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MINISTRY OF SKILL DEVELOPMENT
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ASCI

Agriculture Skill Council of India

Facilitator Guide



Sector
Agriculture and Allied

Sub-Sector
Agriculture Industries

Occupation
Agri Entrepreneurship and Rural Enterprises

Reference ID: AGR/Q7804, Version 1.0
NSQF Level: 5

**Agri Service
Input Dealer**



Shri Narendra Modi
Prime Minister of India

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

Acknowledgements

We would like to express our heartfelt gratitude to everyone, who in their own capacities or on behalf of their esteemed organisations, have contributed in various ways towards the development of this “Facilitator Guide” for Agriculture Skill Council of India (ASCI). This will go a long way in our endeavour to support the “SKILL INDIA” initiative.

The contents of this book are aligned to the Qualifications Pack - National Occupational Standards (QP-NOS).

This Facilitator Guide is dedicated to the passionate trainers who are committed to quality and excellence in the ‘AGRICULTURE AND ALLIED’ sector.

About this Guide

This Facilitator Guide is intended to empower the trainers for facilitating 'Agri Service Input Dealer' job role training as per Qualification Pack (QP). Agri Service Input Dealer is responsible for sourcing valuable information to the farming community in addition to supplying agricultural inputs and credit to the farmers.

Every National Occupational (NOS) is spread over Unit/s. The National Occupational Standards indicate the measures of execution an individual must accomplish when doing a capacity in the work environment, together with the information and comprehension they have to meet that standard reliably. The trainer or facilitator with the help of this guide, would be able to follow standard procedure to guide and prepare the participants in the accompanying abilities:

- **Knowledge and Understanding:** Satisfactory operational learning and comprehension to play out the required chore.
- **Performance Criteria:** Pick up the required aptitudes through hands on preparing and play out the required operations inside the predetermined measures.
- **Professional Skills:** Capacity to settle on operational choices relating to the zone of work.

The facilitator guide incorporates the process of coach's aide; session arrangement; and syllabus. The system additionally incorporates field visits for the participants where they will watch the method/operations.

We hope the facilitator would be able to impart his/her knowledge with this guide to make this program a success and up-skill the participants to the recommended standards.

Symbols Used



Resources



Time



Tips



Notes



Objectives



Do



Ask



Explain



Exercise



Activity



Demonstrate



Summary



Say



Elaborate



Facilitation Notes



Team Activity



Example



Practical

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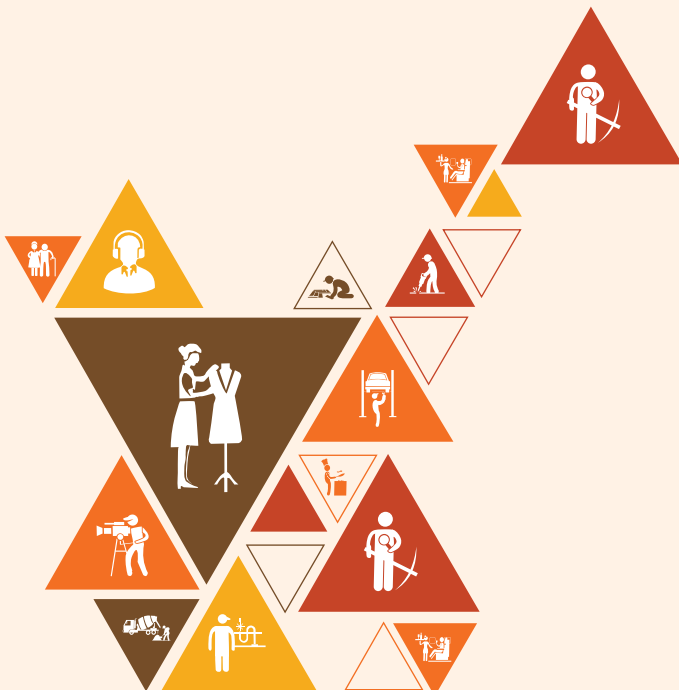
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1. Introduction

Unit 1.1 – About the Training Programme

Unit 1.2 – About the Job Role-Agri Service Input Dealer



Key Learning Outcomes



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

- Outline basic behavioural aspects in the classroom.
- Explain the scope and importance of the programme.
- Outline the skills required by an Agri Service Input Dealer.
- Explain and demonstrate the role of an Agri Service Input Dealer.

Resources to be Used



- Laptop
- White board
- Marker
- Audio/visual aids

UNIT 1.1: About the Training Programme

Unit Objectives

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

- Identify the scope and importance of the programme.
- Recognise fellow participants in the training programme.
- List out the expectations from the training programme.

1.1.1. Scope of the Training Programme

Ask

- About the purpose of the training programme.
- Participants about their expectations from this training.
- One of the participants to write their expectations on a flipchart sheet.

Do

- Write down your own list of the topics to be covered during the programme on another flipchart sheet.
- Compare the two sheets, commenting on what will and what will not be covered during the programme.
- Set some ground rules for the training session. Ask the participants to put these rules on a flipchart and display it in the class.
- You may get back to those sheets once again at the end of the programme.

Explain

The scope and importance of programme and training topics mentioned as under:

- Current agro ecological situation of the area
- How to plan for establishment of an Agri-Input outlet
- Soil fertility conditions of the area
- Stock management seeds, fertilisers, pesticides, etc. to agricultural inputs
- Health and safety at the workplace

Elaborate

- The objectives in the beginning of the unit.
- To begin with the end, helps to set expectations in the minds of the participants about the important take-aways from the session.
- It is also a way of making participants take responsibility of their own learning process.
- For a facilitator, the objectives decide a designed path to progress on, so that the learning stays aligned and on track.

1.1.2. Participant Guidelines

Ask

Ask the participants to introduce to each other and complete the following activity mentioned below.

Activity

Let us do an activity for interacting with each other. This will help us in recalling each other's names.

- Make the participants to sit in a circle.
- Give a ball to them and ask to pass it to the next participant, until you say 'stop.'
- Abruptly, say 'stop.'
- The person, who has the ball at that time, will give a self-introduction (name, hobbies, likes, dislikes) and will move out of the game.
- Start over the game again.
- Repeat this until only one person is left in the game.
- Declare that participant as the winner and ask him/her to give self-introduction.

Skill Practice	Time	Resources
Ice breaker	30 minutes	Tennis ball

Explain

Do's and Don'ts in the training programme. Refer section 1.1.2 in Participant Hand book.

Notes for Facilitation

- Have thorough knowledge of the topics in the Participant Handbook and be prepared to answer questions about it.
- Read other material to enhance knowledge of the subject.
- Deal with the issues which may raise due to lack of time or knowledge. Ensure to obtain the answers and get back to the participants with a relevant information. Turn a query into an assignment and guide the participants.
- Have a clear understanding of participant's expectations from the workshop.
- Make sure that all logistical arrangements are made for the workshop.
- Introduce mini breaks in the form of stretching exercises, jokes, group songs or games to break the monotony and boredom during the session.
- Invite discussion from the participants to form a conclusion.
- Let the participants answer the questions.
- Ask one participant to write all the points on the whiteboard.
- Build the sessions from the answers provided by the class.
- Ensure that resources like board, markers, duster etc., are available before your session starts.
- Share the course timetable and schedule of the activities.
- Share the marking scheme of the course work and it's important.
- Administer Do's and Don'ts for the students like discipline, assignments, attendance, timings, etc.
- Ask the class to open their Participant Handbook and complete the expectation mapping.

UNIT 1.2: About the Job Role - Agri Service Input Dealer

Unit Objectives

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

- Discuss the job description of the 'Agri Service Input Dealer.'
- Outline the skills required by an 'Agri Service Input Dealer.'
- Describe the roles of the Agri Service Input Dealer.

1.2.1: Job Description and Role of an Agri Service Input Dealer

Ask

What are the roles and responsibilities of an Agri Service Input Dealer?

Say

Role: A prescribed or expected behaviour associated with a particular position or status in a group or organisation.

Responsibility: It is a state or fact of having a duty to deal with something and being accountable.

Explain

- The importance of an Agri Service Input Dealer.
- The career progression of an Agri Service Input Dealer.

Elaborate

An Agri Service Input Dealer is responsible for making agri and allied inputs available to the farmer in the right season and should be skilled in providing advice to farmers on good farming practices such as integrated farming, integrated pest management, cattle feeding and rearing and other related techniques.

Activity

Ask the participants to make a group of 5 to 6 members and discuss among themselves about the roles and responsibilities of an Agri Service Input Dealer and note down key points.

Skill Practice	Time	Resources
Job role identification	1 hour	Participant handbook, notepads, pens

Notes for Facilitation

- Keep a checklist of tasks of Agri Service Input Dealer.
- Invite some progressive Agri service input dealer to share his/her experiences and duties towards society.

Key Solutions to Exercise



1. Define the responsibilities of an Agri Service Input Dealer.

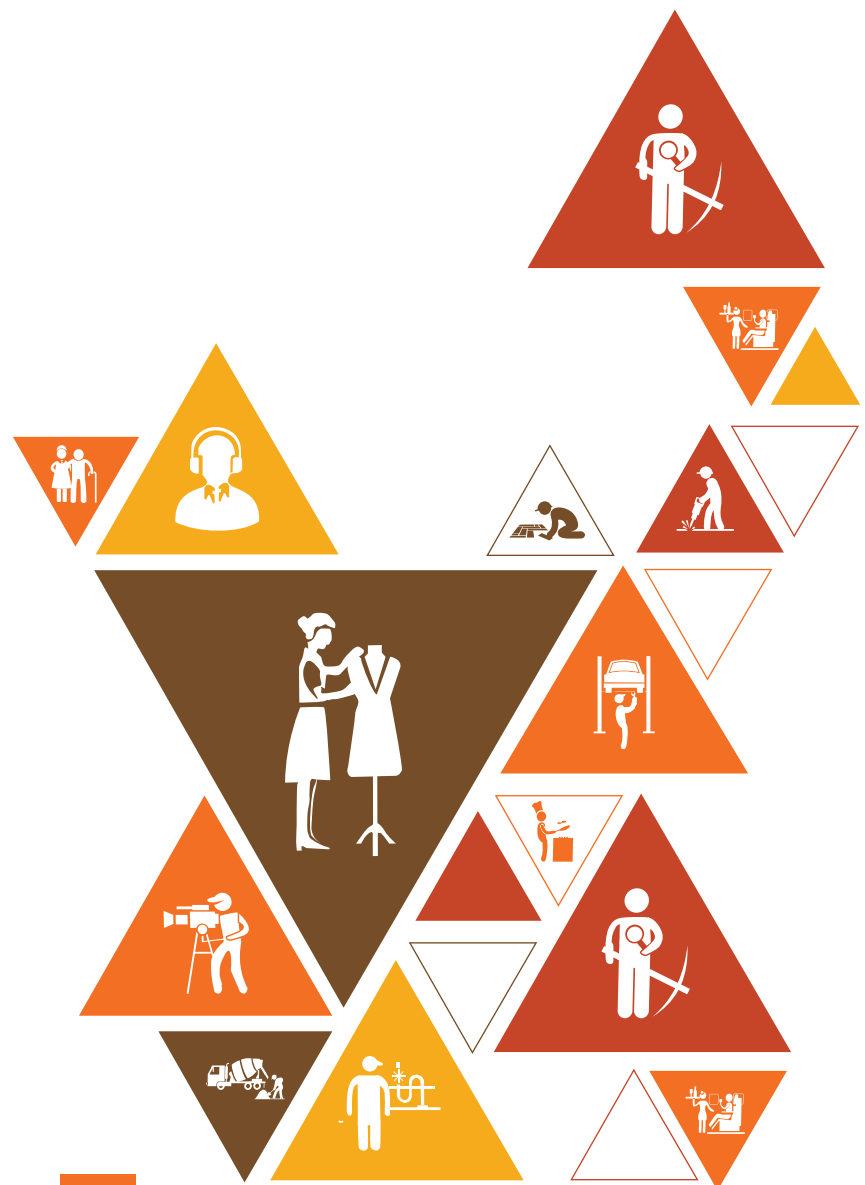
An Agri Service Input Dealer is responsible for making agri and allied inputs available to the farmer in the right season and provides advice to farmers on good farming practices such as integrated farming, integrated pest management, cattle feeding and rearing and other related techniques.

2. List and explain the different roles of an Agri Service Input Dealer.

- **Conduct overview of agro ecological situation:** To study the different environmental conditions for various crops such as soil health management, seed management, irrigation technique and plant health management.
- **Set up own business:** By having enough knowledge about allied agricultural input such as fertilisers, pesticides, seeds, other farm implements, equipment and proper communication with farmers to provide a suitable solution for agricultural management.
- **To maintain the records and documents:** Carry out the stock management activities to know the required agricultural allied inputs to be maintained for seasonal demands. At the same time, it helps to see the profit and loss of business.
- **Safety management:** Effective utilisation of the allied agricultural inputs with safety equipment to prevent from the hazards health effects and suitable precautions to take during an emergency situation.

3. What abilities should an Agri Service Input Dealer possess?

An Agri Service Input Dealer must have an ability to work independently and make various tactical and operational decisions about his/her area of work. They should have an ability to carry out micro planning and must be result oriented. The individual must possess reading, writing, communication, analytical and networking skills.





