EMPLOYABILITY SKILLS

Student Workbook

Total   : 120 Hours
Part 2 : 58 Hours

Student Workbook Index

Acknowledgements

Request for feedback

How do you like this Student Workbook? What was your experience of reading it? How can we improve this Student Workbook?

Your views and opinions are very important to us. Please share your valuable feedback.

Please write to: esfeedback@nimi.co.in

Welcome Page

Dear Learner,

Welcome to the **Employability Skills Student Workbook**.
This workbook has been designed to help you understand:

1. What are Employability Skills?
2. How to learn Employability Skills.
3. How to use these skills to excel in the world of work.

In this book, you will learn many new and interesting topics which will help you get ready for employment. You will build knowledge and skills for developing your career path. The concepts are explained in simple language, along with examples and activities.

Use this workbook as a guide and a reflection journal, to share your thoughts and ideas. Remember, this book can help you become a self-learner and make you ready for your career!

All the best.
Happy learning!

Content Index

How To Use This Student Workbook

"If four things are followed – having a great aim, acquiring knowledge, hard work, and perseverance – then anything can be achieved."

– A.P.J. Abdul Kalam

Dear Learner,

This workbook was created keeping you in mind. It aims to support you with everything you may need to achieve success in your life and career.

This book will help you:

1. Learn new skills
   - Become aware of new concepts
   - Develop 21st century skills
   - Discover a career mindset

2. Reflect on your learning
   - By writing down your experiences
   - Through activities
   - By learning with your peers

3. Share your learnings
   - Have discussions with your trainer
   - Explore deeper learning with your family and peers
   - Share your learnings through online platforms

Here are some tips to learn better:

1. Every lesson has space for you to think and write. Write in your own words, using simple English or whichever language you are comfortable with.
2. Every lesson consists of colorful images and illustrations. This is to make the lesson interesting and will help you learn better.
3. There are peer-learning and self-learning activities in each lesson. Do make use of them to share your learnings.
4. Each lesson has a similar structure. Refer to the sample lesson on the next page.

Sample lesson:

Name of the Lesson

In this lesson you will learn:
1. _____
2. _____

Thinking Box

_____
_____
_____
_____

Let's learn about _____
_____
_____
_____

Let's learn _____
_____
_____
_____

Activity Time!

_____
_____
_____
_____

What I learnt today:

Put a ✓ if you know this topic well.
1. ☐
2. ☐
3. ☐

This is the name of the topic. **For example,** 'Naming Words'.

This explains the subtopics which needs to be covered in the classroom session.

'Thinking Box' helps you reflect or recall what you already know about this topic.

You will be introduced to a new concept/topic here. This is the first learning objective.

You will further learn about a new concept or another concept is introduced. This covers the second learning objective.

This section has interesting classroom activities which will help you apply what you have learnt. Do these activities with your peers.

This section helps you recall the key learnings from the lesson.

You can learn in offline mode - through this workbook.And online mode - through digital lessons.

We hope that you will always be a 'learner' and keep up with the trends. Do your best to continue upgrading your skills, so that you can find success in your chosen field!

Why Do You Need Employability Skills?

Let us, first of all, understand the meaning of **'skill'.**

Skill is the ability to do something well. If you practice regularly, you can become skillful. **For example,** driving skills. We learn the technique of driving, and with practice we can become good drivers.

	1. Decide what skills you wish to learn.
	2. Set a goal.
	3. Search ways that can help you in learning the skill.
	4. Practice regularly.

Today, the most important skills are soft skills. **Soft skills** refer to the ability to communicate and work with the team, or hard skills with a focus on technology. These are the skills that are in high demand and can make you a successful candidate when seeking a job or a promotion.

Employability is a combination of skills and traits required for almost every job. These are common skills that make one desirable for an organisation. Recruiting managers or employers are most likely looking for people with these skills.

These days, employers don't only hire 'workers'. They are looking for people who can contribute to the organisation and can grow to become leaders in their field.

They want people who can:
- Talk well (communication skills).
- Listen well (follow instructions properly).
- Respect and get along with colleagues (interpersonal skills).
- Take responsibility and initiative (leadership skills).
- Apply knowledge to solve problems (critical thinking).
- Keep up with new trends (upskill).

Through these lessons, we hope that you will be able to develop your personality, improve your attitude, and become a person who is highly employable and can achieve great success in any organisation!

Best Wishes to the 21ˢᵗ Century Learner

Dear Learner,

Thank you for undertaking this learning journey!

We wish you the best as you become a self-learner and join the workforce, equipped with 21st century skills.

Through the Employability Skills curriculum, we hope you are able to:

- Experience joyful learning
- Be a respectful and responsible citizen of India
- Practice inclusive and compassionate values
- Plan your career and life effectively
- Become a self-learner
- Get ready to be the future workforce of the country

All the very best!

7.1 Gender Stereotypes

In this lesson you will learn :

1. Understand the meaning of gender stereotype

2. Identify the different gender stereotypes in our daily lives

3. Understand how these stereotypes affect our daily lives

What do you know about the meaning of the words gender, sex and stereotypes?

_____

_____

_____

_____

_____

Thinking Box

Let's learn about the meaning of gender stereotype

What is gender?

When we fill any application form, we need to mention our sex as: male / female / other.

In some places the words sex and gender are used as if they mean the same thing. But they are not! Let us understand the difference between 'sex' and 'gender'.
Sex refers to our physical body and the sexual organs that we are born with. Gender refers to the the expectations that society has from people based on their sex.
For example: A person born as a boy should be masculine, or manly. A person born as a girl should be feminine, or girly.

So, sex is what we are born with, while gender is what society expects and forces us to be! Transpersons are people who are born in one sex, but they know that they belong to another sex. A born male can convert into a female person. A born female can convert into a male person. Transpersons can choose the gender they want to belong to. It is an absolutely natural process.

What do we mean by 'stereotype'?
Stereotype refers to an idea or understanding held by a lot of people about something or someone. It is an idea or belief which may not be true. **For eg: Rice is white in colour.**

Pacific Club

Membership Application

Name: _____

Gender: Male ☐   Female ☐   Other ☐

Birthday: _____

Email: _____

Mobile: _____ Telephone: _____

Membership options :
1 month ☐
6 months ☐
1 year ☐
2 years ☐
3 years ☐

Special option:
Senior citizen ☐
Student ☐

Payment: _____ Date: _____ Sign: _____

20, Gandhi Nagar, opposite Dmart, Mumbai 200110
Contact: +91 8978654321 | www.pacificclub.com

This is a stereotype - A statement that may be true some of the time, but definitely not all of the time. So, 'Gender Stereotype' refers to fixed ideas or thoughts that society or people have about someone based on their sex.

Are gender stereotypes harmful?
Gender stereotypes can be harmful and hurtful. They force people to behave in a certain way even when it's harmful for them. It can even stop people from living how they like, or doing what they enjoy. For example, in the past, women were not allowed to become pilots. However, some brave women fought against society and broke the stereotype! Now it is common to see successful women pilots.

> Why is this a stereotype? It is true. I have only seen white rice.

> Yes, some types of rice are white in colour and you may only have seen them. However, there are also black, red and other colours of rice.
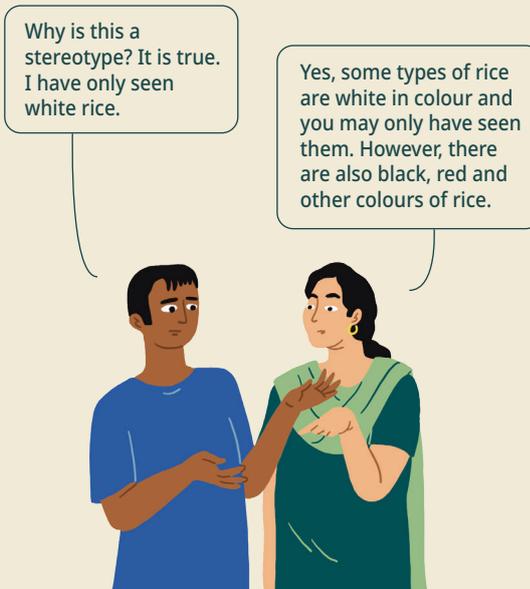
Think of 2 common gender stereotypes you have seen in any film or TV show you have seen. Write them below.

1. _____

2. _____

Let's learn to identify the different gender stereotypes in our daily lives

Hasina, Sunil and Pringchi are 3 friends studying in ITI, Mumbai. One day, Pringchi was angry and upset. She is talking to her friends, Hasina and Sunil.

This is a common stereotype - Certain jobs are for men and certain for women.

> Hi, Pringchi. How was your interview for A.C technician?

> It was bad. They said that even though I am qualified, they can't give me the job because I am a woman and I will not be able to go to different shops and houses for repairs!

> Oh no! That's unfair and wrong!

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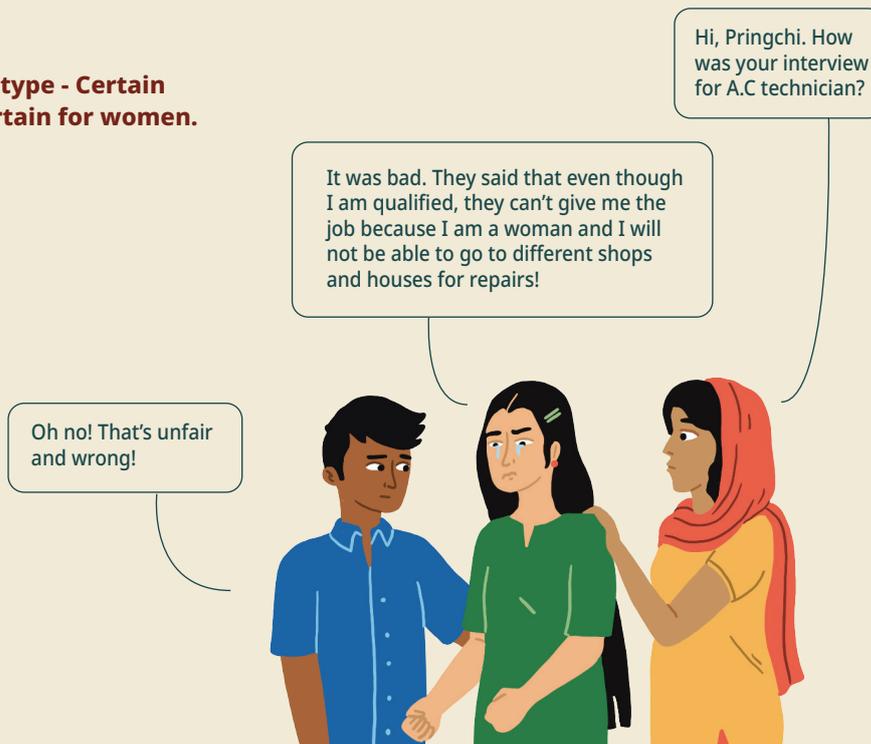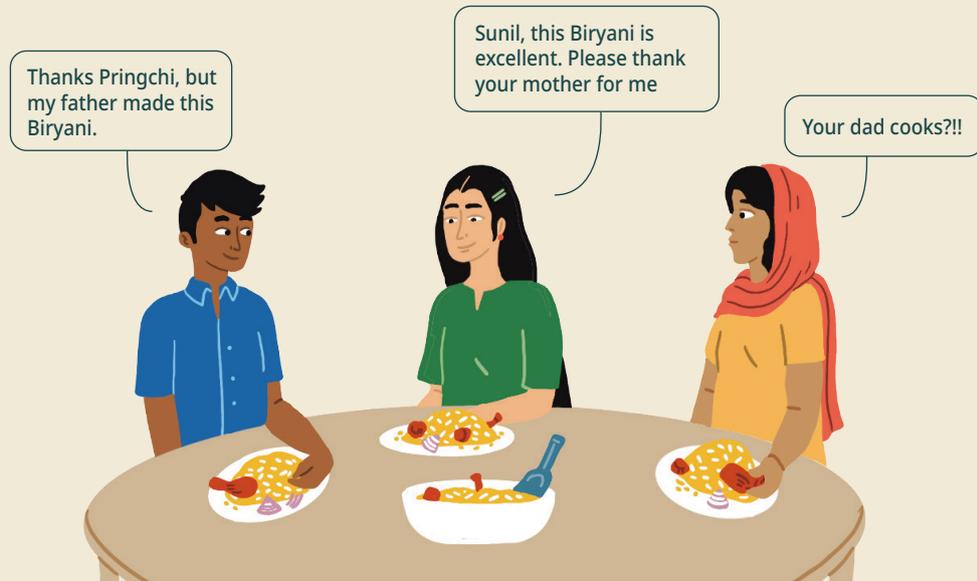
This is another common stereotype - Women cook for the family and men work outside.

Some other common stereotypes are:

1. Girls are good at language and biology. Boys are good at math and science
2. Boys are not good at arts and crafts. Girls are not good at sports
3. Women are better at taking care of children than men
4. Men are better leaders than women

Certain stereotypes sometimes refer to physical appearances too.
Eg: Women are expected to be slim and fair while Men are expected to be tall and muscular

Sadly, all of us experience gender stereotypes. What are a few stereotypes YOU have experienced in your life?

_____

_____

_____

Let's learn about how gender stereotypes affect our daily lives

All of us would have been told to behave in a certain way, because of our sex. As a boy, you may have been asked to not cry, not help your mother in the kitchen etc. As a girl, you may have been asked not to play sports, be shy and not speak or shout loudly. As a transperson, you may have been questioned, made fun of or hurt by others.

See this table to understand how gender stereotypes have a strong effect on our life.

Gender stereotype	Impact(s)
Women are soft-spoken and forgiving	Many women go through emotional and physical abuse because they are not expected to raise their voices.
Men should not cry	Boys are discouraged from expressing their emotions, sometimes leading to other emotional health issues.

Women should stay at home and take care of the family	Women are often not educated well and discouraged from working, especially after marriage.
Men are strong, can fight and like to play sports	Men who are soft spoken, don't like to fight etc. are often harassed, called nicknames or insulted at school or work.
Transpersons are not normal or real	Transpersons feel harassed, stressed and extremely unsafe in our world.

How do gender stereotypes spread?

Stereotyping begins the moment a child is born. From the clothes they wear, to the toys they play with, everything has an influence.

As we grow up, comments from society, the movies and serials we watch, the books we read, the advertisements on TV, they all make these stereotypes stronger.

What can we do to address gender stereotypes?

Once you start to observe, you will realize that gender stereotyping is all around us. As a responsible youth, here are some simple ideas to stop or reduce this

- **Talk about it:** With your friends, classmates and family members. Point it out in real life, in media/ social media, in books and in advertisements. Help people around realize this is a serious issue.

- **Lead by example:** Try and stay away from gender stereotyping yourself so that those around you are inspired by you.

- **Act:** If you see someone suffering as a result of gender stereotyping, try and support them in whatever way you can.

Activity Time!

**In your house, make a list of all the activities carried out by the members of your family.
Do you think there is gender stereotyping in your family too?**

1. _____

2. _____

3. _____

4. _____

5. _____
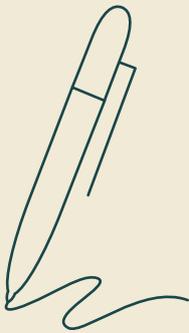
What I learnt today:

Put a ✓ if you know this topic well.

1. Sex refers to our physical body and the sexual organs that we are born with. ☐

2. Gender refers to the the expectations that society has from people based on their sex. ☐

3. Gender Stereotype refers to fixed ideas or thoughts that society or people have about someone based on their sex. ☐

4. Gender stereotypes can limit people's capacity to grow as an individual, make life decisions and pursue career interests. ☐

5. We can reduce gender stereotyping by talking about it and by helping people suffering as a result of it. ☐

7.2 Understanding Gender Based Discrimination

In this lesson you will learn :

1. What is discrimination
2. What is gender based discrimination

Thinking Box

Have you ever felt that society treats men and women differently? Please describe the event that made you feel so.

_____

_____

_____

_____

_____

Let's learn the meaning of discrimination

When someone is treated differently due to their sex, gender, caste, religion, skin colour, income level, abilities, etc, it is called discrimination. Discrimination can lead to division of people, communites and familes. It affects the feeling of unity, respect and harmony in society.

Have you seen this happen? In the above example, we can see the following forms of discrimination

1. Discrimination based on marital status. Married Vs. Bachelor
2. Discrimination based on employment - Working Vs Student
3. Discrimination based on abilities - Marks
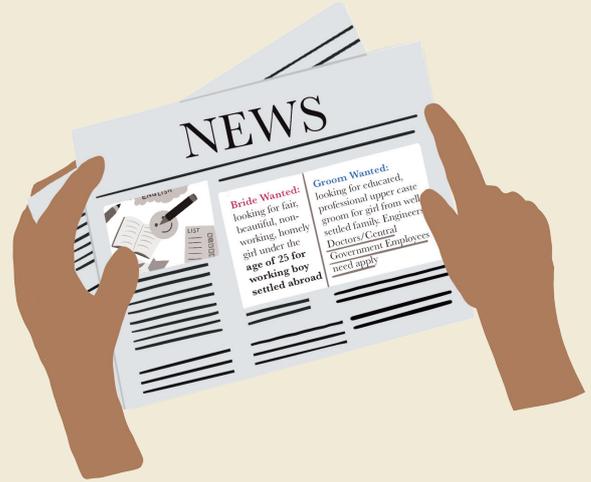
You must be familiar with such advertisements. Can you list the various types of discrimination in the above example?

1. _____

2. _____

3. _____

While discrimination is generally negative, it is not always so. For example, what do you do when you see an old person or a pregnant lady standing in the bus? You generally offer them your seat. This is a case of positive discrimination. When discrimination is done to help someone in need, that is positive discrimination.

Let's learn about gender-based discrimination

We have discussed the meaning of gender in the previous lesson. Gender based discrimination refers to discrimination on the basis of gender.

Consider the following situations:
Sindhu and Amandeep are both equally qualified mechanical engineers. They have both applied to the same car making company for a job. Amandeep gets the job. Later, the HR manager tells Amandeep *"everyone believes men are better engineers than women".*

John and Meera are both equally qualified nursing graduates. They have both applied to the same hospital for a job. Meera gets selected. Later the HR manager tells Meera, *"I think women are better nurses than men".*

The above two stories are examples of gender based discrimination in employment.

Gender based discrimination can be found
in many sectors. It applies to both - men and women. However, we see that women face more discrimination in society.

Some examples below:

In Education

In India, the number of boys/men who can get education is much higher girls/women. Statistics show us that as education levels increase from School, College, Degree to Masters Degree - there is a drop in female education. Gender is the most important reason for this to happen. Many Indian families still think that educating a girl child is a waste of money.

In Nutrition

In India, more girls under the age of 5 are malnourished than boys. While there are many reasons for this, gender is the most important one. Many Indian families, especially poor ones, prioritise the health of boys over girls.

Can you list some more examples of gender based discrimination? If you need help, go online and search for 'gender based discrimination examples'.

1. _____

2. _____

3. _____

Let's learn why gender-based discrimination exists

There is no one reason for this. Many factors work together leading to this

1. **Social Norms:** In India, gender based discrimination is followed because people still follow old traditions. Moving away from these traditions is not accepted by society, due to fear.
2. **Education:** Many people in India, especially adults, are not educated. This often leads to older ways of thinking about what men and women should do.
3. **Poverty:** Women, especially when uneducated, often have no income. Unfortunately, even if they earn, they do not have control of the finances. This increases their dependency on others. This also reduces their freedom
4. **Lack of awareness:** People are often unaware of their rights. This prevents them from claiming their rights or their share.

Do you know?

In India, citizens are protected against discrimination as per Article 15 and 16 of the Constitution. Article 15 states that the state shall not discriminate against any citizen on the grounds only of race, caste, religion, gender or place of birth.

Article 16 states that all citizens will have equal opportunity for employment under the state.

Let's learn what we can do

Let's talk about it with people around us. We can help them realize this is a serious issue.

- Let's not discriminate on the basis of gender ourselves
- Let's try and help those who have been discriminated against

Activity Time!

Have you ever faced gender discrimination in your life? Have you ever seen gender discrimination happening around you? Note down below.

_____

_____

_____
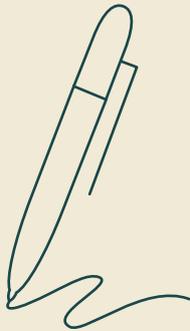
What I learnt today:

Put a ✓ if you know this topic well.

1. When someone is treated differently due to their sex, gender, caste, religion, skin colour, income level, abilities, etc, it is called discrimination. ☐

2. Gender based discrimination refers to discrimination on the basis of gender. ☐

3. Social norms, Lack of Education, Poverty and Lack of Awareness are the reasons why Gender based discrimination exisits in India. ☐

4. We can prevent gender based discrimination by making the change in our own thoughts, belief and actions ☐

7.3 Gender Equality

In this lesson you will learn :

1. The meaning of Equality and Gender Equality
2. Importance or Necessity of Gender Equality
3. Relationship between gender equality and career development

Thinking Box

Do you think that all jobs can be done by men and women equally? If yes, why do you think so? If no, why do you think so?

_____

_____

_____

_____

Let's learn what Equality means

Equality means that in the same situation, people should be treated in the same way. This means that they have the
- same rights
- same status
- same opportunities

> Amma, you love Selvi more than me! You gave her more ice cream!

Divya, you know Selvi was sick last week and could not eat ice cream while you did. That's why I have given her more now

Let's go play after eating ice cream.

We learnt that equality means equal treatment. But equality is also about fair & correct actions, based on past experiences. Equality means understanding that some people have experienced discrimination. Such people deserve and need more help than others for things to become equal now.

For eg: Some people are born different and need extra support. Only then can they achieve their full potential.

What is the extra support needed by the above students?

_____

_____

_____

Do you think that providing this extra support is against equality?

☐ Yes   ☐ No

Therefore, a better way to explain equality is - Providing people with the rights and opportunities that can help them all achieve the same results. Even if the results are not the same, the chance to achieve it should be similar.

Let's learn about Gender Equality

Gender equality means that no matter what their gender is - all people have the same rights, access to resources and opportunities.

As we learned in the last lesson, discrimination on the basis of gender exists in our society. Therefore gender equality has to be more than just the same opportunities for men and women. It means extra efforts to ensure that women and men have the chance for similar results.

What would be examples of some of these extra efforts?

No.	Discrimination	Possible extra efforts
1.	**Girls lack nutrition compared to boys**	• Ensuring participation of girls in government nutrition schemes such as mid-day meals. • Providing additional nutritional supplements to girls where necessary
2.	**Boys and girls are discouraged from studying certain subjects**	• Increasing awareness about career opportunities • Opening institutes for girls where they can study these subjects
3.	**Female enrollment reduces in higher education**	• Counseling parents to allow their daughters to pursue higher education • Providing scholarships in higher education to needy female students

In the previous lesson, you were asked to search for examples of gender based discrimination. Write below the extra efforts needed to compensate for them.

No.	Discrimination	Possible extra efforts
1.		
2.		
3.		

Let's learn why Gender Equality is important

Equality is a basic human right. It is protected by our constitution also. It saves lives. Equal access to healthcare and nutrition ensures good health of children and mothers. It reduces poverty. Where both genders have the right to work, and to equal pay, the family income will rise.

There are many more such advantages to gender equality. Try searching for 'importance of gender equality' online and write down additional points below.

_____

_____

_____

Let's learn about the relationship between Gender Equality and Career Development

The influence of gender on career starts from education.

Boys are encouraged to study subjects such as science and maths. Girls are expected to study subjects like arts and social sciences. Often, this choice is not related to the students' interest or abilities. It is just expected by society.

When it comes to jobs, girls are encouraged to take jobs such as teaching, nursing, administration, etc. Boys are considered bread winners and pressured to look for higher paying jobs, sometimes out of their hometown.

Women sometimes have to leave their jobs and move, after marriage. This can cause breaks in their career. They usually also have more responsibilities in taking care of children and family. Due to these reasons, women do not get the promotions they deserve. This affects their career development.

There is also one more important difference when it comes to career. Women and men are often not paid the same salary for the same job. This is known as the wage gap and is a very serious issue!

When women are educated and work, the healthcare, nutrition and education level of the whole family improves.

When everybody has the right to follow their interests and select the career they want, then we will achieve equality!

> **Do you know?**
>
> Article 16 of the Indian constitution protects people from gender discrimination in employment. It states that all citizens will have equal opportunity for employment under the state.

Activity Time!

Talk to some people, as listed below.

Classmates - Male and female
Adults over the age of 40 - Female and Male
Adults over the age of 60 - Female and Male

Ask them the following questions

1. **Are you working or have you worked before?**
2. **What was your career? Why did you leave your job?**
3. **Is this the career you wanted? If not, what was the career you wanted? Why did you not follow that career?**
4. **What was the income you earned? Was it the same for all people in that role, no matter the gender?**

Analyze the answers and see if you can draw any conclusions.
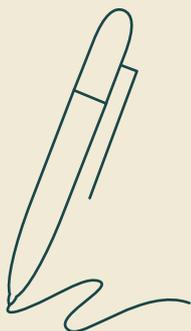
What I learnt today:

Put a ✓ if you know this topic well.

1. Equality is providing people with the rights and opportunities that can help them all achieve the same results ☐

2. Gender equality means that no matter what their gender is - all people have the same rights, and access to resources and opportunities. ☐

3. Equality is a basic human right. It is also protected by our constitution. ☐

4. When women are educated and work, the healthcare, nutrition and education level of the whole family improves. ☐

7.4 Diversity in Workplace

In this lesson you will learn :

1. Meaning of diversity in the workplace
2. Importance of diversity in the workplace
3. Barriers to diversity
4. How to overcome these barriers

Thinking Box

Read the questions below and pick your options:

Q1. When you meet people from a different city, state or country, what do you do?

☐ Talk to them / ☐ Curious to know more about them /
☐ Make fun of them / ☐ Dislike them / ☐ Respect them

Q2. When you meet people from a different gender or transgender persons, what do you do?

☐ Talk to them / ☐ Curious to know more about them /
☐ Make fun of them / ☐ Dislike them / ☐ Respect them

Q3. When you meet persons with different types of disability what do you do?

☐ Talk to them / ☐ Curious to know more about them /
☐ Make fun of them / ☐ Dislike them / ☐ Respect them

Let's learn the meaning of diversity

Diversity means that something is made of different types of units. Eg: A roll of Poppins candy has diverse colours and flavours whereas Polo is all the same.
Diversity in the workplace would refer to an organization where people of different sex, gender, caste, class, age, physical appearance, education, abilities and more work together.
Diverse workplace is a place where employees from different backgrounds are hired and they work in a safe and respectful environment.
Look around your classroom at your classmates and teachers. What kind of people are there in your classroom? Boys and girls? Tall people and short people? These are obvious differences.

Can you notice some more slightly less obvious differences?
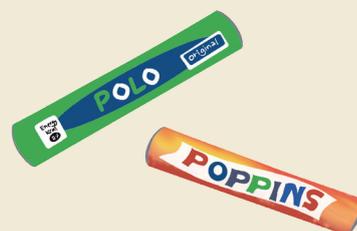
Write down some more differences you can note below.... (Hint: Language, Economic Background, Skills etc)

_____

_____

_____

_____

Let's learn the importance of diversity in the workplace

Shaheen and Arun run a travel company. They are having a meeting regarding what travel packages to offer.

1. A diverse workplace brings together people with different perspectives. This increases creativity and innovation. This leads to more customers.

Suresh is on call with an international tech support helpline. His English is not very strong and he is not able to explain his problem well. The support person, Ryan, transfers his call to his colleague Leela who understands Hindi. Suresh explains his problem confidently and it gets solved. Suresh now recommends this company to all of his friends.

2. A diverse workplace not only increases the number of customers but also the chances for customer satisfaction. When a team is diverse the range of people they can connect with is wider.

> You are welcome, Ryan. When we speak in the local language, customers show a positive response.

> Thanks for talking to our customer in Telugu Leela. It really helped us get a very good deal for South India.

3. A diverse workplace increases productivity by ensuring the right person gets the right task.

A diverse workplace increases productivity by ensuring the right person gets the right task.

In the space below, write down some more advantages to having a diverse workforce. If you need help, try searching for 'advantages of having a diverse workforce' online.

_____

_____

_____

Let's learn about the various barriers to diversity

If there are so many advantages to having a diverse workforce, why don't all organizations have one?

There are many barriers or obstacles to having a diverse workforce. It is not easy for people to be comfortable with those who are different from them. This leads to conflicts which ultimately affect the work.

Barriers to diversity are due to lack of understanding and respect for others. **This happens because of:**

No.	Barrier	Reasoning
1.	**Prejudice**	People often discriminate against others who are different from them. Eg: For many years, certain communities practiced untouchability against other communities and would refuse to work, eat or interact with them.
2.	**Cultural Differences**	In India, we usually call each other Sir or Madam? In modern offices, everyone calls each other by name. Their age, status or position do not matter. This is a cultural difference and sometimes this leads to conflict.

3.	Additional facilities	A diverse workforce may require more infrastructure. Eg: hiring a person with disabilities or a person from the third gender may require construction of new washroom facilities.
4.	Communication/ Language	There are many languages in India. All of them are equally important. When the company only communicates or respects one language, it makes others feel excluded. Many people make fun of those who cannot speak in English or Hindi. This is another cause for conflict and pain.
5.	Generation Gap	People from different generations think differently. Older people may find technology hard to use. At such times they get discriminated against by youngsters. Similarly, youngsters in an office think and work differently than older employees. This can create issues.

Let's learn how to overcome barriers to diversity in the workplace

1. **Make diversity an organizational policy**
   What does this mean? Just like every workplace has a leave policy, it should also have a diversity policy. This policy should encourage hiring diverse people. After hiring, the policy should also explain how to work with different types of people from different backgrounds in a respectful way.

2. **Provide Training**
   It is natural for people to have difficulties in communicating with and accepting those who are different from them. The right training helps people to accept and respect others.

3. **Be vocal about being a diverse workplace**
   Make it clear that the organisation promotes diversity. This will encourage a greater pool of talented people to apply. It will also ensure that all employees have the right expectations.

4. **Lead from the top**
   The top most members of the organisation must also be diverse. This means that leadership positions are also filled by a diverse group of people - women, men, transgender people.

Activity Time!

Carefully observe your institute. Would you say that it is a diverse workplace?
☐ Yes ☐ No

Note down the various factors that support diversity and the factors that are a barrier to diversity in your institute.

_____

_____

_____

_____
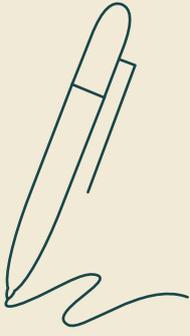
What I learnt today:

Put a ✓ if you know this topic well.

1. Diversity in the workplace would refer to an organization where people of different sex, gender, caste, class, age, physical appearance, education, abilities and more work together. ☐

2. Diverse workplace is a place where employees from different backgrounds are hired and they work in a safe and respectful environment. ☐

3. Benefits of a diverse workplace are: increased profit, better customer satisfaction, innovation and mutual respect. ☐

4. Barriers to diversity are due to lack of understanding and respect for others. ☐

7.5 Inclusion in the Workplace

In this lesson you will learn :

1. Meaning of inclusion in a workplace
2. Importance of inclusive workplaces
3. Creating inclusive workspaces

What do you understand by the words "inclusion" and "workplace"? Please describe in your own words below.

_____

_____

_____

_____

_____

Thinking Box

Let's learn **about inclusion in the workplace**

In the previous lesson, we discussed diversity in the workplace. We spoke about its importance and advantages. In this lesson, we take the discussion forward.

Inclusion simply means the act of including. For example, when you celebrate Eid, Christmas, Navorz or Diwali, you include all our neighbors from different religions. The practice of including people with respect and love is called inclusion.

Inclusion in the workplace has a few important rules. **Let's understand.**

> Company A and B are very keen on hiring women who have recently been on maternity break (break after childbirth). They actively hire such qualified candidates.
>
> But a majority of these employees from Company A left their jobs soon. The employees were asked why they left.
> They said that the company did not have any day care facilities for children. Therefore, it was difficult for them to take care of their children and they had to leave.
>
> When the CEO of company A found out about this, she said, "Childcare is not our business. They have to deal with that themselves"
> The CEO of Company B had created a day care center for babies in the office. This helped male and female employees with small children to manage their kids and jobs well.

Q1. Which of the two companies are diverse?

☐ A   ☐ B   ☐ Both

Q2. Which of the two companies are inclusive?

☐ A   ☐ B   ☐ Both

Both companies A & B are diverse, however only B is truly inclusive. Company A hired women to be diverse. But they were not inclusive in their practice and policy.

Inclusion in a workplace happens when every member of the company gets the same chances to grow in their careers. People with disabilities, women, transgender people, sexual minorities, people from lower class are usually excluded from the workplace. Inclusion means to actively include all the people by providing additional support systems for those who need them.

Inclusion in the workplace can even be from the smallest details such as language. **Eg:** Chairperson instead of Chairman or Chairwoman

Examples of inclusion:
1. A children's day care facility
2. For people with physical disabilities, the workplace must provide special facilities for transportation.
3. Special bathrooms for transgender persons

Can you think of some more such examples of active inclusion in the workplace?

_____

_____

_____

(Hint: Holidays, Prayer breaks, Braille)

Let's learn **the importance of inclusive workplaces**

In the previous chapter we discussed the advantages of having a diverse workforce.

> Suresh is on call with an international tech support helpline. His English is not very strong and he is not able to explain his problem well. The support person keeps asking him to be clear. Suresh gets frustrated and hangs up. Suresh now tells all his friends not to use that company.
>
> *Later that day*
>
> **Oh, you should have asked Leela to help. She knows Telugu.**
>
> **I had a difficult client today who couldn't speak English at all. Seems like he only knew Telugu.**
>
> **I doubt Leela could have solved the problem anyways. She has been hired just to add diversity of women to this team. Anyways the man should have known to speak English!**
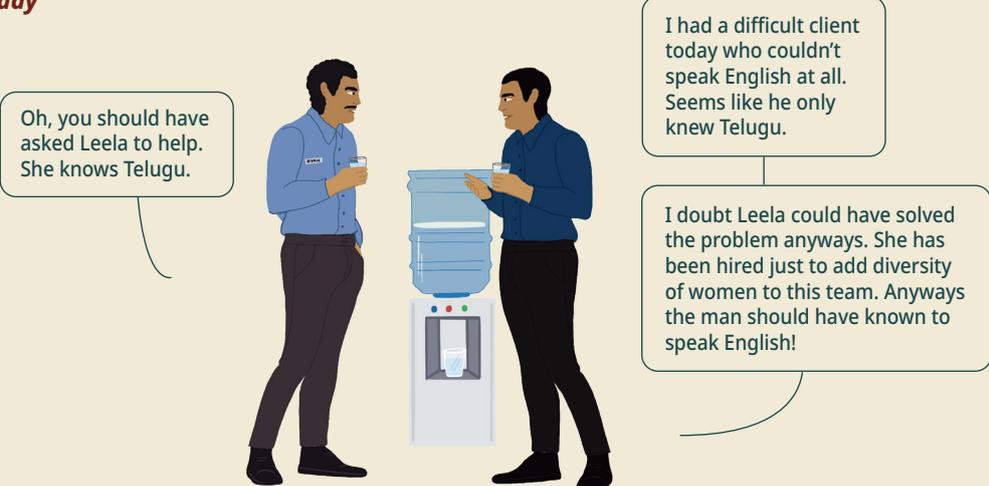
If an organisation is not inclusive, an atmosphere of respect will not exist. Employees may discriminate against each other. Employees may hesitate to speak up and share their ideas.

