication with colleagues.

#### Work Ethics

Work ethics is a value based on hard work and attentiveness. Work ethics include:

- **Discipline**: It takes a certain level of commitment to finish your tasks every day. Only with discipline one can stay fixed on goals and determined to complete his assignment.
- **Commitment to work**: A strong sense of commitment to work affects how an individual work and the amount of work he does. When a worker is committed to work he turns up on time, puts in his best efforts and completes the projects to the best of his ability.
- **Punctuality**: It shows that you are dedicated to your work, interested in the work and capable of handling responsibility. Being punctual shows your professionalism and commitment to work.
6.4.7 Stress and Anger Management

Anger is a normal and a healthy emotion. Anger management may be critical for people who find it difficult to keep it under control. There are many health issues related to unresolved anger like heart attack, high blood pressure, anxiety, depression, colds and flu/fever and digestive problems.

If your heart beats faster and you breathe quickly, tension in your shoulder or clinching your fists beware your body may be showing sign of anger, take steps to calm yourself down. Once you will be able to recognize the signs of anger you can calm yourself down.

Always remember:

- Avoid unnecessary stress, learn to say no and take control of your environment.
- Express your feelings instead of boiling them up.
- Accept the things you can’t change.
- Learn to forgive.
- ANGER is only one letter away from DANGER.
- Anger can destroy lives, destroy relationships.
- Put yourself in other’s shoes.
- Don’t react immediately.
- Post pone for a few seconds whatever you wish to say or do.
- Take a deep breath.
- Speak when you have calmed down.

6.4.8 Conflict Resolution

What is a Conflict?
A problem or a situation that may be difficult to understand or to deal with.
Why do we need to resolve conflicts?

- If a problem is not solved or addressed at the right time it may blow out of proportion
- An unsolved problem can be like Cancer which spreads and translates itself into all other areas in life
- Unsolved problems may lead to increased levels of bitterness and frustration
- It may foster bad habits like back-biting, gossiping, etc.
- Persons involved in conflict may lose focus and target each other’s character instead of the specific behavior to be modified.

How to work out Conflicts?

1. STOP . . .
   before you loose your temper and make the conflict worse.

2. SAY . . .
   what you feel is the issue. What is the reason of disagreement? What do you like?

3. LISTEN . . .
   to others ideas and feelings.

4. THINK . . .
   of solutions that satisfy both the parties.

If you still can't agree, ask someone else to help you work it out.

6.4.9 Leadership Skills

The ability to lead effectively depends on variety of key skills. These skills are extremely sought after by employers as they involve managing a number of individuals in such a way on inspire, enthuse and build respect. Some of the qualities that every good leader should possess are:

- **Honesty**: If you make honest and ethical behaviour a key value your team will follow the suit.
- **Ability to delegate**: delegating task to one of the appropriate person is the one of the most important skills that needs to be developed. The key to delegation is to identify the core strengths of the team and capitalizing on them.
- **Good communications skills**: Beingable to communicate clearly is quite important.
- **Confidence**: Keeps morale of the team high even in the tough times.
- **Commitment**: If you expect your team to work hard and produce quality content then you should lead by example.
- **Positive Attitude**: Keeping teams motivated towards continued success of the company.
- **Creativity**: During the critical situations it is important to think out of the box solutions than to prefer the set course of action.
- **Be decisive**: Plan for the unexpected and nothing will surprize you. If you have thought of things go wrong in a particular task you will be able to make confident decisions on corrective actions when necessary.
- **Focus on the big picture**: Plan future strategies for your department and communicate them to supervisors and staff members. Set realistic and measurable individual and team goals and communicate your expectations within the context of massive picture.
How to become a leader:

- Use initiative to act on opportunities. Become a frontrunner before other people view you together.
- Take responsibility of own objectives, set priorities.
- Attempt to solve the matter instead of to pass on to others.
- Go the extra mile when asked to do tasks. go beyond your job description.
- Show enthusiasm.
- Take ownership of the issues. Anticipate potential issues, take pre-emptive action and act quickly to resolve the issues.
- Introduce enhancements to the ways in which things are done.
- Develop innovative practices. Value innovative thinking.
- Learn new skills that may enhance capability.
UNIT 6.5: Social Interaction

Unit Objectives

At the end of this unit, you will be able to:
1. Understand what is social interaction and what are social interaction behaviour.
2. Give a brief description about himself/herself in public.
3. Follow daily duties.
4. Cooperate with peers, family and other members in society.

6.5.1 Social Interaction

Social interaction is a process through which we respond to people talking with us. It includes acts where people perform toward each other and responses they give in return. Social interaction has a number of behaviours. Some of them are:

- **Exchange**: Exchange is the most elementary kind of social interaction. It's a human process by that social behaviour is exchanged for some kind of reward for equal or greater value.

- **Competition**: It’s a process by which two or more individuals plan to accomplish a goal that just one can attain. It will lead to psychological stress, a lack of cooperation in social relationship, difference and even conflict.

- **Cooperation**: It’s a process in which people work together to achieve shared goals. Task can not be completed without their cooperation.

- **Conflict**: Social conflict is the struggle for agency or power among a society to achieve control of scarce resources. It happens when two or more individuals oppose each other in social interaction to achieve incompatible goals.

- **Coercion**: People or teams are forced to provide in to the desire of other people or teams.

6.5.2 Self-Introduction

We all, in our lifetime, have to introduce ourselves to the others. The introduction usually lasts for around 2 minutes to 3 minutes. It is very important that it gives the first impression to other about us. It has a great impact on your self-esteem and self-confidence. It’s helpful in:

- Feeling better about yourself
- Boosting your confidence
- Building your self esteem
- Making friends
- Feeling in control
Points for Self Introduction

Following are some self-introduction points:

- **Wishes**: It is the first thing that we need to do before addressing a gathering. At this point we need to make effort to grab the attention of audience. You have to wish depending on the time either, Good Morning, Good Afternoon or Good Evening.
  - Good Morning! My dear friends.
  - Respected Sir! Good morning.
  - Special or lovely or cool morning to you all.
- **Purpose**: We have to tell the purpose of coming in front of the audience. We can say I have come here to tell you about myself.
- **Name**: Here you tell about your name..... . To grab the eye of the audience, you have got to present your name differently. If you know you can tell the meaning of your name or nay famous celebrity along with your name.
- **Father’s Name**: Here you have to say concerning your father’s name. begin your father name as Mr. or Prof. or Dr.
- **Family**: It’s a good chance to inform about your family, therefore tell the small print what you want to tell about them.
- **Profession**: Tell about your profession what you’re doing at the moment.
- **Location**: Tell about your present location, wherever you’re staying and if you would like you can also tell with whom you’re living.
  