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2. Current Agro Ecological Situation of the Area

Unit 2.1 – Geographical Conditions and Agro-Meteorological Centre

Unit 2.2 – Knowledge Sharing

Unit 2.3 – Soil Testing

Unit 2.4 – Fertilisers and Plant Growth Regulators

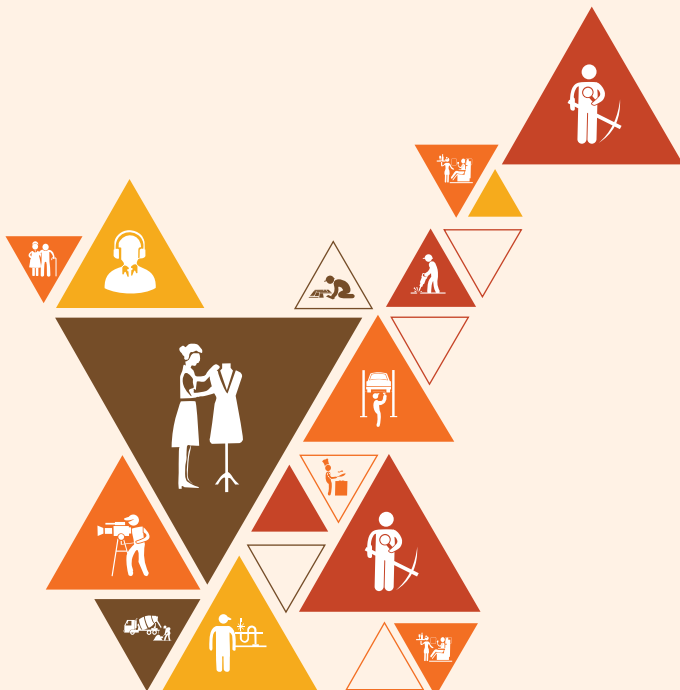
Unit 2.5 – Production Systems for Dryland and Rain-fed Agriculture

Unit 2.6 – Types of Seeds, Production and Irrigation Techniques

Unit 2.7 – Weed Management and Diseases on Plants

Unit 2.8 – Implements, Machinery and Cattle Management

Unit 2.9 – Production Technology of Major Crops



AGR/N7817

Key Learning Outcomes



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

- Define the impact of weather parameters on agricultural production.
- Explain the customers located in different geographical and climatic zones.
- Explain the current cropping systems and estimate the types of inputs required.
- Outline the applicability of agro meteorological information for crop production.
- Show different instruments in an agro-meteorology observatory.
- Outline the uses of the agro meteorological instruments and the measurement of different weather parameters.
- Tell different agro-ecological situations by conducting field visits.
- Show how to use the computer to access agriculture and market information.
- Explain various soil testing methods to identify macro/micronutrient deficiencies in the soil.
- Explain the application of liquid fertilisers/ plant growth regulators in required area.
- Explain how to use natural resources for planning dryland agriculture.
- Discuss various climatic conditions for the adoption of rain-fed agriculture.
- Demonstrate different types of seeds and processes for seed production.
- Describe the practices for quality seed production.
- Discuss different types of irrigation techniques such as micro irrigation system, sprinkler system etc.
- Explain different types of weeds and the importance of integrated weed management to the farmers.
- Explain the usage of different farm implements and their maintenance.
- Show how to calculate the cost and determine the budget for farm implements.
- Discuss about location-based farm equipment with the aid of custom-hiring agro service centres.
- Demonstrate the effects of pest on the crops by conducting regular field visits.
- Demonstrate how to use pesticides, insecticides to control plant diseases.
- Explain the usage of bio-pesticides and bio-fertilisers.
- Describe proper farm cattle rearing and feeding practices.
- Show how to select and implement cattle health management techniques appropriately.
- Outline herd health management techniques.
- Describe the integrated farming system.
- Illustrate the recommended production techniques of major crops for improving the production quality.

Resources to be Used



- Laptop
- White Board, Marker
- Audio/visual aids, Manual weigh machine with weights, Digital weigh machine
- Walkie Talkie
- Soil testing Kit
- Resource Cards and Map

UNIT 2.1: Geographical Conditions and Agro-Meteorological Centre

Unit Objectives

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

- Carry out survey on farmer's land and its field location.
- Select the crops depending upon climatic conditions.
- Analyse various weather parameters.
- Discuss the importance of agro climatic zone.
- Make use of government departments to access the information.
- Assess the ecological situation.
- Gather information using technology.
- Explain ecological situation to farmers.
- Decide suitable measures to be taken.

2.1.1: Agro Climatic Zones

Say

There are 15 agro-climatic zones in India, taking into account the physical attributes and socio-economic conditions prevailing in the regions.

Explain

- Agro-climatic zones in India.
- Weather and atmosphere parameters.

Elaborate

The agro-climatic zones along with their regions and characteristics. Refer to this section in Participant Handbook.

Ask

What are the weather and atmosphere parameters?

Activity

- Ask the participants to make a group of 5 to 6 members each.
- Give them a task for preparing charts on:
 - Agro-climatic zones in India.
 - Weather and atmospheric parameters. Ask them to discuss the agro climatic zone of their area. This activity will help in understanding what agri inputs could be suitable and must be made available in different zones.

Skill Practice	Time	Resources
Identification of agro-climatic zone of respective area	30 minutes	Participant handbook, notepads, pens

Notes for Facilitation

- Give a detailed description on the significance of agro climatic zones.
- Briefly explain the importance of knowing the weather and atmosphere parameters.
- Display India Map in the class and show the agro-climatic regions.

2.1.2: Agro-Meteorological Centre

Say

In order to provide direct services to the farming community of the country, an exclusive Division of Agricultural Meteorology was set up in 1932 under the umbrella of India Meteorological Department (IMD) at Pune with the objective to minimise the impact of adverse weather on crops and to make use of favourable weather to boost agricultural production.

Explain

- The geographical climatic conditions issued by the meteorological centres.
- The equipment used in Agrometeorological observatory and their working principles.

Ask

What are different types of parameters to be considered by a farmer?

Practical

Demonstrate how Agri Service Input Dealer can get the weather and climatic conditions information by logging into Agricultural Meteorology Division website.

Activity

- Demonstrate on how to use various equipment for agrometeorological study.
- Ask the participants to perform the activity as per the demo.

Skill Practice	Time	Resources
Make use of weather equipment	30 minutes	Participant handbook, notepads, pens

Notes for Facilitation

- Explain the objectives of India Meteorological Department.
- Brief the participants about the Agricultural Meteorology Division website.
- Explain how to use the equipment for agrometeorological study.
- Display the equipment or pictures of the equipment for a detailed explanation.

UNIT 2.2: Knowledge Sharing

Unit Objectives

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

- Determine the importance of consulting with established dealers and other experts in the domain.
- Provide suitable solution to the farmers and recommend crops.
- Make use of computers to measure market information.
- Solve the problems related to sale by discussing with experienced/ concerned people.

2.2.1: Interactions

Say

Knowledge sharing is an activity through which knowledge (namely information, skills or expertise) is exchanged among people, friends, families, communities or organisations.

Explain

- The interaction done by an Agri Service Input Dealer.
- The advantages of an effective interaction.

Elaborate

- Always have better interaction with established dealers, experts and experienced people in this domain.
- Five advantages of an effective interaction. Refer to Figure 2.2.1 (b) in Participant Handbook

Activity

Ask the volunteer participants to perform a role-play activity on:

Ways to deal with customers. Ask them to play role of dealer and customer. Ask the dealer to make growth plan and interact with customers. Similarly ask customer to enquire about the products and services from dealer.

Skill Practice	Time	Resources
Product knowledge	30 minutes	Drawing sheets, markers, notepad, pen, sample products

Notes for Facilitation

- Ask the participants to discuss on the benefits of an effective interaction.
- Display the flowchart of Interaction mentioned in Figure 2.2.1 (a) in the Participant Handbook

2.2.2: Recommended Parameters for Crops

Say

Agriculture in India plays a major role in economy and employment. The farmers have to select the type of crop based on different parameters such as; temperature, rainfall and type of soil in their farmland. This unit helps the Agri Input Dealer to acquire in-depth understanding on crop selection based on these parameters and also to educate the farmers on the same.

Ask

What are the recommended temperature, rainfall and soil conditions for wheat, grams, oilseeds and coffee?

Explain

The parameters recommended for the crops. Refer Tables 2.2.2 (a)-(l) in Participant Handbook.

Activity

- Ask the participants to make a group of 5 to 6 members each.
- Give a task on preparing charts on the factors to be considered before selecting a crop.
- Ask member from each group to represent and discuss with other peer members for suggestions.

Skill Practice	Time	Resources
Crop selection parameters	1 hour	Participant handbook, notepads, pens

Notes for Facilitation

- Explain the three parameters required to recommend crops.
- Refer pages 25, 26 and 27 to explain the parameters to be considered for various crops.

UNIT 2.3: Soil Testing

Unit Objectives

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

- Explain the importance of soil testing.
- Apply procedure to carry out soil testing.
- Select the suitable crops depending upon the soil testing.
- Explain the importance of macro and micro nutrients.
- Analyse the effect of macro and micro nutrients deficiency.

2.3.1: Soil Properties

Explain

The following points:

- Soil and soil horizon?
- Soil colour
- Soil structure
- Soil chemical properties

Elaborate

The chemical properties of soil

a. Cation Exchange Capacity (CEC)

Some plant nutrients and metals exist as positively charged ions or cations in the soil environment.

Most common cations found in soils are:

- Hydrogen (H⁺)
- Aluminum (Al⁺³)
- Calcium (Ca⁺²)
- Magnesium (Mg⁺²)
- Potassium (K⁺)

b. Soil Reaction (pH)

Active hydrogen ion (H⁺) concentration is called pH. It is an indication of the acidity or alkalinity of a soil, also known as soil reaction.

- The pH scale ranges from 0 to 14, with values below 7.0 acidic, and values above 7.0 alkaline.
- A pH value of 7 is considered neutral, where H⁺ and OH⁻ are equal. Both at a concentration of 10⁻⁷ moles/liter.
- A pH of 4.0 is ten times more acidic than a pH of 5.0.

Factors that affect soil pH include:

- Parent material
- Vegetation
- Climate

Practical 

Collect samples of different soil structures. Display the samples in the class and analyse them.

Notes for Facilitation 

- Give a detailed explanation of soil and its properties.
- Clarify all the doubts of the participants.
- Make sure that the participants are able to differentiate between the soil structures.

2.3.2: General Sampling Procedures

Say 

Soil testing is an essential component of soil resource management. Each sample collected must be a true representative of the area being sampled. Utility of the results obtained from the laboratory analysis depends on the sampling precision. Hence, collection of large number of samples is advisable so that sample of desired size can be obtained by sub-sampling. In general, sampling is done at the rate of one sample for every two hectare area. Only one sample should be collected for a maximum area of five hectares.

Explain 

- The soil sampling process.
- The time of sampling.
- The types of tools required for sampling process.

Ask 

The guidelines for soil sampling depth.

Demonstrate 

Demonstrate the process of soil sampling.

Notes for Facilitation 

- Demonstrate the tools used in sampling process and their uses.
- Explain the importance of sampling process.
- Clarify all the doubts of the participants.

2.3.3 Soil Testing Procedures

Explain 

- The procedure for soil testing.
- The procedure for routine soil test.
- How to calculate the % of organic carbon in soil.

Elaborate 

The formula for calculating the % of organic carbon in soil is:

$$R = \frac{(v_1 - v_2) \times N \times 0.003 \times 100}{W} \times C$$

Where:

- W-Weight of sample
- V1-Blank titre value
- V2-Titre value of the sample
- N-Normality of K₂Cr₂O₇ (Here it is 1N)
- C-Correction Factor

Practical

Calculate the % of organic carbon in the given sample of the soil.

Notes for Facilitation

- Give a detailed explanation of each step involved in the soil testing procedure.
- Demonstrate each step in the class and clarify all the doubts, if any.

2.3.4 Survey of the Field

Explain

- The importance of field survey.
- How to gather the data required.
- How to question the farmers during the survey.

Elaborate

The data that an enumerator (census) will be required to gather during a survey can be obtained in two different ways: -

- By observing what is going on in the fields
- By interviewing the farmers.

The questions that the enumerators will ask should be written down in advance. These questions can be presented to the farmer in two different ways: -

- As open-ended questions.
- As multiple-choice questions.

Activity

- Demonstrate how to conduct survey.
- Ask the participants to note down the key points.

Skill Practice	Time	Resources
Data collection through field visit	4 hours	Notepads, pens

Notes for Facilitation

- Give a detailed explanation on how to interview the farmers.
- Brief the major topics for data gathering and analysis.

2.3.5: Macro and Micro Nutrient Deficiencies

Explain

- About micro nutrients.
- About macro nutrients.
- The functions and deficiency of the various nutrients.

Practical

Collect the samples of the plants with deficiency and analyse them.

Notes for Facilitation

Briefly explain the role of nutrients for plant growth.