Inclusivity is the magic ingredient that can make a company truly diverse and alive. Think of diversity as a bulb. Inclusivity is the electricity necessary to make the bulb glow.

Finally for the employee, an inclusive workplace is essential for happiness and growth at work.

Let's learn **how to create inclusive workplaces**

Some of the steps that can be taken for an Inclusive Workplace are

1. **Inclusive leadership:** The leadership team at an organisation must be inclusive. This means that
   - they must be diverse
   - they must be inclusive themselves
   - they must understand the importance of an inclusive workforce

2. **Policies aimed at Inclusion:** Inclusion must be incorporated into every step of the organizations working
   - Hiring to be diverse and inclusive at all levels
   - Promotions and growth to be inclusive
   - Equal pay for equal work
   - Culture specific holidays

3. **Celebrate Diversity:** This could be through celebrating different festivals, sharing food etc.

4. **Training:** All employees at all levels should receive training on inclusion, its importance and how to support it

5. **Design:** Design your physical workplace to be sensitive to people's needs. Simple changes can make huge differences.
   A few examples are:
   • Use ramps instead of/along with stairs - accessible for elderly and wheel chair/crutch users
   • Make signboards large. Use multiple languages and contrasting colours - easy to use for visually challenged
   • Wide doors with lever handles that people can use even without full mobility in their hands
   • Adjustable tables and chairs for people of all sizes
   • Multi sensory safety alarms: **Eg:** a typical fire alarm siren
     would not be effective for a person with hearing difficulties.
     We may have to also include flashing lights.

6. **Constantly evaluate:** Check if your organisation is truly inclusive. Examples for this could be:
   • Are all employees sharing their ideas in meetings?
   • Do some employees cut off others while they are speaking?
   • Is work assigned fairly among all employees?
   • Are chances at leadership positions offered equally to all deserving employees?

Activity Time!

Observe your classroom for all of today. Is your classroom inclusive? Use some of the indications shared in the chapter to check. Write down your observations below.

_____

_____

_____

_____
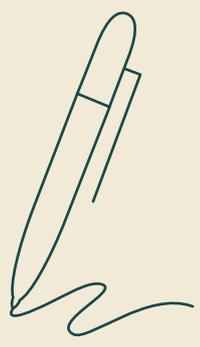
What I learnt today:

Put a ✓ if you know this topic well.

1. Inclusion in a workplace happens when every member of the company gets the same chances to grow in their careers. ☐

2. Inclusion means to actively include all the people by providing additional support systems for those who need them. ☐

3. If an organization is not inclusive, an atmosphere of respect will not exist. Inclusion is essential for happiness and growth at work. ☐

4. Some ways to create inclusion in workplace are: leadership, policy, cultural practices, mutual respect, office design etc. ☐

7.6 Prevention of Sexual Harassment in the Workplace [POSH]

In this lesson you will learn :

1. Meaning of sexual harassment in the workplace
2. Provisions of the Prevention of Sexual Harasmment (POSH) Act
3. Do's and Don'ts under POSH Act

What do you think Prevention of Sexual Harassment (POSH) Act covers? Pick 1 option.

☐ **Safety from violence**
☐ **Safety for women from sexual harrassment**
☐ **Prevention of accidents**
☐ **Childcare at the workplace**

Thinking Box

Let's learn about Prevention of Sexual Harassment at the Workplace Act

The Indian government passed the Sexual Harassment of Women at Workplace (Prevention, Prohibition and Redressal) Act in 2013. In simpler terms, it is often called the Prevention of Sexual Harassment or POSH Act.

Let's learn what is sexual harassment?

Sexual harassment is a serious issue that affects an individual's mental, emotional and physical wellbeing. It also affects people's ability to perform effectively in the workplace.

POSH Act defines sexual harassment as any one or more of the following unwelcome Acts or behaviours committed directly or indirectly against a woman in the workplace.

• Physical advances and contacts
• Demands or requests of sexual favours
• Showing pornography
• Passing of sexually coloured remarks
• Directly or indirectly offering preferential treatment in employment
• Directly or indirectly threatening unfavourable treatment in employment
• Directly or indirectly threatening future employment prospects
• Creating a hostile work environment or constant interference in work
• Humiliating treatment likely to affect health and safety

> Meena comes to office in the company cab. She spends the entire morning in the office. She goes to lunch with her colleagues. She goes to another office as part of her work. She returns home in the company cab.

In the above example, throughout the day, Meena is under the protection of the POSH Act.

Under this Act, there is a wide definition of the term workplace.

Workplace = office space + all the places visited by an employee for the purpose of work + the transportation provided by the employer

Workplace = Any place related to work

> The A.C at Alice's office is stuck at 16 degrees. She calls the repair person from the AC company to come fix it. When the repair person comes, Alice explains the problem to him and tells him that everyone is feeling cold. The repairperson tells her to come close to him and she will feel hot.
>
> **1. Do you think the repairperson sexually harassed Alice?**
>   ☐ **Yes** ☐ **No**
> **2. If yes, do you think Alice can complain about this under POSH?**
>   ☐ **Yes** ☐ **No**
>
> Discuss your answers. Try and search online if you are confused.

Let's learn about the various rules under the POSH Act

1. Every organization must have a POSH Policy which contains the following
    - Definition of sexual harassment
    - Complaint resolution process
    - Rights of employees as per Act
    - Details of IC members
    - Do's and Don'ts as per the industry and organizational culture

2. As per the Act, any workplace that has 10 or more employees must constitute an Internal Committee (IC).

    The important features of the IC are as following:
    - Minimum 4 members with at least half of the members being women
    - IC to have a Presiding Officer who is a senior female employee at the organization
    - At least one member to be outside the organization. This member must have experience working on issues of sexual harassment.

3. Every organization must submit a report annually on the number of POSH cases filed as well as Actions taken to the district officer.

4. Efforts to be taken by the organization to improve awareness on POSH among employees.

Organizations with less than 10 employees can seek the services of the local complaints committee set up in each district as per the Act. Where the complaint is against the employer, then also the local complaints committee can be approached.

What if the person committing harassment is not an employee?
Even then, the complainant can approach IC. It is the responsibility of the committee to forward the complainant's complaint to the police.

So clearly, in the above question related to harassment faced by Alice, she can complain about the repair person to the IC under POSH even though he is from a different organization.

Let's learn How to Seek Protection under the Act
The Act works in the following way:

> Complainant to file compliant to IC within 3 months of incident. (Additional 3 months in special circumstances). Legal heir/friend/relative, etc. can also make complaint on her behalf.

> IC to look into the complaint. They can try for conciliation (if complainant requests) or else they must conduct inquiry within 90 days and submit report in 10 days. Conciliation cannot be in the form of monetary settlement.

> Organisation to act on recommendations within 60 days. If complainant is unhappy with solution, she can approach the judiciary.

> If organisation fails to take action as per the report, then they can be fined/have business license cancelled, etc.

Activity Time!

Take a look at the POSH policy in your institute. Write down the list of IC members as well as Do's and Don'ts in the policy

_____

_____

_____

_____
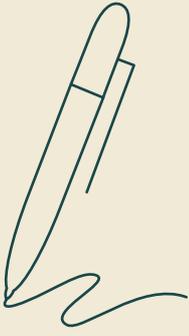
What I learnt today:

Put a ✓ if you know this topic well.

1. POSH Act was formed to protect women in the workplace ☐

2. Sexual harassment as any one or more of the following unwelcome Acts or behaviours committed directly or indirectly against a woman in the workplace. ☐

3. Workplace = office space + all the places visited by an employee for the purpose of work + the transportation provided by the employer ☐

4. Every organization must have a POSH Policy ☐

5. Any workplace that has 10 or more employees must constitute an Internal Committee (IC) ☐

6. If an organization fails to take action on a genuine complaint, their business license can be canceled ☐

8.1 Introduction to Money Management

In this lesson you will learn :

1. What is Financial Literacy
2. The difference between needs, wants and luxuries
3. To calculate income and monthly expenditures

Thinking Box

Circle on your top 2 goals with regard to money

Save more money   **Open a bank account**   **Earn well**

Buy something expensive for yourself   **Stop spending too much**

Buy a gift for someone close   **Invest money**   **Get a loan**

Help others save money   **Make a monthly budget & spending plan**

Let's learn what is financial literacy

Financial literacy is knowing to manage money well. It is understanding the way money is saved, spent, and invested.

Financial literacy helps us to make wise decisions about money and improve our lives. A strong foundation of these financial skills will help in achieving various life goals:- education, work, retirement and even for emergencies. It also prevents us from getting tricked into spending more money.

Financial literacy is also an important skill for the workplace. All leaders and managers in companies must understand and manage budgets well.

Financial Literacy

Gopal earns Rs. 20,000 every month at his job. He spends Rs. 10,000 every month for rent and other bills. He spends Rs. 3000 every month on a gym membership, but he hardly uses it. He also uses the remaining Rs. 7000 on shopping and eating in restaurants.

Gopal does not have any money saved for emergencies. He is also not spending money on important things like insurance. Gopal needs to learn about budgeting, saving money, deposits and insurance. This will make him financially literate.

Here are some financial literacy skills. Mark the ones that you would like to learn.

☐ **Making a budget**
☐ **Using bank account facilities**
☐ **Using online banking**
☐ **Paying bills online**
☐ **Managing money/salary effectively**
☐ **Saving money for emergencies**
☐ **Saving money for the future**
☐ **Planning to handle loans**

Let's learn the difference between needs, wants and luxuries

Money can be spent on different kinds of things. The things we spend money on are called expenses. In the previous example, Gopal's expenses include rent, bills, gym membership, shopping and eating at restaurants. Like Gopal, many people don't understand the difference between needs, comforts and luxuries.

Let us understand 3 types of expenses we can keep track of.

1. **Needs:** Needs are things that we must have in order to live. Needs are things that all people must have in their lives to survive - like food, water, basic clothing, and a safe place to live. Needs are the most important expenses. While making a budget, the expenses for needs must be addressed first. These are the things that if we do not spend money on, can lead to an unhealthy or dangerous life.

   • Groceries for food
   • House to live in
   • Electricity bill
   • Drinking water
   • Clothes
   • Health and medical expenses

2. **Wants:** Wants are things that we would like to have in your life. These are things that we desire, but we don't need to live or survive. These things give us a more comfortable, improved, easier life. Wants are not as important as needs when making a budget. The expenses are budgeted based on how much money is available after spending on needs.

   • Going to the movies
   • Eating out in restaurants
   • Shopping for branded items
   • Traveling

3. **Luxuries:** Luxuries are things that are the most attractive and most expensive. Luxuries are very costly things that are not essential to our survival. They are expensive or difficult to purchase. While making a budget, luxuries are the last expenses to address. Money that is left over after needs and wants can be used for luxuries.

   • Designer clothes
   • Costly phones and gadgets
   • Luxury cars
   • Large houses, land

Sort this list of items into needs, wants and luxuries.

1. Groceries
2. Gym membership
3. A trip to Europe
4. Mobile phone
5. Diamond bangles
6. Rent for a house to live in

Needs	Wants	Luxuries

Let's learn to calculate income and monthly expenditures

Let's look at Sunitha's life.

Sunitha earns Rs. 7,000 every month at her regular job. Every Saturday, she also works as an assistant to a veterinarian. She gets Rs. 4,000 every month for that. Sunitha has a scooter that she rents out to tourists sometimes. She earns Rs. 2,000 to Rs. 3,000 there.

Sunitha pays Rs. 4,000 as rent in a shared apartment and Rs. 3,000 for monthly groceries. She spends Rs. 500 on her phone bill, Rs. 1000 on her electricity bill and Rs. 500 on her health insurance. She sends Rs. 1,000 to her brother. Sunitha pays Rs. 1,000 for French class. She spends Rs. 1,000 on movies and restaurants while hanging out with her friends. She saves Rs. 1,000 to Rs. 2,000 every month.

Let's calculate Sunitha's income.

Income	
Salary from regular job	Rs. 7000
Salary from assistant job	Rs. 4000
Income from scooter rental	Rs. 2000-3000
Total income	**Rs. 13,000-14,000**

Now let's look at Sunitha's expenditure.

Expenditure	
Apartment rent	Rs. 4000
Groceries	Rs. 3000
Phone bill	Rs. 500
Electricity bill	Rs. 1000
Health insurance	Rs. 500
Money sent to brother	Rs. 1000

French class	Rs. 1000
Movies and restaurants	Rs. 1000
Total expenditure	**Rs. 12,000**

The money that Sunitha saves is not included in expenditure because she still has the money. She has not spent it.

Activity Time!

Calculate Tariq's income and expenditure.

Tariq earns Rs. 10,000 salary every month. He also has an investment scheme with the bank where he gets Rs. 500 in his bank account every month. Tariq's mother sends him Rs. 6,000 every month. Tariq pays Rs. 5,000 for his hostel fees and Rs. 3,500 for monthly groceries. He spends Rs. 600 on his phone bill and Rs. 400 on his health insurance. He spends Rs. 2,500 to repay his bike loan. He spends Rs. 2,000 on a bike trip with his friends every month. He saves the rest of his money.

_____

_____

_____

_____

What I learnt today:

Put a ✓ if you know this topic well.

1. Financial literacy is understanding the way money is saved, spent, and invested. ☐
2. The things we spend money on are called expenses. ☐
3. Things needed to survive - Needs ☐
4. Things that we desire - Wants ☐
5. Costly things that are not essential to our survival - Luxuries ☐
6. All Income - All expenses = Savings ☐

8.2 Basics of Banking

In this lesson you will learn :

1. What is banking and types of Bank account
2. How to create bank accounts
3. How to make bank transactions using passbooks, cheques, debit, and credit cards

Tick the banking activities that you have done.

☐ **Visited a bank**
☐ **Opened a bank account**
☐ **Deposited money in a bank**
☐ **Used a debit card in a shop**
☐ **Used a debit card to withdraw money from an ATM**
☐ **Wrote a cheque**

Thinking Box

Let's learn what banking is and the types of bank accounts

A bank is an institution licensed by the government to keep our money safe and loan money to us. All financial activity can be done through a bank.

To use a bank, you need a bank account. You can open a bank account by going to the bank branch or website. We need to understand the types of bank accounts.

1. **Savings Account**
   A savings account can be opened by someone who wants to save money in the account.
   A savings account is used to deposit money.
   Anybody can have a savings account.

What can we do with a bank account?
- Save our money safely
- Withdraw cash
- Send money to people easily
- Take loans
- Use a debit/credit card.

2. **Current Account**
   Business owners and entrepreneurs use a current account. They need to make and receive more payments than an average person.

3. **Salary Account**
   A salary account is a bank account opened by an employer through which they pay everyone who works for them. The salary for a person is sent to their salary account.

4. **Fixed Deposit Account**
   This type of account is opened when a person wants to keep money in an account for some time and earn interest on the money. An amount of money is put into a fixed deposit account and kept there for a fixed period. Fixed deposit accounts are also commonly called FD Accounts.

5. **Recurring Deposit Account**
   Recurring deposit accounts are commonly called RD Accounts. In a RD, a person regularly deposits a fixed sum of money. This can be every month or once a quarter. Unlike FDs, where you need to make a lump sum deposit, the sum deposited in a RD account is smaller and more frequent. **For ex:** You can deposit Rs. 500 every month for 2 years.

Choose the correct answer to the question.

1. **RD account is short form for** _____

   • Fixed deposit account

   • Recurring deposit account

2. **What kind of bank account is used by business owners?**

   • Current account

   • Savings account

Let's learn how to create bank accounts

1. **Visit Bank Branch or Apply Online**
   To open any bank account, go to the bank's branch. Or you can visit the bank's website to get the bank account opening form.
   This form requires you to fill in personal details - your name, permanent address, date of birth, names of your parents or spouse, and your signatures to commit to the basic terms and conditions of the bank.

2. **Submit correct documents.**
   Indian banks compulsorily need certain documents to be submitted for a new account to be opened. You need to submit mandatory documents such as an Aadhaar Card or PAN Card and submit two recent passport-size photos. Other documents will vary from one bank to another.

3. **Wait for Bank to Assess Documents**
   Banks usually take one to two days to approve an account request. You can wait for the bank to reach out to you for verification or clarifications.

4. **Collect Your Account Details, Debit Card, and Internet Banking Details**
   Once your bank approves the application, a new bank account is open. The bank gives you your bank account number and a customer ID to use for online banking. You will also get a debit card to start using the money in the bank account.

What you need to open a bank account:

1. Bank opening form

2. Aadhaar Card and PAN Card

3. Two recent passport-size photos

4. Money to deposit

What are the four steps to starting a bank account?

1. _____

2. _____

3. _____

4. _____

What documents do you need to start a bank account?

_____

_____

_____

_____

Let's learn to make bank transactions using passbooks, cheques, debit, and credit cards

With a bank account, there are many ways to do financial transactions. This includes using a passbook, cheque, and debit and credit cards.

Passbook

A bank passbook is a physical notebook you have when you have a bank account. It has important bank details like your account number and bank branch recorded on a page. The passbook is used to record on paper the details of your banking transactions. The details can be printed and recorded on the passbook when you withdraw and deposit money.
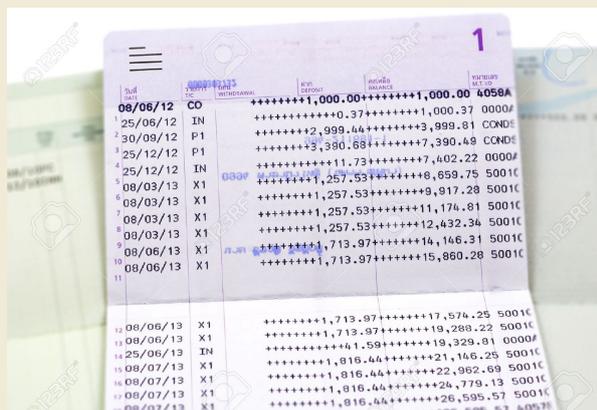
Cheque

A cheque is an official order by one person telling the bank to send their money to another account. A cheque is a physical paper where the details must be filled out correctly. The cheque has to be taken to the bank and deposited. The bank processes the cheque and makes the money transfer.

Here's how you can write a cheque.
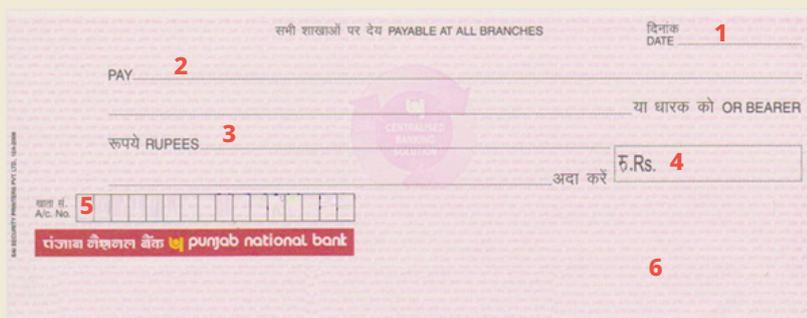
1. **Date:**
   Write the date for when you want the money to be transferred. If you want the transfer to happen after 1 or 2 months, you can write that date.
2. **Name:**
   Write the name of the person or organization you want to send the money to in the 'Pay' line.
3. **Amount of money in words:**
   Write the amount of money in words. Write the word 'only at the end. (For example, for Rs. 10,000, write 'Ten Thousand Only.')
4. **Amount of money in numbers:**
   Write the amount of money in numbers.
5. **Account Number:**
   Write your account number clearly, without any mistakes.

6. **Signature:**
   Put your signature here.

7. **Cross the cheque:**
   Make two parallel lines in the top left of the cheque and write 'Account Payee' only. This ensures that the money is strictly transferred to an actual bank account of the intended person
   Crossing the cheque increases the security of the cheque. It prevents the cheque from being cashed by someone else.

Debit Card

A debit card is an official plastic card given by the bank. It can take money from the bank account without directly going to the bank. You can apply for a debit card when you have a bank account.

You will need a PIN to use a debit card. The PIN is a number that you can remember easily. You must not share your PIN with anyone.

Your debit card can be used in different ways.

- **To take cash from an ATM,**
  You can visit an ATM and use the debit card to withdraw cash. You insert your debit card into the machine and then use your PIN.
  You can follow the options on the screen and withdraw money.

- **To pay at the billing counter,**
  You can use a debit card to pay at a billing counter with a card payment machine. Make sure to check the amount in the payment machine. Then, use your PIN.

- **To pay on online websites,**
  You can use a debit card to pay online shopping and online ticket booking. Websites will have an option for you to select 'Debit Card' as the payment method. You can insert your card details on the website (like the 16-digit card number) and pay. Make sure to read the instructions on the website carefully.

Credit Card

A debit card allows you to pay using the money in your bank account. A credit card allows you to borrow money from the bank to make a payment. Money borrowed from the bank using a credit card must be paid back to the bank with an interest amount. You can apply for a credit card at your bank. Credit cards can also be used, like a debit card, to pay at the billing counter and to pay on online websites.

How to use a debit or credit card safely		
	Do	**Don't**
	Report a lost or stolen card to your bank immediately.	Share your debit or credit card PIN with anyone.
	Check how much money is in your account before using the debit card.	Give your debit or credit card details to suspicious websites.

Activity Time!

Choose a correct answer to the question.

1. **What can you use to withdraw cash from an ATM?**
   a. Debit card
   b. Passbook

2. **You get a call on your phone. A person tells you that they are calling you from the bank. They ask you to share your debit card PIN with them. What must you do?**
   a. Share the PIN with the person
   b. Tell the person that you will not share the PIN with them

3. **Choose the correct way to write the amount on the cheque. (Note - the word 'Rupees' is already included in cheques.)**
   a. Two Thousand only
   b. Two Thousand Rupees

What I learnt today:

Put a ✓ if you know this topic well.

1. There are many types of bank accounts - savings accounts, current accounts, salary accounts, fixed deposit accounts, and recurring deposit accounts. ☐

2. To open a bank account, you need to visit the bank, fill in a form, and submit personal documents like Aadhaar and PAN card. ☐

3. Cheques, credit cards, and debit cards can be used to do financial transactions with a bank account. ☐

8.3 Online Banking and Digital Transactions

In this lesson you will learn :

1. What is Online banking
2. How to perform digital transactions

Circle the words that you have heard before. If you know more about how to do this process, share it with your classmates.

Thinking Box

Net banking

Login ID

Electronic payment

One Time Password

Online transfer

Let's learn what is online banking

What are some things we can do at a bank?

*   Open a bank account
*   Apply for a debit card
*   Send money to someone else
*   Get details of all your transactions (your bank statement)

All these bank activities can now be done online through online banking. Online banking is also known as net banking or web banking.

Benefits of online banking

Bank activity can be checked conveniently on a phone or computer.

Payments can be made easily.

Money can be transferred easily.

Loan applications can be processed quickly.

Look at the options from this online banking page. What actions can be done when these buttons are clicked?

1. **What happens in this online banking option?**
   - Shows all the transactions made in your bank account
   - Gives cash from the ATM

Account Statement

2. **What happens in this online banking option?**
   - You can transfer money to another account.
   - You can apply for a loan.

Payments/Transfers

Let's learn how to perform digital transactions

A transaction is the exchange of one thing for another thing. A financial transaction usually includes money.

Johny wants to buy a book. He can pay money and buy the book.
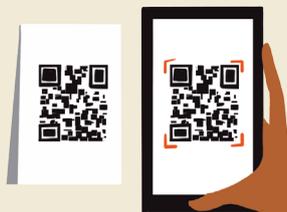
He can scan the QR code and buy the book.

Shwetha wants to book a train ticket. She can pay money at the railway station and buy the ticket.

She can use her debit card and book the ticket.

She can use net banking to book the ticket.

Financial transactions can happen in 2 ways - **digital transactions** and **cash transactions.**

- **Cash transactions** are when physical money is used during the transaction. For example, if you give cash to a shop or if your employer gives your salary as cash.

- **Digital transactions** are when money is transferred electronically and not through cash. When you use a debit card to buy clothes on a website, the money is transferred electronically. There are many ways in which digital transactions can happen.

1. Credit card
2. Debit card
3. Online banking
4. Digital wallets
5. UPI payments

The Digital India programme is a programme of the Government of India to transform India into a digitally empowered society. "Faceless, Paperless, Cashless" is one of the goals of Digital India, to help people to do cashless, digital transactions.

Activity Time!

Let's look at some financial transactions. Are they cash transactions or digital transactions?

1. **Divya needs to book bus tickets. But she doesn't have time to go and buy it at the ticket counter. So she buys the tickets on her mobile app using her credit card.**
   Is this a cash transaction or a digital transition?

2. **Rekha paid the restaurant bill with a 500 rupees note. She's waiting for the change.**
   Is this a cash transaction or a digital transition?

3. **Akash goes to the market to buy onions. He forgets to take his wallet, so he does not have any cash. But the vendor has a digital wallet. So Akash pays with his phone.**
   Is this a cash transaction or a digital transition?

What I learnt today:

Put a ✓ if you know this topic well.

1. Online banking helps us do banking activities on the internet. ☐

2. Online banking is easy and convenient to use. ☐

3. Digital transactions are financial transactions that are done electronically, without physical cash. ☐

8.4 Mobile Banking Apps

In this lesson you will learn :

1. How to perform Mobile banking
2. How to use Mobile banking applications
3. Safe mobile banking

What are some financial transactions that can be done using a mobile banking app?

_____

_____

_____

_____

Thinking Box

Let's learn how to perform mobile banking

Netbanking and mobile banking are two of the most common ways to do online financial transactions/ money transfers. It can quickly be done using a web browser on a device (laptop/ PC/ mobile) connected to the internet or using a specific mobile app.

Steps to use net banking:

1. Get the net banking credentials from your bank. When you open a bank account, they will give you the net banking details, or you can apply for it.

2. Set up your User ID and Password. It's important to always remember these details.

3. Use the login details on your bank's website. We can open the bank's website on any safe web browser, like Google Chrome or Internet Explorer.

4. When you log in, you'll be able to view many pages where you can do different activities. Read the words and instructions given on the net banking page carefully.

You can use net banking for the following activities:

1. Check account statement
2. Transfer funds
3. Pay for online shopping
4. Pay bills
5. Apply for a new cheque book
6. Apply for a credit/debit card
7. Apply for loans

Imagine that you have a net banking account. What transactions would you do with it now?

_____

_____

_____

Let's learn how to use mobile banking applications

Steps to use mobile banking

1. Download the mobile banking app that is specific to your bank. You can download the app from Google Play Store or App Store.
   In some banks, you need to register for mobile banking by submitting a form at the bank. Some banks allow you to use SMS or phone banking to register for mobile internet banking.
2. Check with your bank to find the correct details.
3. Use your net banking user ID and password to log into the app.
4. Set up an MPIN. It is your secret password to access the mobile banking app. You need to enter the MPIN every time you log into the app.

Google Play

What is the difference between net banking and mobile banking?

1. Net banking is done through a web browser on your computer or phone. Mobile banking can be done on an app on a smartphone or a tablet.
2. You need to open the banking website to use net banking. In mobile banking, you need to download and use the banking app on the phone.

Eswar is learning all about online banking. Read his thoughts. Choose if he's using net banking or a mobile banking app.

I'm going to use the bank website to transfer money to my brother.

a. Eswar is using mobile banking.
b. Eswar is using net banking.

I need to use the MPIN to use this app

a. Eswar is using mobile banking.
b. Eswar is using net banking.

Let's learn safe mobile banking

It's important to be safe while using net banking and mobile banking. Here are some best practices you must always follow.

1. Set a strong password for your online banking account. Change the password once in 6 months or a year.
2. Never share your password, MPIN or OTP with anyone. Your bank will never ask you for those details.
3. Avoid using online banking on any public WiFi (or open network) connection.
4. Always sign out of the website or the app after using it.

Activity Time!

Choose the correct answer to the question.

1. **What must you do after using the net banking site?**
   a. Log out of my account
   b. Leave the account logged in so I can use it the next day

2. **What must you do with your password for safe online banking?**
   a. Share your password with a stranger
   b. Change your password often.

What I learnt today:

Put a ✓ if you know this topic well.

1. Netbanking is done on a computer through a website using login details. ☐
2. Mobile banking is done on a smartphone through a mobile app using login details. ☐
3. It's important to be safe while using online banking by being careful with all the login details. ☐

8.5 Online Payments

In this lesson you will learn :

1. Making online payments through digital wallets

2. How to transfer money online using BHIM UPI, PayTM, Google Pay

3. The benefits of online payments

Tick the UPI App that you have used or seen someone else use.

Thinking Box

☐ Google Pay   ☐ PayPal   ☐ Pay SAMSUNG pay

☐ Paytm   ☐ PhonePe   ☐ MobiKwik

☐ amazon pay   ☐ BHIM BHARAT INTERFACE FOR MONEY

Let's learn about making online payments through digital wallets

Online payments can be done using many methods. One of the most convenient ways to make online payment is through the use of digital wallets.

A digital wallet is an online payment app that can be used on any mobile device. It securely stores your payment information and passwords. On a digital wallet app, you enter your credit card, debit card, or bank account information. When you are shopping, you can use the digital wallet app - you don't need to carry cash or cards!

When you use a digital wallet, you must follow certain safety measures.

1. Set a strong password for opening the app.

2. Do not share the password with anyone.

3. Do not use digital wallets when you are connected to public WiFi networks.

4. Always close the wallet app after you finish using it.

Why do you think apps that can store payment information and transfer money are called digital wallets?

Hint: Think about the uses of a normal wallet. Write how they compare to the uses of a digital wallet.

_____

_____

_____

Let's learn how to transfer money online using BHIM UPI, PayTM, Google Pay

Google Pay, Paytm and BHIM UPI are some of the most common digital wallets used in India. You can download them from the app store on your smartphone.

Here are a few ways in which these apps can be used to make payments or transfer money.

Using the phone number

You can enter the phone number of the person to whom you want to send the money in the digital wallet app. You must first check if they also use a digital wallet on their phone.

Using the QR code

A QR code is a square, black and white code that you can scan with the camera and use. Everybody who uses a digital wallet will have their own unique QR code. Anybody can scan the code and send the money.

At shops that accept payment through digital wallets, the QR code is displayed for us to scan and use.

Ask your friend for the QR code on their app to scan and send money to them.

Choose the correct answer to the question

Q1. What is this?
   a. QR code
   b. Phone number

Q2. Your cousin lives in another city. You want to send them some money. You both have BHIM UPI on your phone. You also know their phone number and address. What is the safest and easiest way to send them money?

a. Put money in an envelope and post it to them.

b. Send money using the BHIM app with their phone number

Let's learn the benefits of online payments

Digital wallets give us many benefits. Let's look at a few of them.

- It is more convenient and faster to use, compared to cash and debit cards.
- It helps you to easily keep track of expenses.
- It makes it easy to send money to friends and family.
- It is safer than using a physical wallet, which can be stolen and misused. Digital wallets have security features to stop others from using your digital wallet. Even if your mobile device is stolen, you can disable your digital wallet remotely.

Activity Time!

What are two ways in which using a digital wallet can make your life easier?

_____

_____
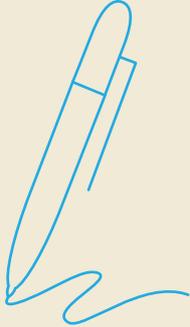
What I learnt today:

Put a ✓ if you know this topic well.

1. A digital wallet is an online payment app that you can use on any smartphone. ☐

2. We can use a phone number or a QR code to make payments on a digital wallet. ☐

3. Payments are easier, quicker and safer while using digital wallets. ☐

8.6 Salary

> **In this lesson you will learn :**
>
> 1. Difference between gross salary and net salary
> 2. The components of salary
> 3. What is income tax

In your own words, explain what you know about "salary".

_____

_____

_____

Thinking Box

Let's learn the difference between gross salary and net salary

Salary is the regular payment that an employer agrees to pay to their employee.

It is an agreement between the employee (who agrees to work with their skills and their time) and the employer (who agrees to pay them on a regular schedule). The most common schedule for salary payment is monthly.

It's important to understand how salary is calculated and discussed so that we can be fully informed in those conversations.

We often think that salary is just the amount of money we get in the bank at the beginning of every month. But the word 'salary' can have many meanings, depending on how it is used.

Let's look at an example:
Garima signs an employment contract with a total salary of Rs. 6,00,000 every year.
How do we find out how much money she will get every month or what is her salary?
Is it Rs. 6,00,000 split over 12 months of the year?
Will Garima get Rs. 50,000 in her bank account at the beginning of every month?

No she will not! Let's find out why.

The company agrees that Garima's total salary is Rs. 600,000 every year. That is a salary of Rs. 50,000 every month. There are other things that total amount is used for.The company will pay Garima's taxes on her behalf to the government. Garima's tax amount is Rs.5,000 every month. That amount will be removed.

The company directly sets up a provident fund (PF) for Garima. The amount is Rs.500 every month. It must be regularly paid to the provident fund. So this is removed from the total amount.
This is what Garima's salary now looks like.

Rs. 50,000 is called Garima's **gross salary.** It is the total amount of salary before **deductions** are made. A deduction is money that is removed from the gross salary to pay for tax and provident fund. She does not receive the money directly in hand. But she gets the benefits of her tax being paid and the provident fund set up.

The money that is left over every month is her **net salary.** It is the amount of salary after the deductions are removed. In Garima's case, her net salary is Rs.44,500.

Rs. 50,000

Rs. 50,000

Rs. 44, 500
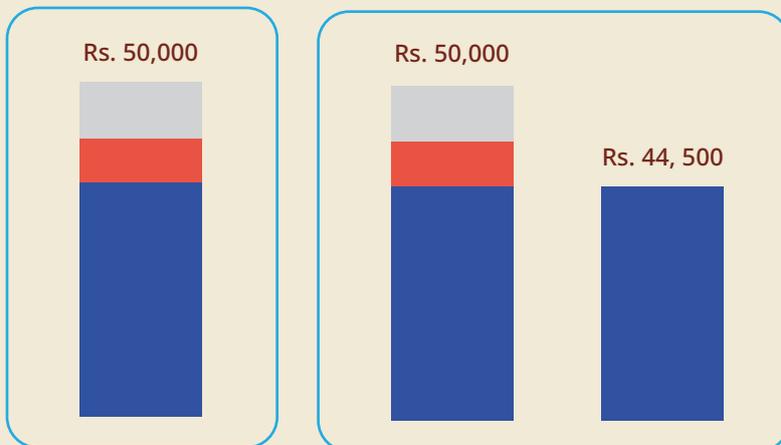
Look at the graphic representations of some salaries. Label the gross salary and the net salary. The first one is done for you as a reference.