  You can also tell about your native place. It is better to describe about or tell about your place which is famous for.

  - **Hobbies/Habits**: Hobbies means what you like in your leisure and habit means your regular activities. This part tells about your nature and your life style, be careful while telling this.
  - **Life Aim**: Tell about what is your aim in life, it will be good if your aim is high. You have to think high and reach high.
  - **Achievements**: Tell about what you achieve up to now, minimum it is good to tell about three achievements and maximum five. Though achievements are small, tell them it shows your confidence but don’t say I don’t have any achievements.
  - **Favourite Person’s or Ideal**: It is good to say about your ideal persons.
  - **Favourite movies, things, colour, places etc.**: if you want to tell your favourites, which tell about your tastes and preferences to others.
  - **Your Strengths and Weakness**: You can tell about your strengths and weaknesses. Make sure your weakness should not be absurd or incorrigible.
  - **People you like and dislike**: You have to tell what kind people you like or what kind of people you dislike.
  - **Any turning point in your life**
  - **How are you different from others**
  - **Conclusion**: In conclusion offer a memorable answer on the question the listeners probably will have when they have listen to your public speaking speech. Tell how this aspect of your life makes you what you are and who you are. It will be perfect ending to your self introduction.

- **Finally say thank you.**
You will have to maintain your speech according to the time, generally 3 minutes and you have to make the speech depending on the section of people you are giving the speech and what you want to reveal about yourself.

Improving self-introduction
There are a few things that you can do that helps in making your self-introduction better:

- **Listen to what you are saying to yourself**: Notice what your inner voice is saying. Take some time to listen and even write down what you are thinking.
- **Monitor your self-talk**: Analyse that your self-talk is more positive than negative.
- **Change your introduction**: counter your negative thoughts with positive ones. Avoid speaking negative and try to look for things that might add a better spin to a tough situation.

6.5.3 Our Duties and Responsibilities
There are certain duties which are laid by the Constitution of India. These duties are very to be fulfilled by every citizen of India. These are as follows:

- To bear by the Constitution and respect its ideals and establishments, the national flag and also the national anthem.
- To encourage and respect the noble ideals that galvanized our national struggle for freedom.
- To uphold and protect the sovereignty, unity and integrity of Republic of India.
- To defend the country and render national service once called upon to do so.
- To promote harmony and also the spirit of respect amongst all the people of the Republic of India transcending religious, linguistic and regional diversities.
- To forbid practices derogative to the dignity of ladies.
- To preserve the rich and diversified heritage of our culture.
- To conserve the natural surroundings like forests, lakes, rivers and wild life, and to have compassion for living creatures.
- To develop the scientific temper, humanism and the spirit of inquiry and reform.
- To safeguard public property and to retract violence.
- To try towards excellence altogether spheres of individual and collective activity so that the nation perpetually rises to higher levels of endeavour and accomplishment.

These need to be followed by every citizen of India for development of the country.

6.5.4 Cooperation
The process of groups of organisms working or acting together for their mutual benefit is called cooperation. Cooperation among family members, friends and peers is very common and healthy. It is the backbone of any society.

Family cooperation provides an avenue for a family to come closer. It increases coping skills and decision making. Some steps to promote family cooperation are:
• **Plan things together**: It calls for negotiation and compromise and teaches everyone to be more tolerant and considerable to other’s viewpoint.

• **Share responsibilities**: Dividing necessary household responsibilities can be a good exercise in family cooperation.

Peer support occurs when individuals give knowledge, experience, and emotional, social or sensible help to each other. It’s a distinct state of social support in this the source of support may be a peer an individual who is analogous in ways to the recipient of the support.

**The effective peer support can be in form of:**

- **Social Support**: In form of positive psychological interactions with others with whom there is mutual trust and concern.
- **Experiential Knowledge**: contributes to solve problems and improve quality of life.
- **Emotional support**: Esteem, attachment and reassurance
- **Instrumental Support**: Product and services.

How to be a cooperative person: For being a cooperative person following things need to be done:

- Listen carefully to others and make sure you perceive what they’re expressing.
- Share when you have something that others would really like to have.
- Take Turns once there’s something that no-one desires to do, or when more than one person desires to do a similar factor.
- Compromise when you have a significant conflict.
- Do your part the very best that you just probably can. this can inspire others to do the same.
- Show appreciation to people for what they contribute.
- Encourage people to do their best.
- Make people needed. working together may be a lot more fun that manner.
- Don’t isolate or exclude anyone. everyone has something valuable to offer, and nobody likes being omitted.
UNIT 6.6: Group Interaction

Unit Objectives

At the end of this unit, you will be able to:
1. Participate in group discussions in the class.
2. Give speech in the public.
3. Understand the importance of team building and team work.

6.6.1 Group Interaction

Every day we tend to meet with teams of individuals socially and professionally. However we interact to play a big role in the impressions we tend to produce. Interaction that happens whereas a group completes a cooperative task describes how the group works. For a successful and positive group interaction these steps needs to be followed:

- Put your mobile phone away or place it in silent mode.
- Greet everyone.
- Be friendly with everyone in the group.
- Show an interest in others by paying someone a compliment and listen carefully to what is being discussed.
- Be proactive and introduce yourself to others in the group.
- Sit up straight. Poor body posture is an indication of low self-esteem.
- Focus your attention on the person talking.
- Don’t discount anyone’s comment. Remember everyone is different and have different the ability to think.
- Think before you speak. Don’t be too quick to jump into the conversation.
- Be a respect listener and observer.
- Include everyone when talking. Be sure to share eye contact with each person in the group.
- Unless there is a clear indication don’t change the topic. Otherwise it will make people feel you are not interested in the topic.
- Don’t start or participate in a side conversation. Don’t allow their mistake to prevent you from being a good listener.
- Make sure to smile shake hands and embrace and use each person’s name when conversation and the person’s name when the discussion is over.