UNIT 2.4: Fertilisers and Plant Growth Regulators

Unit Objectives

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

- Classify different types of fertilisers.
- Explain importance of fertiliser.
- Decide essentiality of the fertiliser.
- Discuss importance of plant growth regulators.
- Classify the plant growth regulators.

2.4.1: Fertilisers and their Types

Say

Plants require a balanced supply of nitrogen, phosphorus, potassium and sulphur. As plants extract these nutrients from the soil during every growing season, they must be replenished through fertilisers, manure and compost added to fields or gardens annually.

The advantage of using fertilisers is that they can be applied with more control to match crop needs and protect the environment. They can also supplement manure or compost to ensure that the soil gets an adequate supply of nutrients.

Explain

- Organic fertiliser and their types.
- Inorganic fertiliser and their types.
- The fertiliser management in agricultural crops.
- Which fertiliser to use and its quantity.
- When to use a fertiliser to a crop.
- The method of fertiliser application.

Ask

- What are the benefits of using fertilisers?
- What are the advantages of organic fertilisers over inorganic fertilisers?

Elaborate

How to apply fertiliser in agriculture?

There are different methods of fertiliser application.

a) Basal application:

- Broadcasting: In this method, fertilisers are broadcasted before sowing and ploughed in or harrowed in after ploughing before final land preparation.
- Band placement: Applied in furrows 10 – 15cm to one or both the sides of the row and a little below seed level.
- Basal placement or plough sole placement: Fertilisers are thoroughly mixed with the soil in the row below the seed.

b) Top dressing:

- Broadcasting: Broadcasting fertilisers on standing crops in one or two instalments.
- Side dressing: Applied on one or both the sides 10 – 15cm apart in a band on standing crops once or more times.
- Ring placement: Applied in ring form around growing plants 10 – 15cm apart on standing crops one or more times.
- Liquid application: In the liquid method, soluble fertiliser is applied in solution with water.

Note: Three distinct methods are in use: By direct application to the soil, by a foliage spray and with irrigation water.

Activity

- Ask the participants to make a group of 5 to 6 members each.
- Give them a task for preparing charts on different types of fertilisers and their benefits. This activity will help the participants to recall various fertilizers they may keep for the sale.

Skill Practice	Time	Resources
Fertilizer nomenclature	30 minutes	Notepads, pens

Notes for Facilitation

- Ask the participants to discuss about advantages of using fertilisers.
- Refer page 50 for Table 2.4.1 (a) in Participant Handbook and explain the fertiliser application time.
- Briefly explain the difference between organic and synthetic fertilisers.
- Brief them about what they have learnt in this session.

2.4.2: Plant Growth Regulators

Say

A growth regulator, plant growth regulator or PGR, is a natural or synthetic chemical that is sprayed or applied to a seed or plant in order to alter its characteristics. They are sometimes referred to as plant hormones.

Growers can add PGRs to their crops in order to achieve a desirable goal, ranging from increasing insect and disease resistance to increasing root strength.

Explain

- The role of auxins, cytokinins, gibberellins, and abscisic acid in the growth of a plant. Refer Fig 2.4.2 (a) and also Table 2.4.2 (a) in Participant Handbook.
- The method of application of plant growth regulators.
- The time of application of plant growth regulators.

Elaborate

Functions:

- Affects horizontal growth of seedlings and swelling of the axis in dicot seedlings (e.g.: mango, cotton, sunflower, etc.)
- Promotes ageing and falling, especially of leaves and flowers.
- Enhances respiration rate during ripening of fruits. This phenomenon is called 'respiratory climactic'.
- Increases root growth and root hair formation, therefore helping plants to increase their absorption surface area.

Ask

What are the best practices to identify nutrients deficiency?

Notes for Facilitation

- Distinguish between the plant growth promoters and inhibitors.
- Refer page 53 in the Participant Handbook and explain time of application of plant growth promoters.
- Demonstrate the method of application of plant growth regulators.

2.4.3: Bio-fertilisers and Vermicompost

Explain

- The vermicompost preparation process.
- The advantages of bio-fertiliser over chemical fertilisers.
- The method of application of bio-fertilisers and vermicompost.
- The effects of vermicompost on the crop.

Elaborate

Functions of vermicompost:

- Secrete hormones like auxins, cytokinins, biotins and vitamins which are essential for plant growth.
- Give protection to plant by secreting antibiotics which are effective against many plant pathogens.
- Protect plant from salinity and drought stress.
- Increase the soil quality.
- Produce nitrogen, potassium, phosphorus and other essential nutrients.

Liquid Bio-fertiliser application methodology

There are three ways of using:

- 1) Seed treatment
- 2) Root dipping
- 3) Soil applications

Seed Treatment:

- The seed treatment is a most commonly used method. This method is the most effective and economical.
- Seed treatment can be done with two or more bacteria.
- First, the seeds must be coated with Rhizobium or Azotobacter or Azospirillum. Then, the PSM (Phosphate Solubilising Microbial) inoculant has to be treated on the outer layer of the seed.
- This method will provide a maximum number of population of each bacteria required for better results

Ask

- What are the steps to prepare vermicompost?
- What is the definition of bio-fertiliser?

Notes for Facilitation

- Ask the participants if they have any questions on vermicompost or bio-fertilisers.
- Refer page 59 in the Participant Handbook and explain the time plan of bio-fertiliser application for banana.
- Clarify all the doubts of the participants.
- Display the chart on recommended quantity and time of application of vermicompost.

UNIT 2.5: Production Systems for Dryland and Rainfed Agriculture

Unit Objectives

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

- Plan production system for dry land agriculture.
- Effectively manage the natural resources for dry and rainfed agriculture.
- Analyse importance of integrated watershed management.
- Plan for of sprinkler and drip irrigation.

2.5.1: Dryland Agriculture

Say

Dryland Agriculture refers to cultivation of crops entirely under rainfall without irrigation. It is a form of subsistence farming in the regions where deficit of the soil moisture retards the growth of water consuming crops like rice (*Oryza sativa*), sugarcane etc. Dryland areas are characterised by low and erratic rainfall and no assured irrigation facilities. Dryland agriculture is important for the economy as most of the coarse grain crops, pulses, oilseeds and raw cotton are grown on these lands. Dryland areas receive rainfall between 500 and 1200 mm.

Types of Dryland Agriculture:

Depending on the amount of rainfall received, dryland agriculture has been grouped into three categories:

- Dry farming
- Dryland farming.
- Rain-fed farming

Explain

The following topics:

- Dry farming
- Dryland farming

Elaborate

Dry farming: Dryland farming and dry farming are agricultural techniques for non-irrigated cultivation of crops. Dryland farming is associated with drylands, which are dry areas characterised by a cool wet season followed by a warm dry season.

It is better to go with the local crops than the special crops or designed for the dryland farming.

Ask

List any five dryland farming crops.

Notes for Facilitation

- Ask the participants if they have any questions.
- Clarify all the doubts of the participants.
- Brief them about what they have learnt in this session.

2.5.2: Rainfed Agriculture

Say

Rainfed farming: It is practice of crop cultivation without irrigation in areas receiving 1150 mm rainfall, mostly in sub-humid and humid areas. In this type, chances of crop failure and water stress are very less.

Explain

The elements of dryland rainfed farming.

Ask

What is the difference between dryland and rainfed farming.

Notes for Facilitation

- Ask the participants to answer about rain-fed farming and dryland farming.
- Refer the page 65 in the Participant Handbook to explain the differences between dryland farming and rainfed farming.
- Brief them about what they have learnt in this session.

2.5.3: Impact of Climate Change

Say

Climate change and agriculture are interrelated processes, both of which take place on a global scale. Climate change affects agriculture in a number of ways, including changes in average temperatures, rainfall and climate extremes (e.g., heat waves); changes in pests and diseases; changes in atmospheric carbon dioxide and ground-level ozone concentrations; changes in the nutritional quality of some foods and changes in sea level.

Explain

The following topics:

- Hydrologic
- Heat
- CO₂
- Crop biodiversity
- Economic consequences

Ask

What is the impact of climate change on agriculture?

Notes for Facilitation

- Explain the impact of climate change on the crops.
- List the factors which create an impact on the climate change
- Brief them about what they have learnt in this session.

2.5.4: Natural Resources Management

Explain

- The term 'Natural Resource Management'.
- Management of natural resources in dryland areas.

Elaborate

Management of natural resources in dryland can be done under the following:

1. Sustainable water management
 - (a) In-situ moisture conservation
 - (b) Rainwater harvesting
2. Sustainable soil management
 - (a) Erosion control
 - (b) Soil health maintenance
 - (c) Alternate uses of different lands
3. Sustainable crop management
 - (a) Cropping system
 - (b) Nutrient management
 - (c) Irrigation management
 - (d) Weed management
4. Integrated watershed management
5. Sustainable use of dryland bio-diversity
6. Livestock management
7. Management of dryland mineral resources

Ask

What is sustainable soil, water and crop management?

Notes for Facilitation

- Define what are natural resources.
- Explain the significance of natural resources management.

2.5.5: Integrated Watershed Management (IWM)

Explain

- Integrated watershed management.
- The steps involved in the watershed management.

Elaborate

Water conservation and management

A farm pond has to harvest rainwater is to provide irrigation water during the dry spell. Not only for crops, it helps but also for the safeguarding of the underground water. During the construction of this ponds are constructed in the upstream area of the well so that it is recharged. Not only for the crops but sometimes the harvested water can also be used for the commercial purpose.

The harvesting/watershed structures are:

- Farm ponds
- Check dams
- Rock filled dams
- Borewell re-charge pits
- Sunken pits

Ask

What are the different types of watershed structures?

Notes for Facilitation

- Brief them about the different features of watershed.
- Display pictures of different types of watershed structures in the class.

UNIT 2.6: Types of Seeds, Production and Irrigation Techniques

Unit Objectives

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

- Identify different types of seeds.
- Identify process of seed production.
- Analyse different types of certification.
- Measure suitable requirement for storage.
- Estimate the quality of seed by visiting plots.
- Analyse the importance of irrigation.
- Classify the types of irrigation.
- Install and manage micro irrigation.
- Distinguish between drip and sprinkler system.

2.6.1: Seeds and their Types

Say

Seed Definition:

A seed can be defined as a mature ovule consisting of an embryonic plant (dormant) together with a store of food, all surrounded by a protective coat.

Explain

The classifications of seeds:

Seed is the product of fertilisation in plants. A hard protective layer covers them.

Seed classification is done based on the following factors:

- Cotyledons (part of an embryo)
- Botanically
- Germination
- Vegetative seeds

Based on their germination:

Hypogeal (hypo = below, geal = earth/ground):

- In hypogeal germination, the cotyledons remain below the soil and the plumule is carried above the cotyledon.

Epigeal (epi= above, geal = earth/ground):

- In epigeal germination, cotyledons are above ground by elongation of the hypocotyls, i.e. the stem below the cotyledons.

2.6.2: Seed Production and Certification

Explain

The following topics:

- Nucleus seed
- Breeder seed
- Foundation seed
- Registered seed
- Certified seed

Elaborate

Seed producers take many steps to protect genetic quality.

1. Ensure the integrity of the seeds.
2. Properly identify and label the plants and crop fields.
3. Cultivate seeds on a clean land (crop rotation).
4. Remove rogue plants (harmful plants).
5. Use mesh cages, distance isolation, time isolation or hand pollination to ensure that pollination occurs only among plants of the desired variety.

Ask

What is the difference between certified seed and truthful labeled seed?

Activity

Ask the participants to make a group of 5 to 6 members and prepare charts on different types of seeds and quality checks of seeds. This will help in identification and skilling in quality determination of seeds.

Skill Practice	Time	Resources
Seed quality identification	30 minutes	Participant handbook, notepads, pens, chart, marker

Notes for Facilitation

- Explain the steps to be followed to protect the genetic quality of the seeds.
- Brief them about the differences between certified seeds and truthful labelled seeds.
- Explain how to calculate the percentage of germination.
- Brief them on seed production system in India.

2.6.3: Seed Storage/Conservation

Say

Proper storage of seed is vital to conserving its vigour and vitality. Seeds can last from a few years to centuries, depending on the species and the storage conditions. In general, most seeds stored in cool, dry conditions will survive longer than seeds stored in a wet, warm environment. In many parts of the world, agricultural seeds are stored in bins that are open to the surrounding conditions, often resulting in short storage life and poor seed quality in hot, humid regions, as well as losses due to insects and rodents.

Explain

The following topics:

- Types of agricultural warehouses.
- The factors considered for seed storage
- The factors that affect longevity of the seed storage

Ask

What are the factors that affect the longevity of seeds during storage?

Notes for Facilitation

- Explain the precautions to be taken while storing the seeds.
- Give suitable examples to show how the moisture content will influence the storage life of a seed.

2.6.4: Importance of Irrigation

Explain

- The types of irrigation system in India.
- The importance of irrigation in agriculture field.

Elaborate

Irrigation refers to supplying water to the dry land as supplementation of rainwater. It is mainly aimed for cultivation. There are different types of irrigation practices in different parts of India. Irrigation in India is carried out through wells, tanks, canals, perennial canal, multi-purpose river valley projects, etc.