1.

Gross salary

Rs. 50,000

Deduction 1

Deduction 2

Amount after deductions

Net salary

Rs. 44, 500

Amount after deductions

2.

Rs. 14,000

Deduction 1

Deduction 2

Deduction 3

Amount after deductions

Rs. 11, 700

Amount after deductions

3.

Rs. 22, 500

Amount after deductions

Rs. 25,000

Deduction 1

Deduction 2

Deduction 3

Amount after deductions
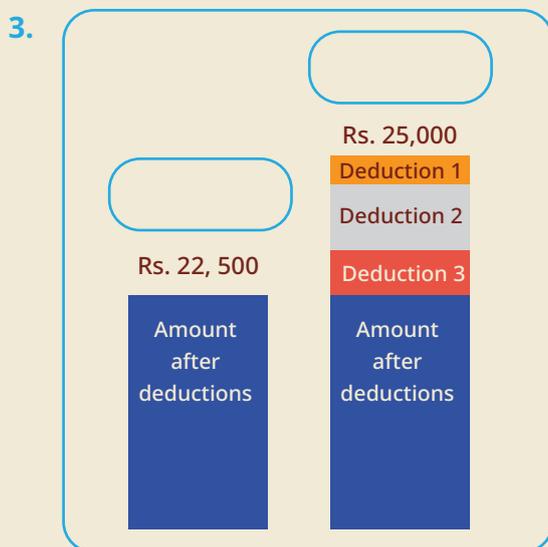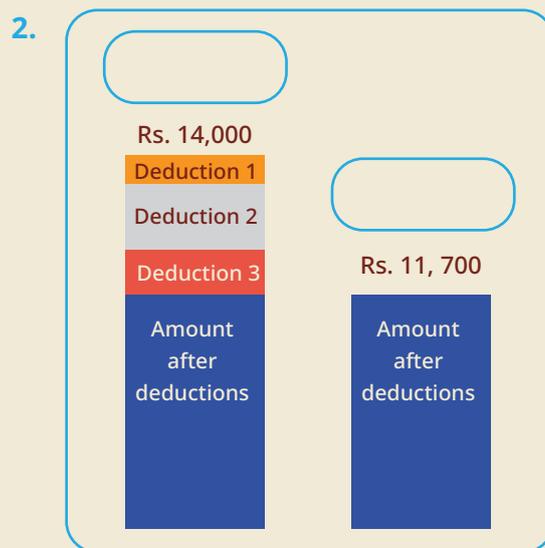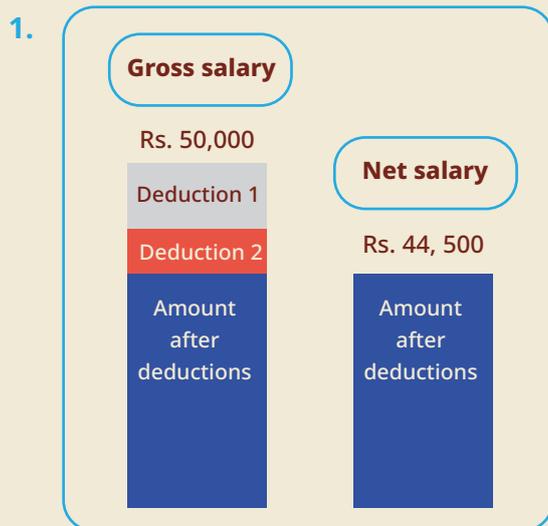
Let's learn the components of a salary

We have learnt that a salary is not a simple fixed amount. It has many parts and sections. We know that the gross salary is split into deductions and net salary. There are other components of a salary. Let's look at some of them. Let's take a peek at Praveen's salary.

When Praveen's salary is calculated, the company will give him a document with his salary calculated in a table like this.

Earnings	Per Month	Deductions	Per Month
Basic salary	15,000	Provident Fund (PF)	2,500
Dearness allowance	5,000	Income Tax	1,500
House rent allowance	10,000		
Conveyance allowance	5,000		
Medical allowance	500		
Gross Salary	**35,500**	**Gross Deductions**	**4,000**
Net salary every month	**31,500**		

1. **Earnings:** This is all the money that Praveen earns or gains.
2. **Basic salary:** This is a fixed amount in Praveen's salary. It depends on Praveen's job designation.
3. **Allowances:** There are different types of allowances given to Praveen for specific uses like house rent and medical expenses.
4. **Deductions:** This is the money that Praveen must pay out of his gross salary. It is money that's not available for Praveen to use.

List any 3 components of a salary.

1. _____
2. _____
3. _____

Let's learn how to calculate salary, taxes and savings

Tax is a compulsory payment that the government collects from citizens. The money collected through tax is used by the government for taking care of the country. There are different types of taxes

Income tax is a part of the salary that is paid by each person directly to the government. Each person pays a different tax amount. Not everyone pays the same income tax amount. The amount is calculated based on the conditions set by the government every year. The government specifies that a person who earns a particular amount has to pay a certain amount of tax.

In most cases, the company you work for calculates the income tax for your salary and pays it on your behalf. This is called TDS or tax deducted at the source.

If a person has income apart from their salary, they must also pay tax on that amount. For example, Praveen earns a salary and he pays tax for that. He also owns a house from which he earns rental income. He must also pay tax for that income amount.

Activity Time!

Choose the correct answer to the question

Q1. **What is tax?**
   a. Amount paid for a person's retirement
   b. Amount paid to the government

Q2. **How do we know how much income tax we need to pay?**
   a. The government sets the conditions.
   b. We can pay whatever amount we want.

What I learnt today:

Put a ✓ if you know this topic well.

1. The total amount of salary before deductions are made is called gross salary. The money left over after all deductions are made is called net salary. ☐

2. Salary consists of various components like basic salary, allowances and deductions. ☐

3. Income tax is paid by each individual depending on their salary and conditions set by the government. ☐

8.7 Savings

If you could save Rs. 500 for 10 months, what would you use the savings for?

_____

_____

If you could save Rs. 10,000 for 20 years, what would you use the savings for?

_____

_____

Thinking Box

Let's learn what savings are

Savings is an amount of money that is put aside without being spent. You can make savings in different amounts and for different reasons

Shana's monthly salary is Rs. 40,000. Let's look at her expenses.

Rent	10,000
Course fees	7000
Groceries	2500
Utilities	1000
Cell phone bill	500
Gas bill	1000
Eating at a restaurant twice a month	2000
Total expenses	**Rs. 24,000**

After her expenses, Shana has Rs.16,000 left of her money. She can choose what to do with the money.

Option 1: Shana can decide to increase her expenses:

- She can eat more often at restaurants.
- She can buy books instead of using the free library in her office.
- She can move to a bigger apartment with higher rent.

Option 2: Shana can plan her spending to get something important to her:

Shana has been wanting to buy a more comfortable bed for herself. The bed she likes costs Rs. 50,000. She does not get that amount of money every month. Shana also wants to save a little money every month for her retirement.

So what's the best thing for Shana to do with her Rs. 16,000?

She can save it.

She can split the savings into two sections. If she saves Rs. 10,000 every month for 5 months, she can buy her bed. She can also save Rs. 6,000 every month until she retires.

Savings can be small amounts of Rs. 10 every week or Rs. 100 every month. Savings can be for different purposes. They can be short-term like saving for a few months or years for buying an item for your house or purchasing a useful online course. They can also be for long-term like saving for 30 to 40 years for retirement.

Calculate the expenses and savings for Pandi and Sasha.

1. Pandi's salary is Rs. 16,000. He spends Rs. 4000 for rent in his shared apartment, Rs. 3000 for all his bills, Rs. 2000 for fuel expenses, and Rs. 3000 for groceries. He also spends Rs. 2000 on buying clothes every month and Rs. 2000 on his hobby.

Pandi's salary	
Pandi's total expenses	
Pandi's savings	

2. Sasha's salary is Rs. 16,000. She spends Rs. 4000 for rent in her shared apartment, Rs. 2500 for all her bills, Rs. 1000 for taking public transport and Rs. 2500 for groceries. She also spends Rs. 1500 for watching a few movies every month and Rs. 1000 on buying one video game.

Sasha's salary	
Sasha's total expenses	
Sasha's savings	

Let's learn the types of savings options

There are a few types of savings that a person can consider doing with their money. Imagine savings are different pots of money kept for different things. On each pot, you write what you're saving for.

You put some money in each pot whenever you can. And when the pot has enough money, you take it and use the money.

For a new bike

For buying a house

For an emergency

Let's look at a few types of savings pots that you can have.

Long-term Savings

A long-term saving or fund is money that is put aside for a big expense many years from now. When you are young, it is difficult to think about retirement or your child's college fund. These expenses seem very far away. They are also expenses that need a lot of money.

Long-term savings help us to prepare for big expenses in the future. We can do that by saving small amounts of money over a long period of time. The long-term savings pot is to be opened and used after many years.

Emergency Savings

Emergencies are problems that can arise suddenly without expectation. Some emergencies can be expensive. A medical emergency can suddenly require you to spend a large amount of money.

An emergency fund is money that is saved and put away to use in case of an emergency. It can make it easier to deal with emergencies.

When you have an emergency savings fund, it's important to know clearly what is an emergency and what isn't. It can be tempting to use an emergency fund for expenses like going on vacation or spending on a friend's wedding. When you set up an emergency fund, decide what kind of emergencies you will use it for. The emergency savings pot is to be opened and used during the time of an emergency.

Goal Savings

A goal savings fund is money that you save for a specific goal that you've set for yourself. A goal fund can be different things for different people - maybe you want to buy a new bike or go on a vacation trip or an expensive pair of shoes. The amount of time it takes to save a goal savings fund depends on how much money you need for the purchase.

If you want to buy a bike for Rs. 90,000 and you save Rs. 3000 every month, your goal savings fund is completed in 30 months. If you want to buy a new suit for Rs. 8000 and you save Rs. 3000 every month, you can buy the suit in 3 months.

You have Rs. 1000 to use for savings every month. How much money would you put into each of these savings pots? (You can write a goal for yourself in the goal savings pot.)
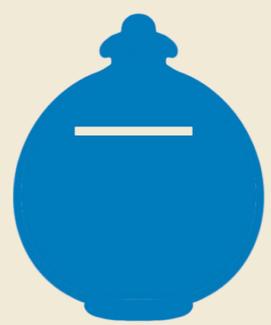
Long-term savings
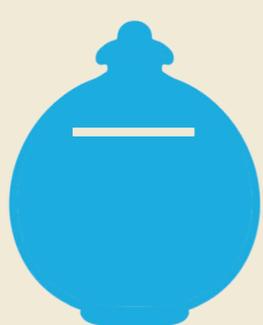
Emergency savings

Goal savings

Let's learn how to save effectively

The habit of saving is an important habit to build - like exercising regularly and eating healthily. It's also important to note that not everyone can save all the time. Sometimes, we need our entire income to cover important expenses. Your budget is full of important expenses. Savings are for when there is money left for saving after covering important expenses.

Here are some tips to save money wisely and effectively.

1. Keep track of everything you spend money on. Write it in a notebook or record it on your phone.
2. Find simple ways to cut your spending. Avoid spending time scrolling on shopping websites, if you don't need to buy anything specific. Wait and think before buying non-essential things like clothes and devices.
3. Set a clear goal for your savings.
4. Put your savings money in a place where you can't easily spend it. For small savings goals, use an envelope or a box to put the money. For larger savings amounts, put your money in a deposit account or in another bank account.

Activity Time!

Set 3 savings goals for yourself to reach by the time you reach the age of 40. (Take a look at Rohith's goals for some ideas.)

Rohith's Goals
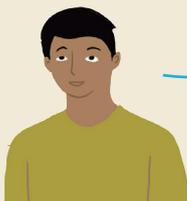
I want to save Rs. 500 every month for my retirement. I want to save Rs. 80,000 to set up a painting studio. And I want to save an emergency fund of 2 lakhs. These are my savings goals for my 40th birthday!

My Savings Goals

1. _____

2. _____

What I learnt today:

Put a ✓ if you know this topic well.

1. Savings is an amount of money that is put aside without spending it. ☐
2. The different options for savings are - long term, emergency and goal based savings. ☐
3. You have to develop the habit of saving for it to become a normal part of your life. ☐

8.8 Loans and Insurance

> ### *In this lesson you will learn :*
>
> 1. What are loans
> 2. Types of loans
> 3. What is insurance

What is a loan? Explain it in your own words.

_____

_____

_____

Thinking Box

Let's learn what loans are

Income is money that you get. Expenses are money that you spend. Savings are money that you put away. A loan is money that you borrow.
Sometimes, we choose to buy something or we have an expense for which we don't have the total amount of money. We don't have the time to save for it as well. So we have the option of taking a loan.

A loan is money that you borrow from someone or from an institution (like a bank). The money can be paid back in smaller amounts over a period of time.

There are specific conditions under which a loan can be taken. It's important to understand these conditions. Some loans have to be paid back in a specific amount of time.
Loans also have to be paid back with interest. What does this mean? Interest is the price we pay for borrowing money. It is usually given as a percentage amount.

Leela takes a loan of **Rs. 50,000** from the bank which must be paid back in 1 year with an interest of 8%. It's not enough for Leela to pay **Rs. 50,000** to the bank. She has to pay **Rs. 54000...** The interest amount is **Rs. 4000.**

Loans must be repaid according to the agreed conditions. It is good to repay loans on time to avoid fines. The total amount of money pending for a person to pay back to loans is called debt. (The word 'debt' is pronounced at det, without the 'b' sound.)

Leela's total debt is Rs. 52,193.

Choose the correct answer to the question.

Q1. What is the correct definition of a loan?
 a. A loan is money that is borrowed
 b. A loan is money that is saved for later

Q2. "A loan amount needs to be paid back within a required amount of time." True or false?
 a. True
 b. False

Let's learn the types of loans

There are different ways to take a loan. You can take an informal loan from friends or from family. The most common way to take an official loan is from a bank. Banks offer different types of loans for different purposes. Here are some of the most popular types of loans offered by banks.

1. **Education Loans**
   An education loan is given by the bank specifically for the purpose of paying the fees for college education. Some education loans offer the option where you don't have to start the monthly repayments until you finish the college course.

2. **Auto loans**
   This is a loan that is given for the purchase of a vehicle like a car or a bike.

3. **Personal loan**
   Personal loans are taken for special personal expenses. Personal loans can be approved in a short period of time. This makes them convenient and easily accessible. Personal loans also have higher rates of interest than other types of loans. They also have to be repaid within a few years.

4. **Home loan**
   A home loan is a large amount of money borrowed from the bank to buy a home or build a home. Home loans usually have the flexibility to be paid over a long period of time.

Here are 3 friends who need to take loans for specific reasons. What type of loans do they need to take?

1. I want to buy a car. What kind of loan should I take from the bank?

2. I'm going to nursing college. I need to take a loan to pay for my fees. What loan do I need to take from the bank?

3. I'm going to buy my own apartment. What kind of loan should I take from the bank?

Let's learn the types of loans

What are some of the ways in which someone can lose a large amount of money?
- Natural disasters like fire, flood, earthquake which can destroy the house, farm etc.
- Major sickness in the family, resulting in large medical bills.
- Losing the person who earns the maximum amount of income in a family
- Damage of car, truck or family property which is used to earn money

Insurance is a form of managing money that helps people in emergency situations like this. Insurance is meant to prepare us financially for emergencies. Insurance is given by companies called insurance companies.

With an insurance plan, we pay the insurance company a certain amount of money. In case of an emergency, the money required is paid from the insurance plan (within the conditions set in the insurance).

For example, Abisha has medical insurance with a cover of Rs. 5 lakhs. She has to pay Rs. 6,000 every year for the insurance. When Abisha fell very ill with COVID-19, her total hospital bill was Rs. 2 lakhs. Her bill was covered by the insurance.

Activity Time!

Why do you think medical insurance is useful and important? Discuss with a friend and write down your reasons below.

_____

_____

_____

_____

What I learnt today:

Put a ✓ if you know this topic well.

1. Loan is money that you borrow. You can borrow informally from friends and family. You can borrow from a bank as well. ☐

2. Some of the different types of loans are - education loan, auto loan, personal loan and home loan. ☐

3. Taking an insurance plan by paying money regularly helps us in emergency situations. ☐

8.9 Legal Literacy

In this lesson you will learn :

1. Policies given by Govt of India - Introduction to Legal Literacy Mission, RTI & Public Grievances
2. Basic employee rights
3. Minimum wages

Circle the words that you know the meaning of:

Legal | Justice | Contract | Courtroom | Law | Constitution | Fines | Illegal | Rights

Thinking Box

Let's learn some policies given by the Govt. of India for legal literacy

Legal literacy is being aware of the protection given to citizens by the law. Legal literacy is important because it helps us to receive all the benefits that the law gives us. If we do not understand anything about the legal process, we cannot participate in the good work of the law. The Government of India has special initiatives that help keep its citizens informed about the law.

Legal Literacy Mission is an initiative to educate people about the Constitution. It aims to give everyone the knowledge of the law. The Mission conducts camps, workshops and seminars for people across the country. They focus specifically on the most disadvantaged and disempowered people in the country who can benefit from understanding the law.

Right to Information (RTI) is an Act by the Government of India. It guarantees that any Indian citizen can request any information (that is supposed to be public knowledge) from any department of the state or central governments. The government must provide the correct information in 30 days. This ensures that we can have access to information from the government. This also gives us the ability to hold the government accountable when it does not follow the constitution.

Applying for RTI is a simple process. It can be done either offline or online through the official website of the RTI.

Public Grievances Portal is an online portal set up by the Government of India. Citizens can use this portal to make any complaints related to the working of the government. The complaints can be related to government schools, post services, roadways, etc. When you make a complaint on the portal, the complaint is checked and assessed. If it is a valid complaint, it is then addressed by the government.

Choose the correct answer to the question

Q1. What is legal literacy?
a. Having knowledge and awareness of law-related things
b. Having knowledge of numbers and letters

Q2. What is the full form of RTI?
a. Roads to Interstates
b. Right to Information

Let's learn what employee rights are

Legal literacy is being aware of the protection given to citizens by the law. Legal literacy is important because it helps us to receive all the benefits that the law gives us. If we do not understand anything about the legal process, we cannot participate in the good work of the law. The Government of India has special initiatives that help keep its citizens informed about the law.

1. **All employers and employees must follow the conditions given in the employment letter.**
   This is a contract that includes all the details of the working conditions you have agreed to - how much salary you will be paid, your work responsibilities, what are the consequences if you do not fulfill your responsibilities, etc. Insist on receiving an employment letter when you join a company for work. Read the letter carefully before signing it.

   An employment letter is a legally binding contract. So it must be taken seriously.

2. **Wrongful termination is illegal.**
   Wrongful termination is when an employer removes you from your job for an illegal reason. An employer must mention the reasons you can be removed from your job in the employment letter.

   If an employer terminates your employment for any reasons other than what is mentioned in the letter, it is called wrongful termination. For example, it is illegal to take someone's job away from them because of their age, gender, disability or religion.

3. **Leaves and other benefits must be provided to all employees.**
   Employers must provide their employees with allowances for taking leave. Every female employee is entitled to paid maternity leave for 26 weeks which can be used during pregnancy and/or after the delivery.

4. **Employers must ensure that the work place is a safe and free from sexual harassment.**
   Employers have an obligation to make sure that all employees, women employees in particular, are protected from harassment from the workplace. If you experience harassment in your workplace, you can send a complaint to the Internal Complaints Committee (ICC) in your company. All companies must have an ICC set-up.

Knowing our rights as employees is important for us to make sure that employers are providing us with all the required provisions for us to be dignified workers.

Choose the correct answer to the question

Q1. Why is it important to check the employment letter?
   a. Because it is a legally binding document
   b. Because it should not have spelling mistakes

Q2. What is wrongful termination?
   a. When someone takes leave for their job
   b. When someone is removed from a job for illegal reasons

Q3. "Female employees are entitled to paid maternity leave."
   True or false?
   a. True
   b. False

Let's learn about minimum wages

What are minimum wages?

Minimum wage is the least amount of money that an employer can pay someone, so that they can live a dignified life with basic needs. The minimum wage in India is not the same for everyone in the country. It is different in different States and cities.

The provision of minimum wages also ensures that all the work and labor of people is paid for fairly. It is illegal in India to bring a person into employment and not pay them for their work.

Minimum Wages Act, 1948
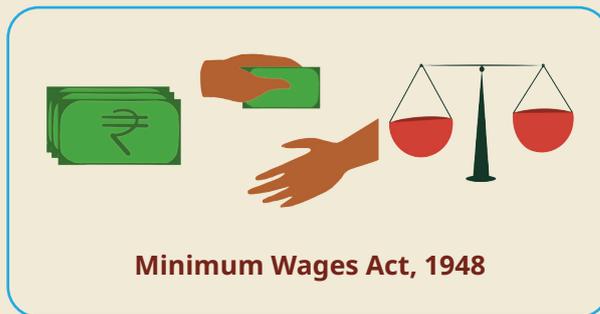
How can an Indian citizen get free legal services?

So what can we do if we require legal assistance for issues like wrongful termination or failure to pay fair wages? We can make use
of the National Legal Services Authority.

National Legal Services Authority (NALSA) provides free legal services to people from vulnerable (weaker) sections of society. NALSA offers many useful legal services for people. People can apply for legal aid or financial help for legal fees through NALSA. NALSA also helps to set up alternative forums where legal issues can be discussed and resolved quickly.

Who is eligible for free legal services?

- A member of a Scheduled Caste or Scheduled Tribe
- A victim of trafficking in human beings
- A woman or a child (under the age of 18)
- A person with disability
- A person who is a victim of hardships like mass disaster, caste atrocity, flood, drought, earthquake, etc.
- An industrial workman
- A person whose annual income is under a certain amount
  (This differs in each state. You can find more information on
  www.nalsa.gov.in)

Activity Time!

Rajesh and his family have been severely affected by the flood in his town. However, they have not received the compensation that is legally due to them.

How can Rajesh get free legal services?

_____

_____

_____

_____
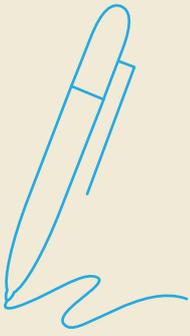
What I learnt today:

Put a ✓ if you know this topic well.

1. Legal literacy is being aware of the law and the protections that it gives its citizens. ☐

2. Employers are legally obligated to their employees, according to the conditions given in the employment letter. ☐

3. Employers must pay their employees fairly. ☐

4. National Legal Services Authority (NALSA) provides free legal services to people from vulnerable (weaker) sections of society. ☐

9.1 Introduction to Entrepreneurship

In this lesson you will learn :

1. The definition of entrepreneurship
2. The characteristics of an entrepreneur
3. The roles and responsibilities of an entrepreneur

Thinking Box

Have you heard the words entrepreneur or entrepreneurship? What do you think they mean?

_____

_____

_____

Tip: Search "how to say entrepreneur or entrepreneurship" on Google to find out how to say the words properly.

Let's learn what is entrepreneurship

Entrepreneurship is running your own business to earn profits!

Who is an entrepreneur?

An entrepreneur is a person who owns a business and runs it. She/he is also known as the business owner!

Do you know what profits are?

Profits are the revenue or earnings which remain with the business owner, after all the costs are paid.

Profits =

| Expenses you make to set up your business | — | Money you receive from customers for your products and service. |

Q1. Do you know any entrepreneurs? What is the name of their business and how do they earn money?

_____

_____

Q2. Do we need a special degree or education to be an entrepreneur?

_____

_____

Q3. What is the biggest benefit of becoming an entrepreneur?

_____

_____

Q4. Do you want to be an entrepreneur? You can answer yes or no. But, share your reason

_____

_____

Let's learn who is an entrepreneur

Here is a story of two Biryani shops! We see many shops like this around us. So, to keep the story simple and fun - we have used imaginary names. Let's read!

Great Biryani Restaurant...	... becomes Mindblowing Biryani Food Delivery
Great Biryani was started by Pratibha whose biryani recipe was loved by her family! Pratibha rented a small place near her home and started cooking and selling biryani. At first 10-20 people from nearby areas visited her restaurant regularly, and as her biryani became more famous she began to receive as many as 50 customers everyday! Pratibha was very happy. She was making a profit of Rs100 on every plate of biryani!	Pratibha's friend Shaheen loved Pratibha's biryani too. Shaheen told Pratibha to observe what was happening in the market during COVID 19 - many people started ordering biriyani online. But, by the time the biryani reaches their home - it is cold and does not taste so good. So Shaheen found a solution! Delivering biriyani using mud pots will keep it warm for longer. People can also reheat the biryani in the mud pot without losing any flavor! Pratibha loved this idea. Soon Shaheen and Pratibha started a biryani delivery business in which they delivered biryani, not in plastic bags, but in clay pots. This was something new that no other biryani shop in the city was doing. Soon, Pratibha and Shaheen started receiving hundreds of orders for their biryani every day.

Q1. Is Pratibha an entrepreneur? Why?

_____

_____

Q2. Is Shaheen also an entrepreneur? Why?

_____

_____

Q3. Write any two qualities of Pratibha and Shaheen which helped them become successful entrepreneurs.

_____

_____

Let's learn about the roles and responsibilities of an entrepreneur

Roles	Responsibilities
Ideation and planning	An entrepreneur identifies a great business idea by doing research on his/her customers and the area/industry in which he/she does business.
Team building	An entrepreneur also creates jobs! They hire the best people to run their business.
Financial management	An entrepreneur has to manage the accounts of a business. This also includes registration of business, payment of taxes, bookkeeping etc.
General management	An entrepreneur looks after day to day business too by ensuring the best quality work and product is reaching the customer always.
Growth	An entrepreneur is constantly planning to grow their business! A business grows by bringing in more customers (by advertising!) and by creating/offering innovative products and services.

Q1. Pratibha has hired a cook to make biryani in her restaurant. Now, if Pratibha is not cooking food in her restaurant, what work will she do to make sure her business runs successfully?

_____

_____

Q2. What can an entrepreneur do to hire the best people in their team?

_____

_____

Q3. Can hiring talented people to help a business grow? How?

_____

_____

Activity Time!

Write the names of some of the businesses that you observe around you. In your opinion, which business is making the most profits and why?

_____

_____

_____

_____

_____

If you had an opportunity to start a business, what would you want to do in your business? Who will be your customers?

_____

_____

_____
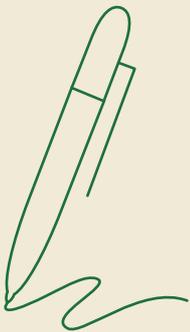
What I learnt today:

Put a ✓ if you know this topic well.

1. An entrepreneur is a person who runs a business. ☐
2. An entrepreneur is passionate about their business and its work. ☐
3. An entrepreneur is a problem solver and a team builder. ☐
4. An entrepreneur's responsibilities also include hiring talented team members and growing the business through advertising and innovation. ☐

9.2 Entrepreneurial Mindset

In this lesson you will learn :

1. What is Entrepreneurial Mindset?
2. How to set up a business

What kind of attitude or mindset makes an entrepreneur successful?

_____

_____

_____

Thinking Box

Let's learn about the entrepreneurial mindset

Mindset is an amazing word! When we 'set' our 'mind' to think in a particular way, it becomes our mindset. People who think positively have Positive Mindset.People who love solving problems have a Problem Solving Mindset. And people who can think like an entrepreneur have an Entrepreneurial Mindset.

Remember: An entrepreneur is a person who doesn't just seek job opportunities but uses his/ her skills and ideas to CREATE job opportunities!

Let's TRAIN our MINDS to think like an entrepreneur:

• Become aware of your own strengths and weaknesses (This happens when we honestly ask ourselves at every stage of our life, 'What am I doing well?' 'What can I do better?')
• Always look for opportunities for GROWTH (Grow knowledge, skills, income, and network!)
• Learn from Failure
• Work with a team of people with different ideas and skills
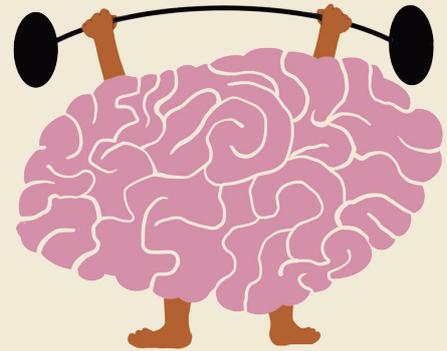
Q1. Which of the following sentences are true about you?

☐ I like solving problems!
☐ I love working on new ideas.
☐ I enjoy working with a team.
☐ I do not easily give up after facing failure.
☐ I can learn from my mistakes.

Q2. Why do entrepreneurs need a mindset of 'learning from failure'?
(Hint: There are no right or wrong answers for this question!)

☐ Because entrepreneur can fail very often

☐ Because learning from failure will make them better at their work

☐ Because some amount of failure is unavoidable when we try something new, so we should not give up after facing it.

☐ Because _____
(you can write your own reason!)

Let's learn about setting up a business

Setting up a business can be understood as a process that has **TWO IMPORTANT PARTS.**

Part 1: How to come up with a business idea and a business plan

This is the part when an entrepreneur decides what their business will be about. After deciding on a business idea, they create a complete business plan after doing research about their idea, speaking to costumes, calculating the cost
of producing goods or services etc

Part 2: Starting a business: This involves a lot of other steps like

1. Getting the money to buy essential equipment
2. Registering a company
3. Purchasing the right advertising

Here's a quick puzzle for you. Gyaan lives in an area with offices of many small businesses where there is a frequent demand for repair of electronic devices like computers and printers. So this is Gyaan's business idea - Start a computer repair business!

What is the next step Gyaan should take to create a business plan?
(Hint: Look at the explanation presented on the previous page!)

_____

_____

_____

Let's learn about the story of Goli Vada Pav

Vada Pav is the favorite snack of Mumbaikars! It is the Indian version of a burger. These vada pav are usually sold by a street vendor, and all vada pav taste exactly the same.

In 2004, Vekatesh and Shiv Menon had a simple idea. What if more varieties of vada pav were available to people? What if these varieties were sold from a hygienic food stall instead of regular street food stalls?

This is how Goli Vada Pav started from one station in Mumbai. Today Goli Vada Pav has 350 outlets across the country, and has become a Rs. 50 crore business.

What is the secret of Venkatesh Iyer's success?

He did not just sell a product that everyone else was selling too.
He SOLVED a problem. He provided people MORE VARIETY and BETTER SERVICE.

He did not stop at the success of one or two outlets. He worked hard to grow his business with the help of a talented team.

Interview an entrepreneur. Speak to any business owner near you. People who run shops, food stalls, salons, factories, etc. are all entrepreneurs. You can ask them the following questions:

1. How did you start your business?
2. What are the biggest challenges you face?
3. What motivates you to overcome these challenges?
4. In your opinion, what kind of person can become a successful entrepreneur?
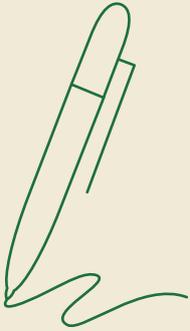
What I learnt today:

Put a ✓ if you know this topic well.

1. A mindset is a way of thinking and looking at major decisions in life. ☐

2. An entrepreneurial mindset requires us to think like problem solvers and learn from failure. ☐

3. An entrepreneur should be open to working with people of diverse skill sets and backgrounds. ☐

4. An entrepreneur must be a creative problem solver, analytical thinker and a team leader ☐

9.3 Difference Between Self-Employment and Entrepreneurship

In this lesson you will learn :

1. The difference between self-employment and entrepreneurship

2. The connection between self-employment to entrepreneurship

3. How self-employment can lead to entrepreneurship

According to you, what is the difference between a self-employed person and an entrepreneur (businessman or businesswoman)?

Thinking Box

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Let's learn about the difference between self-employment and entrepreneurship

Self-employment	Entrepreneurship
Pawan provides AC repair services at a fixed fee. He has a contract with a local AC store - The store refers him to customers who need to repair their AC. Pawan is self-employed.	Shireen understands that many people look for someone to repair their AC. The repair persons are not easy to find, they charge huge amounts and also don't come on time. Shireen and 4 of her friends from ITI, decide to start a small business. They provide AC
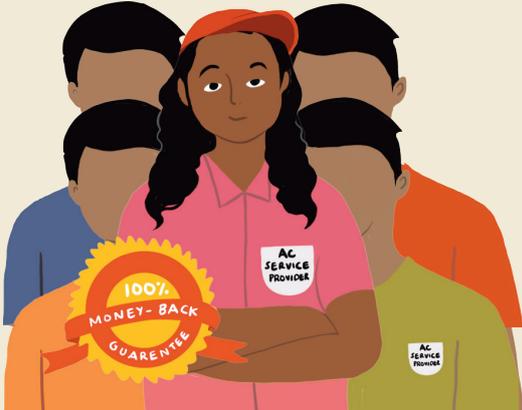
	Repair Services in South Bangalore. They have partnership with 10 local AC shops. They guarantee on-time service. Their guarantee states that if the team is late for AC repair by more than 15minutes, they will provide services for free.
Self-employment means providing your services for a fixed fee. Self-employment does not require you to work with a team. Self-employed people can choose to have only short-term goals for business.	Entrepreneurship means you provide service with a unique quality. Entrepreneurs try to work with a team with different skills - this way, they can deliver good quality service to more clients/customers. Entrepreneurs always plan for the long-term and want to grow their business. They also provide employment to others.

Vidya is helping her mother sell homemade pickles to people in their personal network. Is Vidya self-employed or an entrepreneur?

_____

_____

_____

Let's learn about the similarities between self-employment and entrepreneurship

Self-employment	Entrepreneurship
Let us go back to the story of Pawan and Shireen to understand the similarities (matching-qualities) between self-employed people and entrepreneurs. • Pawan and Shireen are both not salaried employees. They will earn a different amount of money every month. • Pawan and Shireen both work in an area where their personal skills (AC repair) are strong. • Pawan and Shireen both find their first clients through their local network. • Pawan and Shireen both partner with other businesses to find more clients.	

Q1. Does a self-employed person also need to use some of theentrepreneurial mindset. What are the qualities of an entrepreneur that a self-employed person also needs to have?

_____

_____

_____

Q2. Can an entrepreneur's journey start with self-employment?

_____

_____

_____

Q3. Do you know of any self-employed people whose services/products you have used? (Hint: Most auto-rickshaw drivers are self-employed. Think of more examples!)