Everything you are doing in a group setting makes an effect on everybody in the group. Don’t ever suppose something doesn’t matter. Everything matters. Take every chance to take part in informal and formal group interactions. Begin by creating small contributions to discussion, prepare an issue to raise or accept as true with another person’s remark. ask for other person’s opinion.
6.6.2 Importance of Group Interactions

As a participant group interactions is important as:

- It helps you to get a subject more deeply.
- It improves your strength to think positively.
- It helps in solving a serious issue.
- It helps the team to go on a final decision.
- It provides you the chance to listen to others’ ideas.
- It improves your listening skills.
- It increases your confidence in communications.
- It can change your behaviour.

As a moderator a group interaction helps in:

- Understanding a member interpersonal skills.
- Identifying if a member is able to work in a team.
- Understanding ones behaviour.
- Selecting a perspective member in a perspective methodology.

Dos and Don’ts of Group Interaction

<table>
<thead>
<tr>
<th>Do’s</th>
<th>Don’t</th>
</tr>
</thead>
<tbody>
<tr>
<td>Speak pleasantly and in a well mannered way to the group.</td>
<td>Lose your temper. A discussion isn’t an argument.</td>
</tr>
<tr>
<td>Respect the contribution of each speaker.</td>
<td>Shout. Use a moderate tone and medium pitch.</td>
</tr>
<tr>
<td>Remember that a discussion isn’t AN argument. Learn to disagree in a well mannered way.</td>
<td>Use too several gestures when you speak. Gestures like finger pointing and table thumping will appear aggressive.</td>
</tr>
<tr>
<td>Think about your contribution before you speak. How best can you answer the question/ contribute to the topic?</td>
<td>Dominate the discussion. Confident speakers ought to enable quieter students an opportunity to contribute.</td>
</tr>
<tr>
<td>Try to follow the discussion topic. do not introduce tangential information.</td>
<td>Draw too much on personal experience or anecdote. Although some tutors encourage students to reflect on their own expertise, keep in mind to not generalize an excessive amount of.</td>
</tr>
<tr>
<td>Be aware of your visual communication when you are speaking.</td>
<td>Interrupt. Wait for a speaker to complete before you speak.</td>
</tr>
<tr>
<td>Agree with and acknowledge what you find fascinating.</td>
<td></td>
</tr>
</tbody>
</table>

Fig.6.6.2: Dos and Don’ts of Group Interaction

6.6.3 Team Work

Team work is a critical part of professional life. They can have a big impact on:

- The profitability of an organisation.
• People enjoy their work.
• Staff retention rates.
• Team and individual performance.
• Company reputation.

Importance of Team Building

Team building activities not only boost morale of the team members, but it can also increase the success rate of the teams. Team building is an important activity as it:

• **Facilitates better communication:** Activities that create discussion results in open communication among the employees, and among employees and management. This improves office environment also the quality of work.

• **Motivates employees:** The more comfortable team members are to share their ideas and opinions, the more confident they will be. This motivates them to take on new projects or challenges.

• **Promotes creativity:** Working closely with other team members increase creativity and promotes new ideas.

• **Develops problem-solving skills:** Team building activities that require team members to work closely to solve problems improves the ability to think rationally and logically. Teams that determine when a problem arises and knows the solution can work better when a real problem occurs.

• **Breaks the barrier:** Team building increases trust among workers.

Do and Don’ts of working in a Team

• **Don’t argue in public:** if you have a disagreement with someone in the team find a neutral place to discuss the situation.

• **Do encourage each other:** when things get tough the tough gets going. Contribute to the team in trying situation.

• **Don’t talk behind the backs:** if you have trouble with some team member don’t share with others. Go directly to the person in a kind and compassionate manner and share what is in your mind.

• **Do lend a hand:** if a team members is asking for help don’t hesitate in helping him.

• **Don’t be the weakest link:** Live up to your responsibilities, meet team expectations and communicate effectively in the team.

• **Give and receive feedback:** As a part of growing team give and receive feedback respectfully and graciously.
UNIT 6.7: Time Management

Unit Objectives

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

1. Understand the importance of time management.
2. Develop time management skills.
3. Learn about effective time planning.

6.7.1 Time Management

Time management is the process of planning and practicing control over the time given to a specific task, especially to increase effectiveness, efficiency and productivity. It is an activity with the goal to increase the overall advantage of a set of activities within the limited condition of a limited time.

Some effective time management

- Delegate tasks.
- Identify time wasters.
- Combine activities – Plan for them.
- Break down big tasks down to the smallest task possible.
- Accomplish them one by one.
- At the end of the day conduct a simple analysis to see which activity took time.

6.7.2 Time Robbers

Time robbers are those activities which create interruption at the workplace. These activities create a deviation from the objectives which needs to be achieved. Time Robbers could be:

- Poor personal planning and scheduling.
- Interruptions by people without appointments.
- Poor delegation.
- Poor use of the media: Telephone, Mobile, e-mail, and fax, etc.
- Reading junk mail.
- Lack of concern for god time management.
- Lack of clear priorities.
The Time Robbers can be avoided by:
- Be active all the time.
- Develop and maintain an organized personal activity schedule.
- Set your priorities.
- Proper delegation.
- Utilize modern technical media.

6.7.3 Pareto Analysis

- According to this 80% of the tasks can be completed in 20% of the time. The remaining 20% of the tasks take 80% of your time. And the task which should fall in first category should be given a higher priority.
- Time also depends on the type of method adopted to process the task. Methods should always be simpler and easier to complete the task. If we use difficult ways, it shall be result the waste of time. One should always try to find out alternate ways to complete a task.