- Inadequacy of rainfall in those rainfall deficient areas or drought prone areas (below 1000 mm annual average) has to be met by irrigation.
- Perennial irrigation can be used to produce additional crops in the dry months (cold and hot weather season).

Ask

What are the types of irrigation systems in India?

Team Activity

Ask the participants to make a group of 5 to 6 members and prepare charts on types of irrigation systems in India. This will help them identify which system could be best suited for their area and crops.

Skill Practice	Time	Resources
Types of irrigation system	1 hour	Participant handbook, notepads, pens, chart, marker

Notes for Facilitation

- Display charts of different types of irrigation systems followed in India.
- Plan a visit to a nearby field for a detailed study of irrigation and its importance.
- Brief the participants on the importance of knowing various types of irrigation systems.

2.6.5: Micro Irrigation System

Say

Micro irrigation is defined as the frequent application of small quantities of water directly above and below the soil surface; usually as discrete drops, continuous drops or tiny streams through emitters placed along a water delivery line.

Explain

- The need of micro irrigation.
- The advantages of drip irrigation.
- The advantages and disadvantages of sprinkler irrigation farming.
- The crops which are benefitted under sprinkler irrigation system.

Elaborate

Major Parts of Drip Irrigation System :

- Pump station
- By-pass assembly
- Control valves
- Filtration system
- Fertiliser tank /venturi
- Pressure gauge
- Mains/sub-mains
- Laterals
- Emitting devices
- Microtubes

Ask

- What are the advantages of drip irrigation farming?
- What are the advantages of sprinkler irrigation farming?

Activity

- Ask the participants to make a group of 5 to 6 members each.
- Give them a task on preparing charts on:
 - Drip Irrigation Farming
 - Sprinkler Irrigation Farming

Skill Practice	Time	Resources
Crop identification and suited irrigation system	1 hour	Participant handbook, notepads, pens

Notes for Facilitation

- List the examples of crops suitable for drip irrigation farming.
- Ask the participants to differentiate between drip irrigation and sprinkler irrigation.

UNIT 2.7: Weed Management and Diseases of Plants

Unit Objectives

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

- Define weed and its classification.
- Determine affect of weed on crop production.
- Advise farmers on weed management.
- Prevent weed by suitable methods.
- Distinguish between pests and diseases caused by them.
- Adapt to the methods involved in nematode, insects and mite management.
- Explain importance of pesticides.
- Make use of safety procedure for handling chemicals.
- Practice integrated pest management.

2.7.1: Weed and its Classification

Explain

- What are weeds?
- The effect of weeds on production.
- The classification of weeds.

Elaborate

The following topics:

- Classification of weeds according to life cycle, root system, mode of reproduction, habitat, origin etc.
- Facultative Weeds or Apophytes
- Obligate Weeds
- Noxious Weeds
- Objectionable Weeds
- Industrial Weeds
- Poisonous Weeds

Ask 

What is weed and its classification?

Activity 

Ask the participants to discuss in group about classification of weeds according to life cycle in detail by referring Participant Handbook and note down the key points.

Skill Practice	Time	Resources
Group discussion	1 hour	Participant handbook, notepads, pens

Notes for Facilitation 

- Brief them about what they have learnt in this session.
- Give suitable examples for each type of weeds.
- Explain the effect of weeds on the crops.

2.7.2: Integrated Weed Management

Explain 

The types of management tactics that can be used in integrated weed management.

Ask 

What is integrated weed management? Refer Fig 2.7.2 (a) in Participant Handbook.

Activity 

Call upon some participants and divide them into group and give a task of preparing charts on:

- Integrated weed management for rice, sorghum and sunflower.
- Note down the key observation points.

Skill Practice	Time	Resources
Inputs for weed management	1 hour	Participant handbook, drawing sheets, markers

Elaborate

The 5 types of management tactics that can be used in integrated weed management:

Prevention: Monitor inputs to the farm to avoid bringing in things that may be contaminated with weed seeds. To do this, learn how key weeds are spread and whether those weeds are located in areas from where the farm is transporting the supplies. Equipment, manure, feed and crop seed are primary spreaders of weeds. Spread via wind and wildlife is more common for some weed species than others.

Chemical: Herbicides are a key part of IWM in conventional and some organic systems. In conventional crops, using multiple effective herbicide Modes of Action (MOA) is essential for effective control of resistant weeds. This method involves combining multiple MOA in tank mixes and varying MOA between applications and seasons. For MOA with high occurrences of resistant weeds, avoid repeat use in consecutive seasons.

Cultural: Cultural tactics are crop management decisions that help the crop be more competitive against weeds and help optimise the effectiveness of herbicide applications. Common examples include timely scouting, row spacing, crop rotation, crop variety selection, a timing of planting and cover cropping. Information about using these tactics for weed management is found throughout this site (Hover on the Weed Management Tools tab and select Cultural).

Mechanical: Common mechanical tools to disrupt weed growth and survival include cultivation, tillage, burning and hand-weeding. Mechanical IWM tools also include emerging technologies like harvest-time seed destructors, cover crop rollers and robotic weeders. Mechanical tools should be integrated when appropriate as part of a larger IWM program. Many of these mechanical techniques are available to no-till growers.

Biological: A less common IWM strategy is the use of living organisms, including livestock, insects, nematodes, fungi and bacteria, to target weeds. Many biological agents target specific weed species, while livestock are relatively more generalist in weed consumption and may avoid eating certain weeds.

Notes for Facilitation

Refer the table given in Participant Handbook on pages 90, 91 and 92 to explain the weed management method for different types of crops.

2.7.3: Existing Weed Management Practices

Explain

The following topics:

- Hand pulling or hand weeding
- Tillage
- Mowing and sickling
- Flooding
- Burning
- Digging
- Mulching
- Summer fallow
- Dredging and chaining

Ask

What are the mechanical and physical methods of weed control?

Activity

- Demonstrate the mechanical and physical methods of weed control
- Ask the participants to perform as per the demonstration in the field.

Skill Practice	Time	Resources
Mechanical weeding tools	3 hours	Participant handbook, notepads, pens

Notes for Facilitation

- Ask the participants if they have any questions.
- Ask the class to open their Participant Handbook and complete the exercise given in the section.
- Clarify all the doubts of the participants.

2.7.4: Plant Diseases

Explain

- The different types of pests and their effects.
- Common signs and symptoms of fungal, bacterial and viral plant diseases.
- The 5 major nutrients deficiency in crops.

Elaborate

Plant diseases their causative agent, hosts and its symptoms as mentioned in this section of Participant Handbook. Refer Table 2.7.4 (a) in Participant Handbook.

Ask

What are the common signs and symptoms of fungal, bacterial and viral plant diseases?

Activity

- Arrange demonstration or visual exercise of pictures of some crops showing particular pest attack. Ask the individual participants to identify the diseases and note down observation points.

Skill Practice	Time	Resources
Identification of pests and their symptoms for pesticides as inputs	1 hour	Live affected plant samples or slides /charts of the affected plants, notepad, pen

Practical

Collect and analyse the samples of the plants or the parts of the plant that are affected from various types of diseases.

Notes for Facilitation

- Display the leaves or the parts of the plant that are damaged due to the diseases.
- Brief the participants on the five major nutrients and their deficiency in crops

2.7.5 Nematode, Insects and Mite Management

Explain

The steps involved in management (nematodes, insects and mites)

- How to identify nematodes, insects and mites?
- Identify the effect of nematodes, insects and mites on plants or crops.
- How to control nematodes, insects and mites?

Ask

- What are the precautionary measures to be followed to avoid nematodes?
- How to control the mites and their effects on crops?

Activity

Call upon some participants and divide them into groups and give a task of preparing charts on new generation insecticides.

Skill Practice	Time	Resources
Chart making	3 hours	Participant handbook, drawing sheets, markers

Notes for Facilitation

- Ask the participants to discuss on this topic.
- Clarify all the doubts of the participants.
- Display the chart on types of Insects, mites and nematodes.
- Explain the mediums through which the mites spread from plant to another.

2.7.6: Pesticides and Insecticides

Explain

- The types of insecticides.
- The types of pesticides.
- The precautionary measures followed while using the pesticides and insecticides.

Ask

What are the precautionary measures to be followed while using pesticides and insecticides?

Elaborate

Precautionary Measures in Procurement:

- Store chemicals separate from other chemicals in dry conditions.
- Extra care needs to be given to concentrate stock solutions. Secondary containment should be used.
- Provide pallets to keep large drums or bags off the floor. Shelves for smaller containers should have a lip to keep the containers from sliding off easily. Steel shelves are easier to clean than wood if a spill occurs.
- If you plan to store large bulk tanks, provide a containment area large enough to confine 125 % of the contents of the largest bulk container.
- Keep the storage area locked and clearly labelled as a chemicals storage area. Preventing unauthorised use of chemicals reduces the chance of accidental spills or theft. Labels on the windows and doors of the building give firefighters information about chemicals and other products present during an emergency response to a fire or a spill. Refer Table 2.7.6 (a) in Participant Handbook.
- Provide adequate road access for deliveries and use and in making the storage area secure, also make it accessible, to allow getting chemicals and other chemicals out in a hurry.
- Never store chemicals inside a good house or a facility containing an abandoned well.

UNIT 2.8: Implements, Machinery and Cattle Management

Unit Objectives

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

- Make use of the farm implements and machinery.
- Maintain farm implements and machinery.
- Estimate costing of farm implements and machinery.
- Assess the need of agro hiring centers.
- Manage farm cattle rearing and feeding.
- Make use of health management techniques.
- Determine the importance of current cattle management practices.

2.8.1: Crop Production Entities

Explain

The following topics:

- Hand Tools
- Farm Implements.

Elaborate

Some of the farm implements such as:

- Bolo
- Pick, attock
- Spade
- Rake, etc

Refer Table 2.8.1 (a) in Participant Handbook.

Ask

- What are Farm implements?
- What are Farm tools?

Team Activity

- Ask the participants to make a group of 5 to 6 members and discuss among themselves about the hand tools and farm implements demonstrated in the class/field.
- Make the participants to write down the key observations made.

Skill Practice	Time	Resources
Identification of farm tools	1 hour	Display of farm tools or slides /charts on different farm tools, notepad, pen

Notes for Facilitation

- Briefly revise the topic and ask questions.
- Ask the participants to complete the exercises in this unit
- Clarify all the doubts of the participants.
- Brief them about what they have learnt in this session.

2.8.2: Operation of Farm Implements

Explain

The operation of farm implements.

Elaborate

- Farm equipment and their operational procedure.
- Elaborate the use of personal protective equipment while operating farm machinery.
- Low cost farm equipment custom hiring services available to farmers.

Ask

What are the common farm equipment?

Notes for Facilitation

- Ask the class to open their Participant Handbook and see uses of various farm equipment.
- Clarify all the doubts of the participants.
- Brief them about what they have learnt in this session.

2.8.3: Sources and Estimate

Explain

The term 'Agro Service centers'.

Elaborate

Agro Service Centers

Due to a higher rate of wage of agricultural labours and introduction of subsidy scheme, there has been considerable demand for the use of a tractor, rotavator, seed and fertiliser drill, 9 tine and farm implements.

Elaborate objectives of agro service centers and its usefulness to people who are unable to afford farm machinery and do not have repair facilities.

Ask

What are the common sources of farm implements?

Notes for Facilitation

- Brief the participants on how to avail the farm implements.
- Clarify all the doubts of the participants.

2.8.4: Cattle Rearing and Feeding Practices

Explain

The cattle rearing and feeding practices.

Elaborate

Thumb rule for cattle feeding:

- The average DM (Dry matter) requirement of desi cow is 2 (dry) to 2.5 (lactating) Kg./100 Kg. body weight/day it is 2.5 (dry) to 3.0 Kg. (lactating) in cross breed cows and buffaloes.
- The roughage requirement is fulfilled through green and dry fodders, about 2/3 of DM through dry fodder and remaining 1/3 from green fodder.
- The concentrate requirement of animal for maintenance production and pregnancy varies. Refer to section 2.8.4 in Participant Handbook for more details.

Ask 

What are the fodder varieties used for cattle feeding?

Notes for Facilitation 

- Brief them about what they have learnt in this session.
- Ask the participants if they have any questions and clarify their doubts.

2.8.5: Health Management for Cattle

Explain 

The precautions essential to maintain good health of the animals.

Elaborate 

The following precautions to maintain the good health of their animals:

- Prevent contact with infected livestock.
- Avoid overcrowding in the house.
- Keep the young animals separate from the adults.
- Isolate sick animals.
- Avoid equipment for sick animals being brought into goat house.
- Get accurate and early disease diagnosis by a qualified veterinarian.
- Avoid unnecessary medication.
- Eliminate ticks, lice, mites and control predatory animals.
- Consider droppings as a potential source of diseases.
- Keep the feed and water uncontaminated.
- Ensure periodic vaccination.
- Treat timely animal stock and regularly check them for signs of diseases.
- Give an immediate report of disease outbreak to the necessary Diseases Control authorities.

Notes for Facilitation 

- Brief them about what they have learnt in this session.
- Clarify all the doubts of the participants.
- Ask the participants if they have any questions.
- Redirect the questions to other participants to encourage active learning in the class.