_____

_____

_____

Let's learn about the journey from self-employment to entrepreneurship

Here is a fun activity for you! Pawan wants to become an entrepreneur. Think of the steps we covered in the previous lesson about 'Setting up a business venture'. Now, help Pawan make a list of things he must do to become an entrepreneur.

Step 1	Decide what kind of business you want to do. (Pawan already knows this! It is AC repair.)
Step 2	_____ _____ (What should he do to come up with a great idea for AC repair business?)
Step 3	Come up with a creative business idea
Step 4	_____ _____ (What should he do to understand if his idea is actually going to work?)
Step 5	Improve his idea
Step 6	_____ _____ (The last thing Pawan needs to do before actually starting a business is..?)

Activity Time!

Think of 2 or 3 self-employed people around you.

Hint: Vegetable or flower seller, Carpenter, Auto driver

Now, discuss these questions with your partner.

1.   **How can these self-employed people become entrepreneurs?**

   _____

   _____

2.   **What are the advantages and disadvantages of them becoming entrepreneurs?**

   _____

   _____

3.   **Is it necessary and is it difficult for them to become entrepreneurs?**

   _____

   _____
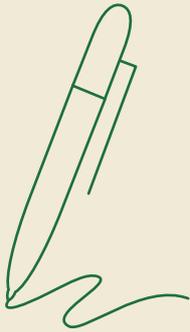
What I learnt today:

Put a ✓ if you know this topic well.

1.   Self-employed people use their skills to sell a product or service.   ☐

2.   Self-employed people like entrepreneurs do not get a fixed salary.   ☐

3.   Entrepreneurs provide employment to others.   ☐

4.   Entrepreneurs identify and solve the problems their customers are facing, in a smart way.   ☐

9.4 Market Scan: Exploring the Market

In this lesson you will learn :

1. What is Market Scan?
2. How to conduct an effective market scan
3. Practice conducting a market scan

All of us usually explore the market to buy something. What are the methods you use to scan or explore the market?

Thinking Box

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_____

Let's learn about Market Scan

Market Scan is also called market research. It is a process by which we explore the different aspects of the market to get information to help your business. A market scan is usually done before setting up a business, to get maximum information about the existing market. Based on the information we get through the market scan, we can make the right choices for our business.

A market scan can cover three important things:

• Understand the customers and their needs
• Explore how to grow the businesses to increase the profit
• Understand the types of goods and services offered by similar businesses

Let's understand how to conduct a market scan with an example. We are exploring the market for homemade snacks and pickles! We need your help in completing this scan - add the missing details below.

What kind of homemade snacks are sold in the market	Who is buying them	How do businesses make money from this
Chips	Families	By selling snacks to a wholesale retailer
Pickles	Students	By selling snacks to hotels and restaurants

		By selling
_____	_____	_____
		By selling
_____	_____	_____

Market Scan can be conducted to find out any kind of information that will be useful for your business. It can be done by visiting shops, and vendors or it can be done online.

Q1. What other type of information can we find out about other businesses from a market scan?

_____

_____

Q2. We can also find out about different prices at which the same goods / services are sold. How does this help build our business?

_____

_____

Let's learn **how to do a market scan**

Now, let's understand how to do a market scan. It is very, very easy - just follow the given steps.

Step 1	Make a list of all the things you want to know about the industry, businesses and customers: That is right, the MORE questions you ask, the MORE knowledge you will receive.
	Note: Market Scan can be ONLINE (on the internet) or OFFLINE (on the streets of your town!)
Step 2	Approach the local shops or service centres in your area and simply observe what is being sold, at what price and who is buying them. At this step, you can also identify an expert or a customer who will speak to you about the business and answer all your questions from the list.

OR

Step 2	You can also do this online. Use Google to find answers to all your questions. And, use Amazon and other e-retail apps like BigBasket (or Urban Company - for service professionals!) to find out the types and prices of goods and services offered.
Step 3	Interview business owners and customers! Ask business owners about their business model and challenges. But more importantly, speak to customers about why they like the current product or service and what they feel could be improved. Understanding customers is the most important skill of business people! We will learn about this in the next chapter. We will do more work on this in a later chapter. Can Google tell you how many people in your area are offering beauty parlour services? What are the words you will type in Google search to learn about beauty parlours near you? When you speak to a business owner, what would you want to ask them about their business?

Let's conduct sample a market scan

Let's look at a market scan done by Susheela for her new tailor shop

My business idea is to set up a tailor shop that specializes in shirts. I have recently completed a tailoring course.

Customer 1: A school principal

How many shirts does your school require every year?

About 2000 shirts.

How many shirts are ordered by each student?

Students come from a low-income background, so they rarely buy more than one shirt.
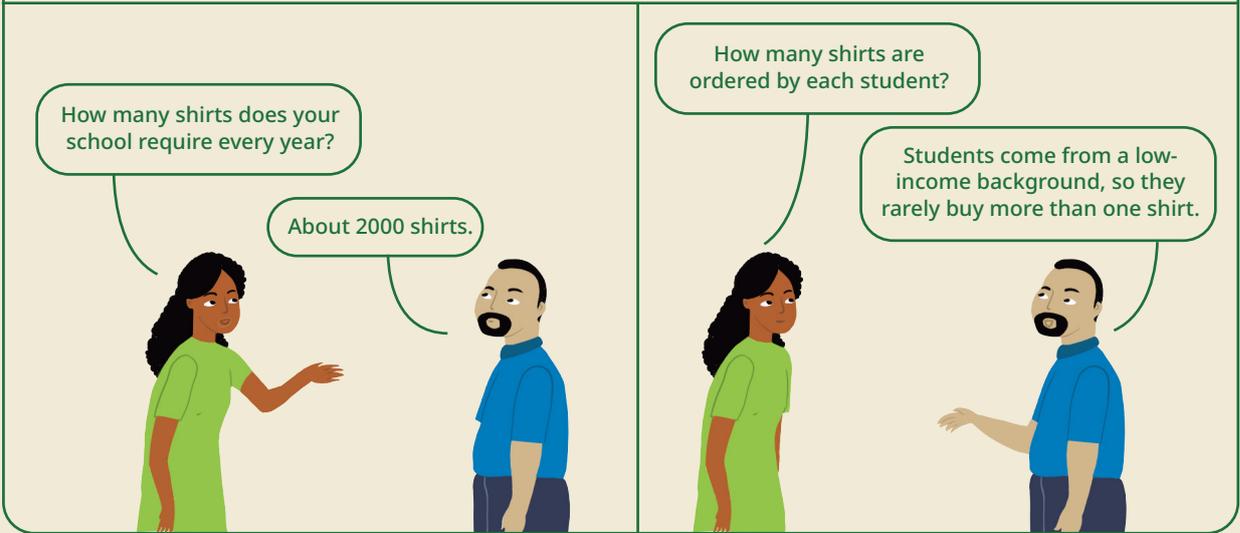
Customer 2: College-going boys

How many shirts do you buy every year?

We don't like shirts! We buy t-shirts.

Oh, where do you buy them from? How much do they cost?

Weekly bazaar. They cost about Rs.200 each.

And how many t-shirts do you buy every year?

Well, about 2-3 t-shirts every month. You can guess how many in one year

Competitor 1: A local tailor

Hello, I wanted to learn about the tailoring business! Can I ask you just two-three questions about this work?

Sure!

Who are your main customers?

Men at factory and nearby families.

Is the demand for shirts the same throughout the year?

Well, more or less. Demand is high during January and the festival season.
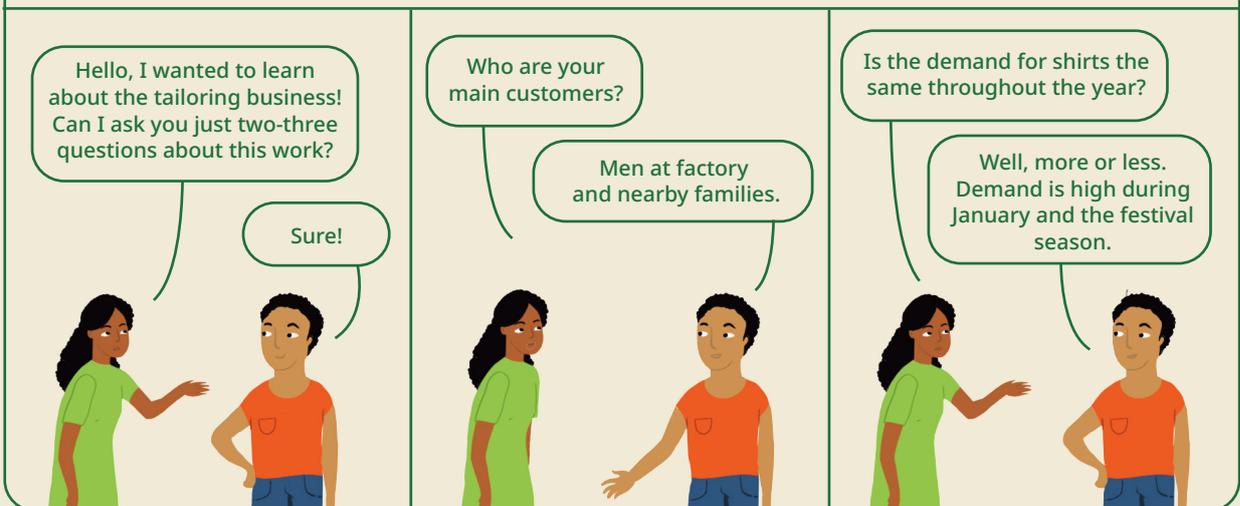
Supplier 1: Wholesale seller for cloth

Suheela finds out from the rate metre on his shop that he sells cotton and nylon fabrics for shirts.
Cotton fabric costs Rs. 20/metre and nylon is Rs. 30/metre.

Why did Susheela ask the supplier about the cost of raw materials for making shirts?

Can Susheela sell garments other than shirts?

Activity Time!

Using the Online or Offline Market Scan method, complete the market scan for your business idea. If you do not yet have a business idea you like, you can do a market scan for an auto repair shop.

What I learnt today:

Put a ✓ if you know this topic well.

1. Market scan helps us understand the kind of goods and services sold in the industry. ☐

2. The market scan helps us identify who can be our customers. ☐

3. The market scan helps us understand the common challenges of our business idea. ☐

4. The market scan helps us learn about the cost of setting up our business. ☐

9.5 Understanding Customer Needs

In this lesson you will learn :

1. What are customer needs?
2. How to do customer needs analysis?
3. How to identify customers

Thinking Box

Many of us shop online and offline. What are some differences between the needs of customers when shopping online and offline?

_____

_____

_____

_____

Let's learn about customer needs analysis

Customer's needs can be understood through an interesting process called Customer Need Analysis. It helps us answer the following questions about customers:

1. Do customers pay for the kind of goods/service we want to offer?
2. What products/services are customers currently using?
3. What do they like or dislike about their current product/service?
4. Is there a good demand for our idea of product/service among customers in our area?

Let's consider the following business ideas!

Agarbatti Business	Garment business	Auto repair shop
Idea: Mosquito-repellent agarbattis	**Idea:** Uniforms for school students and factory employees	**Idea:** Auto repair shop near a government office situated in a remote area
Customers are already buying agarbattis from big companies at a very low price.	Schools and factories near you already have given multi-year contracts (orders) for garments to other businesses.	About 200 people commute to this office every day and there are no auto repair shops within 10kms of this office.

Customers love their existing agarbattis	Some have expressed they are not happy with quality and untimely delivery.	Customers have to regularly go 10kms or more to get help with punctures or sudden breakdown.
Agarbattis are purchased only once every month.	Orders are given once a year or once in six months.	Customers seek auto repairs as and when required. Usually vehicles require help once or twice in two months.

Q1. Out of the 3 businesses presented above, which one should you develop? Give reasons.

_____

_____

Q2. What are the top 3 things that an entrepreneur can learn from customer needs analysis?

_____

_____

Let's learn about how to do customer needs analysis

Customer's needs can be understood through an interesting process called Customer Need Analysis. It helps us answer the following questions about customers:

1. Do customers pay for the kind of goods/service we want to offer?
2. What products/services are customers currently using?
3. What do they like or dislike about their current product/service?
4. Is there a good demand for our idea of product/service among customers in our area?

Here is a sample questionnaire for your customers!

Example:

Business Idea: Homemade Soap at affordable prices

Alfiya wants to start a soap making company/ business. She is reaching out to people to improve her business idea! Here is a list of questions that she asked her customers. You can ask similar questions to your customers to improve your business idea.

Alfiya's questions for her customers:

1. Do you use bathing soaps?
2. What do you value most in your bathing soap? (Fragrance, germ-killing ability, or something else?)
3. Which company's soap do you prefer?
4. Do you always buy soap from the same company?
5. Have you ever faced any issues with this soap?

6. What do you like about your Soap and what do you not like?
7. How often do you buy this product?
8. How much do you pay for a soap bar?
9. Would you be willing to try a new kind of soap?
10. Would you be willing to buy the soap prepared by our enterprise?

Have you ever faced any issues with this soap?

Do you use bathing soaps?

Would you be willing to try a new kind of soap?

Can you think of more questions to ask your customers?

_____

_____

Let's learn about how to identify customers

When we think about customers - very often we only think of people who can buy our products or services. But we can also sell our products or services to a shop or office or other businesses!
For example, Alfiya can sell her soap to a supermarket, which will then sell it to customers!

So, when you make a list of all the possible customers for your business remember to include all of the following categories:

People	Other businesses	Wholesalers or similar businesses
Divide people also into different types of people by age, profession or income level! For example, customers of women's beauty salons are naturally women. But we can also think about working women (who cannot visit salons on working days), homemakers, students (who have less budget) and older women (who require special services).	All types of business places buy products or services to run their office or manufacture their product. For example, restaurants can purchase homemade snacks, schools buy uniforms in bulk, offices require electronic, IT and plumbing services, factories need raw material.	Wholesalers are a type of business that buys products in large quantities and sells them to small stores at slightly higher prices. For example, wholesalers can buy jute bags, agarbattis, or any household goods sold in shops etc.

Activity Time!

Interview any 10 potential customers about your business idea. Prepare a list of questions that you would like to ask your customers, and start speaking to them using the questions that Alfiya asked her customers for her business idea.

_____

_____

_____

_____

_____
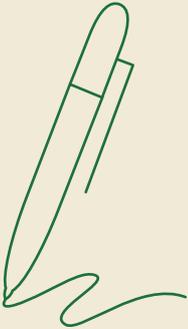
What I learnt today:

Put a ✓ if you know this topic well.

1. Customer needs include understanding what they like or don't like about the products/services they use right now. ▢

2. Customer needs include knowing how often customers buy a product/service. ▢

3. Customer needs analysis means understanding if there is an overall demand for our product/service among our target customers. ▢

4. Customer needs analysis helps us understand how to improve our business idea, ▢

9.6 Selecting a Type of Business: Product or Service

In this lesson you will learn :

1. Difference between product and service
2. Things to consider when choosing a product/service idea
3. How to choose the right business idea

Product is an object that can be seen, touched and used.
Ex: Masala Dosa, Idli, Vada Pav

Service is what we feel, experience and enjoy as customers.
Ex: Service of the waiter, service of the cook.

Now, divide the below list into products or service.

Thinking Box

| Car | Shoe polishing | Car cleaning | Food delivery |

| Mobile phone | Bottle of water | Computer | Instagram | Watch |

Product	Service

Let's learn about types of Businesses

Here is a fun way to identify different types of businesses in the world. Let's think of how a tomato becomes tomato sauce and reaches our kitchen!

Raw material

Ex: Tomato grows in the field

Supplier

Ex: Tomato sellers at the mandi

Manufacturer

Ex: Tomato sauce making unit

Retailer/Sales agent
Ex: Local kirana store

Customer

Everyone in this cycle is running a business! Let's make a list of the number of businesses involved in this work.

1.   Farming: A farmer is growing tomatoes in his/her field. Then selling them to people who sell it at a big mandi. He/she is selling a **product**. Product = tomato

2.   Tomato seller/supplier: Someone is buying tomatoes from farmers and selling it to a company that makes tomato sauce.
     He/she is selling **a service**. Service = Supply of tomatoes!

3.   Manufacturer/Producer: A factory is making tomato sauce (and may other tomato products like tomato pickle and powder!). This factory will sell a **product**. Product = Tomato sauce

4.   Retailers/Wholesalers: Wholesale shops or retail shops (kirana stores) will directly buy this sauce from the factory to sell it to people. The retailers are selling a service and a product! Service = Many products are sold in the same place! Product = Tomato sauce (and all other products stored in a kirana store.

Q1. Share examples of products that you buy for everyday use.

_____

_____

Q2. Share examples of services that you pay for every day. (Hint: Rickshaw rides are a service too!)

_____

_____

Let's learn about important things to consider when choosing a product/service idea

Choosing the right business idea is the key to starting the business. Without a good idea, an entrepreneur does not have the chance to even start a business.

Before choosing a business idea, understand the following:

1.   Is this product/service already available in the market?
2.   How can I make my product/service different from others in the market?
3.   Will I get funding for this product/service?
4.   How strong is the competition in the market?
5.   Do I have the knowledge and skill about this product/service?

Let us understand more with an example:

Suhana is a 15-year-old girl who wants to win a competition in her school. Suhana is very good at Kabaddi, but she is not so good at painting or dancing. Her school is hosting three competitions – one is a Kabaddi championship, another is for oil colour painting and the last one is for solo classical dance.

Which competition does Suhana stand the best chance of winning?

You are right! She can win the Kabaddi championship because she is good at it.

Now, In order to win at Kabaddi, Suhana needs to do the following:

• Make a strategy with her team

• Understand the strategy of the opposite team

• Practice and become better and faster than others

• Make the team practice well, so they can win together

Just like Suhana - an entrepreneur needs to think about both their own skills and the level of competition in the market! This is the magic key to a successful business!

What are the most important things you must gather information about before choosing your business idea?

_____

_____

_____

_____

Let's learn how to choose the right business idea

We will make this work really simple for you!

PERSONAL Skills + Resources	MARKET demand + Competition
Finances (Note: We will explore more about this in a later chapter too!) ☐ Do you have the money you need to invest in the business? ☐ How much will you need to borrow?	**Demand Check** ☐ Is there really a demand for this product or service in the market which is not fulfilled by existing businesses? ☐ Do people buy this product/ service often or only a few times a year?
Skills ☐ Do you know how to make this product or offer this service? ☐ Can you learn about this from training or work experience?	**Customer Needs** ☐ What are the products that customers currently use? ☐ What qualities do they desire? ☐ How can you make your product more appealing to customers?

Other resources

☐ Can you use resources already available to you to start this business? (Space, tools, etc.)

☐ Can you partner with friends or family members who have the skills or experiences you need?

Competitor Analysis

☐ Can you sell products or services of better quality?

☐ Can you sell products or services at a lesser price?

☐ How many local competitors do you have?

Activity Time!

Get together with your team and check if your business idea is the 'right business idea'. Answer questions about finances, skills, other resources, demand checks, customer needs and competitor analysis. Use the checklists in the above activity to make this decision.
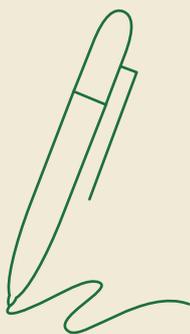
What I learnt today:

Put a ✓ if you know this topic well.

1. Businesses can offer both products and services. ☐

2. Businesses can be opened at any point in the supply chain of a product or service. ☐

3. Skills, finances and other resources help us understand if we should run a certain kind of business. ☐

4. Demand, customer needs and competitor analysis help us understand whether or not our business will be profitable. ☐

9.7 My Final Business Idea

In this lesson you will learn :

1. The importance of a business idea

2. Process of creating a Business Idea

3. Creating the Business idea

Have you had any idea/s to start a business? Note down the idea below.

_____

_____

_____

Let's learn about the importance of a business idea

A business idea is the first step in an entrepreneur's journey. A good business idea for a young or new entrepreneur should be:

Unique: It should not be a very common idea, it should be new and have a USP (Unique Selling Proposition).

Sustainable: The business should last for a long time, it should not be a short term plan.

Low on Investment: It should require a fairly small amount to start (few thousands to a few lakhs maximum).

Quickly actionable: It should be able to start immediately.
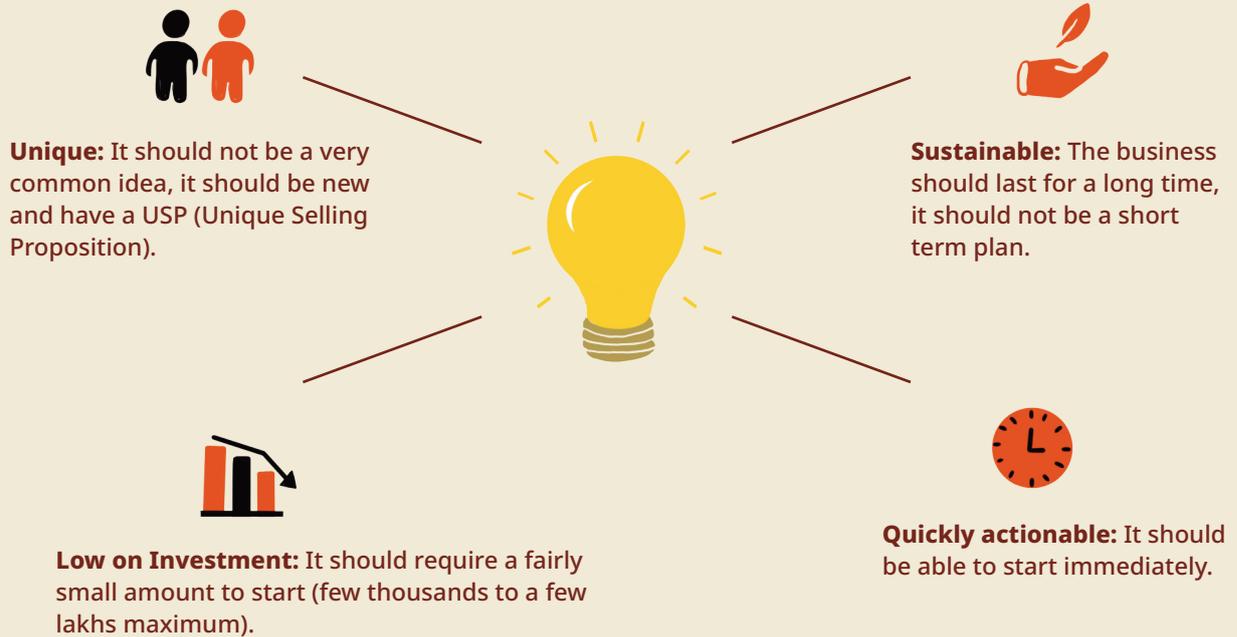
Let's look at the following examples of business ideas.

Business ideas for 'Perfect Indoor Plumbing Service':

1. Indoor plumbing services that provides monthly maintenance service
2. Indoor plumbing service that is always on time
3. Indoor plumbing services that charges fair prices and is always on time

Business ideas for 'Amazing Car Servicing Centre'

1. Car service centre that always offers discounts
2. Car service centre that provides pick and drop service for the vehicle
3. Car service centre that gives free car wash for returning customers

Business ideas for 'Modern Cyber Cafe'

1. Cyber cafe that gives customers unlimited access to computers at a fixed monthly fee
2. Cyber cafe that provides discount rates to customers with government ID cards
3. Cyber cafe that provides customers free computer training every weekend

Q1. Read the ideas for each of the three given businesses, which ideas do you like best? Why?

_____

_____

Q2. What do all good business ideas have in common?

_____

_____

Let's learn about the process of creating a business idea

We know that a business idea should be short and clear. For example, "Cyber cafe that gives customers unlimited access to computers at a fixed monthly fee". Here we clearly understand what the business wants to **give its customers.** It is also giving a **special, unique value** to customers when compared to other cyber centres.

Let's build a business idea together for a Potato Chips company.

What customers want	Our business idea
1. What do customers want from a packet of potato chips? • Great taste • Variety • Crispiness • Low cost • Large quantity	We will make potato chips which: • Have a great taste • Are available in more than 2 varieties • _____ • _____ • _____
2. List of potato chips qualities that will **delight** customers, but are currently not easily available in the market • Unique flavours • Oil-free potato chips (baked) • Free ketchup or dip with all potato chip	And, our potato chips will also be • Baked! • _____ • _____
3. List of things about current potato chip companies that customers **dislike** • Non-recyclable, plastic packaging of potato chips • More air and less chips in each packet • Too salty chips	And, we will make sure our potato chips: • Are sold in recyclable packaging • _____ • _____

Based on the exercise you completed above, write your business idea for this Potato Chip company in one line.

_____

Let's learn **how to build our own business idea!**

Let's build our own business idea! Think of your dream business idea and complete the following activity. You can think of a product or service.

Name of the product/service you have chosen for your business idea:

_____

What customers want	Our business idea
1. What do customers want from our chosen product or service? • _____ • _____ • _____	We will make a product/service which: • _____ • _____ • _____
2. List of qualities that will **delight** customers, but are currently not easily available in the market • _____ • _____ • _____	And, our product/service will also be • _____ • _____ • _____
3. List of things about current potato chip companies that customers **dislike** • _____ • _____ • _____	And, we will make sure our product/service: • _____ • _____ • _____

Write your business idea in one line.

_____

Activity Time!

Share your business idea with the customers whom you had previously interviewed.

Find out,
a) What do they like and dislike about this idea, and b) How much will they be willing to pay for such a product or service.

9.8 Building My Business Plan

In this lesson you will learn :

1. What is a business plan?

2. Importance of a Business Plan

3. Process of Building a Business plan

You already learnt about "Business Idea" in the previous lesson. What do you think is the difference between a business idea and a business plan?

Thinking Box

_____

_____

_____

_____

Let's learn about what a business plan is

A business plan is a document which has the complete strategy for the business. It includes goals and the steps for achieving the goals. Bank loans are provided on the basis of how clear and strong a business plan is. Hence, it is an extremely important document for an entrepreneur.

When a business is started by 2 or more entrepreneurs, a business plan can help all the entrepreneurs to have a common vision for their business.

A business plan needs to be updated once a year or at least once in two years. When a business grows in size, expands to newer businesses, when new business partners join etc the business plan needs to be revised.

A good business plan includes explanation of the business idea, products and services, marketing strategy, customer analysis, and a budget.

Here is a very simple business plan. Read it carefully, to understand.

Business Idea	Product/Service Details	Costing:	Earning:
	Add images, explain the details such as size, colour, etc.	• Starting investment	• Price per product or service
Customer Analysis		• Costs to the company (Raw materials, transport, office cost, salary)	• Profit per product or service
What do you know about customer needs?			
	Competitor Analysis	• Interest on investment	Weekly profit
Business Expansion Plans	Explain about the competition in the market - online & offline		Monthly profit
How do you plan to grow the business in the next 2 to 3 years?		Weekly costs	Yearly profit
		Monthly costs	
		Yearly costs	

Let's learn **why a business plan is important**

Sabia was about graduate from ITI and was eager to start her own business! She had seen that her sister-in-law's salon business was doing really well. She decided to open up a salon too. Based on her sister-in-law's salon business, Sabia calculated the following:

Cost	
Rent (per month)	5,000
Basic Equipment	10,000
Total	15,000

Earning	
Per customer	1,000
No of customers per month	40
Total	1000*40 = 40,000

Sabia was excited! She calculated that she can earn a profit of Rs 30,000 to 35,000 every month. She used her pocket money (which she had saved for many years) to buy the basic equipment. She also paid rent of Rs 5000 for the first month. But, her situation was the opposite of what she calculated earlier! Let's see...

Actual Cost	
Rent (per month)	5,000
Basic Equipment	10,000
Electricity, water	2,000
Transport to salon and back	2,000
Products such as shampoo, hair dye, wax etc	5,000
Total cost per month	24,000

Actual Earning	
Per customer	500
No of customers per month	15
Total earning per month	500*15 = 7,500

Sabia is at a loss of Rs 15,000 in the first month!

It was too late when Sabia realized the reason for her loss - She did not make a complete business plan!

When she created a proper business plan, she understood that her sister-in-law's salon was located in a richer neighbourhood, so customers paid Rs 1000 each time. Plus it had taken her sister-in-law two years to slowly get more customers. Sabia also realized that she did not properly calculate all the costs needed to run a salon. Preparing a well-researched business plan could have helped Sabia avoid this situation.

Tip: An entrepreneur usually earns lower than they estimate, especially in the starting months because of a lot of unexpected costs and expenses. It is good to have a back up fund or safety amount to keep them protected from severe loss.

What could Sabia have done differently to make a better assessment of why her sister-in-law's salon was so successful? (Hint: Reflection on previous chapters about market scan etc.)

_____

_____

_____

_____

Let's learn about how to build a business plan

The name of your business:

_____

Opportunity

Problem: (Hint: This is part of your business idea)
We are going to solve the problem of

_____

Solution: (Hint: This is part of your business idea)
We will use of product or service to solve this problem by

_____

Market:
(Hint: This will be answered by survey and research methods explored in previous chapters)
This product or service will be purchased by

_____

Competition: (Hint: This will be answered by survey and research methods explored in previous chapters)

Some companies who are already in this line of work are

_____

We can be better than the competition because:
We will beat the competition by doing this

_____

Important questions to answer in your business plan

- How much money will you earn initially?
- How will the business grow in the coming months?
- How many people will use your service?
- What are the total costs of running the business?
- What are expected and unexpected costs?
- How much money will you earn at the end of one year?
- How much profit will you start making at the end of the first financial year?
- How can an entrepreneur correctly estimate their earnings in the initial days of a business?
- How can you use tools of market scan and customer needs analysis to add information to your business plan?

Activity Time!

Build a business plan for your business idea. Present it to any 10 of your classmates and if possible 5 mentor figures who can include ITI instructors, other entrepreneurs etc. Take note of their feedback.

_____

_____

_____

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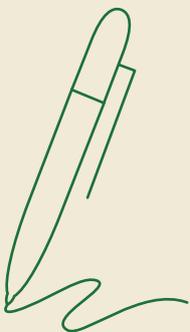
What I learnt today:

Put a ✓ if you know this topic well.

1. A business plan is like any other plan. It should be made by paying attention to detail and deeply researching all points. ☐

2. A business plan includes our business idea and goals. ☐

3. A business plan includes an estimate of the total cost we will have to incur to produce goods and services. ☐

4. A business plan also includes an estimate of future income. This estimate can be made by studying other businesses doing similar work and serving similar customers. ☐

9.9 Pitching for My Business

In this lesson you will learn :

1. Know what is a business pitch

2. Understand who hears our business pitch and how

3. Practice presenting your business pitch

What I already know about Business Pitch

• Business ideas

• Demand

• Price and Cost

• Incubators

• Customer research

Thinking Box

Let's learn about what is business pitch and why is it needed

Raj wants to start a dosa shop in his village. He knows his dosas are the best. But, he lives in a North Indian city where a lot of people are not aware of the varieties of dosas that he can prepare! He is serving only 10-15 people every day.

He has decided to invest money in renovating his restaurant to make it look more attractive. He also wants to advertise his restaurant online and in newspapers.

It will take Raj more than one year to save enough money to do this. His other option is that he can take a loan from a bank.

The bank invited him to share his business idea. They will give him money only if they really like his idea.

Raj convinces the bank through his 3 minute, powerful business pitch!

He shares a presentation explaining:

• His talent & abilities

• The success of his business

• Good reviews by his customers

• His costs and profits

• His plans for growing the business

What is a business pitch?

It is a short & effective presentation to describe the business. It can last only 2 to 3 minutes long. Within that short time, the entrepreneur needs to convey all the important information about the business. It is like a smart advertisement for the business.

A good business pitch is the key to impress a customer, investor and partner for the business.

3 things to focus in a business pitch:

1. Who is my audience?

2. What do I want to achieve with this presentation?

3. Will I present it in person or will I be sending it over email or whatsapp?

Why do you think a business pitch needs to impress the audience?

_____

_____

_____

_____

Let's learn about who will hear your business pitch and why

Startup Investors	Banks	Friends/Family/Others
Who: Startup Investors are special companies or institutions which exist only to support entrepreneurs.	**Who:** All public and private sector banks support entrepreneurs by providing loans.	**Who:** The people in your network! They can be fellow students from ITI, your family, or any friends who can support you with your work.
How: They can support entrepreneurs through money and expert guidance.	**How:** They will provide you a loan which can be repaid at an interest.	**How:** They can help you by providing money, space, resources or team support to start your business
Benefits: Getting support from an invester will help you find expert guidance on growing your business.	**Benefits:** Government has many schemes like MUDRA loan for small businesses where loans are available at low rate.	**Benefits:** We can approach friends and family with untested ideas too! With their help, we can approach banks and other lenders with more confidence.

Is it a good idea to prepare a different business pitch for each of these categories? If yes, why?

_____

_____

_____

Let's learn about how to prepare your business pitch

It is **not** important to write long sentences. It is only important to know the main thing you will say in your pitch. These steps will just help you think of all the important things about your business idea.

What is your business idea?

_____

Step 1: Clearly state the problem you will solve	Make your audience interested in your idea by sharing the most important problem you will solve. Ways of starting this: 'Did you know..?' 'Have you ever faced this problem...?' 'Have you ever wanted a product or service that can...?'
Step 2: Introduce yourself and share why you are here.	I am... My skills .... I am here to ask you to support my idea which solves ....
Step 3: Define your solution	What is your solution? Why is it unique?
Step 4: Share your market research. Tell them who your customers are.	Who are you selling the product to? (How do you know this? Did you do research?
Step 5: Share your business plan. Explain your costing and pricing.	How much are you selling for? (Cost vs price – is this a profitable idea? Cost = how much money it takes to build the product. Price = how much money are you selling it for.)
Step 6: What is your demand estimate?	How much do you expect to sell?
Step 7: Resources and money that you will put into the business	Remember - your full-time skill and effort are also a resource for the business! If your family and friends are working with you - share that too.
Step 8: Clearly state your demand from the investor and how will you use the money	How much money do you want from investors? And how will you use it?

Activity Time!

Prepare a business pitch for your business idea and plan! Present it to at least 5 people in your friend and family circle and note their feedback. Did they understand it? Did they find it interesting?
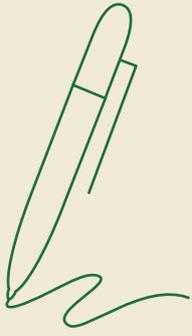
What I learnt today:

Put a ✓ if you know this topic well.