<table>
<thead>
<tr>
<th>1. The Urgent and Important Tasks</th>
<th>2. The Non Urgent but Important Tasks</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>DO NOW</strong></td>
<td><strong>PLAN TO DO THEM</strong></td>
</tr>
<tr>
<td>Emergencies, complaints and crisis issues</td>
<td>Planning, preparation</td>
</tr>
<tr>
<td>Superiors desire</td>
<td>Scheduling</td>
</tr>
<tr>
<td>Planned tasks or project work now due</td>
<td>Designing, testing</td>
</tr>
<tr>
<td>Meetings with superiors/colleagues</td>
<td>Thinking, creating, modeling the data</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>3. The Non Important but Urgent Tasks</th>
<th>4. The Non Important and non-Urgent Tasks</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>REJECT AND EXPLAIN</strong></td>
<td><strong>RESIST AND CEASE</strong></td>
</tr>
<tr>
<td>Small requests from others</td>
<td>Comfort’ activities, computer</td>
</tr>
<tr>
<td>Ostensible emergencies</td>
<td>Games, net surfing, excessive</td>
</tr>
<tr>
<td>Misunderstandings rising in work</td>
<td>Cigarette breaks</td>
</tr>
<tr>
<td>Pointless routines or activities</td>
<td>Chat, gossip, social</td>
</tr>
<tr>
<td></td>
<td>Communications</td>
</tr>
<tr>
<td></td>
<td>Reading irrelevant and useless material</td>
</tr>
</tbody>
</table>

**Fig.7.6.2: Urgent Important Matrix**

This matrix helps you understand:
- What should be done
- What should be planned
- What should be resisted
- What should be rejected
The simplest method of managing time is to create a general to do list. Prioritize the task list:

- A daily list of things to do, numbered in the order of their priority
- Start with the most unpleasant and difficult task first latter will completed easily and quickly.
- Map out everything while making a task list
- Learn to say “No” to unimportant things
- Strikeout the things completed so that you are familiar what have been completed and what needs to be completed.

List down the routine activities that you perform in a day.

<table>
<thead>
<tr>
<th>Important Tasks</th>
<th>Unimportant Tasks</th>
<th>Urgent Tasks</th>
<th>Not Urgent Tasks</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td></td>
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</tbody>
</table>
UNIT 6.8: Resume Preparation

Unit Objectives

At the end of this unit, you will be able to:
1. Understand the importance of resume.
2. Learn how to prepare a resume.

6.8.1 Introduction

A resume is a self-declaration which once done properly shows how an individual’s skills, experience and achievements matches the need of the work that they wish to get. The sole purpose of a resume is one to win an interview. It convinces the future employer what he wants from the prospective employee in new career or position.

It also establishes an individual as a professional person with high standards and excellent writing skills based on the fact that his resume is written well. It also helps you clarify your direction, qualifications and strengths, boost your confidence or to start out the process of committing to a job or a career modification.

**One must know about a resume that:**

- Your resume is an instrument to get you an interview but not a job
- Employer will be screen your resume for just 15-20 seconds. That’s the time your resume will make an impact on employer.

There are different sections on the resume in the same order as mentioned under:

<table>
<thead>
<tr>
<th>Section</th>
<th>What is the employer looking for</th>
</tr>
</thead>
<tbody>
<tr>
<td>Header</td>
<td>Your identity and to contact you</td>
</tr>
<tr>
<td>Objective</td>
<td>To check if their requirement and your objective match</td>
</tr>
<tr>
<td>Education</td>
<td>To check if you have the basic qualification for the job/internship you are applying for</td>
</tr>
<tr>
<td>Practical Experience/Projects</td>
<td>To see if you have done anything that reflects your potential capability. Also to see how different you are from your peers.</td>
</tr>
<tr>
<td>Skills</td>
<td>How equipped you are in terms of your personality traits as well as occupational skills</td>
</tr>
<tr>
<td>Interests</td>
<td>Professional aspects apart, how meaningful is your life?</td>
</tr>
<tr>
<td>Other</td>
<td>Is there anything else significant and relevant you want to showcase, that will add value to your resume.</td>
</tr>
</tbody>
</table>

**Fig.6.8.2: Different sections on the resume**
Preparation work and important tips
Before you start preparing your resume make sure to follow the checklist:

- Educational documents from class ten onwards to calculate scores
- Make list of all things that you need to add to your resume. Like internships, projects, part time jobs, extracurricular activities, sports, training, skills, interests etc. the list doesn't need to be complete, you'll always add to the list as you go.

Before preparing resume always remember:

- Every point in your resume should be specific and must be supported by a number of factual information.
- Use action verbs in all your points. They catch attention immediately and make your sentences clear.
- Use bullets not paragraphs.
- Do not mention your responsibilities mention what you have accomplished.
- A common mistake we make while constructing the resume is to copy the format from our friends resume and built it based on that.

6.8.1.1 Resume Header

Purpose: You have to provide some information about yourself, so that the employer can reach you.

Mandatory fields include: Name, current address, email id, phone number, date of birth. Your name should be written in bigger font.

Do Not:

- Include your photo.
- Write RESUME as heading to the file.
- Give details like family information, marital status, etc.
- Add these details to the bottom of your resume or occupy more space to fill up these details.

6.8.1.2 Framing the Objective

Purpose: To convey the employer what goals you have. The focus should be towards getting a particular position in a specific industry.

Always remember:

Your objective should include the following:

- Position wanted
- Functional area
Industry wanted
Be specific and restrict it to minimum words.
Your objective should be different to each role you apply to
While writing the objective, keep the employer's requirement in mind. The objective is not what you desire from the company, it's about company's need.

**6.8.1.3 Education**
The next session in your resume is to highlight your educational qualifications.

**Purpose:** For the employer to know whether you have basic qualification for the job for which you are applying or not.

**Always Remember:**
- To write all educational qualifications from class 10 to highest education.
- For class 10 and 12 – include school/college name, Board, Stream/Specialization (if any), year of study, Marks.
- For undergraduate – include College name, University name, Degree and Specialization, year of study.
- Write all your qualifications in reverse chronological order, i.e. the latest qualification on top.
- You may write the educational qualifications in a tabular format or in a simple one after the other order.