UNIT 2.9: Production Technology of Major Crops

Unit Objectives

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

- Choose technology for major crops.
- Determine the importance of IFS and GAP (Integrated Farming System and Good Agricultural Practices).
- Implement the technology demonstrated in agri research centre.

2.9.1: Major Crops

Say

The major crops in India can be divided into four categories: Food grains (rice, wheat, maize, millets and pulses), cash crops (cotton, jute, sugarcane, tobacco and oilseeds), plantation crops (tea, coffee, coconut and, rubber) and horticulture crops such as fruits and vegetables.

Explain

The production technology of major crops such as:

- Rice
- Wheat
- Cotton
- Jute
- Sugarcane
- Tomato
- Potato
- Mango
- Banana

Activity

Ask the participants to make a group of 5 to 6 members and to discuss among themselves about the production technology of major crops. Make the participants to write down the key observations. Ask the team leader of each group to share their points.

Skill Practice	Time	Resources
Inputs identification as per crop specific production technology	1 hour	Participant handbook, notepads, pens

Notes for Facilitation

- Refer page 109 and explain the factors required for the growth of the major crops.
- Clarify all the doubts.

2.9.2: IFS and GAP

Explain

The following topics:

- Integrated Farming System (IFS)
- Good Agricultural Practices (GAP)

Elaborate

Potential benefits of GAP

- Appropriate adoption and monitoring of GAP helps improve the safety and quality of food and other agricultural products.
- It may help reduce the risk of non-compliance with national and international regulations, standards and guidelines (in particular of the Codex Alimentarius Commission, World Organisation for Animal Health (OIE) and the International Plant Protection Convention IPPC regarding permitted pesticides, maximum levels of contaminants (including pesticides, veterinary drugs, radionuclide and mycotoxins) in food and non-food agricultural products, as well as other chemicals, microbiological and physical contamination hazards.
- Adoption of GAP help promotes sustainable agriculture and contributes to meeting national and international environment and social development objectives.

Ask

- What are the objectives of GAP?
- What are the key elements of GAP?

Notes for Facilitation

- Brief the participants on the key elements of GAP.
- Explain the challenges related to GAP.

2.9.3: Vikas Kendra

Say

Kisan Vikas Kendra, was established in 1988, as the National Centre for Management of Agricultural Extension at Chandigarh, by the Ministry of Agriculture, Semi Government of India as an autonomous Institute. In recognition of its importance and expansion of activities all over the country, its status was elevated to that of a National Institute in 1995 and re-christened to its present name i.e., National Institute of Agricultural Extension Management. Kisan Vikas Kendra is the Indian response to challenges of agricultural extension in a rapidly growing and diverse agriculture sector.

The policies of liberalisation and globalisation of the economy and the level of agricultural technology becoming more sophisticated and complex, called for major initiatives towards reorientation and modernisation of the agricultural extension system.

Effective ways of managing the extension system needed to be evolved and extension organisations enabled to transform the existing set up through professional guidance and training of critical manpower. Kisan Vikas Kendra is the response to this imperative need.

Explain

Some of the demonstrated production technologies in Kisan Vikas Kendra.

Notes for Facilitation

- Give an idea on, the details of demonstration unit.
- Explain, the importance of Vikas Kendra and its contribution.

Summary

At the end of this unit, you will enable the participants to:

- Identify the sources for procurement of inputs.
- Summarise the need for licenses.
- Adapt to financial planning.
- Select the location to sell their inputs.

Key Solutions to Exercise

1. List the five effective advantages of interaction.

- Enhances the knowledge.
- Helps to face unfavourable situation.
- Helps to deal with customers.
- Provides information to customers.
- Helps to follow the steps to grow business /individual.

2. What are fertilisers and name its types?

A fertiliser is that substance which is used to make soil more fertile such as manure or a mixture of nitrates. Hence, we can say in other words that the fertilisers are the chemical substances which are directly respondent for the substantial growth of the plants (trees) or crops and being supply the nutrients in the form of nitrogen, phosphorus, potassium etc. and keep the soil fertile.

They are broadly classified into two parts:

- Organic fertiliser
- Inorganic fertiliser

3. What is Natural Resource Management?

Natural Resources Management (NRM) refers to the sustainable utilisation of major natural resources, such as land, water, air, minerals, forests, fisheries and wild flora and fauna.

The management of natural resources in dry land areas is important not only because the livelihoods of millions of rural poor are directly connected to these areas but also because these areas will continue to play a crucial role in determining food security for the growing population and in reducing poverty in the coming decades.

4. Name the five generally recognised classes of seeds.

- Nuclear seed
- Breeder seed
- Foundation seed
- Registered seed
- Certified seed

5. List the types of irrigation systems in India.

- Well Water Irrigation system
- Tank Water Irrigation system
- Inundation Irrigation system
- Perennial Canals Irrigation System
- Multi-purpose River Valley Projects



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सत्यमेव जयते
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MINISTRY OF SKILL DEVELOPMENT
& ENTREPRENEURSHIP



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Skill Development
Corporation

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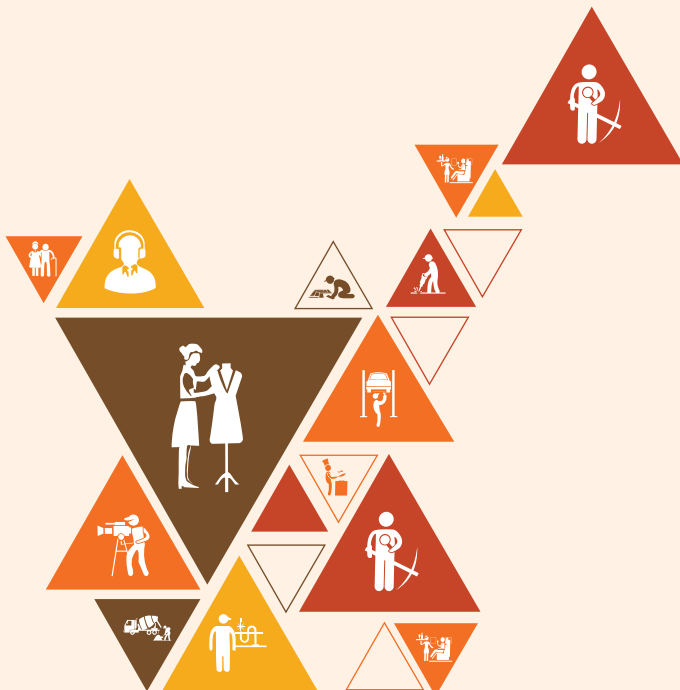
3. Establishment of Agri-Input Outlet

Unit 3.1 – Procurement of Allied Inputs

Unit 3.2 – Banking and Licenses

Unit 3.3 – Estimation and Costing

Unit 3.4 – Shop Location and Selling Tactics



AGR/N7818

Key Learning Outcomes



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

- Explain how to identify the sources for procurement of inputs.
- Explain how to analyse market demand for the product, investment pricing and trends.
- Explain how to analyse the financial statement from the bank for outlet planning.
- Describe procedures to acquire necessary licenses from the state government.
- Discuss methods for crop production with the help of various central/state government programs.
- Explain how to prepare the financial report with the support of an expert by estimating the prevalent prices, sales in the area and the market potential.
- Explain how to analyse direct and indirect monthly material cost and calculate the total cost.
- Explain how to select location to setup outlet in the local area and ensure availability of space for storage of inputs.
- Describe how to recruit the agents based on the requirement for selling inputs to remotely located farmers.

Resources to be Used



- Laptop
- White Board
- Marker
- Audio/Visual Aids
- Manual Weigh Machine with Weights
- Digital Weigh Machine
- Walkie Talkie
- Pallets
- Tote Pans
- Cartoons
- Soil Testing Kit
- Resource Cards
- Resource Map
- Social Maps

UNIT 3.1: Procurement of Allied Inputs

Unit Objectives

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

Identify companies and other sources of procurement of agriculture and allied inputs.

3.1.1: Source of Procurement

Say

For agriculture to prosper, agri-inputs need to be affordable, accessible and good quality. Seeds, fertilisers and agri-chemicals are essential for improving the productivity and incomes of farmers. As input supply is a critical factor in agricultural development, many flagship programs support initiatives that improve access to Agri-Inputs.

Explain

- The six steps that lead to a successful procurement process
- Types and importance of agriculture and allied inputs
- List of agricultural and allied inputs
- Importance of agricultural and allied inputs
- How to analyse the market demand of various agri-inputs

Elaborate

Sample flowchart mentioned in section 3.1.1 of Participant handbook to explain the procurement.

Ask

- What are Agri-Inputs?
- What are the steps that lead to a successful procurement process?

Notes for Facilitation

- Brief them on the different types of companies and required agricultural allied inputs.
- Display the flowchart on procurement process.
- Clarify all the doubts of the participants.

UNIT 3.2: Banking and Licenses

Unit Objectives

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

- Outline the importance of licenses for various agri and allied inputs.
- Estimate the capital required to run a business.
- Adhere to the guidelines and norms of various sectors.
- Describe flagship programs of central/state governments.

3.2.1: Capital

Say

A business loan is specifically intended for business purposes. As with all loans, it involves the creation of a debt, which will be repaid with added interest. There are a number of different types of business loans, including bank loans, mezzanine financing, asset-based financing, invoice financing, microloans, business cash advances and cash flow loans.

Explain

- The requirements to apply for a business loan.
- The vital role played by the capital to start a business.

Ask

What are general requirements to apply for a business loan?

Notes for Facilitation

Brief the participants on the significance of capital and business loan.

3.2.2: License

Say

Business licenses are permits issued by government agencies that allow individuals or companies to conduct business within the government's geographical jurisdiction. It is the authorisation to start a business issued by the local government. A single jurisdiction often requires multiple licenses that are issued by multiple government departments and agencies. Business licenses vary between countries, states and local municipalities. There are often many licenses, registrations and certifications required to conduct a business.

Explain

The following topics:

- Fertiliser/pesticide license
- Seed handling license

Ask

What is license and why is it important to start a business?

Activity

- Ask the participants to make a group of 5 to 6 members and to discuss among themselves about the types of licenses required and its importance to start agri-input outlet. Facilitate them in case of any query or doubts.
- Ask participants to make a note of the key points.

Skill Practice	Time	Resources
Awareness in types of license required	1 hour	Participant handbook, notepads, pens

Notes for Facilitation

- Brief the participants on the types of licenses and their importance.
- Differentiate between the fertiliser/pesticide license and seed handling license.
- Invite some agri-input dealer to share his real-time experiences and legal requirements to set up agri input business.

3.2.3: Major Flagship Programmes and Acts

Explain

The following topics:

- Pradhan Mantri Krishi Sinchai Yojana (PMKSY)
- National Watershed Development Project for Rainfed Areas (NWDPA)
- Rainfed Area Development Programme (RADP)
- Agricultural Produce Market Committee (APMC)

Ask

What are the benefits of government programmes?

Activity

Ask participants to study about major flagship programmes and acts. Ask them to note all the key points and note down the key points.

Skill Practice	Time	Resources
Identification and comparative analysis of various related govt. programmes	1 hour	Participant handbook, notepads, pens

Notes for Facilitation

- Explain what are flagship programmes.
- Brief the participants on the importance of the flagship programmes.

UNIT 3.3: Estimation and Costing

Unit Objectives

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

- Estimate sales for each month in an year.
- Estimate direct and indirect cost.
- Organise a financial plan.
- Interpret the Importance of forecasting.

3.3.1: Forecasting

Ask

- What is sales forecasting?
- What are the steps to achieve financial plan?

Say

Sales forecasting is the process of estimating future sales. Accurate sales forecasts enable companies to make informed business decisions and predict short-term and long-term performance. Companies can base their forecasts on past sales data, industry-wide comparisons and economic trends.

Sales forecasting gives insight into how a company should manage its workforce, cash flow and resources. In addition to helping a company allocate its internal resources effectively, predictive sales data is important for businesses when looking to acquire investment capital.

Explain

The following terms:

- Basis for sales forecasts.
- Developing the forecast.
- Steps to be followed for financial plan.
- Procedure to carry out the market analysis and survey.
- Important business objectives.
- Strategies to assess a business.
- How to set up goals to start an agri-input store?

Elaborate

The following steps to the financial plan are:

Step 1: Establish the goal/relationship.

Step 2: Gather the relevant data.

Step 3: Analyse the data.

Step 4: Develop the plan.

Step 5: Implement the plan.

Step 6: Monitor the plan. (Refer to Fig 3.3.1 (a) in the Participant Handbook)

Elaborate

Strategies to assess a business:

- **SWOT analysis:** Identify the business strengths, weaknesses, opportunities and threats.
- **Benchmarking:** Analyse if there are any similar businesses in the industry or location and compare the averages on income and expenses. This can help to assess how the business is performing.
- **Market Research:** Do research on market and industry of the business to identify customer needs, trends and changes in the market or technology.

Activity

Divide the participants into groups and give a task of preparing charts on:

- Indirect cost involved in a business.
- Sample annual turnover in order to forecast.
- Steps involved in financial planning.

Skill Practice	Time	Resources
Financial planning	1 hour	Participant handbook, drawing sheets, charts, markers

Notes for Facilitation

- Briefly explain the indirect material cost, indirect labour cost and other expenses with the help of the table given in the Participant Handbook on page 149.
- Explain how to prepare a table on annual turnover to forecast.