1. A business pitch is presented to investors who will help us with money and resources. ☐

2. Investors can be government or private incubators or public and private sector banks. ☐

3. A business pitch must clearly state how much money/ resources are required and how will we use them ☐

4. Business pitch must start with the problem we are trying to solve with our business idea ☐

9.10 Basic Legal Functions Needed for Any Business

In this lesson you will learn :

1. The registrations for different types of businesses
2. How to register a business on Udyam website
3. The necessary rules and regulations for licences and taxes for a sole proprietorship

**What do you understand about the word "legal".
Write down below.**

_____

_____

_____

_____

Thinking Box

Let's learn about forms of business enterprises

A business can be in many forms. It can be a **Sole Proprietorship, Partnership or Private Limited Company.** All 3 forms have different rules and regulations as per the Laws regulating business in India. Many laws protect the business owner, business partners and the customers, depending on the form of business enterprise (company).

Sole Proprietorship	Partnership	Private Limited Company
Any small business which is owned by a single person can be considered a sole proprietorship.	Any business which has to be legally owned by more than one person can become a partnership.	Such a company is registered only for running operations at a very large scale.
How to register a Sole Proprietorship business:	**How to register a partnership:**	**How to register a Pvt Ltd Company:**
Registration of the business is not compulsory	A partnership deed is made on stamp paper. It must include the following details:	1. Obtain Digital Signature Certificate from the Ministry of Corporate Affairs (MCA)
Registering your enterprise on the Udyam portal will make you eligible for different schemes from the governments	• Name of the firm. • Nature of the business. • Name of partners. • Place of the business. • Capital contributed by each partner. • Profit sharing ratio • Loans and advances	2. Apply for a Direct Identification Number on the same website. 3. Reserve the company's name on the MCA website 4. Fill out the mandatory company registration forms on the MCA website

	from the partners and the rate of interest.	5. Apply for the company's PAN (permanent account number) and TAN (Tax collection account number) cards.
	• Salary and commission payable to the partners.	
	• Mode of valuation of goodwill in the event of retirement or death or insolvency of a partner.	
	• Settlement of accounts in the case of dissolution of the firm.	

If Bindu wants to start a small auto repair shop, which kind of business should she register for and why? Choose from the options below.

Sole Proprietorship	Partnership	Private Limited Company

Let's learn about how to register a business on Udyam

Certification of Registration is provided by the Ministry of Micro, Small and Medium Enterprises (MSME).

The Ministry of MSME is run by the Government of India to form and implement the rules, regulations and laws related to micro, small and medium enterprises in India.

Categories of Business	Micro	Small	Medium
Investment in Plant and Machinery or Equipment	> Rs 1 crore	> Rs 10 crore	> Rs 50 crore
Annual Turnover (This means the total money a business makes in one year)	> Rs 5 crore	> Rs 50 crore	> Rs 250 crore

The registration can be done online for free on Udyam, an MSME-run website

To register your 'Udyam', log on to https://udyamregistration.gov.in

You will need the following documents to complete the registration:

- Aadhaar (Unique Identity Card)
- PAN (Permanent Account Number)
- ITR: Income Tax Return (ITR)
- Bank IFSC code (This is a unique code of your bank branch which is written in your bank passbook)

Explore Udyam website, and write down any 2 benefits of registering a business on Udyam.

1. _____

2. _____

Let's learn about mandatory (compulsory) rules and regulations for licences and taxes for a sole proprietorship

For filing necessary taxes of a business which is operating as a sole proprietorship, all you need to do is the following:

1. **Business name:** Sole proprietors are under no obligations to select a trading name for their business. However, they are free to do so if they want.
2. **Bank account:** Although the person can continue their business with their existing saving account. They are advised to open a bank account separate from their personal savings account.
3. **PAN Card of the individual:** Since the sole proprietor is alone responsible for their business, their personal PAN card can be used for all the filling purposes. Separate PAN cards are not issued for proprietorship firms as they do not have a separate legal existence like a company.
4. **Annual filing of income-tax**
5. **Shops & Establishment Licence** (For business centres, offices, warehouses, stores, hotels, eateries, amusement parks, theatres, etc,)
6. **Quarterly filing of Goods and S ervices Tax or GST** (This is required ONLY if the annual turnover or income of a business is greater than Rs 20lakhs, and it also depends on the permissible limit offered by the state government).

Activity Time!

Through online search or offline inquiry at your personal bank, find out the steps required to do the following:

- Get a PAN (permanent account number) card for an individual
- Open a bank account for a business
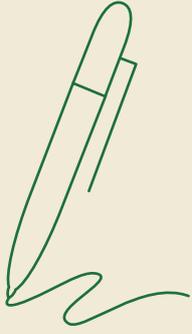
What I learnt today:

Put a ✓ if you know this topic well.

1. There are three types of businesses, ie sole proprietorship, partnership and private company limited ☐

2. Sole Proprietorship is the simplest form of business from the point of view of mandatory registrations, financial reporting etc. ☐

3. All businesses must file income tax returns every year ☐

4. Businesses that generate an income of more than Rs 20 lakh (or the limit permissible as per their state government) have to file the Goods and Services Tax or GST. ☐

9.11 Marketing in the 21st Century

In this lesson you will learn :

1. What is Marketing?
2. Importance of Marketing
3. 7P's of Marketing

What do you understand about marketing? Select from the options below.

Buying things in a market

☐ Going to a market

☐ Different ways of advertising and selling products or services to customers

☐

Thinking Box

Let's learn about marketing

Marketing our product means doing different activities to make our product or service popular among customers in the market. It is the process of advertising our products in a smart way! The first rule of successful marketing is to know how to highlight the best qualities of our product.

Let's learn this skill by practising it on our own business idea. **Write an advertisement for your business in the following format:**

Product name here

Draw a picture of your product!

Unique qualities of your product!

Unique qualities of your product!

Unique qualities of your product!

Price

Festival sale   Price discount   Something special is free!

Where can customers buy your product?

Address | Phone number | Other details

Write the names of the products or services whose advertisements you have enjoyed seeing on television or in the newspaper. State your reasons for choosing these products!

_____

_____

_____

Let's learn about the importance of marketing

Why is it important to market your products or services? If we make products or services of great quality, shouldn't that be enough to attract customers to buy our products?

Unfortunately, no. Here are some of the reasons why marketing is really important:

☐ Marketing helps customers learn about the unique qualities of your products or services.
☐ Marketing helps customers compare similar products or services in the market.
☐ Marketing helps customers know where the product or service they want is available - For ex: the name of the shop, app or website
☐ Marketing helps customers learn important information like price, availability, special discounts, etc. about our product or service.

There are many products explained below. Which one do you like and why?

Tip: If you observe carefully, you will also learn some useful tricks of marketing!

Friendly Air Conditioner Repair	**Perfect Flexibility AC repair**	**Top Price AC repair**
• Service charges as per work • Time: 10am-5pm / Monday-Friday	• Fixed service charges as per brochure • Time: 24x7 service available	• Fixed service charges as per brochure • Time: 24x7 service available • Special Summer Discount 20% off
Try Tailor Shop	**Star Tailor Shop**	**Super Tailor Shop**
• Fixed rate Rs500 per cloth • Time: 10am-5pm/ Monday-Friday	• Latest designs • Time:10am- 10pm/ Monday-Friday	• Latest designs • Time:10am- 10pm/ Monday-Friday • Guaranteed stitching in 2 days • Special Summer Discount 15% off
Nice Bathing Soap	**Rose Bathing Soap**	**Rainbow Bathing Soap**
• One fragrance, one price • Available only at retail store	• Handmade with real rose petals • Available for orders online	• Seven different scents • Rs 30 only • Available online and at your nearest retail store • Request a free sample by calling us on this number!

Q1. What kind of information should be included in advertisements to attract customers?

_____

_____

_____

Q2. Which of the bathing soaps from the above example would you prefer to buy? State your reasons.

_____

_____

_____

Let's learn about the 7Ps of marketing

A marketing plan for your business idea can be presented in the form of 7Ps of Marketing.

7Ps of Marketing helps us think about the complete process from production to sales! You can use this format to make your own marketing plan.

7Ps OF MARKETING

Product   Price   Place   Promotion   People   Packaging   Physical evidence

P1: Product	P2: Price
Explain the product/service - talk about the features or qualities.	I can price my product like this:

P1: Product

Explain the product/service - talk about the features or qualities.

1.

2.

3.

4.

5.

P2: Price

I can price my product like this:

Product name	Quantity	Price

P3: Place

- Open your store or market your products in areas where potential customers hang out
- **Example:** Tom wants to start a stationery shop. He should open a store or market his business near colleges, offices, and schools because these are the places where potential customers hang out.
  This will help him to get more customers as he is marketing his product in front of right set audience

1.

2.

3.

4.

5.

P4: Promotion

How you can inform customers about the product or service. (Choose as many as you like from the list.)

☐ Radio
☐ Cable TV ticker
☐ Newspaper advertisement
☐ Fliers to be distributed at home
☐ Pamphlets
☐ Social media (WhatsApp, Facebook, Instagram)
☐ Others (write) _____

I will give my customers following offers to make the product more attractive for them!

☐ Price discount (Example: 20% off!)
☐ Festival offers (Limited time deals!)
☐ Free samples
☐ Others (write) _____

P5: People

The people who will be selling the product to the customers. Training them, giving them a company uniform etc will help.

P6: Packaging

The way you package your product. You can use colours, unique materials etc.

P7: Physical evidence

Show the product or service to the customers. When they can touch, feel or use the product or service, customers will be more likely to purchase it.

Activity Time!

These images are called 'company logos'. We see logos on packaging of these companies' products or on the nameplate of their place of business. Do you recognise the names of these companies? Write these names in the given space.
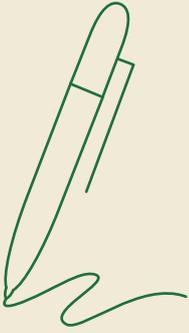
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_____

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9.12 Accounting for Business

In this lesson you will learn :

1. The basics of business accounting

2. How to calculate the cost of goods/services

3. Simple money tracking template

You have Rs 100/-. You need to buy three things that you can use in your daily life. What would you buy?

Thinking Box

Product	Price

Principal Amount: Rs. 100
Amount Spent:
Saving:

Let's learn about the basics of business accounting

Accounting is the process of managing all money-related matters in a business - total earning, total spending, employee salary, loans, cost of advertising, product/services cost etc.

Business accounting includes:

1. Keeping track of business costs - To know how much money you are putting into the business, and how much you are earning from it. It helps you determine the profits and losses and make stronger business decisions.

2. Calculating the right price for your product/service - The price of a product/service depends on several factors. But, the most important factor is: How much does it cost you to produce this product/service?

Business costs are generally categorized as fixed and variable costs. Every business owner must understand these costs to identify the most profitable price level for their products or services.

Total cost **=** **Variable cost** **+** **Fixed cost**

Variable cost
Increases or decreases depending on how much we produce or sell

Example:
Cost of raw materials, shipping costs, sales commission etc.

Fixed cost
Remains the same for a specific time period.
It does not depend on how much we produce or sell

Example:
Rent, Equipment Costs, Admin/Management Salaries, insurance etc.
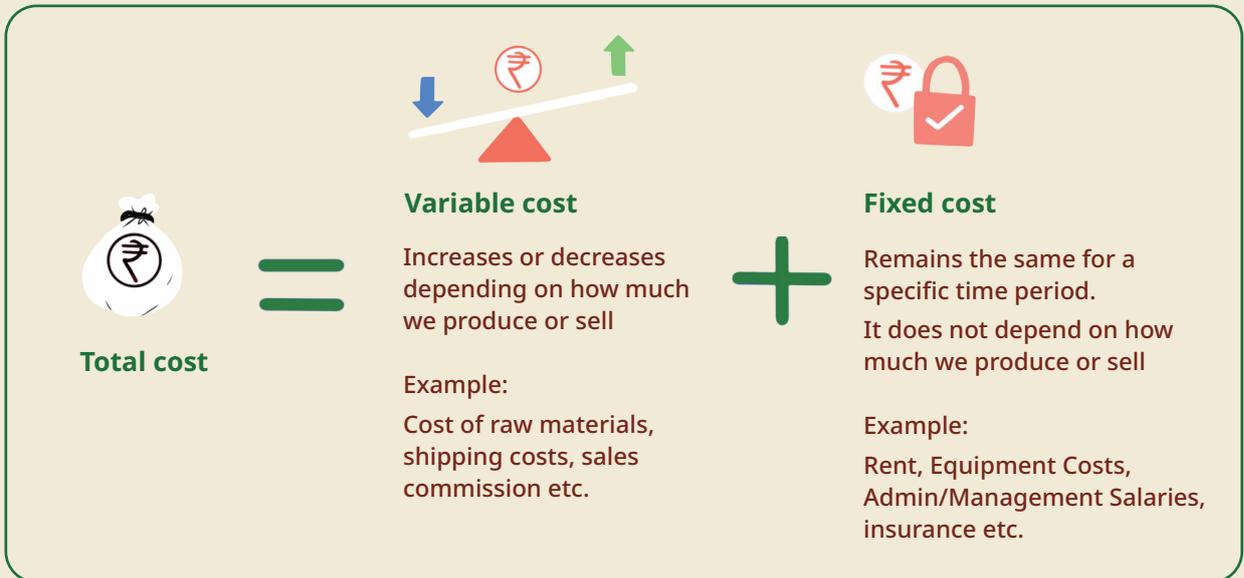
Q1. An 'Entrepreneur's salary' is also a business cost. What kind of business cost is it? Why do you think so?

☐ **Variable Cost**
☐ **Fixed Cost**

Reason: _____

_____

Q2. Preeti is renting a kitchen to sell parathas for a tiffin service run by her. Is this kitchen rent a variable cost or a fixed cost? Why do you think so?

☐ **Variable Cost**
☐ **Fixed Cost**

Reason: _____

_____

Let's learn how to calculate the cost of goods/services

Product Price: Money we request customers to pay in exchange for our goods or services.
Product Cost: Money we invest into producing a good or service.

Let's see how we can calculate the cost of a single unit of goods that we produce.

Value of a Paratha!
The next time you prepare some delicious parathas (or any other favourite breakfast item!), calculate the 'cost' of each piece of paratha.

	Categories of Cost	Cost
Variable	**Ingredients**	—
	Ingredient 1 (write name here) _____	
	Ingredient 2 (write name here) _____	
	Ingredient 3 (write name here) _____	
	Ingredient 4 (write name here) _____	
	Cost of procurement of ingredients (transportation, etc.)	
	Your time (Remember to account for every minute including the time spent in cutting the vegetables or preparing the dough)	
	Inventory cost (leftover dough, pickle or curd) Any other costs	
Fixed	**Operation and upkeep of kitchen**	—
	Cooking Utensils	
	Gas	
	Cleaning, etc.	
	Cost of service	
	Serving utensils	
	Cleaning of dishes, etc.	
	Any other costs: _____	
Total Cost		
No. of parathas made		
Cost per paratha (Total cost ÷ No. of parathas)		

Let's say,

The cost per paratha is Rs. 500. The market price of paratha is Rs. 30 per paratha.

Nobody will buy a paratha for Rs. 500. You will have to sell it at a price similar to your competitors.

You will not make any profit from selling just one paratha. You will have to sell many parathas to cover your total production cost and make a profit.

When the money earned from selling parathas covers your total costs of business, its is called a break-even point. After crossing the break-even point, you need to sell more parathas to make a profit.

Break-Even Point = Fixed Cost ÷ (Selling price - Variable Cost)

So, if Fixed Cost of Parathas = Rs 1000, Variable Cost = Rs. 10, Selling price = Rs. 30

Break-Even Point = 1000 ÷ (30-10) = 50.

This means you will have to sell more than 50 parathas at Rs. 30 to cover the total cost of the business. After selling 50 parathas, you will start making profits for your business.

Sunil has started a tailoring business where he makes shirts. The machines cost him Rs. 10,000. For making one shirt, he spends Rs. 40 for cloth, thread, electricity and labour. His competitors sell one shirt for Rs. 100. What is the total cost of making a shirt? Calculate his break-even point using the formula given in the above section.

Fixed Cost of shirt = Rs. _____
Variable Cost = Rs. _____
Selling price of shirt = Rs. _____

Break-Even Point = Fixed Cost ÷ (Selling price - Variable Cost

Break-Even Point = _____ ÷ (_____ – _____) = _____

Let's learn about a simple money tracking template

Here is a simple template for tracking your business expenses and revenue.

Business expense: Money spent by us on producing the goods or services and keeping the business running.

Business revenue: Money we receive from selling goods or services to customers/wholesalers.

An example of a pickle-making business is given below. A total number of 30 pickle jars are sold in a month. The price of 1 pickle jar is Rs. 200.

Income and Expenditure for the month _____

	Business Expense		Business Revenue	
		Amount	Particulars	Amount
Fixed Cost	Rent of manufacturing unit	Rs. 1000	Sales (No. of jars sold x Price of 1 jar)	30 x Rs. 200 = Rs. 6000
Variable Cost	Raw Ingredients (Mangoes)	Rs. 1000		
	Raw Ingredients (Oil)	Rs. 600		
	Raw Ingredients (Spices)	Rs. 400		
	Packaging Cost (Pickle jars etc.)	Rs. 1000		
	Delivery cost	Rs. 500		
Total Cost		Rs. 4500	**Total Revenue**	Rs. 6000
Profit / Loss		Rs. 1500		
Loan Repayment (if any)		Rs. 500		
Balance Profit (if any)		Rs. 1000		

Note: You can also use online apps for maintaining business accounts. Some of the apps are Vyapar, Mybillbook and Khatabook.

If you borrow some money from a friend or bank, would this money be considered an expense or an income?

☐ **Expense**
☐ **Income**

Activity Time!

Calculate the total cost of the product or service you are planning to sell as part of your business plan. Remember to include the cost of your own time and skills (your salary!) when you calculate the cost of your product.
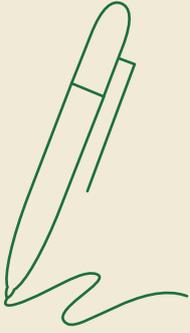
What I learnt today:

Put a ✓ if you know this topic well.

1. The cost of producing a product or service is both variable and fixed. ☐

2. Variable cost increases or decreases depending on the amount of product or service we produce. For example, the cost of paint for a house painting job is a variable cost, as the cost increases if the area that needs to be painted increases. ☐

3. Fixed cost does not increase or decrease depending on the volume of product or service. For example, the cost of paint brushes in the above example is a fixed cost. ☐

4. The break-even point of a business is calculated by dividing its fixed cost with the difference between its sales price per unit and its variable cost. ☐

5. In order to make profit, an entrepreneur needs to sell more goods and services than his / her break even point. ☐

6. We can track expenses and income in our everyday life with the help of basic accounting methods. ☐

9.13 Funding for Your Business

In this lesson you will learn :

1. Sources of funds to start a business or start-up
2. Process of applying for funds
3. The requirement to apply for loans

Have you taken the benefit of any Govt schemes? Share about it here.

_____

_____

_____

_____

Thinking Box

Let's learn about sources of funds to start a business or start-up

A start-up is a new business, which has the potential to grow into a big company. Startups and new businesses need funds to start their work and to grow their business.

There are many ways in which the Govt of India supports businesses and startups. They are:

Loans and Credit	Under the Government of India's various schemes to promote entrepreneurship in the country, all public and private sector banks provide loans for starting a business. The most common loan availed by businessmen is the PMMY Mudra loan.
	In addition to this, there are several schemes which help entrepreneurs avail loans. Some of them are
	• District Industry Centres or DIC: These centres help entrepreneurs get loans under the Startup India scheme at a district level
	• Small industries service institutes (SISI): These institutes provide entrepreneurs support at a state level.
	• National Small Industries Corporation (NSIC): These institutes provide entrepreneurs support at a national level.
	• Small Industries Development Organisation (SIDO): This institute operates as part of the Ministry of Micro and Small Enterprises. It helps provide loans and other support facilities to all small business owners in the country.

Incubation/Funding	Under the Atal Innovation Mission, Government is setting up Atal Incubation Centres (AICs). The government is also helping the Established Incubation Centres (EICs) grow. These incubation centres provide entrepreneurs support through financing, training and networking.
Others	Other ways for businesses to obtain financial support include venture capital funding and angel investors. Venture Capital funds are big companies that provide financing to startups that have the potential to become profitable in the future. Angel Investor is the word used to describe individuals who invest their money in a business.

Visit startupindia.gov.in and find out if there are special loan schemes for women entrepreneurs. Make note of the schemes available for women entrepreneurs in your state.

_____

_____

_____

_____

_____

Let's learn about the process of applying for funds

Micro Units Development and Refinance Agency (MUDRA) Loan scheme is run under Pradhan Mantri Mudra Yojana (PMMY).

Mudra Loan Scheme offers loans to individuals, SMEs and MSMEs under 3 schemes: Shishu, Kishor, and Tarun. The maximum loan amount offered under MUDRA is Rs. 10 lakh. There is no minimum loan amount.

No collateral or security is required by banks or financial institutions for a Mudra loan. A Mudra loan can be repaid within three to five years with flexible EMI options.

SHISHU: Loans upto **Rs. 50,000** (For start-ups and first-time entrepreneurs)

MUDRA Loan

KISHOR: Loans upto **Rs. 50,000 - Rs. 5 lakh** (For entrepreneurs with existing business)

TARUN: Loans from **Rs. 5 lakh - Rs. 10 lakh** (For businessmen, loan amount to be used for business expansion

Kiran is just starting her beauty salon. She requires financial assistance for purchasing basic equipment used in a salon, like chairs, mirrors, and beauty products. Which Mudra loan should she apply for? State your reasons.

_____

_____

_____

Let's learn the requirements to apply for loans

A MUDRA loan is available in both private and public banks. The following kinds of businesspeople can take a MUDRA loan:

1. A small manufacturer
2. An artisan
3. A fruit and vegetable dealer
4. A shopkeeper
5. An individual occupied in Agriculture (poultry, fisheries, livestock units, etc.)

The minimum age of the person who is taking the loan should be 18 years.

A MUDRA loan can be taken from any public or private sector bank. Following documents are required to apply for a MUDRA Loan.

1. A Mudra application form with two of your most recent passport-sized photographs
2. KYC documents such as your passport, voter ID card, driving licence, Aadhaar card, utility bills (water or electricity), PAN card
3. Special identity documents such as your caste certificate in case you belong to the SC/ST or any other special category
4. A proof of your business income
5. The address proof of your business
6. A proof of establishment of your business (if in case you are already running an enterprise)
7. Your bank account statements going back at least 12 months
8. Your Income Tax Returns (ITR) for the past 2 years, if applicable
9. Any other document requested by the bank officials

You need to follow these steps to apply for a Mudra Loan:

Step 1: Visit a PMMY-authorised bank of your choice.

Step 2: Ensure you have a self-written business plan.

Step 3: Ask for the Mudra loan application form and fill in the required details.

Step 4: Submit the application form along with passport-size photographs and documents.

Step 5: Once all of the documents have been verified successfully, the loan will get approved and the desired amount will be credited to the mentioned bank account.

SIDBI, State Bank of India and Private Banks offer loans to start a business.

Documents required to avail a startup business loan	
Photographs	2 copies (passport-sized)
Proof of Identity	PAN Card, Passport, Aadhar Card, Voter's ID, Driving License
Address Proof	Passport, Driving License, Aadhar Card, Postpaid Phone Bill, Voter's ID
Age Proof	Passport, PAN card
Bank Statements	Last six months
Proof of Income	Income Tax Returns, Salary Slips
Signature Proof	Bank verified signature, PAN Card, Passport
IFSC Code Proof	Cancelled/scanned cheque, copy of passbook's front page of the same bank account

Activity Time!

Visit your nearest bank and inquire about the details required in a business plan which is used to apply for a MUDRA loan.

_____

_____

_____

_____
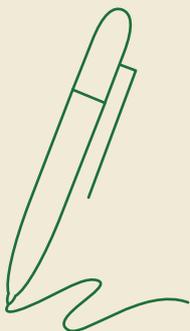
What I learnt today:

Put a ✓ if you know this topic well.

1. A business can obtain financial support through a loan, incubation centre or venture capital firms and angel investors. ☐

2. PM Mudra loan scheme is a good option for availing a business loan. It does not require any collateral or guarantees from loan seekers. ☐

3. There are three types of loans available under Mudra schemes. These are Shishu, Kishor and Tarun. ☐

4. Only business owners can apply for business loans. ☐

5. One must submit a business plan as part of their loan application for PM Mudra loans. ☐

9.14 Business Stories: Learning from Successes and Failures

In this lesson you will learn :

1.   Witness some of the Success stories of entrepreneurs

2.   Learn from their life stories

How do you motivate yourself in times of failure?

_____

_____

_____

_____

Thinking Box

Let's learn about How entrepreneurs learn from failure

Nandita Bijur overcame many difficulties when starting her business. Nandita is the owner of Uma Food Products - a company that is worth several crores of rupees.

Nandita had a simple business idea - she could make delicious ice cream mix and she wanted to sell it. Nandita's husband - Pramod - supported her idea. They decided to name their business 'Yummy Ice Cream'. They made the ice cream mix at home.

Soon the demand for Nandita's ice cream mix grew. She rented a space for her first factory in Jogeshwari, Mumbai. She took a small bank loan for Rs. 70,000 for the premises and pledged her jewellery to get an additional loan for Rs. 40,000. The first year was very tough. Since her business was new, nobody gave her any credit. All her suppliers wanted cash, yet she had to supply her retailers and customers on credit. As Nandita became more successful, she launched new products such as Gulabjamun and Basundi mix. Nandita's company soon had more than 40 such products. Nandita soon hired a distributor for her products. Her sales increased four times. Nandita invested Rs. 6 lakhs in TV commercials, magazine and newspaper advertisements, and billboards. Then one day, disaster struck.

There was already a company by the name of 'Yummy Ice Creams' in Goa. Nandita did not know this. She found out the name 'Yummy Ice Cream' was already registered and trademarked by someone else. The businessman from Goa stormed into her factory and her home with CBI officers. He threatened to sue her. The distributor intervened and they negotiated with the Goa businessman and settled out of court. This proved very expensive. Once again, after all these years, Nandita had no money. Her accounts in the banks had been closed. This was a very trying period.

Nandita changed the name of her company to 'Uma Food Products'. Her packaged mixes were renamed 'Et-mi'. The first thing she did was pay off the bank loan because she needed to have a bank account to write cheques. For this, she had to take another loan from a private lender at the very high rate of 24%. Nandita and her family worked hard to pay off all their loans. Nandita has now learned from her mistakes and has been running her business successfully now for more than 10 years.

A trademark is a product name that has been officially registered with Trademark Registry of India. Once a trademark has been registered by a business, no other business can legally use that product's name to sell their own products. Why do you think it is important to get a trademark for your business?

_____

_____

_____

_____

_____

Let's learn about story of hard work and team work

This is the story of five brothers – PC Musthafa, Shamsudeen TK, Abdul Nazer, Jafar TK and Noushad TA – who started a small idli-dosa batter business from a 50 square feet kitchen in Bangalore. 15 years later, this small business has become Rs185 crore and their batter is sold not only all over India but also in several countries abroad.

Musthafa is the son of a daily wage earner from a remote village, Chennalode in Wayanad Kerala. He was 10 years old when he dropped out of school. He had failed Class 5. But, his teacher encouraged him to return to school. With the help of his teacher, he started becoming a better student. After completing his school, he went on to become an engineer. His salary helped his family overcome poverty.

He then returned to India with three objectives in mind – creating employment for young people in his village, spending more time with his parents and pursuing higher education.

He teamed up with his cousins Nazer and Shamsudeen who had started a Kirana store in Bengaluru and started working on their new business idea – selling idli dosa batter. He used his savings to set up the factory and he used his engineering know-how to create unique machines that helped them make the idli-dosa batter in very large quantities.

Now, with the help of investments from Azim Premji and others who were impressed by the company's success, the company has set up factories in Bengaluru, Mumbai, Delhi, Kolkata, and the Middle East. **Soon ID fresh will also sell idli batter in America!**

For PC Musthafa – the journey from dropping out of school in class 5 to becoming the CEO of a multi-crore business was not a short one.
He worked hard for decades to achieve this success.

In your opinion, how did PC Musthafa and his cousin's previous work experience help them in growing their business at ID Fresh batter?

_____

_____

_____

Activity Time!

Visit a successful business in your city/town. This can be a shop, restaurant or any other kind of business. Request the business owner to share with you their motivation behind starting this business and overcoming challenges every day.
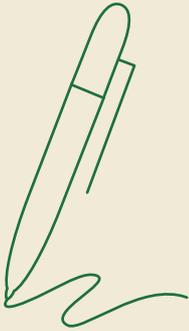
What I learnt today:

Put a ✓ if you know this topic well.

1. Business owners use their past experiences and skill to build successful businesses ☐

2. Success is not easy or guaranteed in a business ☐

3. The secret to growing your business is to choose the right team to support your growth ☐

4. Business owners are ambitious and do not give up in the face of failure ☐

10.1 Introduction to the World of Work

In this lesson you will learn :

1. The difference between job and career
2. The difference between personal and professional life
3. How to prepare for the world of work

Thinking Box

Name top 3 differences in how we need to behave in our personal and professional life

_____

_____

_____

_____

Let's identify the difference between job and career

Has anyone asked what you want to do when you grow up? They are asking about your career and not your job! Are you confused? Read further to understand.

Career means the kind of work a person does to reach their full potential. A career depends on a person's strengths, goals and aspirations, beliefs, qualifications. Career results from various decisions that we make throughout life. It is a lifelong process.

Career and job are different. Here are the differences between job and career:

S. No.	Job	Career
1.	A job has a definite starting point and ending point. **For ex:** Your job can be a teacher in a school.	Our career is the real progression of our professional life. It can include many different jobs over the years. **For ex:** In your teaching career, you can be a tuition teacher, school teacher, principal, trainer of other teachers etc

2.	Jobs are well defined and have a fixed title and salary.	Careers are broad and include a person's educational qualification, interests, abilities, skills, certification, and diplomas.
3.	The career is the connection between these multiple jobs.	A person's career may include multiple jobs

For example, let us observe the principal's career of your ITI. In their career, your principal could have had the job of being a trainer, a placement officer, or a deputy principal. Before becoming a principal, they would have undergone several training sessions and done many different tasks and jobs in the ITI. So in their career, they have done different jobs to reach their full potential.

Skills Interest Abilities Certification Job Diplomas Education Qualification Job Job

Career

What is the difference between a job and a career?

_____

_____

_____

Let's understand the difference between personal and professional life

Personal life consists of everything we do outside of your work. It can be our relationship, leisure time, time for us to rest, relaxation, entertainment, hobbies, family time, health and fitness, etc. Personal life is important as it enriches us and gives us time to rest/relax.

Professional life refers to our working life. It can be our career, our business, or our job.

It is important to separate your personal and professional life. It will help ensure that we can be there for our family, friends, etc. It will also help us get results in your professional life.

Here are some tips on separating your personal and professional life:

1. Have a specific time for work during which you only perform your tasks. Do not get distracted by talking to family members, social media, etc.

2. Take rests and short pauses to recharge yourself. Sitting in front of your computer desk the whole day will decrease your productivity.

3. Improve your skills from time to time. Read books, and attend seminars and workshops that will improve your skills.

4. Prioritize your work tasks based on how urgent and important they are.

Work

Life

Why is it important to balance personal and professional life?

_____

_____

_____

Let's learn how to prepare for the world of work

The world of work is a place where people work or are employed. This can include finding a job, moving up in the job, finding new jobs, learning to be better at a job, etc. To grow in a job, we need to stay up-to-date about the latest skills and technologies.

To prepare for the world of work, you need to focus on building a few important skills. You can start learning about these skills now, and keep on developing them as you grow in your career.

These skills are:
- Communication skills
- Flexibility / Adaptability
- Critical Thinking
- Decision making
- Problem-solving
- Digital Literacy
- Soft Skills
- Self Learning

Tip: If you want to know the meaning of the skills mentioned above, search about it on Google.

Activity Time!

Many skills and qualities are needed to succeed at work. Few of the important skills are listed below.

Put a tick mark ✓ in one of the columns based on if you have already done this.

	I have done this	I will do this soon (mention by when you will complete this)
I know my interests and abilities		
I can introduce myself to others		

I have a career plan		
I have discussed my career plan with my family members		
I have a PAN card and an active bank account		
I have an email address		
I can search for jobs online		
I have a resume		
I have attended a mock interview		
I have conducted a Market Scan		
I have a plan to manage & save my money		

This is an individual activity. However, you can discuss it with a friend if you need some support.

What I learnt today:

Put a ✓ if you know this topic well.

1. Career and job are different. Job is short-term. A career combines the different jobs, qualifications, and roles one has in their entire professional journey. ☐

2. Personal life is what we do outside of work. Professional life is our life in the workplace. ☐

3. Work-Life balance is very important to have a healthy and happy life. ☐

4. The world of work is a place where people work or are employed. We need to keep our skills updated to be relevant in work. ☐

10.2 My Interests and Abilities

In this lesson you will learn :

1. Difference between interests and abilities
2. Identifying your own interests and abilities

Thinking Box

What are 3 things that you really like to do?

1. _____
2. _____
3. _____

What are 3 things that you do very well?

1. _____
2. _____
3. _____

Let's learn the difference between interests and abilities

S. No.	Interests	Abilities
1.	Interests are those that one is passionate about.	Abilities are activities that one is good at and can.
2.	These are the activities that we love doing, but we might not be good at.	These are the activities that we are good at but may not give us joy.

It is an interesting challenge to identify how we can match our abilities to fit into the areas we are interested in.

It is possible to have abilities that we are not fully aware of. We come to know about our abilities when other people tell us that we are good at something. It is also possible that we can develop our abilities in a particular area, if we have an interest in it. Our interests and abilities may not be in the same field. Our interests might change through our lives.

Assessing interest and abilities in choosing a career

Interests   Abilities

Career options
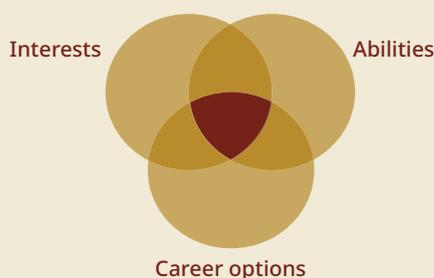
Q1. Zubia loves to draw. But she is good at singing.

Which of the following is Zubia's ability?
a) Drawing
b) Singing

Q2. Pakur is very good at cooking. He loves to dance.

Which of the following is Pakur's interest?
a) Cooking
b) Dancing

Let's learn how to identify your own interests and abilities

It is important to identify our interests while planning a career. Working on the activities of our interest gives us satisfaction and happiness. It is very important that an individual considers their strengths while choosing a career. Ability becomes an important aspect for an individual to succeed at a task. Having the ability to do the particular work helps the individual feel motivated. It also ensures that we deliver results at our workplace.

Let us now identify our interests and abilities. Think about your life and answer the questions.

Interests

Q1. If you had free time in the next 48 hours, what would you do with it?

_____

_____

Q2. What do you answer when people ask you "What is your interest?"

_____

_____

Abilities

Q1. What talents do your friends and family know you for?

_____

_____

Q2. What skills do people usually come to you for?