**6.8.1.4 Projects and Internships**
The next part of your resume includes the hands on work that you have done, like projects, internships, in-plant training, part time jobs, volunteering, starting up a company and other initiatives. The number and the nature of initiatives taken defines whether to keep one heading or detail them under different headings.

**Purpose:** This is a mandatory part of a resume, as your hands on work and the initiatives you have taken apart from your curriculum in what will reflect your real strength as well as separate your resume from your peers.

**Remember:**
- The heading should be – title / project name, role, company/organisation name, -2 lines description about the specific time period.
- Time period is must.
- The entries under each heading must be in reverse chronological order.
- Be very specific on what you have accomplished. Add numbers and facts wherever possible.

**Do Not:**
- Do not write simple statements. It does not give employer a clear picture of the work you have done. Thus the employer can assume that you have done an internship for the certificate.
6.8.1.5 Skills

**Heading:** You can have multiple headings under skills. Common heading can include:

- **Soft Skills:** must include, they showcase your personality traits.
- **Core occupational skills:** Optional include if you possess any core skills. These are skills you possess relevant to the role you are applying for.
- **IT Skills:** Optional, suggestive to include if you are applying for IT/software related roles.

**Remember:**
- List your skill and add a point which supports your skill the best.
- Make specific points. Add numbers and facts wherever possible.
- Pick only three to four soft skills that describes you the best.
- Dig your past to discover the best of these skills you possess and the best example you can quote to support it.

6.8.1.6 Interests

In this section of your resume carefully choose which of interests you want to showcase on your resume so that they can make your life seem meaningful.

The interests you showcase talk about your character. These interests frequently come up as a subject of discussions during the interviews, therefore sagely choose what to show.

**Remember:**
- List interests which are meaningful and display some learning.
- Support the interest you have listed
- Make points specific and add supporting fact to it.
- Do not just list random cluster of interests like: adventure, guitar, reading, environment
- Never include interests like partying, watching movies etc. they create wrong impression.

6.8.1.7 References

**Give References**

The very last thing on your resume ought to be a list of 2-4 professional references. These are all those who you’re not related to, but whom you have handled in a professional manner. you would possibly think about previous leader, faculty member or volunteer coordinator to include on your reference page.

- Include the name of the reference, their relationship to you, mailing address, e mail and telephone number.
- The place you’re applying to could contact these people, therefore always call them in advance to allow them to understand that you are using them for a reference and are presently applying for a job.
6.8.1.8 Points to Remember

- Make sure that the length of your resume doesn’t exceed a pair of pages.
- Do a thorough recheck and confirm there are fully no errors in your resume. No grammatical errors, no spelling mistakes, no punctuation errors.
- Run through your resume time and again for to create enhancements and phrasing sentences better.
- Choose a professional font in a size eleven or twelve. You can use multiple fonts for different elements of resume, but try to limit it most of two fonts. Instead changing between fonts, strive creating specific sections bold or italicized instead.
- The font size of your header and the introduction to a part may be a size fourteen or sixteen.
- Your text should be printed in solid black ink. Ensure to deactivate any hyperlinks so that they don’t print in blue or other contrastive colour.
- Your page ought to have one inch margin all the way around with 1.5 or 2 point line spacing. The body of your resume ought to align left and your header should be centred at the top of the page.
UNIT 6.9: Interview Preparation

Unit Objectives

At the end of this unit, you will be able to:
1. Understand the procedure of interview.
2. Go thorough mock interviews.
3. Understand how to present themselves during an interview.
4. Motivated to work after the training period is over.

6.9.1 Interview

An interview is a conversation between two or more individuals (the interviewer(s) and the interviewee) wherever queries are asked by the interviewer to get information from the interviewee. An interview is the first and last hurdle you need to cross in order to get employment.

Common Types of Interview

1. Traditional HR Interview: Most of the interviews are face to face interviews. The most traditional is a one-to-one conversation with the Human Resources Executive where the candidate’s focus should be on the person asking question. You are advised to maintain good eye contact, listen keenly and answer promptly.

2. Panel Interview: In this situation, there is more than one interviewer. A panel ranging from two to ten members may conduct this part of the selection process. This is an ideal chance for you to display group management and group presentation skills.

3. Technical interview: The objective of this interview is to basically evaluate technical knowledge. Majority of the questions will be based on the skills sets mentioned in the candidate’s resume.

4. Telephonic Interview: Telephonic interviews are used for initial screening of candidates who live far away from the job site.

Before going for an interview, it is important to have clarity of the role you are applying for. It’s also important that for you to know where you are applying and whom will you be talking to. Your answers should tell the employer that you are the match they are looking for.
This requires you to do a small research on the following fields:

- Company & Field
- Job Description
- Yourself (Skills, Values & Interests)
- Resume (Experience)

If you were an employer, you would have chosen a person who is sure of himself, calm and confident. So it’s important that you are:

- Confident
- Relaxed
- Sure of yourself
- Prepared
- Before, during and after the interview, it is important for you to be prepared.
- Dress Professionally

It is important that you dress professionally. It is a proven fact that the way we dress makes a huge difference in the way we are perceived. 90% of the way you communicate with other people is through body language (gestures, expressions, etc.) and the first impression we make. It is very simple to make a great first impression.

For a good first impression it is important those we:

- Smell good
- Have a professional appearance
- Pay attention to your grooming
- Make eye contact
- Know what and how you speak
- Our overall personality contributes to our complete perception.