UNIT 3.4: Shop Location and Selling Tactics

Unit Objectives

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

- Plan to set up shop by considering the various parameters.
- Decide the space for godown for storage of inputs.
- Select the number of workers to be employed.
- Estimate the price for input.

3.4.1: Location

Explain

The factors to be considered before selection of location

- Centrally located
- Demography
- Competition
- Proximity to farm land holdings
- Building's infrastructure

Ask

How location of the shop plays a significant role in the business?

Activity

Ask the participants to make a group of 5 to 6 members and to discuss among themselves about the factors to be considered before selection of location.

Skill Practice	Time	Resources
Location selection to select the inputs as per the demography and farming practices	1 hour	Notepads, pens

Notes for Facilitation

- Give them an idea on how to identify a location to build infrastructure.
- Clarify all the doubts of the participants.

3.4.2: Employability and Pricing

Explain

The modern trends used by the farmers.

Elaborate

The modern trends which are used by the farmers

- Mobile Technology
- Internet
- Social Networking
- Computer literacy and affordability
- Information literacy levels
- Information Services – access and coverage
- Utilisation of new technologies like:
- New irrigation techniques
- Solar plants installation in agri field to gain electricity
- Take participation in kisan melas, exhibition, cyber extension

Ask

- What is profit?
- How employability helps in the growth of a business?

Notes for Facilitation

- Brief them on the importance of calculating the profit.
- Explain how to calculate the profit.

3.4.3 Supply and demand analysis for agri and allied inputs

Explain

Supply refers to the amount of goods that are available. Demand refers to how many people want those goods. When supply of an agri inputs goes up, the price goes down. At some point, too much of demand for the inputs will cause the supply to diminish. As a result, prices will rise. The agri inputs will then become too expensive, demand will go down at that price and the price will fall.

Both supply and demand should reach equilibrium. The amount of agri inputs being supplied is the same as the amount demanded and resources are allocated efficiently.

Elaborate

Examples of the Law of Supply

Corn crops are very plentiful over the course of the year and there is more corn than people would normally buy. To get rid of the excess supply, farmers need to lower the price of corn and thus the price is driven down for everyone.

Examples of the Law of Demand

The supply of agri inputs in the seasonal time is not an easy matter due to the environmental variation the production of agri inputs like seeds fertilisers. The transportation of agri inputs like horticulture seeds and plantation tools may get affected In rainy season. In such cases due to less supply there may be increase in demand for agri inputs.

Summary

At the end of this unit, you will enable the participants to:

- Analyse the agro ecological situations.
- Utilise of soil conditions effectively.
- Identify and adapt various methods of weed control.
- Make use of various types of fertilisers, farm implements and machineries.
- Practice cattle rearing and feeding practices.
- Adapt to major crop handling procedures.

Key Solutions to Exercise



1. What is the six step process for a successful procurement?

- Conduct an internal need analysis to begin.
- Conduct an assessment of the supplier's market.
- Collect supplier information.
- Develop a sourcing/outsourcing strategy based on the information gathered in the first three steps.
- Implement the sourcing strategy that involves acquisition or strategic partnerships.
- Negotiate with suppliers and select the winning bid and identify companies/ sources for procurement of agriculture and allied inputs.

2. Name the major flagship programs of India.

- Pradhan Mantri Krishi Sinchai Yojana (PMKSY)
- National Watershed Development Project for Rain fed Areas (NWDPA)
- Rain fed Area Development Programme (RADP)
- Agricultural Produce Market Committee (APMC)

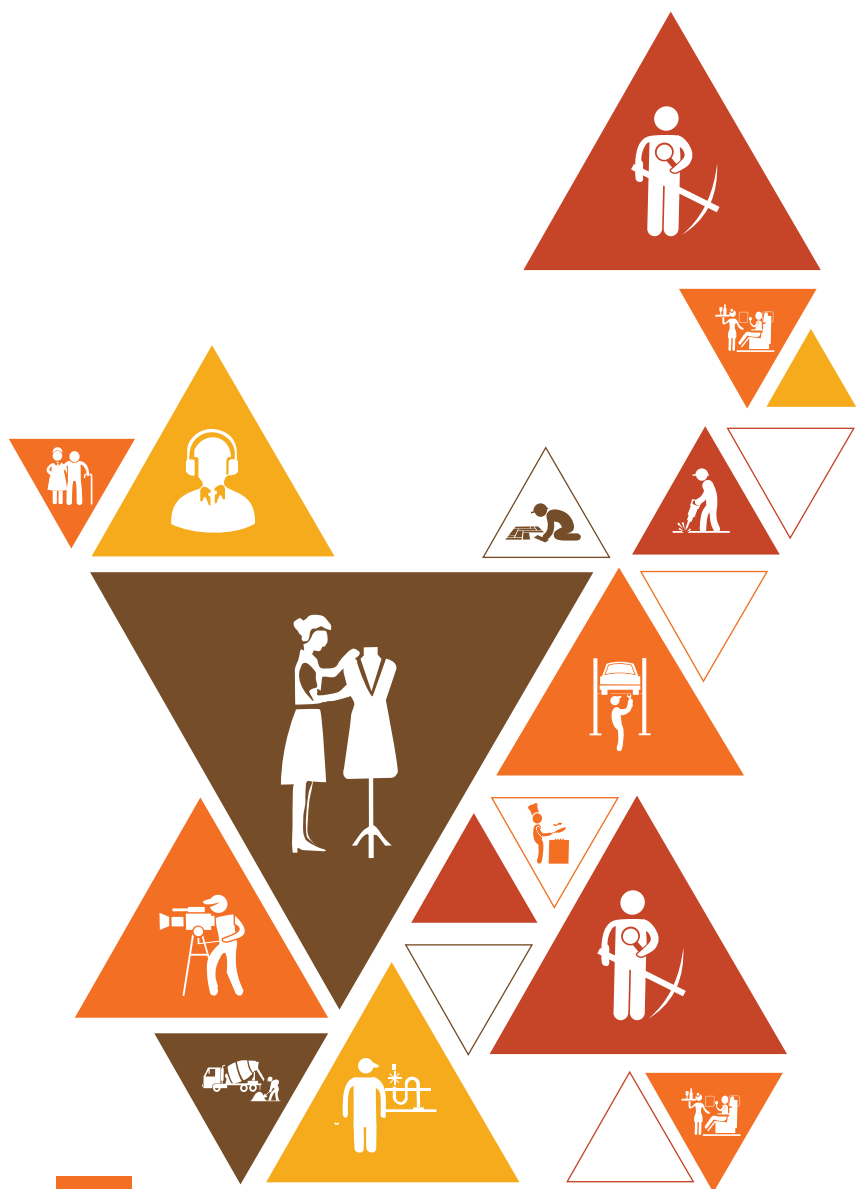
3. What is sales forecast?

A sales forecast is an essential tool for managing a business of any size. It is a month-by-month forecast of the level of sales that are expected to achieve. Most businesses draw up a sales forecast once a year. While it is always wise to expect the unexpected, a well-constructed sales plan, combined with accurate sales forecasting, allows to spend more time developing a business rather than responding to day-to-day developments in sales and marketing.

4. List the factors which are to be considered before selecting a location.

Some of the factors to be considered before selection of location are as follows:

- Centrally located
- Demographics
- Competition
- Proximity to farm land holdings
- The building's infrastructure





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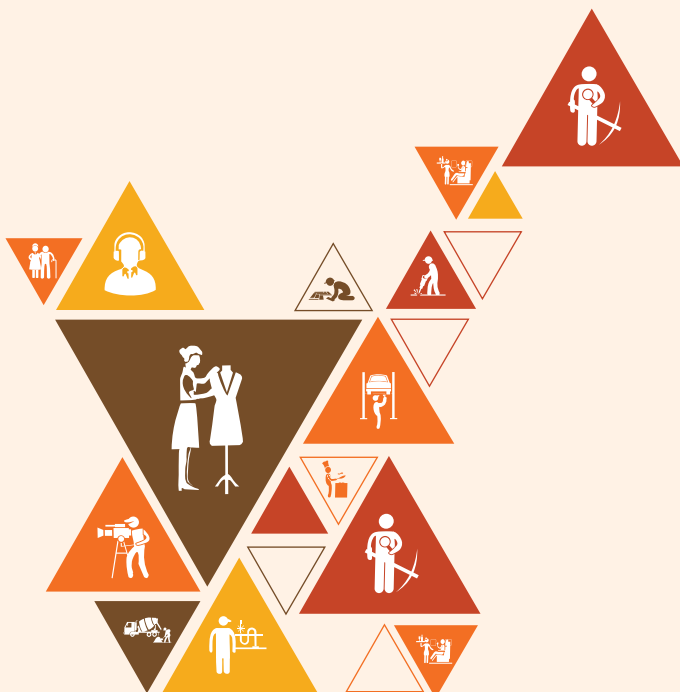
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4. Information Dissemination to Farmers

Unit 4.1 – Educating the Farmer

Unit 4.2 – Marketing and Promotional Activities



AGR/N7819

Key Learning Outcomes



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

- Demonstrate the use of electronic media and community meetings to educate and formulate training to farmers.
- Explain how to examine for any information gaps in the farmers related to agri production.
- Develop training programs to make the farmers aware of pooling the produce which is to be transported and sold at regulated markets for their best price.
- Create awareness about the suitable techniques required for production and irrigation.
- Demonstrate how to organise counters/stalls in rural fairs to attract farmers by providing discounts.
- Create awareness related to farmers about quality agricultural and allied inputs.

Resources to be Used



- Black/whiteboard and markers
- Participant Handbook
- Projectors
- Laptop
- Manual weighing machine with weights
- Digital weighing machine
- Walkie Talkie
- Pallets
- Tote pans
- Cartons

UNIT 4.1: Educating the Farmer

Unit Objectives

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

- Compare the existing technology with old methods.
- Make use of the communicable devices for good agricultural practice.
- Outline the various types of seeds by growing in small plots.
- Practice pooling method.

4.1.1: Knowledge Gap in Farming

Explain

- The current agricultural practices.
- Crop rotation and its advantages.
- The Good Agricultural Practices, its standards and regulations.

Elaborate

Understanding Crop Rotation

Crop rotation: Crop rotation is the practice of growing a series of different types of crops in the same area in sequenced seasons.

Some advisory points to farmers which can fill the gaps such as:

- Consistent crop rotation.
- Mechanised equipment for irrigation, tilling and harvesting along with using of hybrid seeds.
- Subsidies provided on energy, irrigation, seeds and fertilisers.
- Irrigation-related technology through tube wells, sprinklers and dripping systems.
- Important measures such as use of tractors, mechanised equipment for ploughing and harvesting.
- Storage of commodities and other farm produces with construction of dry and cold storages to protect the harvest from water, insect pests as well as heat.

Agri Service Input Dealer can provide services on:

- Testing of soil quality for planting right crop at the right time.
- Train the farmers on using disease resistant seeds.
- Train the farmers on modern agricultural technologies.
- Provide information on government subsidies.

Ask

- What are the advantages of crop rotation?
- How to fill the gaps of modern farming?

Practical

- Plan a field visit to a nearby farmland.
- Demonstrate how to water and protect the crops.
- Ask the participants to perform as per the demo and make a note of the key observations.

Notes for Facilitation

- Brief the participants on the advantages of crop rotation.
- Give them a detailed explanation on the importance of GAP standards and regulations.

4.1.2 Providing Advice to the Farmers

Explain

The following topics:

- On-farm demonstrations.
- Importance of quality seeds in crop production.
- Methods of seed production and certification.
- Methods of irrigation and management of micro irrigation systems.
- Methods of Integrated Weed Management (IWM).
- Scope and importance of farm mechanisation.
- Importance of disease and pest management.

Elaborate

Scope and importance of farm mechanisation. (Refer to Fig 4.1.2 (a) in Participant Handbook)

Importance of disease and pest management:

Pest and disease management is important :

- For healthy plants
- To increase yields
- For higher income
- **Importance of weather-based advisory services:** Effective weather information and advisory services can enable the decision-making of farmers and improve their management of related agricultural risks. Thus, the importance of the Agromet Advisory Services that have now been established at district levels in India.
- Importance of soil and water conservation and other natural resources: Soil and water are the important
- natural resources. Good soil and water conservation involve appropriate use of land, vegetative cover, increased water use efficiency and other structural and non-structural actions to achieve specific objectives.

Demonstrate

The modern machineries and how to operate them.

Notes for Facilitation

- Make the participants understand the importance of advising the farmers.
- Brief them on the main topics and information on which the farmers must be advised.
- Clarify all the doubts of the participants.

4.1.3: Good Farming Practices

Ask

The participants to name any one traditional farming practice.

Explain

- The training modes
- Digitilisation of agriculture

Elaborate

Pooling

Generally it means sharing the ride. In agriculture, transporting it is produced crop with other farmer's produced crops to the market. (Refer to Fig 4.1.3 (f) in Participant Handbook).

Advantages of pooling

- Pooling helps to save money, time and the environment. The farmer does not have to use a vehicle all the time and can cut down on transport charges.
- It provides more convenience.