_____

_____

Why is it important to identify our interests and abilities?

_____

_____

_____

Activity Time!

Read The Given Paragraph And Answer The Questions.

Bishnoi is a successful fashion designer in Bombay. As a 15-year old boy, he used to love singing. He used to participate in many singing competitions. He went for a Talent Hunt auditions, but did not get selected.
He felt sad, and decided not to sing anymore.

After completing school, he joined a diploma course in fashion design. He performed very well in theory and practical. He found out that he was very good at dress-making and embroidery. He completed the course with the top marks in his class.

Q1. What is Bishnoi's interest?

_____

_____

Q2. What are Bishnoi's abilities?

_____

_____

Q3. Was Bishnoi aware of his abilities?

_____

_____

Q4. How did Bishnoi become aware of his abilities?

_____

_____

What I learnt today:

Put a ✓ if you know this topic well.

1. Interests are those that one is passionate about. Abilities are activities that one is good at and can. ☐

2. I know how to identify my interests and abilities. ☐

3. I know my Interests and abilities. ☐

10.3 Building My Career Pathway

In this lesson you will learn :

1. Importance of career pathways
2. How to explore career pathways in different industries

Thinking Box

What are the different career paths or routes open to you after completing your trade?

1. _____

2. _____

3. _____

Let's learn about the importance of career pathways

Today we have a lot of career directions/ paths which were not available to earlier generations. On the one hand, it is exciting to have so many possibilities. But it can also feel stressful and confusing, if we have no sense of purpose or direction. We could waste precious time in low paying, unsatisfying jobs. Choosing a career path early can give us a good-start on a bright future.

A career path is a series of jobs that help you progress towards your goals and objectives. For example, if your goal is to become a principal, you'd typically start as a teacher. You can apply for promotions and also learn leadership skills to reach your goal.

After you complete studying, many career paths are available to you. You can choose any path, depending on your interests and abilities. Your career path is your decision, others can only influence or inform you!

Tip: In the 21st century, newer jobs and career paths are getting formed every 5 years. So if you decide on a career path today, there is no need to stick to it 5 to 10 years later. If a better career path opens up for you, be free to follow it.

The most important thing in choosing a career path is to balance between two things:
- Your interests, talent & ability
- Demands, trends & jobs available in the market

With a career path you will:
- **Have clarity on your future:** Your goals can be clear to you, helping you choose the right jobs
- **Learn the right skills:** Based on how you want to grow, you can choose the skills you want to learn
- **Be flexible:** You can choose your career path based on how the market demands are changing.

Why is it important to plan your career path?

_____

_____

Let's learn how to explore career pathways in different industries

Form a group of 3 people. Look at the posters given. These are career pathway posters for the following careers:
- Fashion designing
- Computer Operator and Programming Assistant (COPA)
- Cosmetology
- Stenographer

As a group, go through each of the posters in detail. After you have gone through the posters, answer the questions given at the end of each poster.

CAREER PATHWAY

FASHION DESIGN & TECHNOLOGY

SKILLS TAUGHT IN ITI

- Operate various types of conventional sewing machines
- Learn about different types of weaving techniques
- Sketch the human body based on eight head theory
- Know the importance of colour, colour scheme & colour wheel
- Learn about surface ornamentation techniques on textiles & use of different painting, printing and needlecraft techniques
- The knowledge of working with Computer Aided Design (CAD) in apparel

SKILLS NEEDED BY COMPANY

- Knowledge of stitching & neat finishing to make a garment
- Creativity to design and sketch patterns for fashion designing
- Knowledge of CAD software
- Specialization in pattern making, designing accessories for men, women & children

CAREER PATHS FOR THIS TRADE

ENTRY LEVEL
Tailor, Apprentice, Semi-skilled Technician

MIDLEVEL
Tailor skilled grade – I, Special machine operator, Assistant designer

SENIOR LEVEL
Charge man – Ordnance Clothing Factory (OCF, Avadi), Self-employed, Entrepreneur.

JOB OPPORTUNITIES AFTER ITI

- Workshop assistant in government ITIs
- Garment factories as tailor or sample maker
- OCF, Avadi as a tailor
- Designer in garment manufacturing units

UPSKILLING OPPORTUNITIES

- Apprenticeship (NAC Certificate)
- Apparel Training & Design Centre (ATDC) for advanced training in fashion technology
- ITI to learn surface ornamentation techniques & embroidery
- Crafts Instructor Training Scheme (CITS) to become an instructor in ITIs

Q1. What are some of the skills required to take up this career?

_____

_____

Q2. What is the starting salary one can expect in this career?

_____

_____

Q3. What are some new aspects that you learned about this career through this poster?

_____

_____

CAREER PATHWAY

COMPUTER HARDWARE & NETWORK MAINTENANCE

SKILLS TAUGHT IN ITI

- Knowledge of basic electronics
- Assemble and repair Personal Computers (PC) & laptops
- Hardware and software installation in PC & laptops
- Proficiency in MS Office (MS word, spreadsheet applications, and powerpoint presentation)
- Installation and configuration of different types of printers, plotters, & scanners
- Setting up and configuring networking systems using network devices
- Sharing resources and internet connection through the network
- Implementation of network security protocol
- Installation and configuration of Windows and Linux servers
- Browsing online and email communication

SKILLS NEEDED BY COMPANY

- Knowledge of working, upgrading, troubleshooting PCs and laptops
- Server installation and configuration to manage office network
- Network security
- Safe handling of data
- Knowledge of MS Office
- Setup and configuration of Local Area Network (LAN)
- Knowledge of internet usage

CAREER PATHS FOR THIS TRADE

ENTRY LEVEL
Polytechnic Lab Assistant, ITI Workshop Assistant, Data Entry Operator, Network Trainee, Computer Service Assistant

MIDLEVEL
Senior Lab Assistant, Assistant Training Officer, Senior Data Entry Operator, Executive – Network Technician, Computer Service Technician

SENIOR LEVEL
Foreman, Training Officer, Data Processing Superintendent, Manager – Network Administrator, Computer Hardware Engineer

JOB OPPORTUNITIES AFTER ITI

- Jobs in central government like railways
- Jobs in state government like government ITI, polytechnics, and engineering colleges
- Private companies like Wipro, HCL, Dell,TVS Electronics, VI Microsystems, & Zebronics India Pvt. Ltd

UPSKILLING OPPORTUNITIES

- Apprenticeship (NAC Certificate).
- Crafts Instructor Training Scheme (CITS) to become an instructor in ITI
- Network academy course to become a network administrator

Q1. What are some of the skills required to take up this career?

_____

_____

Q2. What is the starting salary one can expect in this career?

_____

_____

Q3. What are some new aspects that you learned about this career through this poster?

_____

_____

CAREER PATHWAY
BASIC COSMETOLOGY TECHNICIAN

SKILLS TAUGHT IN ITI
- Beauty therapy & knowledge about beauty products
- Epilating, manicure, pedicure, facial treatments, haircuts, hair styles, coloring, straightening, rebonding, & other hair treatments
- Demonstrate different types of makeup & perform basic correction makeup

SKILLS NEEDED BY COMPANY
- Knowledge of the newest trends in hair design, fashion, makeup, and skincare
- Commitment in keeping the work space clean
- Intuitive about color, style and cut
- Efficient customer service

JOB OPPORTUNITIES AFTER ITI
- Hair stylist, nail expert, beautician, wedding and event stylist, makeup artist
- Freelance makeup artist

CAREER PATHS FOR THIS TRADE

ENTRY LEVEL
Trainees in beauty parlour

MIDLEVEL
Sample Maker, Workshop Assistant in ITIs, Trainers in vocational centres to teach cosmetology, Self-Employed (Own beauty parlour, Conduct vocational courses in colleges)

SENIOR LEVEL
Hairdresser, Makeup Artist, Hair Stylist, Face Treatment, Film industry and SPA specialist in star hotels, Entrepreneur (Body Massage, Hairdresser, Own institute to run Cosmetology course)

UPSKILLING OPPORTUNITIES
- Apprenticeship (NAC Certificate)
- Craft Instructor Training Scheme (CITS) to become an Instructor in ITIs
- Courses in SPA treatments, aroma therapy, hair trichology, & skin analysis
- Advanced Diploma courses

Q1. What are some of the skills required to take up this career?

_____

_____

Q2. What is the starting salary one can expect in this career?

_____

_____

Q3. What are some new aspects that you learned about this career through this poster?

_____

_____

CAREER PATHWAY
STENOGRAPHY

Immediate Skill Requirements
- Typing speed- 25 words per minute for English, 30 words per minute for regional language with 95% accuracy
- Shorthand speed- 80 words per minute for English, 100 words per minute for regional language with 95% accuracy
- Communication Skills
- Credibility and trustworthiness as stenographers handle confidential legal documents and proceedings

Preferred Skill Requirements
- Proficiency in English speaking
- Grammar and intricacies of concerned language- English or regional language
- Knowledge of legal or medical terminology- basis of organization requirement

Job Opportunities After ITI
Vacancies for stenographers are available from time to time at different Government Ministries and Institutions. They are advertised by SSC, UPSC for various departments and organizations. Apart from government institutions, there are plenty of opportunities in the private sector too.

Entry level
Secretary, Personal Assistant/ Executive Assistant, Computer Operator, Data Operator, Typist

Mid-level
Company Secretary, Office Administration/ Coordination, Front Desk Executive

Senior level
Executive Assistant to Director, Administrative Secretary

Career Opportunities

Industry
- Finance and Accounts • Book-keeping
- Office Administration/Management
- Hospitality • Retail • Front-Desk Operations

Upskilling
- Tally • Accounts
- Modern Office Management
- Spoken English • Modern Office Management

Q1. What are some of the skills required to take up this career?

_____

_____

Q2. What is the starting salary one can expect in this career?

_____

_____

Q3. What are some new aspects that you learned about this career through this poster?

_____

_____

Activity Time!

Continue with the same groups of 3 for this activity. As a group, decide on any one career path you want to explore (apart from the four careers mentioned in the last activity). Research on the career path that you choose. Try to collect information based on the headings given in the previous posters.
Once you have collected the information, write it in the space given.

_____

_____

_____

_____

_____

Share the information with the class at the end of the activity.

What I learnt today:

Put a ✓ if you know this topic well.

1. A career path is a series of jobs that help you progress towards your goals and objectives ☐

2. In the 21st century, newer jobs and career paths are getting formed every 5 years ☐

3. Choosing a career path is to balance between your interests, talent & ability + demands, trends & jobs available in the market ☐

4. Creating career pathway posters can give a lot of clarity on that career ☐

10.4 Job Market Research

In this lesson you will learn :

1. How to explore the world of work

2. How to conduct a market scan

What do you understand by the words "Job Market"?

_____

_____

How can you get information about the "Job Market"?

_____

_____

Thinking Box

Let's learn how to explore the world of work

We have already learned about the world of work and its importance in previous lessons. In this lesson let's learn how to explore it for the growth of our career.

1992   **2002**   **2022**

Over the past 30 years, workplaces in India have been transformed. Typewriters are replaced with computers and laptops. Landline phones have become mobile phones and so on. We have seen some of these changes happen in our homes and schools too. But have you ever thought of the jobs that have disappeared along with these changes? Are you aware of the new jobs that have been created?

With the example of the image above, think and make a list of jobs that have disappeared and jobs that have been created in the past 30 years

S. No.	Jobs that have disappeared or reduced	New jobs that have been created
1.	Typewriter repair person	Computer technician
2.	Postman or Postwoman	Youtube videomaker
3.		
4.		
5.		

The world of work is always changing. We must be fully aware of these changes. Only then we can plan our career pathway.

Market Scan

Market scan is a process by which we can understand the ever-changing world of work.
It helps us:

- Identify the different career pathways available for our interests and abilities
- Understand in more details about our chosen careers
- Learn the how to be successful in our careers
- Develop a plan to achieve our chosen career
- Get inspired by others in our field

Let's learn how to conduct a market scan

1. **Identify the career pathways you are interested in:** You already know the difference between a job and a career. While conducting a market scan, focus on a career and not just a job. **Eg:** Retail sales instead of a job at a supermarket.

2. **Identify Sources of Information:** Identify various sources where you can get information about your chosen career. **Eg:** Internet, industry visits, alumni, your teachers etc

3. **Make a list of the different kinds of information needed:** What are the various kinds of information you need to know about your career? **Eg:** educational qualifications

SPECIAL EDUCATORS: BLIND, DEAF

CAREER

Special Educators teaching professionals teach physically or mentally handicapped children, young persons or adults, or those with learning difficulties, at a given level of education.

JOBS

+ Schools /Special Schools
+ Hospitals
+ Specialised Clinics
+ Non-Governmental Organization (NGO's)
+ Rehabilitation Centres

PATH

Complete class 12
+ Bachelors (B.Ed) in Special Education
+ Masters (M.Ed) in Special Education

OR

Complete Class 12
+ Bachelors (BA /B.Sc) in any stream
+ Post Graduate Diploma in Special Education

TASKS

Teacher for The Blind :
+ Teaches elementary middle and secondary school subjects to blind pupils using Braille system
+ Instructs students in reading and writing braille, using slate and stylus or braillewriter.
+ Adapts school curriculum to meet needs of pupils, teaching subjects such as mental arithmetic and music listening.
Teacher for the Deaf:
+ Teaches elementary middle and secondary school subjects to deaf or hard-of-hearing pupils using special skills,such as lip reading and teaches special skills.
+ Instruct pupils in formation and development of sounds for speech, using high-powered hearing aid or electrical amplifying equipment.

SPECIALISATION

+ Teacher for the Blind/Deaf/Dumb
+ Mental Retardation
+ Autism
+ Handicapped children
+ Cerebral Palsy

necessary, technical skills required, etc.

4. **Set targets and timelines:** Set a timeline for yourself on how long you will take to collect all the necessary information from all your sources

5. **Prepare a Career Card:** Bring together all the information you have collected about a particular career in one place.

6. **Share your knowledge:** Share your career card and your knowledge with your friends. Learn from and support each other so that all of us can grow together.

Are you clear about how to conduct a market scan? Let's talk about the various ways to collect data about a career in more detail.

1. **Internet:** You already know that not everything online is true or correct. So how can you make sure that you are getting the correct information?
    a. Government Websites: websites of the Ministry of Labour, Ministry of Human Resources etc have accurate information about various industries in the country. They can also help understand policies related to the industries. Policies can show trends of where the world of work is heading towards.
    b. Private websites: Trusted private websites such as career search websites (Naukri, timesjobs, Monster etc), and professional networking websites (**Eg;** Linked in) are all good sources to understand career options. They may also help you understand the requirements for a career option and talk to people already in that career.

2. **Newspapers and Magazines:** Many newspapers and magazines publish supplements or articles focused on career information. They contain information about existing or new career pathways, interviews with professionals or experts in the field, or even about upcoming job fairs.

3. **Career guidance agencies:** These are agencies that provide services to help you understand your career interests and possible pathways. They can be in person or online, paid or free.

4. **Discussion with Professionals:** One of the best ways to learn more about a career is to talk to someone who is already associated with work. You can ask them how they started their journey, what are their goals and expectations, what does their workday look like etc. You can also ask them about what they like most about their career and what is most challenging.

Activity Time!

Conduct a Market Scan

As per the steps provided above, conduct a market plan to help you identify and select the best career path for you. Make sure to use all the above methods to collect information. Share your career cards with each other and discuss them in the class.

Below is a sample table to guide you.

Question	Information
Name Companies/Organizations where you can find this type of work?	
What are the qualifications necessary?	

What are the additional skills required in this career?	
What does a day in the work life look like?	
What is the most exciting part of the work?	
What are some of the challenges faced in the career?	
What are the growth opportunities?	
What is the expected salary for a fresher?	
Any other information necessary	

What I learnt today:

Put a ✓ if you know this topic well.

1. Market scan is helpful in understanding the ever-changing world of work. ☐

2. Identifying the career pathways, source of information, target and timelines are crucial in market scan. ☐

3. We must collect various data about a career using the internet, newspapers, career guidance agencies and working professionals. ☐

10.5 Goal Setting for Your Career

In this lesson you will learn :

1. How to define your long-term and short-term goals
2. How to use SMART goals to prepare a plan for a job or career

Thinking Box

Mention the top 3 things you want to achieve in the next 1 year

1. _____

2. _____

3. _____

Mention the top 5 things you want to achieve in the next 5 years

1. _____

2. _____

3. _____

4. _____

5. _____

Let's learn how to define your long-term and short-term goals

You must have often heard the term goal. Your teachers, your parents, and your elders must have asked you "what is your goal". What do they mean by goal?

A goal is what you deeply desire or wish for from your life. It is something you select from many choices, make a plan to achieve it and take the right actions to achieve it.

Goal = Desire/Wish + Plan + Actions

A **long-term goal** is something you want to achieve well into the future.
Eg: Starting your own company.

A **short-term goal** is something you plan to achieve within a year. Usually, it is one more step towards achieving one of your long-term goals. Sometimes they are also called Milestones.
Eg: Identify 3 investors for your start-up.

> Oh that's a great goal. What are your steps towards it?

> I want to start my own company that produces low cost home appliances

> First, I have to finish college with a top rank. Then I have to get some experience in a home appliance company. After that I will start on the steps for my own company

Short-term goals	Long-term goals
Smaller and easier to achieve	Complex and harder to achieve
Timeline of weeks and months	Timeline of years
Larger in number	Fewer in number
Connected to your present situation	Uncertain and depends on achieving short term goals

Short Term goals:

A career goal refers to your vision of your career pathway.
Eg: You want to become a CEO at a manufacturing company or
you want to become an entrepreneur giving jobs to 100 people.
Career goals also are long-term and short-term.

Long term goal: Become CEO of a manufacturing company

CEO

Get promoted

Get a management degree

Get a job at a manufacturing company

Graduate from ITI

And a lot of other steps like this till you can finally achieve your long-term goal.

What is your career goal? What are the short-term goals that will help you achieve your career goal?

Career goal	Short-term goals

You can do the same exercise for your personal goals too.

SMART Goals

Rahul's goal is to score high marks in his 10th exams. He decides to study more in order to achieve his goal. When the results came, Rahul scored 60%. This was more than he had ever received before but Rahul and his family were all sad.

What do you think went wrong?

When we are setting our goals , we must be very clear about what we want. In the above example, 'high marks' is an unclear term. It can mean different things to different people. Similarly, what does study more, mean?

If we have to achieve our goal, we need to be very specific and clear about it. **SMART goals help us do this.**

SMART stands for

S | **SPECIFIC** | What exactly do you wish to achieve? **Eg:** I want to get at least 80% in my 10th exams.

M | **MEASURABLE** | It should be possible to measure whether you have achieved your goal and also if you are on your way to achieving your goal.
Eg: I will study for 4 hours each day; I will take mock tests and check if I am close to my target.

A | **ACHIEVABLE** | Be realistic when setting your goals.
Eg: If you are currently getting less than 50%, then aiming straight for more than 80% may not work out.

R | **RELEVANT** | Goals take time and effort. Make sure that your goals are useful for your personal and/or professional life. Make a list of why it is important to achieve this goal. **Eg:** Getting high marks in my 10th standard will help me get into my choice of subject for 12th or ITI.

T | **TIMED** | Have a specific timeline for your goal.
Eg: This year's 10th exam.

When you set your goals to be SMART, you are also simultaneously planning to achieve your goal. SMART goals are designed to help you define your goal, plan how to achieve them and identify if you have achieved them.

Activity Time!

What is your career goal? Use the SMART goal method to detail your goal.

Goal:

S	**SPECIFIC**	
M	**MEASURABLE**	
A	**ACHIEVABLE**	
R	**RELEVANT**	
T	**TIMED**	

What I learnt today:

Put a ✓ if you know this topic well.

1. A goal is the desired result that one purposefully selects, plans for and commits to achieve. ☐

2. A **long-term goal** is something one wants to achieve well into the future and that will take significant time. ☐

3. A **short-term goal** is something one can achieve within a quick time frame. ☐

4. Milestones are the steps towards achieving long-term goals. ☐

5. The **SMART goals** help us to be Specific, Measurable, Achievable, Relevant, and Time-Bound. ☐

11.1 Customer Service and Relationship Building

In this lesson you will learn :

1. The importance of customer service and interaction
2. The need to build customer relationships
3. How to build good relationships with customers

What do you think is the meaning of customer service? Give 2 examples.

_____

_____

_____

_____

_____

Thinking Box

Let's learn about the importance of customer service and interaction

Customer is a person who buys a product or service. Customer service is the service that we give a customer before, during or after a purchase.

For example when you go to a departmental store, the sales person near you volunteers to find the products and helps you with. When you go to buy a mobile phone, the sales person identifies your needs and starts giving you more options for mobile phones that you might want to buy. These are a few examples for customer service.

Why is customer service important?

1. When customer service is good, customers will come to the shop to buy products and services again and again. This means that the business will grow.
2. Happy customers will talk to others about the products and service. So more new customers are created.

5 Simple ways by which good customer service/ interaction can be achieved.

1. Smile and greet customers.
2. Help them with patience.
3. Clear the customers' doubts wherever necessary.
4. Talk to them, understand their needs and support them accordingly.
5. You can share your goodwill by informing them about offers, discounts and new launches too.

**Here is a list of good and bad ways to provide customer service.
Tick ✓ the good and bad ones from the checklist.**

	Good	Bad		Good	Bad
1. Patience	☐	☐	7. Complaints	☐	☐
2. Smile	☐	☐	8. Follow up	☐	☐
3. Product Knowledge	☐	☐	9. Delay in service	☐	☐
4. Rude	☐	☐	10. Dishonest	☐	☐
5. Ignore the customer	☐	☐	11. Not knowing your customer	☐	☐
6. Pushing to buy ignore	☐	☐	12. Disrespect	☐	☐

Let's learn about the need to build customer relationship

The need for customer relationships is beyond putting a smile on the customer's face. It is needed to:

1. **Create a Positive Relationship:** By understanding and resolving the concerns of the customer.
2. **Retain Customers:** By making customers come back again and again to buy the products/ service.
3. **Ensure Customer Satisfaction:** A fully satisfied customer becomes an Ambassador of the business. So one must work towards customer satisfaction.

What will happen if we don't develop a good relationship with customers?

_____

_____

_____

_____

Let's learn about how to build good relationships with customers

Good relationships with customers can be built with time, effort and trust.

The 4 C's to create good customer relationship

Connect

Identify your customers. Let your customers understand your product or service. Connect with your customers through social media, ads etc.

Create

People never forget how you made them feel, so create a unique experience for your customers.

Confirm

The unhappy customers are the greatest source of learning. Get feedback regularly and confirm the quality of your service.
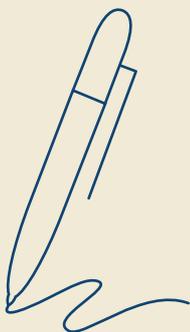
Commit

Keep up the promise and respect your customers' time.

Activity Time!

Visit a couple of shops alone or with your friends. Do a keen observation of their customer service right and rate them on the basis of the checklist shared earlier. Come back and discuss your experiences with each other.

What I learnt today:

Put a ✓ if you know this topic well.

1. Customer service is the service that we give a customer before, during or after a purchase. ☐

2. The growth of a business is based on how we treat and interact with our customers. ☐

3. Create a positive relationship, retain customers, ensure customer satisfaction is important in maintaining customer interaction ☐

4. We must practice 4 C's to build good relationships with customers ☐

11.2 Types of Customers

In this lesson you will learn :

1. Who is a customer
2. Different types of customers
3. How to communicate with the different types of customers

What are the different ways through which customers can help a business grow?

_____

_____

_____

_____

_____

Thinking Box

Let's learn about who is a customer

1. A customer is a person who buys a product or service from a seller or vendor through a financial transaction.
2. Customers bring the revenue for a business. So they are very important for small businesses as well as for big businesses.
3. Customers have the choice to choose their products / brands / services. All businesses have to compete with each other to attract customers with their new ideas and offers

As a customer, write down your favorite products or services.

Products	Services

Let's learn about different types of customers

Identifying the different types of customers helps us to deal with them effectively.

There are 5 types of customers:

1. **New Customers** – A customer who buys a product / service for the first time
2. **Loyal Customers** – A customer who repeatedly buys a product or service.
3. **Dissatisfied Customers** – A customer who is not happy with the product or service and has complaints towards it.
4. **Researching Customers** – Customers who do a lot of analysis, comparisons and reviews before buying or using any product or services. You may need to engage with them several times.
5. **Bargaining Customers** – A customer who looks for offers / best deals / discounts or additional benefits in their purchase and argues for the same.

New Customers

Dissatisfied Customers

Loyal Customers

Researching Customers

Bargaining Customers

Recall an incident when you were an 'angry customer'. How could the customer service be better to not make you angry?

_____

_____

_____

_____

Let's learn about how to communicate with different types of customers

Best ways to handle the different types of customers

1. **New Customers**
   - The good thing about this type of customer is they have already finished their research and are very close to buying a product/ service.
   - Guide them with more options.
   - Keep the customer well informed about the product or service details.
   - In short, be ready to answer all their queries.
2. **Loyal Customers**
   - Show appreciation to such customers.
   - Provide them with additional benefits & special offers.
   - A well-written thank you note along with some discounts can also make them feel happy.

3. **Dissatisfied Customers**
   - Show them empathy in the first place.
   - Make them understand that you are eager to solve their problem.
   - Act very quickly.
   - Do not hesitate to apologize.

4. **Researching Customers**
   - Ensure to provide maximum details.
   - Talk about testimonials and user feedback.
   - Provide them with comparison against competitors.
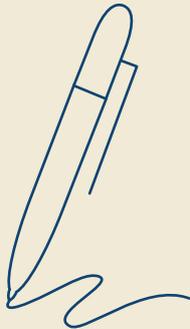   - Allow them to use samples and show them demonstrations.

5. **Bargaining Customers**
   - Make them understand the value they gain from customer service. Treat them specially.
   - They will be attracted to huge deals and sales.
   - Fix the right price.

Activity Time!

As a customer, what will be your 3 most important expectations?

1. _____

2. _____

3. _____

What I learnt today:

Put a ✓ if you know this topic well.

1. A customer is a person who buys a product or service from a seller or vendor. ☐

2. Customers have the choice to choose their products / brands / services. ☐

3. Identifying the different types of customers helps us to deal with them effectively. ☐

4. Keeping customers well informed about the product, solving problems, attracting them on huge deals and sales will promote business. ☐

11.3 Probing to Identify Customer Needs

In this lesson you will learn :

1. Recognize the importance of understanding customer needs & expectations
2. How to identify customer needs
3. Practice probing with customers

What questions can you ask to understand customers' needs?

_____

_____

_____

_____

_____

Thinking Box

Let's learn about the importance of understanding customer needs & expectations

Let's imagine that you are growing a tomato plant. What will ensure that your plant grows big, red tomatoes?

Firstly you need to understand the needs of the plant. Next you provide proper care for the plant. If you grow plants with love, care and passion, you will be rewarded with a rich harvest. Isn't it?

The same logic applies to customers too!

Knowing and understanding customer needs is the key of every successful business. **Caring for customers is key to growing your business!**

The basic reason to understand the customer's needs is to provide them with what they need. That makes the customer happy. Customers who love your product/service are likely to promote you to similar customers in the market.

Only if a business can understand its customer needs and expectations, it can achieve the following:

Repeated Sales

Stay Updated

Building Trust

Be a Competitor

Imagine that you are a regular and happy customer of a vegetable shop near your home. How will you help the vegetable business to grow?

_____

_____

_____

_____

Let's learn about how to identify customer needs

Identifying customer needs is simple. Check about the following five areas with customers:

Price - What is the price range customers have.

Quality – What kind of quality do the customers need

Choice – What kind of product or service does the customer like. For ex., colors, material, feel which customers like

Experience - What kind of customer service will make the customer feel good?

Convenience – What kind of use is the customer looking for? For ex., do they want a shoe to walk in rainy season or football shoes?

Think and write down from your experience as a customer How your need was identified and fulfilled while buying a product or service?

_____

_____

_____

_____

Let's learn how to practice probing with customers

Probing is a way to understand the customer's needs and emotions by asking the right questions and to deliver a better service. To practice effective probing with customers, we can follow funnel technique.

1. Open Questions

Ask questions that help to understand the feelings, thoughts and opinions of a customer. This will help to continue the conversation further.

Ex: What are you looking for? Are you buying for yourself or is it a gift?
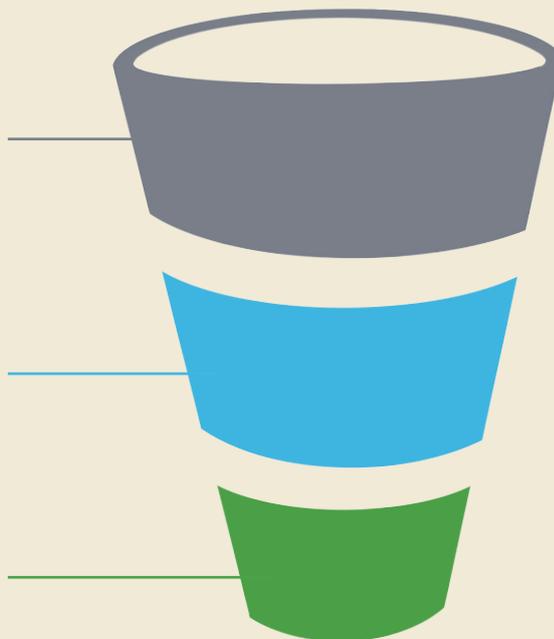
2. Probing Questions

These questions help us to go deeper into the conversation and give more clarity on the customer needs and expectations.

Ex: What is your budget range? What is the age of the person you are buying for?

3. Closed Questions

These questions are asked to get particular information or a specific detail.

Ex: Will this product suit your needs? Do you think your friends will like this product?

Activity Time!

You are a customer in the National Clothes Center. You are buying a dress for your sister. Your classmate is the salesperson of the dress shop. Practice probing questions. Enact in front of your class. Write down the various questions you will use in the role play.

_____

_____

_____

_____

_____
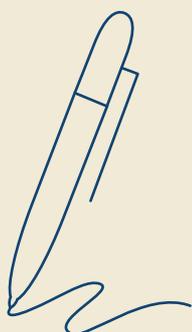
What I learnt today:

Put a ✓ if you know this topic well.

1. Understanding customer needs is the key to a successful business. ☐

2. Understanding customer needs will help in sales, building trust and staying updated with market trends. ☐

3. Identify customer needs by checking about - price, quality, choice, convenience, experience. ☐

4. Probing is a great way to check customer needs. ☐

5. Probing: Open questions ->Probing questions -> Closed questions ☐

11.4 Simple Techniques for Communicating with Customers

In this lesson you will learn :

1. Importance of using selling techniques
2. Using simple selling techniques: FAB & Cross Selling
3. Selling to Customers

Thinking Box

Put a ✓ on the correct option. The selling technique should be based on:

☐ Customer needs
☐ Our choice

Let's learn about the importance of using selling techniques

All businesses require some type of selling. Customers can sense if a salesperson is dishonest or not confident. That is why it is important to earn their trust and build a relationship.

You must practice your voice tone, body language(maintaining eye contact) and closing a sale after making your pitch.

Selling techniques help us in building a relationship with the customer and making sure that they make a purchase.

We should practice a few things to be able to make a successful sale. Put a tick ✓ for the correct options:

☐ Voice tone
☐ Cooking
☐ Eye contact
☐ Body language
☐ Chatting with friends

Using simple selling techniques

Here are two simple selling techniques every salesperson should know and practice:

FAB

Cross Selling

FAB: FAB is a logical approach that helps a customer to discover the product or service.

Features	Advantages	Benefits
The characteristics of a product or service, which can be Technical, Physical or Descriptive	The actual functionality of features in a product or service	The usefulness and the improvement that customer can get it by using the product or service

1. Provides a clear idea on the benefits of the product or service.
2. Helps customers make better choices.
3. Increases the sales and profit for the business.

Let's learn how to practice FABing.

By identifying FAB of the product or service we can start writing the FAB statement for our sales. It has 3 easy steps.

List down all the features of a product or service.
Write down one or two advantages of each feature.
Get into customers' shoes and write a benefit statement.

Product Name: Smart Phone

Features	Advantages	Benefits
• 4000 mAh battery • Fingerprint sensor • 120 megapixel camera • Wireless charging • 64 GB RAM & 2.0 GHz processor	• Long lasting battery • Security • Good pictures • Handy charging • Fast processing	• More power storage • Personalized lock • Capturing more image • Charge battery without cable and plug • Running apps to store their data & processing speed

The FAB statement for the above smartphone.

"The long lasting battery with 4000 mAH will help you to use the mobile for whole day with just one time wireless charging. The fast processor allows you to use multiple applications at same time. You can take beautiful pictures with 120 mega pixel camera. 64 GB RAM supports you with more storage capacity".

Identify a product/service around you and write down a FAB statement for it

Product Name:

Features	Advantages	Benefits

Your FAB Sales Statement

Let's learn about cross selling

Cross Selling is a sales technique that aims to market additional products to the customers.

Why cross selling

1. Adding value to the customer
2. Increasing the overall revenue
3. Customer Engagement

How to do Cross Selling

1. Identify related products and services suitable for cross selling.
2. Identify suitable customers to cross sell the products and services.
3. Develop a cross selling promotions and suggestion plans.

Activity Time!

Visit any nearby shop/market. Make a list of products or services that are sold using cross selling technique.

_____

_____

_____

_____
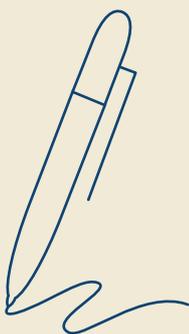
What I learnt today:

Put a ✓ if you know this topic well.

1. You must practice voice tone, body language and closing a sale for making a successful sale ☐

2. Selling techniques help us in building a relationship with the customer and making sure that they make a purchase. ☐

3. A FAB Statement helps in explaining the **F**eatures (facts & specifications), **A**dvantages (usefulness), and **B**enefits (functionality) of a product or service. ☐

4. Cross Selling is a sales technique that aims to market additional products to the customers. ☐

11.5 Closing Sales and Customer Feedback

In this lesson you will learn :

1. Importance of closing a sale or service

2. How to close a sale or service

3. Customer feedback and Satisfaction

Thinking Box

What do you think the words "closing a sale" means? Use Google and find out more!

_____

_____

_____

_____

_____

Let's learn how to close a sale or service

Closing a sale means the process of completing a sale.

Closing is the stage where the buyer commits to buy the product or service.

Closing techniques is an essential skill to become a better salesperson.

There are 2 major opportunities to close the sale. They are:

> The battery life is longer than my previous phone

> You can also get 5% discount upon return of your old phone

Select the statements which show closing the sale. Here are two statements

☐ What are the features of this product?

☐ I will buy this phone, it looks good.