**How to dress for Interview**

<table>
<thead>
<tr>
<th>Men</th>
<th>Women</th>
</tr>
</thead>
<tbody>
<tr>
<td>Long-sleeved buttoned shirt (clean and pressed)</td>
<td>Conservative pump, no stilettos</td>
</tr>
<tr>
<td>Dark shoes (cleaned and polished) and dark socks</td>
<td>Jewellery-One set of earrings (preferably knobs)</td>
</tr>
<tr>
<td>Get a haircut (short hair is always best)</td>
<td>No bangles</td>
</tr>
<tr>
<td>No Jewellery (chains, earrings, piercing)</td>
<td>Minimal use of makeup</td>
</tr>
<tr>
<td>No beards or Tattoos</td>
<td></td>
</tr>
</tbody>
</table>

*Fig.6.9.2: Dress for Interview*
## 6.9.2 The Do’s and Don’ts in an Interview

Some of you might have faced an interview and some of you might not have. However, by now, you definitely have a better understanding of what are the accepted standards of a professional behavior. Read the sentences given and mark them as do’s or don’ts, in relation to an interview:

<table>
<thead>
<tr>
<th>Sentence</th>
<th>Do’s</th>
<th>Don’ts</th>
</tr>
</thead>
<tbody>
<tr>
<td>Be yourself</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Burp while talking!!!</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Just out from a ‘powder factory’ (worn too much make-up)</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Reach just about the right time for the interview</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Just barge in the cabin/office</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Forget to greet the receptionist/don’t respond</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Think before you speak</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Do your homework-Visit the company website</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Take time to think (TTTT)</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Wear bright color clothes on the D-day</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Emphasis on your strengths</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Argue/Debate with the interviewer</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Chew gum during the interview</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Review your educational and work experiences</td>
<td></td>
<td></td>
</tr>
<tr>
<td>See your documents flying out of the file (Being clumsy)</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Thank the interviewer</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Have the ‘they need me’ attitude</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Maintain eye contact and good body language</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Only give monosyllabic answers (depends on the kind of questions asked...in-between)</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Carry a copy of your resume</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

It isn’t sufficient to have ideas. They have to be expressed effectively in the interview. The parameters that the candidates are assessed on during the interview are very simple. These are the parameters that this training program has prepared you for.
6.9.4 Active Listening

- Clarity on ideas and expressions
- Correct language
- Good body language
- Fluency
- Ideas should be expressed fluently in the right tone, right voice, and right articulation

Notes

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7. Employability & Entrepreneurship Skills

Unit 7.1 – Personal Strengths & Value Systems
Unit 7.2 – Digital Literacy: A Recap
Unit 7.3 – Money Matters
Unit 7.4 – Preparing for Employment & Self Employment
Unit 7.5 – Understanding Entrepreneurship
Unit 7.6 – Preparing to be an Entrepreneur
Key Learning Outcomes

At the end of the 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 7.1: Personal Strengths & Value Systems

Unit Objectives

At the end of the 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
7.1.1 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

7.1.1.1 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.
7.1.1.2 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!
7.1.1.3 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 2nd 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!

7.1.1.4 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

7.1.1.5 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!
7.1.2 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

7.1.2.1 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

7.1.2.2 Tips

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

7.1.3 Self Analysis – Attitude, Achievement Motivation

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.
7.1.3.1 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.

7.1.3.2 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.

7.1.3.3 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?

7.1.3.4 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

7.1.3.5 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.
7.1.3.6 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!

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<thead>
<tr>
<th>Strengths</th>
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7.1.3.7 Tips

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

7.1.4 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.
7.1.4.1 Qualities of Honest People

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

- 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.
- 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.
- They are think skinned. This means they are not affected by others judging them harshly for their honest opinions.
- 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.

7.1.4.2 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.

7.1.4.3 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.
7.1.4.4 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 had work, and sharing the credit for accomplishments.

7.1.4.5 How to Foster a Good Work Ethic

As an entrepreneur, it is important that you clearly define the kind of behavior 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.
7.1.4.6 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.

7.1.5 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

7.1.5.1 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.
7.1.6 Time Management

Time management is the process of 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
- Higher efficiency
- Better professional reputation
- Reduced stress
- Higher chances for career advancement
- Greater opportunities to achieve goals

Not managing time effectively can result in undesirable consequences like:
- Missing deadlines
- Inefficient work output
- Substandard work quality
- Poor professional reputation
- Stalled career
- Increase in stress and anxiety

7.1.6.1 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
7.1.6.2 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.

7.1.6.3 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.

7.1.7 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.

### 7.1.7.1 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:

- Take a deep breath from your diaphragm (don’t breathe from your chest)
- Visualize your breath coming up from your stomach
- Keep repeating a calming word like ‘relax’ or ‘take it easy’ (remember to keep breathing deeply while repeating the word)
- 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.
7.1.7.2 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.

7.1.8 Stress Management

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

7.1.8.1 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
- Memory problems
- Concentration issues
- Lack of judgement
- Pessimism
- Anxiety
- Constant worrying

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<th>Emotional Symptoms</th>
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<td>Depression</td>
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<td>Agitation</td>
</tr>
<tr>
<td>Irritability</td>
</tr>
<tr>
<td>Loneliness</td>
</tr>
<tr>
<td>Anxiety</td>
</tr>
<tr>
<td>Anger</td>
</tr>
</tbody>
</table>

### Physical Symptoms
- Aches and pain
- Diarrhea or constipation
- Nausea
- Dizziness
- Chest pain and/or rapid heartbeat
- Frequent cold or flu like feelings

<table>
<thead>
<tr>
<th>Behavioral Symptoms</th>
</tr>
</thead>
<tbody>
<tr>
<td>Increase or decrease in appetite</td>
</tr>
<tr>
<td>Over sleeping or not sleeping enough</td>
</tr>
<tr>
<td>Withdrawing socially</td>
</tr>
<tr>
<td>Ignoring responsibilities</td>
</tr>
<tr>
<td>Consumption of alcohol or cigarettes</td>
</tr>
<tr>
<td>Nervous habits like nail biting, pacing etc.</td>
</tr>
</tbody>
</table>