Disadvantages of pooling

- Less freedom or flexibility with the schedule and activities; as several crop production goods are travelling together at the same time.
- The designated driver is responsible for crop production goods.
- In case vehicle gets into an accident, the responsibility lies most heavily on the driver. There is also additional pressure on the driver because that goods of everyone gets to their destination on time and safely.

UNIT 4.2: Marketing and Promotional Activities

Unit Objectives

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

- Plan to set up kiosks/stalls in rural fairs and kisan melas.
- Elaborate the importance of good agriculture practice and allied inputs for farmers.
- Carry out marketing and promotion activities.

4.2.1: Marketing

Say

Marketing is an action of promoting and selling commodities or services, including market research and advertising. It can also be defined as management process through which goods and service move from concept to the customer.

Ask

Why marketing is an important aspect?

Explain

The marketing and its importance.

Practical

- Plan a field visit to a Kissan Mela.
- Ask the participants to note down the key observations.

Role-Play

- Ask 5-6 participants to play seller buyer for agri-input.
- Give them a task to perform role-play on how to promote the product and sell to farmers.

Skill Practice	Time	Resources
Marketing	30 minutes	Marker, chairs, agri-input samples, pen, paper

4.2.2: Promotion

Say

Promotion involves publicising of a commodity, service or venture so as to increase sales or public awareness. It is a type of marketing communication.

Ask

What is promotion?

Explain

Promotional activities and its advantages:

- Discounts
- Increased sales
- Boost your reputation
- Meet sales goals
- Save money
- Free up room in your store

Activity

Divide the participants into 5-6 groups and give a task of preparing charts on:
promotional activity (create an advertisement chart)

Skill Practice	Time	Resources
Agri-business promotion	1 hour	Drawing sheets, whiteboard, marker

Summary

In this chapter, participants have learnt about:

- The current agricultural practices.
- Crop rotation and its advantages.
- GAP, its standards and regulations.
- The different areas on which the farmers should be advised and the method of advising.
- The good farming practices such as pooling.
- The marketing and promotional activities.

Key Solutions to Exercise

1. Name the sources through which you can provide training to the farmers.

- Community radios
- Community meetings
- Local Print media
- Knowledge sharing

2. What is pooling? List the advantages of pooling?

Generally it means sharing your ride. Here in agriculture, transporting of a produced crop with other's produced crops to the market.

3. List the advantages of pooling.

Advantages:

- Pooling helps you save money, time and the environment. Since you do not have to use your vehicle all the time, you can cut down on gasoline, maintenance, toll and parking expenses.
- It provides more convenience.
- If you are not the designated driver, you can take advantage of the ride.

4. List the advantages of promotion.

Some of the factors to be considered before selection of location are as follows:

- Increased Sales
- Boost your Reputation
- Meet Sales Goals
- Save Money
- Free up Room in your Store



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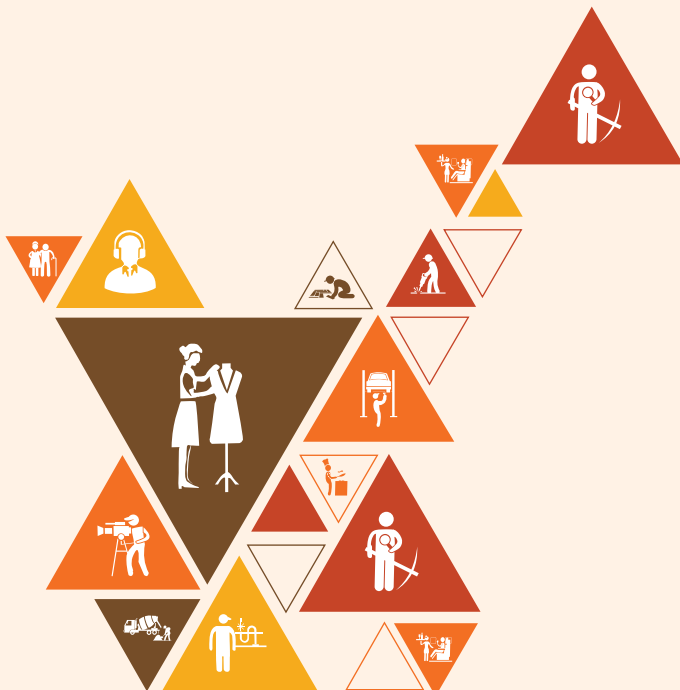


5. Stock Management of Agriculture Inputs

Unit 5.1 – Recommended Stock Norms

Unit 5.2 – Seasonal Sales

Unit 5.3 – Stock Record and Regulatory Acts



AGR/N7820

Key Learning Outcomes



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

- Demonstrate how to select required amount of seeds and fertiliser stock as per the recommended norms.
- Outline how to prioritise input stocks that sell within the season.
- Describe how to determine the slow-moving goods and assist in preparing attractive discounts for clearing the stock.
- Describe how to study the stock by arranging and displaying in an orderly manner.
- Demonstrate how to check the availability of right amount of inputs needed for the sale.
- Show how to organise the records as per the regulatory acts and use the same for the quantities to re-order.

Resources to be Used



- Black/whiteboard and markers
- Participant Handbook
- Projectors
- Laptop
- Manual weigh machine with weights
- Digital weigh machine
- Walkie Talkie
- Pallets
- Tote pans
- Cartons

UNIT 5.1: Recommended Stock Norms

Unit Objectives

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

- Follow the standards for safety and security of the fertilisers and seeds.
- Select required amount of seeds and fertiliser stock as per the recommended norms.

5.1.1 Keeping the Required Stock

Explain

- The responsibilities of an 'Agri Service Input Dealer' while keeping the required stock.
- The ideal conditions for the storage of fertilisers and seeds.

Elaborate

Storage:

- The store should preferably be single storey and ideally be constructed of the not-readily combustible material, e.g., concrete, brick, steel or asphalt. It should be well ventilated and the floor should have a level, dry and even surface, free from pot-holes. If possible, bagged fertilisers should be stored on pallets.
- The store should be cleaned before, during and after the product is delivered. It should be regularly inspected and stock checked or records of inputs/outputs to be kept so that an accurate inventory is known at any time. (Refer to all points mentioned in section 5.1.1 and also Fig 5.1.1 (a) in Participant Handbook).

Ask

- What is the ideal temperature to store fertiliser and seeds?
- What is the importance of stock control?

Team Activity

- Ask the participants to make a group of 5 to 6 members each.
- Give them a task on preparing charts on:
 - The types of fertiliser storage
 - The types of seed storage

Skill Practice	Time	Resources
Stock management	30 minutes	Whiteboard, marker, charts, paper, pen etc.

Demonstrate

The table of required agri inputs and explain its components.

Notes for Facilitation

- Brief them on the benefits of stock control.
- Familiarise the participants with the types of fertiliser and seed storage methods.

5.1.2 Norms for Stacking Inputs

Explain

- The basic rules regarding handling and storage of inputs.
- The types of corrosives which are to be stored.
- Stacking and transporting pesticides.

Elaborate

The Stacking of Hazardous Chemicals

- The stacking of hazardous chemicals should be handled with at most care.
- Always ensure that incompatible chemicals are stored separately (Eg: Store acids and alkalis separately).
- Store pesticides separately.
- Never put corrosive chemicals (acids) into spray bottles.
- Discard unlabelled chemical containers immediately.

Practical

- Plan a field visit to an Agri Input store.
- Demonstrate the stacking and transporting of pesticides and hazardous chemicals.
- Ask the participants to make a note of the key observations.

Notes for Facilitation

- Brief the participants on the Occupational Health and Safety Act.
- Give them a detailed explanation on the stacking methods and the precautions to be taken while stacking and transporting.

5.1.3 Organisation Standards for Stock Management

Explain

The standards to be followed for stock management.

Elaborate

- **Receiving Goods and Supplies:** Inventory control begins immediately when orders enter the receiving department. The Agri Service Input Dealer must make a visual inspection of every item in each shipment.
- **Storage and Control:** Each product that comes into the storage facility has specific storage requirements. Some products must be kept at certain temperatures, some must be rotated to ensure timely shipment and some come with environmental requirements.
- **Scheduling and Rotation:** Establish inspection dates for every item in the facility. Inspect for expiration dates, and make sure the oldest items are picked to fill shipping orders each and every time.
- **Storage Facility Security:** Solutions include security cameras, security personnel and limiting access by employees only to the areas related to their position. Make sure every employee signs a theft policy that outlines exactly what will happen if they are caught stealing from the company.
- **Product Shipping:** Every item in store will leave the facility through the shipping or through direct retail sale to customers. Shipped products must be properly removed from inventory. Products sold directly to retail customers must be removed from the inventory. Items not removed from inventory when shipped or sold show up later on inventory documents as excess inventory.

Notes for Facilitation

- Brief the participants on the importance of knowing the organisation standards.
- Clarify all the doubts of the participants.

UNIT 5.2: Seasonal Sales

Unit Objectives

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

- Prioritise stocking of inputs that sell within the season and inputs that will carry over to next season.
- Procure inputs that will carry over to next season.
- Plan and organise the work.
- Estimate the right amount of inputs needed for the available sale.
- Decide when to offer discount, depending upon the customers and stock.

5.2.1 Procedures to be Followed for Stock Display

Ask

Is it safe to store the fertilisers and seeds near flammable material?

Explain

- Procedures to be followed for stock display.
- The common techniques for stock display

Elaborate

Vertical merchandising

This type of display system consists of related items in the row that is directly or below the product. Items can be grouped by:

- Brand
- Colour
- Use
- Other similarities

Horizontal merchandising

Horizontal merchandising includes all the related items; that means, whenever the dealer has to show the large varieties of products in the same place. In such cases, the dealer has to place all the same size products in the single row and the product of different sizes in the vertical manner. Refer to Fig 5.2.1 (a & b) in section 5.2.1. of Participant Handbook.

Practical 

- Demonstrate the Vertical merchandising and Horizontal merchandising methods.
- Ask the participants to note the differences observed.

Notes for Facilitation 

- Brief the participants on how to set up a display for merchandising.
- Make the participants to understand the significance of stock display.

5.2.2 Prioritising the Stocks

Say

Stocking refers to the process of replenishing and storing goods in the warehouse. Efficient stocking procedures ensure the commodity is always available for customer purchase.

Explain

- When to prioritise stocking or releasing of inputs into the market
- Business tactics

Elaborate

Business tactics

- Offer stock that does not sell quickly at a discount if the customers cannot buy it at the regular price.
- Arrange and display stock in an orderly manner; for its visibility to the farmer/customer.

Activity

Ask the participants to visit the nearest input store and prepare report on how to prioritise stocks.

Skill Practice	Time	Resources
Stock management	4 hours	Notepads, pens

Notes for Facilitation

- Brief the participants on the significance of prioritising a stock.
- Give them a detailed overview on how to prioritise the stock.

UNIT 5.3: Stock Record and Regulatory Acts

Unit Objectives

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

- Maintain required amount of stock.
- Outline the regulatory acts.
- Determine the level of stock on daily/monthly/yearly basis.
- Estimate to re-order the product.

5.3.1: What is Stock Record

Explain

The following topics:

- Minimum stock level
- Stock review

Elaborate

The components of stock through following reporting table:

Commodity Number				Description		
Unit		Maximum Stock		Minimum Stock		Location
Date	Transaction Reference	Quantity Received	Quantity Issued	Losses Adjustments	Quantity on Hand	Quantity on Order

Activity

Call upon some participants and divide them into groups and give a task of preparing charts on stock record.

Skill Practice	Time	Resources
Stock recording	1 hour	Participant handbook, drawing sheets, markers

Notes for Facilitation

Arrange demonstrations or sufficient reference material on the stock recording.

5.3.2: Benefits of Stock Record

Ask

What are the benefits of stock record?

Explain

The process to refine the stock control system, such as:

- Re-order lead time
- Economic Order Quantity (EOQ)
- Batch control
- First in, first out

Elaborate

Some of the parameters to be considered while maintaining record:

- Name of the commodity
- Number of the units
- Opening balance as month beginning
- Quantity received during the month
- Total stock available during the month
- Quantity sold against cash
- Quantity sold against schematic programme
- Closing book balance

Activity

Invite the participants to explain benefits of the stock record.

Skill Practice	Time	Resources
Record keeping	1 hour	Whiteboard, marker

Notes for Facilitation

- Brief the participants on the parameters to be considered while maintaining records.
- Give suitable example on the types of methods for effective stock control.
- Brief them about what they have learnt in this session.

5.3.3: Integrated Stock Management System

Explain

Benefits of integrated stock management system.

Elaborate

Benefits of an integrated stock management in stores:

1. Optimise inventory to meet product availability and financial goals: The right inventory mix to satisfy immediate customer demand, while avoiding stockouts or stagnant stock.
2. Provide inventory visibility to supply chain partners: See a company's fluctuating inventory levels.
3. Reconcile inventory accurately in all financial reports: Ensure the annual reports and tax returns are accurate.
4. Elimination of redundant data: With a fully integrated system, there is less to worry. Instead, the inventory information is updated directly into the ERP system.
5. Individual selection of modules so dealer only gets what he needs: Through direct integration with ERP data, inventory management systems can implement a mix-and-match of only the necessary modules. This includes the ability to ship inventory and use ERP systems to receive inventory.
6. Easy-to-use, simple and comfortable interface: the dealer can continue to leverage the investment in his ERP expertise while also benefitting from the improved efficiency of inventory management. This eliminates a need to learn new interfaces, data structures, or reporting.