Let's learn how to close a sale or service

There are many closing sales techniques. The 3 most important closing sales techniques are:

Now or never closes:

The sales person tells an exclusive benefit and creates a sense of urgency and moves the customer to make a decision to buy.

Example: "This offer exists only for today"

Summary closes:

The sales person keeps reminding the value and benefits of the product or the service in order to close the deal. Help the customer to visualize the points discussed by an impressive summary.

Example: " So we have the SmartTV with wider screen, 5 years guarantee and with accessible service centers. When would be the good time to deliver?"

Question closes:

The sales person closes the sale in the form of a question. The question aims either for a closure or more information to understand the reason for not closing the sales.

Example:

Does this offer meet your expectations?

Is there a specific expectation that is not being met with this offer?

Do a Google search to find more closing sales techniques and write it below.

Closing Sales Techniques

_____

_____

_____

Let's learn about customer feedback and satisfaction

The easiest way to find the happiness and satisfactory level of a customer is by getting their opinion. Customers sharing their experience and opinion about a product or service is called customer feedback.

The performance of a business is directly connected to customer satisfaction. So it is important that customers are happy to use the products or services delivered.

Customer feedback is important for the below said reasons:

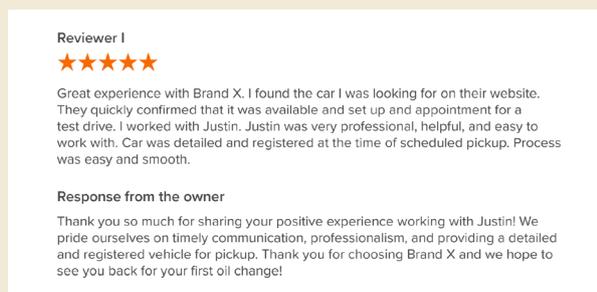|		
Serves as a guide for the business	Improve products and services	Sign of valuing customer

Simple and effective ways to collect feedback from customers.

1. Ask for review on social media

← **Tweet**

···

I bought my new car at brand x and it was a great experience.Jagan at brand x is really helpful and made the entire process very easy and smooth. 100% recommend their service" use hashtags #greatservice #brandX

3:58 PM · Jul 4, 2022 · Twitter Web App

View Tweet analytics

3. Customer testimonial

Reviewer I

★★★★★

Great experience with Brand X. I found the car I was looking for on their website. They quickly confirmed that it was available and set up and appointment for a test drive. I worked with Justin. Justin was very professional, helpful, and easy to work with. Car was detailed and registered at the time of scheduled pickup. Process was easy and smooth.

Response from the owner

Thank you so much for sharing your positive experience working with Justin! We pride ourselves on timely communication, professionalism, and providing a detailed and registered vehicle for pickup. Thank you for choosing Brand X and we hope to see you back for your first oil change!

2. Customer feedback survey

[Template] Customer satisfaction (CSAT) survey

Questions marked with an * are required.

How would you rate the [support/onboarding/product/etc] experience? *

○ Good

○ Bad

What's the main reason for your score? *
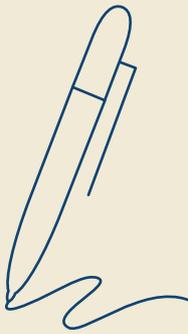
Please type here...

Is there anything you'd like to add? We love feedback. *

Please type here...

SEND

Activity Time!

Have you ever done online shopping? Go to any online shopping portal (amazon/myntra/flipkart) and choose any item. Check out customer feedback in the reviews section and note down key experiences shared by customers.

_____

_____

_____

_____

_____

What I learnt today:

Put a ✓ if you know this topic well.

1. Closing sales technique is an essential skill for a salesperson. ☐

2. The 3 important closing techniques- Now or never close, summary close, question close. ☐

3. Customer satisfaction is the key to business growth. ☐

4. Feedback helps us to understand the expectations of the customer. ☐

5. Simple and effective ways of getting feedback- review through social media, customer surveys, and customer testimonials. ☐

12.1 Positive Work Environment

In this lesson you will learn :

1. Being part of a positive workplace.
2. Building healthy relationships at the workplace.
3. How to conserve energy in the workplace.

Thinking Box

You have joined a new workplace. Note your ideas of your dream workplace in the table below:

What will make it a positive work environment?	What will make it a negative work environment?

Let's learn about being part of a positive workplace

When you join a workplace, you will spend 8 hours a day there at your workplace everyday. That is 1/3rd of your day! The place we work in has a huge influence on how we feel about our job.

A positive work environment will make you feel good about coming to work, and provide you with the motivation to keep working throughout the day. Workplaces where there is trust, cooperation, safety and support create positive experiences for both employees and employers.

What makes a workplace positive?

Work-life balance

Workplace safety guidelines

Open and honest communication

Good physical work conditions like lighting, noise, temperature, ventilation, etc.

Positive Work Environment

Supportive supervisor & coworkers

Quality of equipment

Growth opportunities

Talk to a friend or family member who is employed. Find out what they like about their work environment and things they would like to improve in their workplace. **Tip: You can refer to the diagram on the previous page to ask questions. For example: Are your supervisors and coworkers supportive?**

Things they like at their workplace	Things they want to change at their workplace

Let's learn how to build healthy relationships at work

When you join a workplace, you will be introduced to many new people whom you will meet almost daily. You will have a new supervisor and coworkers. You may even work as a part of a big team

It is important that you develop positive professional relationships with your coworkers at your workplace. It leads to increased job satisfaction and motivation. **Here are some tips to help you:**

🙂	Greet your coworkers everyday.
📋	Make a plan for your day. If you require the support of your coworkers, inform them in advance.
❓	Reach out politely if you have questions or need help.
👍	Express gratitude and thank people when they help you.
👂	Be a good listener.
🤝	Support your coworkers when they ask you for help.

Let's learn how to conserve energy in the workplace

Conservation of energy means to use less resources (electricity, water, paper, chemicals, fuel etc) and save energy.

Energy conservation can be successful when all the employees of a company contribute to save energy. The company also needs to create the right policy & rules to save resources.

The few best practices that can conserve energy in workplace:

- Switch off lights when not in use.
- Upgrading out-dated equipment to more energy efficient options.
- Switch off equipment when not in use.
- Print only when needed.
- Use renewable energy like solar energy
- Save water by using less water

Activity Time!

Find out a few tricks online to conserve energy in your home and office.

_____

_____

_____

_____

What I learnt today:

Put a ✓ if you know this topic well.

1. Positive workplace impacts the quality of work. ☐

2. Need to develop good qualities to build healthy relationships in the workplace. ☐

3. Saving energy in the workplace saves money as well as the non-renewable resources of the earth. ☐

12.2 Personal Grooming and Hygiene

In this lesson you will learn :

1. Importance of personal grooming
2. Maintaining personal hygiene
3. How to groom yourself

What do you do to maintain your personal hygiene?

_____

_____

_____

_____

Thinking Box

Let's learn about the importance of personal grooming

When in school, you had to wear a uniform every day. Your teachers told you to wear the clean, ironed uniform and shoes. They may have also told you to tie your hair neatly and cut your nails regularly. This is called grooming.

Grooming is the process of taking steps to look neat and presentable. This includes how you take care of yourself and your appearance. This is necessary especially when you go for an interview and join a new job.

Personal grooming has an influence on:

1. How you feel about yourself
2. How other people see you

Why is Grooming important?

• Creates a positive first impression

• Helps you feel confident

• Indicates that you are a professional

• Shows self-discipline

• Improves people's opinion of you

You need to make a good first impression in your new job. How will you present yourself? Write down top 5 points.

_____

_____

_____

_____

Let's learn about maintaining personal hygiene

Good personal hygiene means keeping all parts of your external body clean and healthy. It is important to maintain both physical and mental health. People with poor personal hygiene, the body provides an environment for germs to grow, and could make you fall sick easily.

Let's have a look at some good practices to maintain personal hygiene:

	Wash your hands regularly with soap and water before eating, after using the toilet, after returning home from public places, etc.
	Brush your teeth twice a day.
	Shower everyday and wash your hair at least once a week.
	Do not share personal products like earphones, toothbrushes, cobs, etc.
	Keep your nails of your fingers and toes clean at all times.
	Maintain good menstrual hygiene when you have your period. Wash yourself properly every time you change your pad.
	Keep your surroundings like your home and work desk clean and organized at all times.

Your family and teachers have taught you good, personal hygiene habits from a very young age. Mention 5 good habits that you follow regularly.

1. _____

2. _____

3. _____

4. _____

5. _____

Let's learn the steps to groom yourself

When going for an interview or an industrial visit, you are required to dress neatly in formal attire. Let's have a look at what this means.
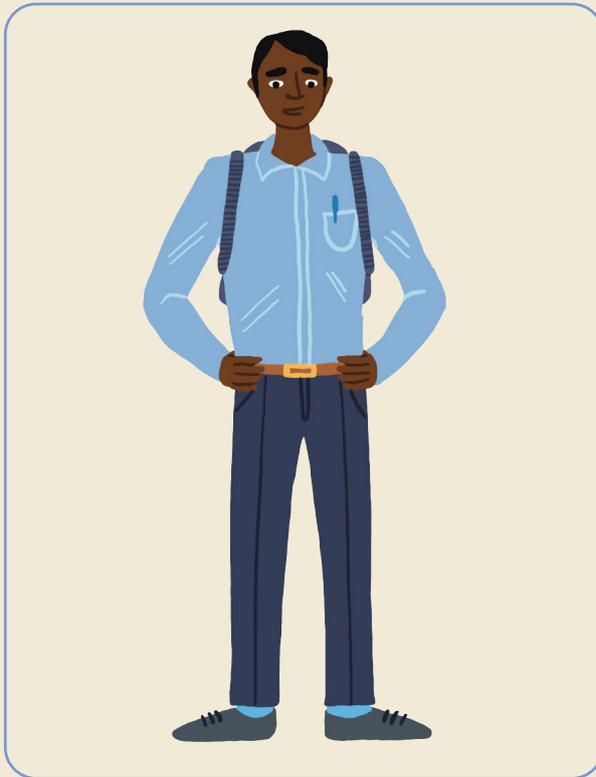
For men:
- Wear a shirt and pants with formal shoes.
- White or light coloured shirts are best.
- Make sure your clothes are ironed well.
- Wear matching socks.
- Shave and get a haircut or if your hair is long.
- Avoid wearing strong perfume and deodorant.
- Carry your resume and documents in a folder or a bag.
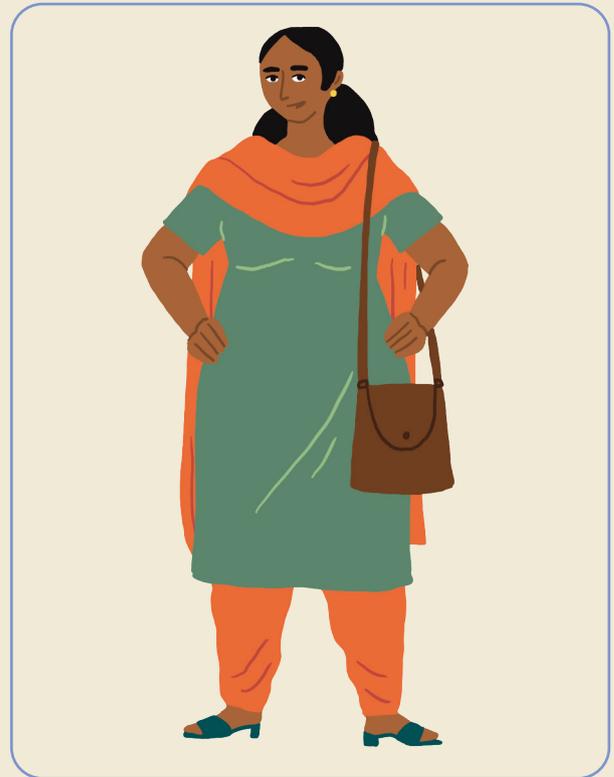
For women:
- Wear a shirt and pants; or a kurti and salwar.
- Make sure your clothes are ironed well.
- If you're wearing heels do not wear very high heels.
- Keep your makeup light and natural.
- Don't wear strong perfume.
- Hair should be neatly styled or tied back.
- Carry your resume and documents in a folder or a bag.

Your ITI is taking you for an industrial visit. Your trainer has asked you to wear your uniform and groom yourself well. Pick the steps you will follow:

☐ **Make sure the uniform is clean and ironed**
☐ **Wear high heels**
☐ **Have a bath in the morning**
☐ **Wear bright coloured socks**
☐ **Not carry a bag and id card**
☐ **Forget to comb your hair**

What I learnt today:

Put a ✓ if you know this topic well.

1. Grooming is the process of taking steps to look neatly and presentable.   ☐

2. Maintaining hygiene is important for good health.   ☐

3. Formal dressing should be followed when going to an interview or industrial visit   ☐

12.3 Managing Stress in the Workplace

In this lesson you will learn :

1. Meaning of stress
2. Types of stress
3. How to deal with stress in the workplace

What I already know about stress?

1. _____

2. _____

3. _____

Thinking Box

Let's learn **about the meaning of stress**

Stress is what we feel when we are worried or uncomfortable about something. It can be a physical, mental, or emotional reaction.

You can be stressed when you:

- Face big changes in your life
- Are worried about something, especially family, health, money, job etc.
- Have a lot of responsibilities - in personal life and workplace
- Feel a lot of pressure, especially at work
- Don't have a supportive manager or coworkers
- Don't have enough work or change in your life
- Don't have good and comforting relationships

"Oh, I am really stressed"

Look at the image and recognize the cause for stress

1. **Less work to do**
2. **Lot of work to complete**

Let's learn **about types of stress**

In everyday life, we generally use the word 'stress' to describe negative situations. This may make you believe that any type of stress is bad. But, that's not true! Not all stress is bad.

Good stress is the type of stress you feel when you ride a roller coaster, start a new job or appear for a test or a job interview. Good stress is helpful to make you perform well.

Bad stress is caused by painful events such as loss of a loved one, injury or illness, lack of important needs, or being bullied or abused.

Long term stress can lead to lifelong physical and mental health issues. It can cause headaches, sleeplessness, weight gain, anxiety, pain and high blood pressure.

Good Stress vs. Bad Stress	
Good stress: • Is short term. • Makes you feel excited, and motivated. • Increases focus, and improves performance.	**Bad stress:** • Can be short term or long term. • Makes you feel fearful and hopeless. • Leads to poor concentration and performance.

Think of the different stressful situations in your life. Pick the top 2 types of good and bad stress you have.

Good Stress	Bad Stress

Let's learn about how to deal with stress in the workplace

Stress doesn't just affect our mental health and mood; it also affects our physical health. That is why it is important to deal with stress properly.

Common situations like attending an interview, being late for work due to traffic or meeting a deadline for a task can cause stress in the workplace. We cannot control the situation, but we can learn how to face it.

Let's learn about some of the healthy ways to deal with stress:

- Identify the reason for stress
- Try to sort out the problem as soon as possible, by talking to the HR or your supervisor
- Communication and honesty is the best way to deal with workplace stress
- Focus only on your work - Do not get involved with workplace politics
- Eat healthy, well balanced meals.
- Make a list of all the tasks you need to complete and prioritize them.
- Practice relaxation techniques like deep breathing exercises, and meditation.
- Try to get some restful sleep.
- Take time off to relax.

Socialise   Breathe

Sleep   Exercise

These tips will also help you in achieving a healthy work - life balance.

Activity Time!

1. Mention some of the things that make you feel stressed.

_____

_____

_____

2. List some ways you can manage or ease stress.

_____

_____

_____
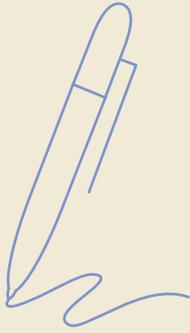
What I learnt today:

Put a ✓ if you know this topic well.

1. Stress is caused when we are worried or uncomfortable about something.
2. Long term stress can lead to lifelong physical and mental health issues.
3. Good stress is helpful to make one perform well.
4. One must cultivate some of the healthy ways to deal with stress

12.4 Building My Resume

In this lesson you will learn :

1. Identify the key components of a resume
2. Practice writing your own resume
3. Check your resume for common mistakes

Have you made a resume before?

☐ Yes   ☐ No

What details should be mentioned on a resume?

_____

_____

_____

Thinking Box

Let's identify the key elements of a resume

To apply for jobs after your ITI course, you will be asked for a resume. A resume is your first mode of introduction to a potential employer. In many cases, your resume is the first document an employer will look at when reviewing your job application, and therefore is a "first impression." It's important to put time and effort into developing and maintaining an updated resume while looking for jobs.

The key elements of a Resume are:

- Personal information
- Career objective
- Education qualification
- Work / Internship experience
- Achievements / Extra-curricular activities
- Hobbies
- Skills

Let's practice writing your own resume

Contact Information

Full Name: _____

Current address: _____

_____

_____

Mobile number:

_____

Email address:

_____

Hobbies

Activities you involve in your free time
Examples: Reading books / Listening songs / Painting / Playing sports

1. _____
2. _____
3. _____

Skills

Soft skills
Example: Your strengths like – Responsible, Hardworking, Adaptable etc.,

1. _____
2. _____
3. _____

Hard skills
Example: Your technical skills like – Computer skills and other skills

1. _____
2. _____
3. _____

Personal Information

Father's or Mother's Name:

_____

Date of Birth: _____

Languages Known: _____

_____

Career Objective

In one or two short sentences summarize the goal for your job search.
The goal statement should be related to the specific position and skills for which you are applying.

Example 1:
To use my knowledge of circuits, wiring and computers to contribute to the growth of this company as an Electrician

Example 2:
To document and organize all the company documentation through my skills as a Typist.

_____

_____

_____

Education Qualification

(Start with the highest qualification to the lowest qualification)

1. Diploma in _____ from _____ in the year
   ____ .
   Overall percentage: ____
2. HSC in _____ from _____ in the year ____ .
   Overall percentage: ____
3. SSC in _____ from _____ in the year ____ .
   Overall percentage: ____

Work and Internship Experience

Part-time jobs, Internships, Volunteer work
Intern at company name (00 month-00 month 2019)

Key responsibilities:

1. _____
2. _____
3. _____

Achievement / Extracurricular activities

Academic / Athletic and or other recognition. (Include the name of the award/honor, who awarded it, and when it was awarded.)

1. _____
2. _____
3. _____

_____

Finally add your Date / Station / Your signature

Let's check your resume for common mistakes.

✅ Dos while making a resume:	❌ Don'ts while making a resume:
• Your resume has to be one or two pages. • Make your resume error free. Seek someone's support to proofread it for you. • Use a simple, easy to read font style, 10-14 points. • Keep it in a neat folder. • Different formats of resume can be found online, choose simple and suits you best. • Mention all trade related and technical skills in detail • Provide information about your past work experience and your role	• Put an incorrect phone number or email id on your resume • Lie on your resume about any information • Using an unprofessional email address • Write anything negative in your resume. • Mention salary expectations on your resume

Activity Time!

1. **Prepare your own resume in a word document using the above information you have noted and and take a print out.**

2. **Let us Review.**

Step 1	Step 2	Step 3
Team up with one student in your class.	**Exchange each other's resumes and use the checklist given to check each other's resumes.**	**Share feedback with your partner!**

What I learnt today:

Put a ✓ if you know this topic well.

1. A resume is your first mode of introduction to a potential employer ☐

2. The key elements of a Resume are personal information, career objective, education qualification, work / Internship experience and skills. ☐

12.5 Preparing for an Interview

In this lesson you will learn :

1. What are interview skills?
2. How to prepare for an interview
3. How to follow up after the interview

Thinking Box

How do you prepare for any interview? Share 3 tips.

1. _____

2. _____

3. _____

Let's learn about interview skills

An interview is a conversation between two or more people (the interviewer and the interviewee). Interviews are done by employers to check if the candidate is suitable for the job. Many candidates are interviewed before the final candidate is chosen.

Interview skill is your ability to convince the interviewer that you are suitable for the job role

The important interview skills are:

- Clear communication
- Positive body language
- Active listening
- Confidence
- Preparing for interview questions

True or False?

Q1. Employers interview only 1 person for a job
☐ True/ ☐ False

Q2. HR manager conducts the interview
☐ True/ ☐ False

Q3. Interview is a casual conversation between two people
☐ True/ ☐ False

Let's learn **how to prepare for an interview**

There are 3 stages to the interview process:
Before, During and After

Before	During	After
1. Prepare on questions related to the resume 2. Eat and rest well 3. Reach the interview location on time 4. Read the job description clearly	1. Speak slowly and clearly 2. Maintain eye contact while speaking 3. Listen to the interviewer 4. Answer the questions asked by the interviewer clearly 5. Dont get into unnecessary debates and discussions 6. Ask questions to the interviewer 7. Thank the interviewer	1. Take the interviewer's email ID and phone number 2. Be patient to hear back from the interviewer 3. Call back after a week to follow up on your results 4. Ask the interviewer for feedback on how you can do better

What to take to the interview?

☐ Multiple copies of the resume
☐ Original & photocopies of the educational qualification certificates
☐ Photographs
☐ ID proofs
☐ Experience certificates of previous organizations, if any

What to wear to the interview?

• Neatly ironed, formal clothes
• Be tidy and maintain personal hygiene
• Comb your hair well and away from your face
• For Men: Shirt & trouser with well-polished shoes
• For Women: Salwar kameez, saree or shirt & trouser

Here are some important things to do in the interview process. Write what needs to be done before, during and after the interview.

Things to do	When to do? - Before, During or After
Research about the company	
Keep eye contact	
Thank the interviewer for taking your interview	
Answer the question that was asked	
Make a few copies of your resume	
Shake the interviewer's hand	

Follow up the company/interviewer through phone call or email to check your progress	
Prepare and practice for the questions you may be asked	
Set your goals and be clear about them	
Be confident when answering (even if you don't feel confident), be positive and bold	

Let's learn about how to follow up after the interview

Before leaving the interview, politely ask about the next steps with Employer.

If the results were not announced and the interviewer asked you to stay in touch, do wait for a few days. After waiting a few days, if there is still no communication from the Employer, you can follow up with the Employer.

How to follow up?

You can follow up through a telephone call (If you have the number) or an E-mail (If you have email address)

Follow up in Phone call

Step 1: Greet them

Step 2: Thank them for their time and patience

Step 3: Express your interest on the job role

Step 4: Politely, do let them know, you are keen to know the results

Step 5: Close the call with a thank you note and act as per their instruction.

Follow up in E-mail

Step 1: Write the simple subject line

Step 2: Start with proper salutation

Step 3: Thank you for the interview opportunity

Step 4: Request for the interview result politely

Step 5: End with thank you note

Activity Time!

Reflect on how well you are prepared for an interview. Put a tick if you have that point ready. Else, put a star if you need to prepare for that point. Add more points for interview preparation too!

Points for interview preparation	Ready	Yet to prepare or get
Resume	☐	☐
Names of companies I want to apply to	☐	☐
Formal dress for the interview	☐	☐
Email ID of the HR manager	☐	☐
Location of the interview	☐	☐
	☐	☐
	☐	☐
	☐	☐

What I learnt today:

Put a ✓ if you know this topic well.

1. Interviews are done by employers to check if the candidate is suitable for the job ☐

2. Interview skill is your ability to convince the interviewer that you are suitable for the job role ☐

3. Preparation for interview is extremely important ☐

4. Follow up with the interviewer after the interview in a polite manner ☐

12.6 Decoding Interviews

In this lesson you will learn :

1. Do's and don'ts of facing an interview

2. Common questions asked in an interview

Tick ✓ the skills you think that help during an interview:

☐ **Good communication skills**
☐ **Driving skills**
☐ **Being on time**
☐ **Listening**
☐ **Dancing**
☐ **Good appearance & hygiene**

Thinking Box

Let's learn about do's and don'ts of facing an interview

Let us understand the expectation of an interviewer while conducting an interview.

The interviewer will be looking for candidates with:
- Suitable technical skills
- Good soft skills
- Ability to work along with other people
- Flexibility
- Ambition to learn and grow in the career
- Hardwork & dedication

✓ Do's of facing an interview	✗ Don'ts in facing interview
• Prepare well - research about the company	• Do not give false information
• Make a good impression - Arrive on time, dress neatly	• Do not interrupt the interviewer
• Bring a copy of your resume	• Do not speak negatively about your previous company
• Listen & respond carefully	• Do not leave the interview without asking for next steps
• Talk about your skills and strengths	• Do not give an answer in one word like "Yes" or "No", unless required
• Prepare questions to ask the interviewer	• Do not use your mobile during the interview process and keep it in silent mode

Which of the following is an example of a good interview?

☐ **Panel A**   ☐ **Panel B**

Let's learn about common questions asked in an interview

Interview process is like a discussion between an Employer and an Employee to understand how both of them can benefit mutually.

The discussion involves the possible questions as below, be prepared to answer it.

1. Tell me something about yourself.
2. What are your strengths?
3. What would you call your biggest weakness?
4. Why do you want to work for this company?
5. What do you know about this company?
6. Why should we hire you for this job?
7. Are you willing to relocate or travel?
8. What are your salary expectations?
9. Where do you see yourself five years from now?
10. Do you have any questions for me?

Activity Time!

Choose 3 questions from the list on the previous page, prepare your answers and write it below.

_____

_____

_____

_____

_____

12.7 Mock Interviews

In this lesson you will learn :

1. What are mock interviews?

2. Benefits of mock interviews

3. Practice mock interviews

Write three things you will do to prepare for an interview.

1. _____

2. _____

3. _____

Thinking Box

Let's learn about what are mock interviews

The word "mock" means not real. So, Mock interview means the practice you do before the real interview. It is a practice interview to feel comfortable.

Nowadays, interviews happen face-to-face or on video call. Mock interviews can also be done in-person or on video call. Usually, the time taken for mock interviews is 30 – 40 mins.

Once the mock interview is over, feedback is given to the interviewee. Feedback is the main purpose of mock interviews. Feedback is the process of understanding what went well and what needs to be improved by the interviewee.

Here are few tips to gather feedback during a mock interview:

1. Firstly, ask the interviewer to closely observe you when you give a mock interview

2. After observing, request the interviewer to write down points as per Table No.3 below

3. You can also use a phone to record a video of the interview. You can watch the video to understand what you did well and how you can improve.

4. Take the feedback you get seriously. That will help you improve yourself.

5. Remember, you can do many rounds of mock interviews to get feedback.

What are the different ways in which a Mock Interview can be done?

_____

_____

_____

_____

_____

Let's learn about benefits of mock interviews

There are many benefits or advantages to mock interviews. A mock interview helps you learn how to speak in the interview, how to dress, use proper body language etc. Most importantly it can help you overcome your fears. After a mock interview, you can get feedback on what you did well, and how you can improve. As you do more mock interviews with the help of your friends or trainers, you will keep increasing your confidence!

Here are some tips to conduct a good mock interview:

1. Prepare yourself as if you are attending a real interview

2. Choose the right mock interviewer who will give you good feedback. A senior, teacher or a family member who has attended interviews are good options.

3. Choose a proper setting. Do not conduct a mock interview at your home, when traveling or any such non-professional environments.

4. Dress well. Wear formal clothes and be neat.

5. Keep your documents ready, just as for a real interview.

6. Prepare your answers to common interview questions.

7. Record your mock interview.

8. Most importantly, be calm and confident. You are sure to do well!

What do you think are the top 3 benefits of a Mock Interview?

1. _____

2. _____

3. _____

Let's learn about Practice mock interviews

Here are a few tables to help you practice mock interviews properly.

These tables cover:

1. Common Interview Questions

2. Do's and Don'ts during mock interview

3. Format to collect feedback

Table 1: Common Interview Questions

1. Can you tell me about yourself?
2. What interests you about this job opening?
3. What do you know about our company?
4. Why did you leave your last job?
5. Why should we hire you for this job?
6. What are your strengths/weaknesses?
7. What are some of your achievements?
8. Where do you see yourself in five years?
9. What salary range are you looking for?
10. What questions do you have for me?

Table 2: Do's and Don'ts during Mock Interviews

✔ Do's	✖ Don'ts
1. Speak politely 2. Sit straight 3. Be honest 4. Sit in a quiet place	1. Don't hurry in answering 2. Don't be scared if you make any mistake 3. Don't argue when you receive feedback

Table 3: Format to collect feedback

Request your interviewer to use the below table to give you feedback. They can observe and take notes when you give a mock interview.

Things to continue doing	Things to improve	Things to not do

Activity Time!

Imagine you have applied for the post of a service mechanic in Larsen and Toubro Ltd. You have been one of the shortlisted candidates for the interview.

Request your friend, senior or trainer to conduct a mock interview, to help you practice. The interview may be conducted for 15 – 20 minutes. Then using the template in Table No 3, collect feedback from the interviewer.

All the best!
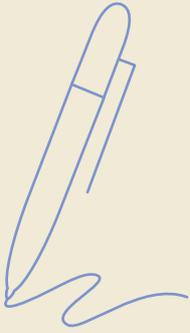
What I learnt today:

Put a ✓ if you know this topic well.

1. A mock interview is a practice job interview. ☐
2. It helps you learn what to say and do during an interview and get feedback. ☐
3. You can get feedback on what you did well, and how you can improve. ☐

12.8 Professional Networking

In this lesson you will learn :

1. The meaning and importance of professional networking.
2. How to build a professional network.

What do you think the words "professional networking" mean? Use Google to find out more!

_____

_____

_____

Thinking Box

Let's learn about the meaning and importance of professional networking

A professional network is your circle of friends or acquaintances (people you know) who are in your field of work. For example, if you are a car mechanic, the people you know in the field of car service, car repair, car sales are all part of your professional network.

This formal relationship allows you to seek professional support such as:

• Sharing knowledge
• Learning about a job opening
• Getting professional guidance
• Finding new clients
• Getting tips and updates about your field
• Build your self confidence
• A professional network supports you in your career growth and reaching your professional goals.

Have you tried to build a professional network? If yes, how?

_____

_____

Why is Professional Networking important for career development?

Hello Rashida, nice to connect with an alumni from our institute

Hi Suman. Nice to meet you

You are currently HR manager for XYZ company, right? Are there any job openings right now?

Yes! We are looking to hire sales executives. Freshers can also apply

_____

_____

_____
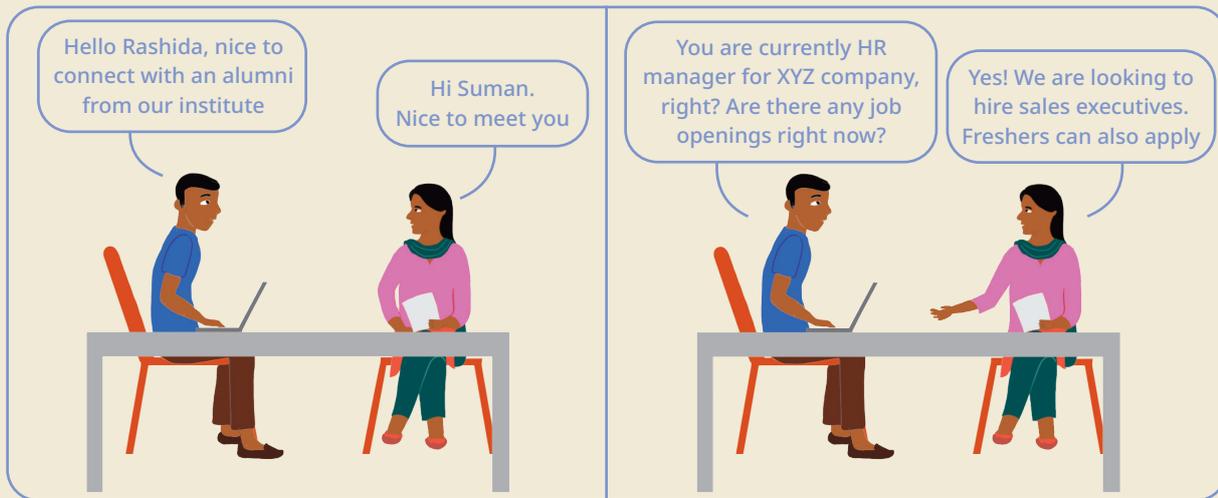
Let's learn about how to build a professional network

Where can you build a professional network?

You can build in both online and offline.

1. Social events
2. Alumni clubs
3. Conference & Expos
4. Current job
5. Online social media sites

Who can be in your professional network?

1. College professors
2. Previous classmates
3. Friends & Family
4. Co-workers
5. Members of professional clubs or associations

Tips for Professional networking

1. Connect with right professionals
2. Stay in regular touch
3. Be available for you contact when they need you
4. Show gratitude and appreciation
5. Establish a professional attitude

Choose any one professional social media platform and create an account in it. Start developing your professional network.

_____

_____

_____

_____

What I learnt today:

Put a ✓ if you know this topic well.

1. Professional networking allows both the individuals to seek professional support like sharing knowledge and expertise ☐

2. We can seek professional advice from the right professionals. ☐

3. Social media platforms help us to connect with professionals related to our career. ☐

12.9 Handling Rejection and Failure

In this lesson you will learn :

1. To identify failure as the stepping stone of success

2. How to handle rejection and failure in a positive manner

What do you do if you fail at something?

- **Give up**
- **Continue to work hard**
- **Complain to others**
- **Feel very bad**
- **Learn from your mistakes**

Let's learn how to identify failure as the stepping stone of success

Failure means lack of success in a goal or a task. When you set a goal, but cannot achieve it, it is a failure. If something is not accepted by someone it is called **rejection.**

We all experience failure and rejection many times in our life. To be more successful in the future, we need to learn to handle failure and rejection with a positive attitude.

Failure and rejection can make us sad or frustrated. But in reality, they are the best opportunity for us to learn something new. By learning from failure, we can discover our weaknesses and work on our strengths.

Nila has been preparing for an interview for 1 week. She was very sure that she would get the job. On the day of the interview she got nervous. She was not able to answer some questions and got rejected. What should Nila do? Tick the right answer:

☐ **Keep thinking about her failure**

☐ **Practice her interview skills more**

Amala took a test to get her two wheeler license. But she could not ride the two wheeler properly, and failed the test.

What should Amala do? Tick the right answer:

☐ **Stop riding two wheeler**

☐ **Practice riding properly and take the test again**

Let's learn about how to handle rejection and failure in a positive manner

Thomas Alva Edison failed 10,000 times before inventing a proper electric bulb. When he was asked how he did it even after so many failures, he replied **"I have not failed. I have just found 10,000 ways that do not work".**

Another example is of Dr. APJ Abdul Kalam. He was the Project Manager for India's first Satellite Launch Vehicle. The first attempt was a failure because the rocket crashed into the sea. He did not stop working on it. Exactly one year later, the launch was successful in the second attempt.

From the above two examples, we can easily understand:

• It is common to fail or get rejected

• We all need to learn how to handle failure and rejection positively

• When handle failure and rejection positively, our chances to success are more

Failure or rejection does not mean we cannot try again.