#### 7.1.8.2 Tips 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.
UNIT 7.2: Digital Literacy: A Recap

Unit Objectives

At the end of the 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

7.2.1 Computer and Internet Basics

- Monitor
- Power Button
- Mouse
- Keyboard

Fig. 7.2.1: Parts of a computer

- Caps
- Backspace
- Shift
- Space
- Enter
- Arrow Keys

Fig. 7.2.2: Parts of a Keyboard
7.2.1.1 Basic Parts of a Computer

1. **Central Processing Unit (CPU):** The brain of the computer. It interprets and carries out program instructions.
2. **Hard Drive:** A device that stores large amounts of data.
3. **Monitor:** The device that contains the computer screen where the information is visually displayed.
4. **Desktop:** The first screen displayed after the operating system loads.
5. **Background:** The image that fills the background of the desktop.
6. **Mouse:** A hand-held device used to point to items on the monitor.
7. **Speakers:** Devices that enable you to hear sound from the computer.
8. **Printer:** A device that converts output from a computer into printed paper documents.
9. **Icon:** A small picture or image that visually represents something on your computer.
10. **Cursor:** An arrow which indicates where you are positioned on the screen.
11. **Program Menu:** A list of programs on your computer that can be accessed from the Start menu.
12. **Taskbar:** The horizontal bar at the bottom of the computer screen that lists applications that are currently in use.
13. **Recycle Bin:** A temporary storage for deleted files.

7.2.1.2 Basic Internet Terms

- **The Internet:** Avast, 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.

7.2.1.3 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.
7.2.1.4 Tips

- When visiting a .com address, there is 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)
- 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.

7.2.2 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:

1. **Microsoft Word**: Allows users to type text and add images to a document.
2. **Microsoft Excel**: Allows users to enter data into a spreadsheet and create calculations and graphs.
3. **Microsoft PowerPoint**: Allows users to add text, pictures and media and create slideshows and presentations.
4. **Microsoft Outlook**: Allows users to send and receive email.
5. **Microsoft OneNote**: Allows users to make drawings and notes with the feel of a pen on paper.
6. **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.

7.2.2.1 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.
7.2.3 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:
- 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.

7.2.3.1 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
7.2.3.2 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.

7.2.3.3 Tips

- Before launching your e-commerce platform, test everything.
- Pay close and personal attention to your social media.
UNIT 7.3: Money Matters

Unit Objectives

At the end of the 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

7.3.1 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.

### 7.3.1.1 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.

### 7.3.2 Types of Bank Accounts

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

1. **Current Accounts**
2. **Savings Accounts**
3. **Recurring Deposit Accounts**
4. **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.
7.3.2.1 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!

7.3.2.2 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.
7.3.3 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:

<table>
<thead>
<tr>
<th>Criteria</th>
<th>Fixed Costs</th>
<th>Variable Costs</th>
</tr>
</thead>
<tbody>
<tr>
<td>Meaning</td>
<td>A cost that stays the same, regardless of the output produced.</td>
<td>A cost that changes when the</td>
</tr>
<tr>
<td>Incurred</td>
<td>Incurred irrespective of units being produced.</td>
<td>Incurred only when units are produced.</td>
</tr>
<tr>
<td>Unit cost</td>
<td>Inversely proportional to the number of units produced.</td>
<td>Remains the same, per unit.</td>
</tr>
<tr>
<td>Examples</td>
<td>Depreciation, rent, salary, insurance, tax etc.</td>
<td>Material consumed, wages, commission on sales, packing expenses, etc.</td>
</tr>
</tbody>
</table>

7.3.3.1 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.

7.3.4 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 Samriddhi 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:

1. Life Insurance
2. Non-Life or General Insurance.

**Life Insurance Products**

The main life insurance products are:

1. **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.

2. **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.

3. **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.

4. **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.

5. **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:

1. **Motor Insurance**: This can be divided into Four Wheeler Insurance and Two Wheeler Insurance.

2. **Health Insurance**: The main types of health insurance are individual health insurance, family floater health insurance, comprehensive health insurance and critical illness insurance.

3. **Travel Insurance**: This can be categorised into Individual Travel Policy, Family Travel Policy, Student Travel Insurance and Senior Citizen Health Insurance.
4. **Home Insurance**: This protects the house and its contents from risk.

5. **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:

1. Direct Taxes
2. 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.

**7.3.4.1 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.
7.3.5 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 account number
- Recipient’s bank’s name
- 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
- 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:

- Link his mobile number with his respective account
- Receive the MMID from the bank

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

- The beneficiary’s mobile number
- The beneficiary’s MMID
- The transfer amount
- 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.
## 7.3.5.1 Differences Between NEFT, RTGS & IMPS

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

![Fig.7.3.1: Differences Between NEFT, RTGS & IMPS](image)

## 7.3.5.2 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.
UNIT 7.4: Preparing for Employment & Self Employment

Unit Objectives
At the end of the 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

7.4.1 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
• 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.

7.4.1.1 **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.
7.4.2 Preparing 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
```

**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:

Example:

<table>
<thead>
<tr>
<th>Project title</th>
<th>Organization</th>
<th>Platform used</th>
</tr>
</thead>
<tbody>
<tr>
<td>Contribution</td>
<td>Description</td>
<td></td>
</tr>
</tbody>
</table>

**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
- Gender & marital status
- Nationality
- Languages known

**Example:**

<table>
<thead>
<tr>
<th>Personal Details</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Date of birth:</td>
<td>25th May, 1981</td>
</tr>
<tr>
<td>Gender &amp; marital status:</td>
<td>Female, Single</td>
</tr>
<tr>
<td>Nationality:</td>
<td>Indian</td>
</tr>
<tr>
<td>Languages known:</td>
<td>English, Hindi, Tamil, French</td>
</tr>
</tbody>
</table>

**7.4.1.2 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.

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

1. **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.
2. **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.

3. **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.

4. **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.

5. **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.

6. **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.

7. **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.

8. **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.
9. 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.

10. 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.

11. 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.

12. 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.

7.4.3.1 Tips

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

7.4.5 Work Readiness – Terms & Terminologies

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.
UNIT 7.5: Understanding Entrepreneurship

Unit Objectives

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

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.

7.5.1.1 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

7.5.1.2 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
7.5.1.3 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)

7.5.1.4 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.

7.5.1.5 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.

7.5.2 Leadership & Teamwork: Leadership and Leaders

Leadership means setting an example for others to follow. Setting a good example means 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.
7.5.2.1 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.

7.5.2.2 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

7.5.2.3 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.

7.5.2.4 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 problems 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.

### 7.5.2.4.1 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

### 7.5.3 Communication Skills

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.

### 7.5.3.1 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
7.5.3.2 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.

7.5.3.3 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.
7.5.3.4 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.

7.5.4 Problem Solving & Negotiation skills

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.

7.5.4.1 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

7.5.4.2 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
- Asking the right questions
- Being proactive
- Not panicking
- Having a positive attitude
- Focusing on the right problem
7.5.4.2 Important Traits for Problem Solving

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:

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

7.5.4.3 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:

**Step 1**: 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.

**Step 2**: Discuss the Problem: This involves asking questions, listening to the other side, putting your views forward and clarifying doubts.

**Step 3**: Clarify the Objective: Ensure that both parties want to solve the same problem and reach the same goal.

**Step 4**: 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.

**Step 5**: 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.

**Step 6**: Implement the Agreed Upon Solution: Agree on a course of action to set the solution in motion.

7.5.4.4 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
7.5.5 Business Opportunities Identification

“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 Changes in funding
- Changing relationships between vendors, partners and suppliers
- Market trends
- Changes in political support
- Shift in target audience
Ways to Identify New Business Opportunities

- **Identify Market Inefficiencies:** When looking at a market, consider what inefficiencies are present in the market. Think about ways to correct these inefficiencies.
- **Remove Key Hassles:** Rather than create a new product or service, you can innovatively improve a product, service or process.
- **Create Something New:** Think about how you can create a new experience for customers, based on existing business models.
- **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.
- **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

**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:

![SWOT Analysis Diagram](image)

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.

**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

7.5.5.1 Tips

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

7.5.6 Entrepreneurship Support Eco-System

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

7.5.6.1 Entrepreneur Success Stories

Dhirubhai 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.

7.5.6.2 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.
7.5.6.3 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.
Fig. 7.5.4: Entrepreneurship support ecosystem

**Early Customers**
- Early adopters for proof-of-concept
- Expertise in productizing
- Reference customer
- First reviews
- Distribution channels

**Leadership**
- Unequivocal support
- Social legitimacy
- Open door for advocate
- Entrepreneurship strategy
- Urgency, crisis and challenge

**Government**
- Institutions
  - e.g., Investment, support
- Financial support
  - e.g., for R&D, jump start funds
- Regulatory framework
  - incentives
  - e.g., Tax benefits
- Research institutes
  - Venture-friendly legislation
  - e.g., Bankruptcy, contract enforcement, property rights, and labour

**Networks**
- Entrepreneur’s networks
- Diaspora networks
- Multinational corporations

**Labour**
- Skilled and unskilled
- Serial entrepreneurs
- Later generation family

**Educational Institutions**
- General degrees (professional and academic)
- Specific entrepreneurship training

**Infrastructure**
- Telecommunications
- Transportation & logistics
- Energy
- Zones, incubation centers, clusters

**Financial Capital**
- Micro-loans
- Angel investors, friends and family
- Zero-stage venture capital
- Venture capital funds
  - Private equity
  - Public capital markets
  - Debt

**Success Stories**
- Visible successes
- Wealth generation for founders
- International reputation

**Societal norms**
- Tolerance of risk, mistakes, failure
- Innovation, creativity, experimentation
- Social status of entrepreneur
- Wealth creation
- Ambition, drive, hunger

**Policy**
- Market
- Finance
- Human capital
- Culture
- Entrepreneurship
- Supports

**Non-Government Institution**
- Entrepreneurship promotion in non-profits
- Business plan contests
- Entrepreneur-friendly association
- Conferences

**Support Professions**
- Legal
- Accounting
- Investment bankers
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.

### 7.5.6.4 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.

- 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.
- 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.
- 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.
- 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.

### 7.5.6.5 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.

7.5.6.6 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

7.5.6.6 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.
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

### 7.5.7.1 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 the 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.

### 7.5.8 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!

7.5.8.1 Tips

- Remember that nothing is impossible.
- Identify your mission and your purpose before you start.
- Plan your next steps – don’t make decisions hastily.
UNIT 7.6: Preparing to be an Entrepreneur

Unit Objectives

At the end of the 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

7.6.1 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.

7.6.1.1 The 4 Ps of Marketing

The 4 Ps of marketing are:

1. Product,
2. Price,
3. Promotion and
4. 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 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.

7.6.1.2 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.

7.6.2 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.

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### 7.6.3 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:
6.3.3.1 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.

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

7.6.3.2 Tips

- Use social media interactions to identify needs and gather feedback.
- When networking, ask open-ended questions rather than yes/no type questions.
7.6.4 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.
- 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 accountable 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.

7.6.4.1 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.

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**7.6.4.2 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.

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**7.6.5 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.
7.6.5.1 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
- Profit-and-Loss Account
- Cash-Flow Statement
- Projected Sales and Revenues
- Business Plan
- 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.

7.6.5.2 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.
• Submit your application form and all other required documents to the bank.
• 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.
• The bank will make a decision as to whether or not you should be given funding.

7.6.5.3 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.

7.6.6 Enterprise Management - An Overview
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!

7.6.6.1 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.

7.6.7 Considering Entrepreneurship

Questions to Ask Yourself Before Considering Entrepreneurship

- Why am I starting a business?
- What problem am I solving?
- Have others attempted to solve this problem before? Did they succeed or fail?
- Do I have a mentor1 or industry expert that I can call on?
- Who is my ideal customer2?
- Who are my competitors3?
- What makes my business idea different from other business ideas?
- What are the key features of my product or service?
- Have I done a SWOT4 analysis?
- What is the size of the market that will buy my product or service?
- What would it take to build a minimum viable product5 to test the market?
- How much money do I need to get started?
- Will I need to get a loan?
- How soon will my products or services be available?
- When will I break even6 or make a profit?
- How will those who invest in my idea make a profit?
- How should I set up the legal structure7 of my business?
- What taxes8 will I need to pay?
- What kind of insurance9 will I need?
- Have I reached out to potential customers for feedback

7.6.7.1 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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