How can you learn from failure and achieve success?

1. **Think about it:** Note down all the steps you took. Find out what you could have done differently

2. **Stay focused:** Do not lose focus from your goals

3. **Take a break:** Take a small break to think about your next steps

4. **Don't give up:** Do not stop even if you don't succeed at first. Continue to set goals for yourself

5. **Take support:** Take inspiration and support from people around you

6. **Believe in yourself:** Even if things do not work out, believe in your abilities

Activity Time!

Identify a person who inspires you (can be a friend, family member or a professional). Ask them the below questions to understand how they handled failure or rejection.

Share their answers in the space below.

Q1. Have you experienced failure or rejection?

_____

Q2. How did you overcome the feeling of failure or rejection?

_____

_____

Q3. How did you change your approach to succeed?

_____

_____

Q4. What are the 3 things you learnt from this experience?

1. _____

2. _____

3. _____

What I learnt today:

Put a ✓ if you know this topic well.

1. Failure means lack of success in a goal or a task. ☐

2. We need to handle failure and rejection with a positive attitude ☐

3. By learning from our failures we can know our weaknesses and work on our strengths. ☐

4. We can learn from our failure if we follow these **tips:** analyze, stay focused, Take a break, Don't give up, take support, believe in yourself ☐

12.10 Industry Visit: 1

Activity Time!

Industry visit or Exposure visit helps you experience the real world of work and give you a chance to talk to the experts.

Request your institute will organize an industry visit to a nearby company.

It is always good to prepare a few questions before going on an industry visit. Make a list of 5 questions you will ask professionals during your industry visit:

1. _____

2. _____

3. _____

4. _____

5. _____

12.11 Industry Visit: 2

Activity Time!

Prepare for your next industry visit.

Make a list of 5 professional you will meet during your industry visit:

1. _____
2. _____
3. _____
4. _____
5. _____

Make a list of 5 questions you will ask during your industry visit:

1. _____
2. _____
3. _____
4. _____
5. _____

12.12 Reflection after Industry Visit

Activity Time!

Tick the points you focused upon during your industry visit:

☐ **I spoke to experts and professionals**

☐ **I learned about how a workplace functions**

☐ **The visit helped me make decisions about my career**

☐ **I understood that I need to build the right attitude for a workplace**

☐ **I found internship opportunities**

Share you experience of industry visit with your family members:

_____

_____

_____

_____

_____

12.13 Guest Lecture by Alumni or HR

In this lesson you will learn :

1. What kind of questions to ask alumni and HR visiting our institute
2. Understand about job market through the questions to the HR

Let's learn about guest lecture

A Guest Lecture is a formal interaction between students and a guest speaker. The guest speaker can be an alumni (ex-students of your institute) or a Human Resource (HR) professional.

Guest lectures are a great platform to talk to alumni and ask about their experience and learnings in the workplace. It is also a way to find out the latest updates on industry requirements, changes in a sector and other career related information from HR.

Let's learn how questions the right questions to HR or guest speakers help us

Guest Lectures are conducted to:

• Provide real-world experiences from experts and professionals.

• Understand the expectations of the workplace.

• Inform about changes in the requirements in various job sectors.

• Motivate us to update our skills and abilities to face the world of work.

Here are some questions you can ask during a guest lecture:

Questions to Alumni

1. What are the most important skills you need to get a job?
2. What skills help us grow in our career?
3. How did you make the decision about your job?
4. How did you negotiate your salary?
5. What did you do to convince your parents/family to work?
6. Did you relocate for your job? What were the top challenges?
7. How do communication skills help in your workplace?
8. How did you prepare yourself for a job/ workplace?
9. How important are English skills in your career?

Questions to HR

1. What are some tips for a good resume?
2. What are some do's and don't during an interview?
3. How to apply for a job in your company?
4. What should I expect at an entry level position?
5. What is the career growth path in _____ sector?
6. Are digital skills necessary for the job market?
7. How should I select the right job?
8. Where can I find out about job vacancies in _____ sector?
9. What type of candidates do companies prefer for hiring?

10. How do you deal with challenges or conflict in your workplace?

10. Why is it important for us to ask questions to HR in an interview?
   a. What type of questions should we ask?
   b. Is it ok to ask about salary?

What I learnt today:

Note down the top 5 things your newly understood from the guest lecture

1. _____

2. _____

3. _____

4. _____

5. _____

12.14 Introduction to Platform-Based Jobs

In this lesson you will learn :

1. What are platform-based jobs

2. To explore portals such as Urban Company, Helpr

3. How to register on portals

Which of these apps are you familiar with? Put a tick next to them.

☐ **Urban Company**   ☐ **Helpr**   ☐ **Dunzo**

☐ **Ola**   ☐ **Uber**

Thinking Box

Let's learn about platform-based jobs

Because of the Internet, we don't always have to find a company to hire us. Platform-based jobs are a great way to create self employment. Platform-based jobs can help us earn well too!

Platform-based jobs are jobs that you find by being part of a particular online platform or an app. **For e.g,** drivers can find many customers by using the Ola or Uber app in big cities.

Different types of work opportunities and jobs can be found through such websites and apps. Platform-based jobs connect workers in two main ways:

1. **Worker to Customer**
2. **Worker to Company**

1. **Worker to Customer:** Jobs for plumbers, electricians, delivery people can be found through apps such as Urban Company, Helpr, Dunzo, Swiggy etc
2. **Worker to Company:** Some apps help you find work with the companies directly. These jobs include writing, editing, designing etc.

If you sign up to do platform-based jobs, you get the choice and flexibility to choose how often you will work. How many hours a week would you work? What timings would you choose?

- **I would like to work as a _____ in a platform-based job.**
- **I would like to work _____ hours per week.**
- **I would like to work from _____ a.m/p.m to _____ a.m/p.m.**

Let's learn to explore portals such as Urban Company, Helpr

Here are some of the most popular websites for platform-based jobs in India.

Urban Company

Helpr

Dunzo

Ola

Uber

Zimmber

Swiggy
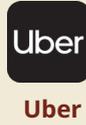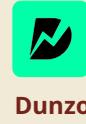
These platforms usually have two parts in their websites - one part for the customers to use and another part to be used by people who want to use it to find jobs. They invite people to be partners with them or to sign up as professionals.

Urban Company is a platform where people look for electricians, plumbers, beauticians and other services. If you offer any of the services that fit in Urban Company, you can find jobs on the portal.
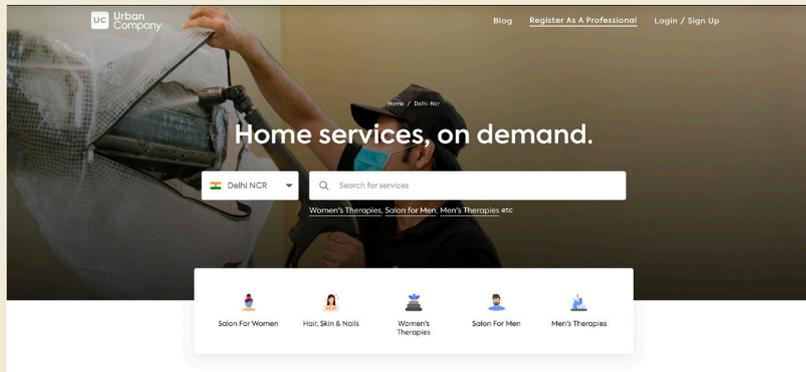
Helpr is another popular portal for all kinds of household work - pest control, cleaning services, electrical services, plumbing and relocation services.
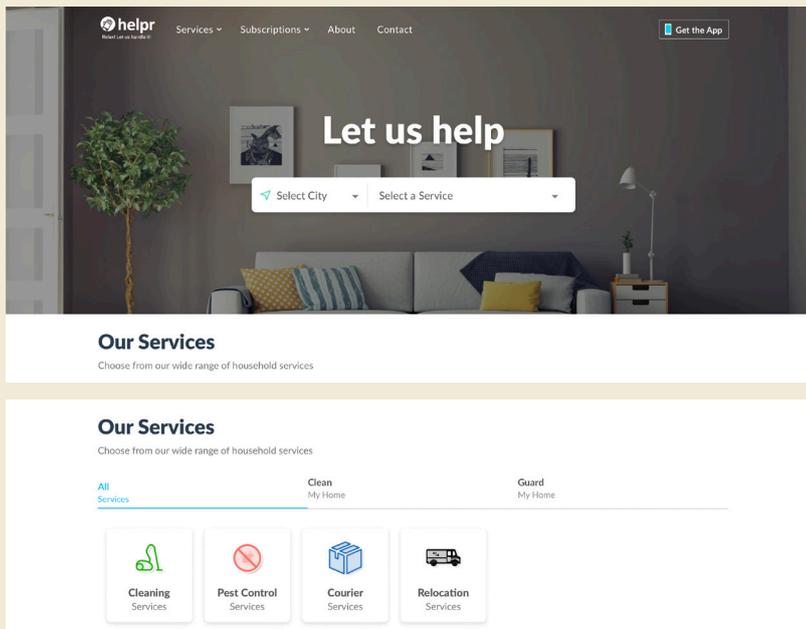
Take a look at this image of the jobs available on Urban Company. Make a list of the jobs that a person can find on the portal.

Salon For Women	Hair, Skin & Nails	Women's Therapies	Salon For Men	Men's Therapies
Appliance Repair	Home Painting	Cleaning & Pest	Disinfection	Home Repairs
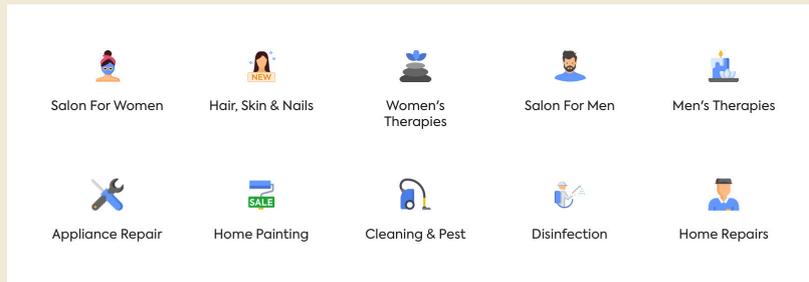
1. _____

2. _____

3. _____

4. _____

5. _____

6. _____

Let's learn **how to register on portals**

Portals that offer platform-based jobs could open up many opportunities for you to work. If you would like to explore using these portals, spend some time doing some research about them on the Internet. Read and watch videos about other people's experiences. Read the information given on the portals carefully.

1. Find the 'Sign Up' or 'Register With Us' option on the website.

Start earning straight away. Share your details and we'll reach out with the next steps.

Name	**Your phone number**	**Email**	**What do you do?**
_____	_____	_____	_____

Get in touch.

2. Share your basic details like name, phone number and email address.

3. You might also be required to share certain documentation with the platform to be approved for the jobs - like driver's license, Aadhar card, your degree or ITI certificate. Scan and share the required documents.

4. Think carefully and write a list of questions that you have about the conditions set by the company that runs the platform.
    Contact a support staff or your assigned representative and ask your questions.

5. Once your application is approved, read the terms and conditions very carefully before accepting the final contract

Activity Time!

Explore the Urban Company and Helpr websites.
Write 2 advantages of using these sites to find jobs.

1. _____

2. _____

What I learnt today:

Put a ✓ if you know this topic well.

1. There are online apps that connect us directly with people who want to hire us for jobs. These jobs are called platform-based jobs. ☐

2. Urban Company and Helpr are two of the most common platforms for these jobs. ☐

3. We can apply to be a partner or a professional on these platforms. ☐

12.15 Applying for Jobs through Online Portals

In this lesson you will learn :

1. What are job search engines?

2. How to find and apply for jobs online.

3. How to find various job roles available for technicians.

What do you need to apply for jobs on online job portals?

☐ **Education Certificates**

☐ **Valid Email ID and Phone Number**

☐ **Bank Account and Debit Card**

☐ **Resume**

Thinking Box

Let's learn about job search engines

Job search engines are also called job portals. They are websites where companies share details of jobs which are available. You can search for jobs as per your skills and interest.

Companies share a job description which helps you understand if you are a good fit for the job. It has details of the role, job location, qualifications required to help you apply for the job. This way, job search engines make it much easier for us to find work that fits our training and skills.

Here are some popular job portals in India:

Portals like Naukri and Indeed have all kinds of jobs. Specialized portals are designed to find jobs in very specific categories.

For example,

- Freshersworld is a portal specifically for freshers - people who have just finished studying.
- Jobs For Her is a portal specifically for women to find jobs.

✎ **Write the names of any 3 popular job search engines you have heard of**

1. _____

2. _____

3. _____

Let's learn **how to find and apply for jobs online**

You can find jobs online by using job search engines. You can create your profile on multiple portals for wider reach.

Step 1: Profile Creation
Create a profile on the website. Share your basic details, your education and training and details of any other work experience.

Step 2: Resume Upload
Upload a full, updated pdf of your resume to your profile. Your profile is now complete.

Step 3: Job Search
You are ready to search for jobs. Use specific keywords to search. Use the filter options to set your preferences for location of the job. Read the search results carefully.

Step 4: Apply for Jobs
Read the job description and find some information about the company. Once you click the apply button, your resume will be shared with the organization or you will be redirected to the company website to apply.

Step 5: Application Status
Check the job portal regularly for new job postings and updates on your applications.

Sometimes, job portals have job postings that are fake or trying to trick you. Avoid these postings or interacting with anyone from those companies.

How to identify fake jobs?

1. Companies do not usually ask money to apply for jobs
2. Do not share personal financial information - like bank account number, debit card number, PIN number
3. If they offer to pay a lot of money for very little work, its suspicious
4. If they offer you the job without checking your skills or doing an interview
5. Check company reviews online and on websites like Glassdoor before interviews

BEWARE OF FAKE! JOB OFFERS

Choose the correct answer to the question.

Q1. What can be included while creating a profile on an online job portal?
    a. Your resume
    b. Your debit card number

Q2. How can you apply for a job that you find online?
    a. Call customer care
    b. Follow the application instructions given in the job description

Q3. Which is the best search term to find a job as a medical technician in Hyderabad?
    a. 'hospital technician hyderabad'
    b. 'technician job India'

Let's learn to find job roles available for technicians

When looking for technical/ trade related job roles, it may sometimes be difficult to find jobs online through job portals. In such cases one can take a different approach as well. You can follow the below steps to search for trade specific jobs:

1. **Make a list of companies.**
   Search for companies you would like to work for. You can make this list based on your skills and a market scan/ talking to people in the similar field.

2. **Search using relevant job titles.**
   Using the correct words to search for a job is very important. Companies have different titles for the same job role. You can use key skills to look for jobs too.
   For example, using the word 'computer technician' will give you better results than using the word 'technician'

3. **Search in the correct portals.**
   You can search on job portals like Naukri.com or the company website of the company you're interested in. Find the 'Careers' page on their website and search for jobs.

4. **Use various filters.**
   When looking for jobs on the internet, you can set filters as per your years of experience, technical skills, preferred location.

5. **Contact companies directly**
   If you are unable to find a careers page or job listings online, look for an email id or contact number online and reach out over mail with your resume or call on the listed number and ask if they are hiring for positions you are interested in.

Activity Time!

Write a list of 2 or 3 people who are working in your field. They can be alumni or friends and family.

1. _____

2. _____

3. _____

Have a conversation with these people about what is the best way to find job opportunities in your line of work.

12.16 Enrolling for Apprenticeships

In this lesson you will learn :

1. About the NAPS portal.

2. How to register on the NAPS portal.

3. How to apply for jobs on the NAPS portal.

What is the meaning of apprenticeship training? Explain in your own words.

Tip: If you do not know about apprenticeships, ask the placement officer or ES trainer in your institute.

_____

_____

_____

Thinking Box

Let's learn about the NAPS portal

National Apprenticeship Promotion Scheme (NAPS) is a scheme by the Government of India to provide apprenticeship training through employers. An apprenticeship is a one-year training program in a specific industry for ITI students. Any person who has completed 14 years of age, is physically fit and has minimum qualifications can undergo apprenticeship training. The training includes basic, practical training that is helpful in a workplace. A monthly stipend amount is also given.

Benefits of Apprenticeship Training

- On the job training
- Earn while studying
- Operate advanced machinery
- Learn industry best practices
- Certificate on completion

The NAPS portal is the online portal where you can find all the required information about apprenticeship training. It has a list of all the apprenticeship opportunities provided by different companies across the country.

The website is **www.apprenticeshipindia.gov.in.**

Visit the www.apprenticeshipindia.gov.in website. Explore the following options on the screen.

1. Register
2. Apprenticeship Opportunities
3. Get Started > Candidate User Manual

Let's learn how to register on the NAPS portal

Do you have all the requirements to register on the NAPS portal?

1. Any ITI certificate (original)
2. Age 14 to 60
3. Valid mobile number and email ID
4. Aadhar card, photo, digital signature & ITI certificate for registration in portal (jpeg or png format)

How to register on the NAPS portal

1. Go to the link www. apprenticeshipindia.gov.in
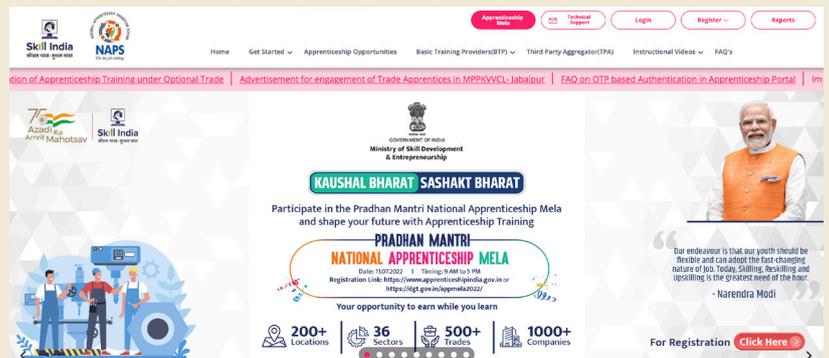
2. Click on 'Register' on the top right part of the screen. Select 'Candidate'.
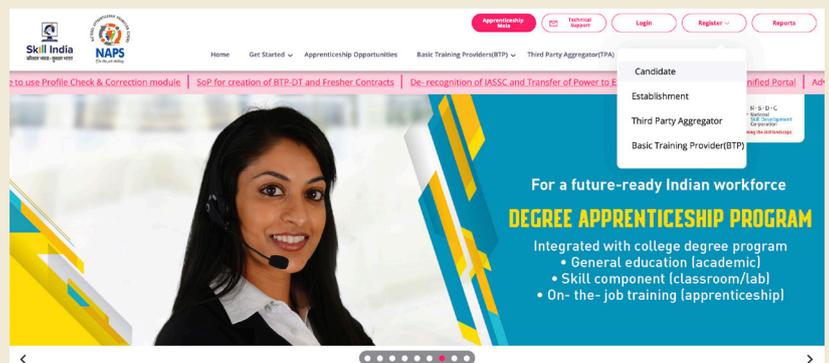
3. Fill in your Personal Details and click the Submit button.
   - The name entered here should match the name on your Aadhar card.
   - Add the correct 10 digit Mobile Number and valid Email ID as registration will be activated through them
   - Ensure your password is easy to remember. You can also note it down.
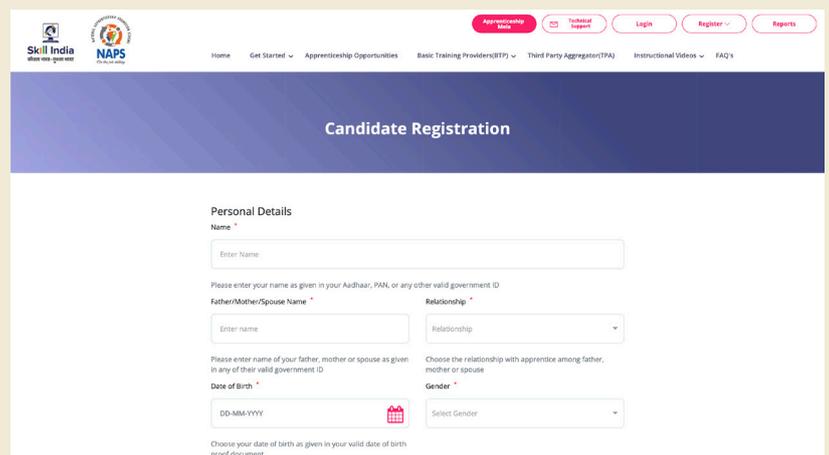
4. Make note of your registration number for future reference. You will also get an email from Apprenticeship India to validate your Email ID and activate your account.
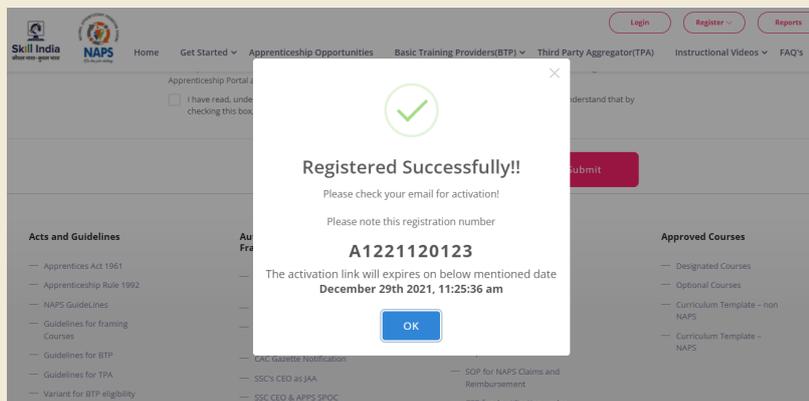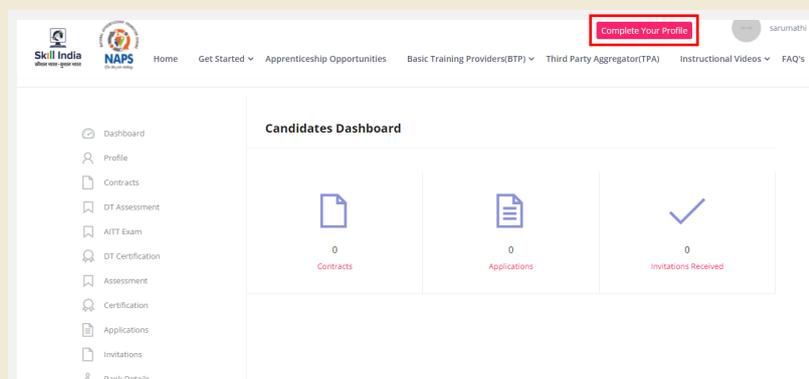

5. Go to your email. Open the verification mail and click the Activate button.
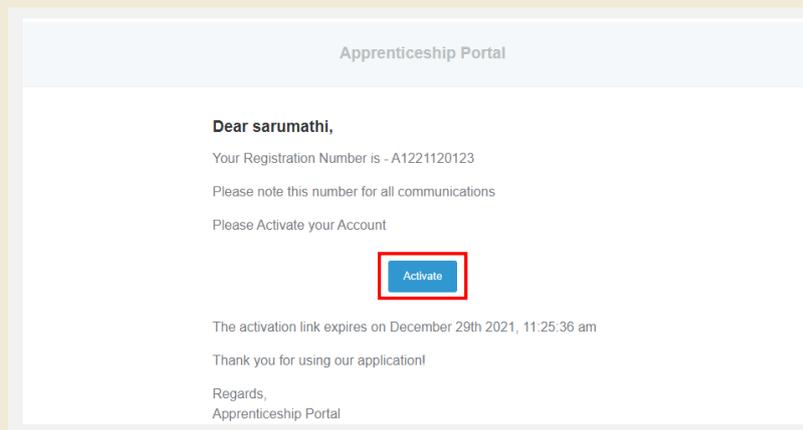

How to complete your profile

1. Once logged in, you will have to click on the button 'Complete Your Profile.' You will not be able to apply to any apprenticeship opportunities without completing your profile.

2. Start by clicking the 'Edit' button to complete your 'About Me' section and contact details.
(Note: you will have to upload your date of birth ID proof and digital signature. Keep soft copies ready before you start updating the About Me section.)
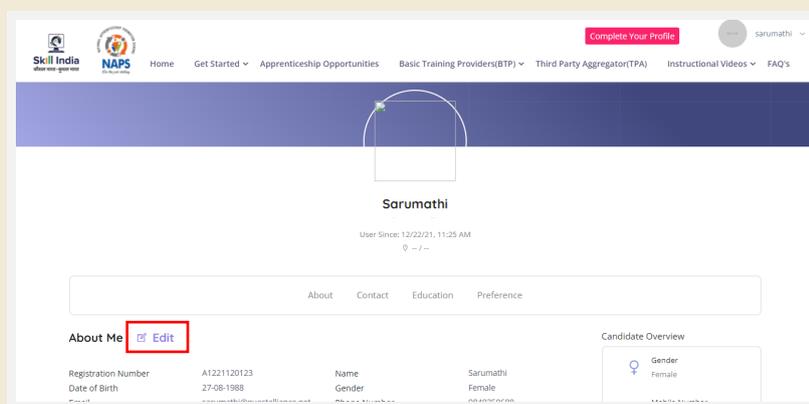
3. Click the 'Add Education' button and submit details about your qualifications.
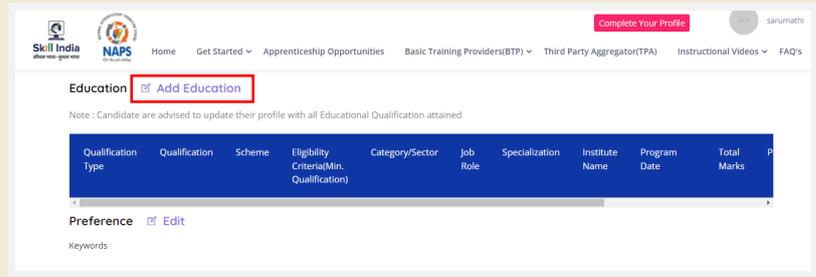

4. Select 'Education Qualification' under 'Qualification Type'.

   • Select 'ITI' from the 'Qualification' drop down

   • Under 'Category/Sector' choose either 'NCVT' or 'SCVT'.

   • Under 'Specialization' enter your trade name.

   • Enter your ITI Name in the Institute section *(Do not use any characters like: - , . * when entering the ITI name).*
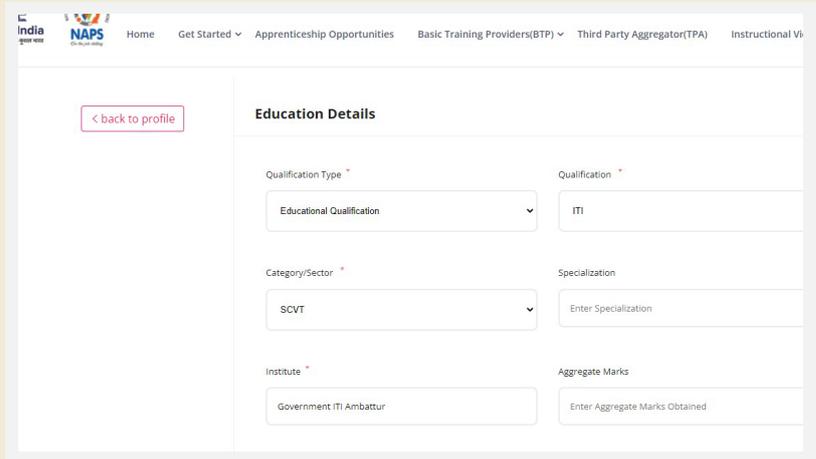
5. Click 'Choose File' to upload your ITI certificate and click 'Update.'
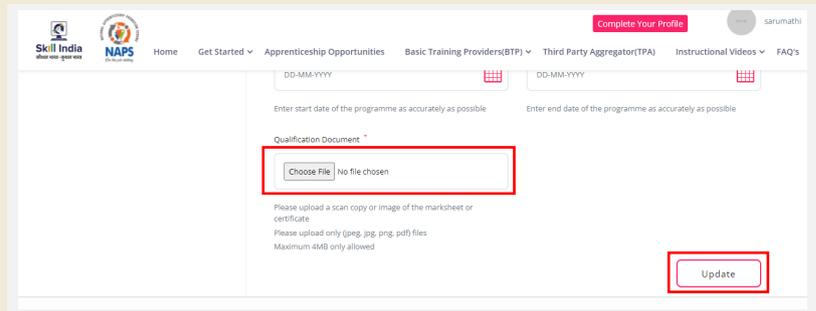
6. Edit the 'Preferences' and select your preferred trade.
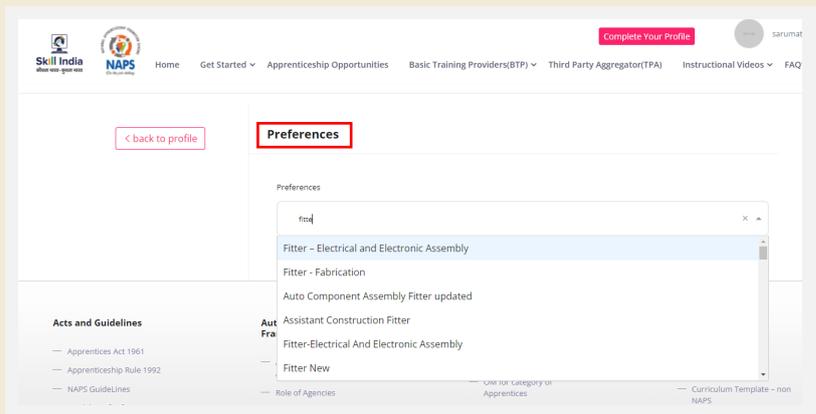
7. Click 'Aadhaar Verification' and enter your Aadhaar number.

Fill in this form as required on the NAPS portal.

Let's learn how to apply for jobs on the NAPS portal

Candidates Dashboard

There are 3 sections on the Dashboard.

1. **Contracts:** This shows any contract that you have signed with a company. Many companies can send you a contract but you can only sign one.

2. **Applications:** This shows all the applications that you have completed.

3. **Invitations Received:** Sometimes, a company might see your profile and invite you to apply to their company. These invitations can be seen here.
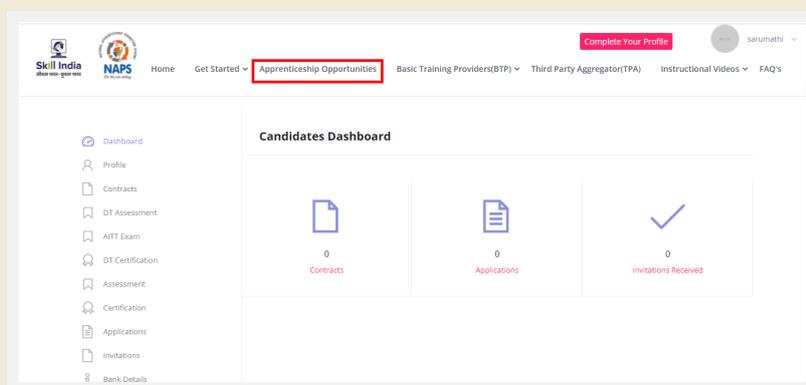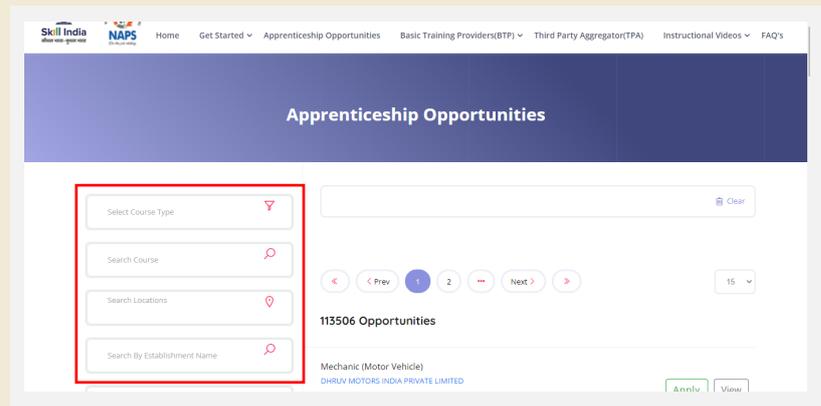

How to apply for opportunities

1. Click on the 'Apprenticeship Opportunities' on the top menu to view all available opportunities.
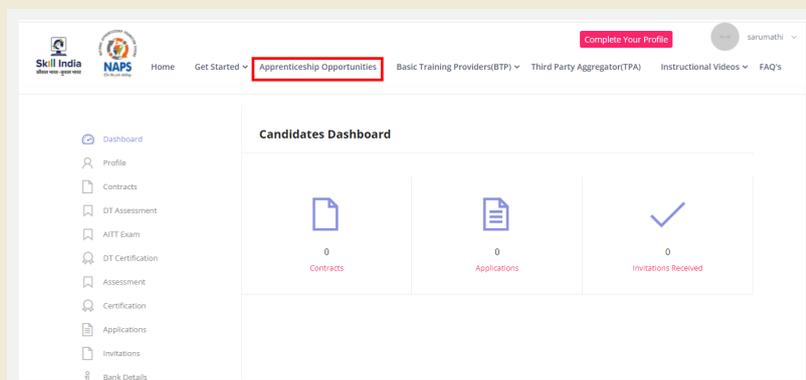
2. Select preferred location, course, industry and qualifications by using filters.

Skill India NAPS   Home   Get Started ˅   Apprenticeship Opportunities   Basic Training Providers(BTP) ˅   Third Party Aggregator(TPA)   Instructional Videos ˅   FAQ's

Apprenticeship Opportunities

Select Course Type

Search Course

Search Locations

Search By Establishment Name

Clear

« ‹ Prev 1 2 … Next › »   15 ˅

113506 Opportunities

Mechanic (Motor Vehicle)
DHRUV MOTORS INDIA PRIVATE LIMITED   Apply View

3. Search using relevant keywords that fit your needs.

4. Click on the 'Apply' button when you find an opportunity that is a good fit.

   After you apply, the company will review your profile and invite you for an interview. If the company selects you, they will issue a contract.

Activity Time!

Choose the correct answer to the question.

1. **What can you do on the NAPS portal?**
   a. Apply for NAPS apprenticeship opportunities
   b. Apply for any job in any company

2. **How can you find relevant opportunities on the NAPS portal?**
   a. Checking your email
   b. Searching with keywords

3. **How many contracts can you sign at one time, on the NAPS portal?**
   a. One
   b. Five

What I learnt today:

Put a ✓ if you know this topic well.

1. National Apprenticeship Promotion Scheme (NAPS) allows us to apply for apprenticeship training in different companies. ☐

2. The NAPS website has all the relevant information. ☐

3. The NAPS portal is where we can create a profile and apply for apprenticeship training opportunities. ☐

YOU CAN LEARN EMPLOYABILITY SKILLS ON THE BHARAT SKILLS PORTAL

Scan to start learning

Visit: **www.employabilityskills.net**