Ask

What is the importance of integrated stock management system?

Notes for Facilitation

Brief the participants on the importance of knowing various management systems.

5.3.4: Acts, Rules Related to Agricultural Inputs

Explain

- The Seed Act 1966, Seed rules
- The Fertiliser Control Order 1985
- Insecticides Acts 1968
- Keeping stock records as per the acts, rules and regulations

Elaborate

Other important records:

1. **Conditioning and Blending Records:** Conditioning and blending records consist of cleaning, scarifying, treating, inoculating or blending prior to testing the seed for labelling. Records of blending, cleaning and treating may be combined.
2. **Test records:** Some seed companies send samples to a commercial or state laboratory for testing. The reports received are the seed company's test records. Test records can be maintained in different ways provided they are accessible for examination.
3. **Sales and shipping records:** A record of sales and shipment of each lot of seeds must be kept as a separate record or combined with other records. Such a record should identify the seed by lot number, seed variety and should show the original amount of the lot. This record will also serve as an inventory record.
4. **Labeling records:** Actual label, copy of the label, actual container (seed packet) or copy of the container showing the labelling of the seed serves as a labelling record.

Ask

- The acts in operation to maintain the supply of quality inputs and control system.
- How to enter the information if a seed is assigned a new lot number?

Summary

In this chapter, participants have learnt about:

- The duties of an Agri Service Input Dealer in keeping the stock.
- How to store fertilisers and seeds.
- The rules to be followed while handling and storing the inputs.
- The organisation standards to be followed while stock management.
- The procedures and techniques followed to display a stock.
- How and when to prioritise the seeds.
- What is stock record and its benefits.
- The various acts and rules related to agricultural inputs.

Key Solutions to Exercise

1. Write a note on ideal storage conditions for seeds.

- Enclosed building capable of protecting the product from the weather and especially direct sunlight.
- Clean environment, free of dust/dirt.
- Temperature between 5° and 30°C (some fertiliser and seed types are sensitive to high temperatures).
- Protect the fertiliser from moisture, which can cause lumps and dust, influencing spreading capabilities.
- Equipped with pallet racking to avoid the need for double stacking.
- Good stock management e.g. carried out on a first in, first out basis.

2. Explain how to handle bags of fertilisers and seeds.

Generally it means sharing your ride. Here in

- Check the bags for holes before you receive them from the suppliers. Do not accept damaged bags.
- Quickly attend to bags with holes by repairing or re-bagging them. Attend to fertiliser and seed spills right away. Sweep together the fertiliser and seed. If not contaminated with other material, put it back in the bag. If contaminated, then dispose it safely without selling it.
- Use wooden pallets, if available, to stack bags on. Avoid stacking fertiliser and seed on bare cement floors.
- Use separate stacks for different types of bagged fertiliser and seed. Leave an area open between each type.
- Avoid unnecessary handling of bagged fertiliser and seed to minimise the risk of damaging the bag.
- Do follow the first in, first out principle. Put new bags in the back and older bags in the front. Sell the older bags first.

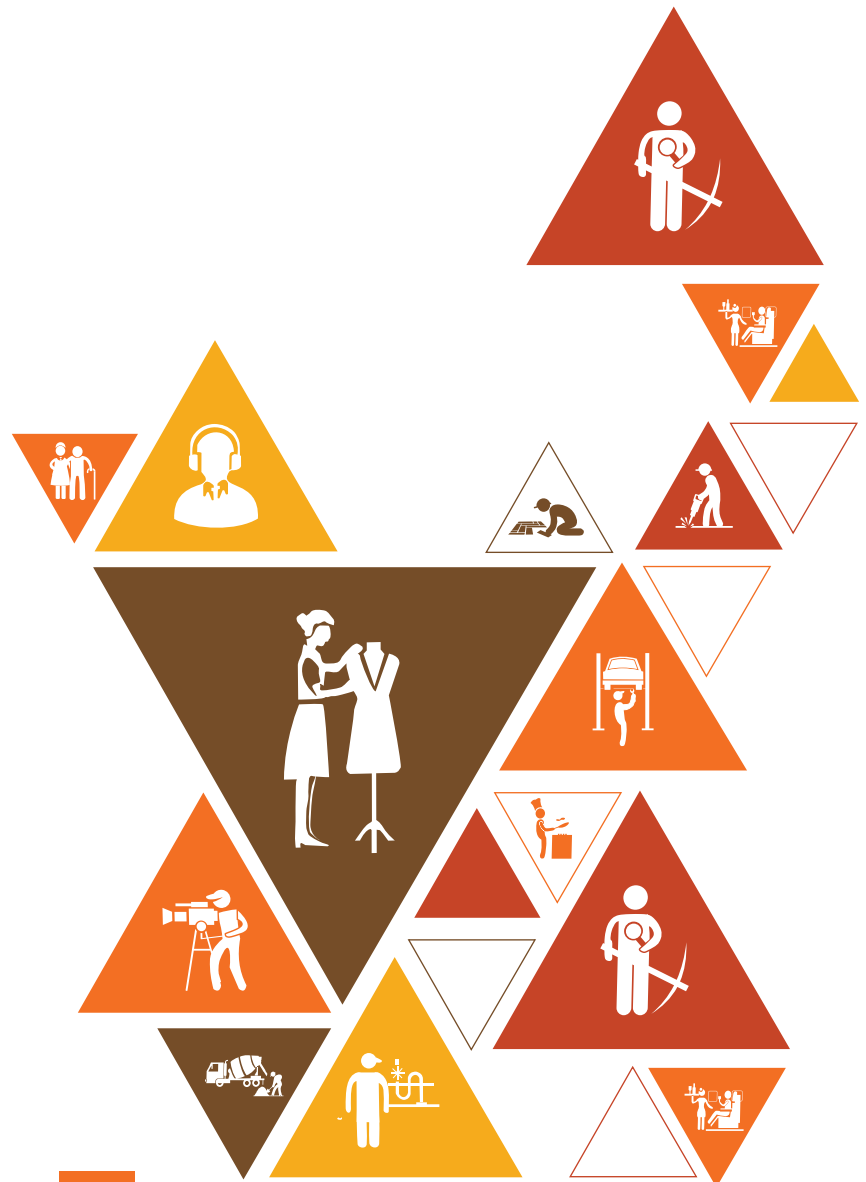
3. What is a stock record?

A stock record is a detailed listing of securities held by a brokerage firm on behalf of customers. The stock record displays the names of the real and beneficial owners, amounts and locations of all securities held by the firm. The record must be updated any time a trade is executed. Since today's brokerage firms hold shares in street name for investors, meticulous book keeping is necessary for keeping track of the actual owners of the securities.

4. List the parameters which are to be considered while maintaining records.

Some of the factors to be considered are Raising the level of customer service quality, reducing the loss of sales due to lack of productivity.

- Improving cash flow and having higher inventory turnover.
- Being able to identify seasonality in the products will help to plan better.
- Easily detecting slow-moving items to develop strategies to get rid of them easily.
- Reducing the freight costs for further planning and reduction of emergency purchases.
- Monitoring the quality of the products to have them well identified and monitored.
- Releasing and optimising space in the stock to increase profitability per square meter of storage.
- Controlling inputs, outputs and location of the goods.





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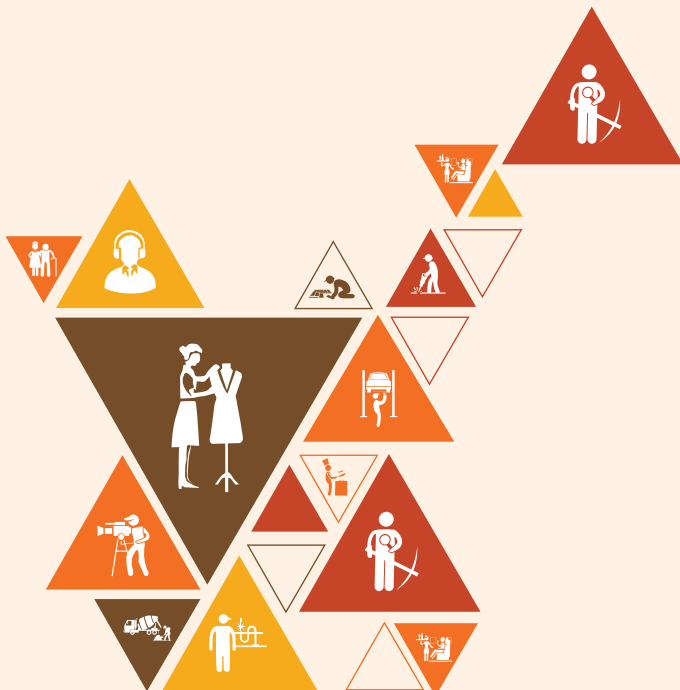
Transforming the skill landscape



6. Documentation and Record Keeping Related to Agricultural Inputs

Unit 6.1 – Document and Maintain Records

Unit 6.2 – Maintain Sales Records



AGR/N7821

Key Learning Outcomes



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

- Demonstrate the use of MS-excel/tally for maintaining transactions and record keeping.
- Describe how to maintain different ledger accounts.
- Explain how to organise the records of recurring costs, current stock and future stock to be ordered.
- Demonstrate how to organise records such as quantity sold and cash received from the sales on a daily basis.
- Describe process to assess and maintain the records for quantity of purchase and profitability every month.
- Explain how to analyse different financial statements-trial balance, balance sheet.

Resources to be Used



- Participant Handbook
- Flipchart / whiteboard
- Marker
- Audio/ visual aids
- Multi-functional printer
- Accounting software (Eg: Tally or Saral)
- Manual and digital weighing machine
- MS office or the equivalent
- Books of accounts (eg: ledger book, cash book, bank book, purchase register, sales register, journal voucher, receipt book).

UNIT 6.1: Document and Records Maintenance

Unit Objectives

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

- Use procedures to be followed for documentation and record keeping.
- Predict recurring costs such as inventory cost, labour charges and interest on bank loans.
- Apply domain information about maintenance processes and technical knowledge about farm assets and inputs.
- Maintain the record of stock on daily basics.

6.1.1: Operational Costs

Say

Operational costs are the expenses which are related to the operation of a business. They are the cost of resources used by an organisation just to maintain its existence.

Explain

The following topics:

- Operational cost
- Components of operating the business
- Variable cost
- Fixed cost

Elaborate

Variable Cost:

A variable cost is a company's cost that is associated with the amount of goods or services it produces. A company's variable cost increases and decreases with the production volume.

Example: Suppose, a company produces fertiliser bag for a cost of Rs 100 a bag. If the company produces 500 bags, its variable cost will be Rs 50,000. If the company does not produce any fertiliser bags, it will not have any variable cost for producing the bags.

Fixed Cost:

It does not vary with the volume of production. A fixed cost does not change with the amount of goods or services a company produces. It remains the same even if no goods or services are produced.

Example: Suppose the same fertiliser company has a fixed cost of Rs 100,000 per month for the machine it uses to produce a fertiliser bag. If the company does not produce any bags for the month, it would still have to pay Rs 100,000 for the cost of renting the machine. On the other hand, if it produces 1 million bags, its fixed cost remains the same, but the variable costs will change.

Practical

Calculate the operating cost using the formula given below:

Operating Cost = Capital Assets + Engineering Cost + 10% x Revenue. Refer to section 6.1.1 of Participant Handbook for details.

Notes for Facilitation

- Explain the method to calculate the operating cost using the formula.
- Brief them on the requirement of calculating the operational costs.

6.1.2: Storage Costs

Ask

What do you understand by the term scientific storage?

Explain

- Agricultural inventories. (Refer to Fig 6.1.2 (a) in Participant Handbook for details)
- What are storage charges?

Elaborate

Exposure of Banks to Agri Commodities

As banks are mandated to maintain an adequate credit flow to the agriculture sector and the value chain participants (VCPs), the banking industry has direct or indirect exposures to firms having high linkages with commodities and hence commodity prices. In fact, agricultural financing forms a prime source of exposure to commodities for banks. Banks are required to lend 18% of their (adjusted) Net Bank Credit to agriculture and allied sector under the priority sector lending (PSL).

Moreover, given that for any bank customer, the volatility in physical market prices is the biggest risk. It becomes extremely important for banks to monitor commodity price fluctuations. Understanding factors which influence demand and supply of a commodity, its prices and its value chain will help banks to avoid the problem of adverse selection and moral hazard. This in turn enable them manage their risks efficiently and offer more innovative financing products.

Team Activity

Divide the participants into groups and give a task of preparing the agriculture inventory.

Skill Practice	Time	Resources
Stock record	30 minutes	Chart paper, markers

Notes for Facilitation

- Explain the participants what is scientific storage.
- Brief the participants on agricultural inventories.
- Explain how to calculate the storage charges on a monthly and weekly basis.
- Brief them about what they have learnt in this session.

6.1.3: Maintaining Daily Transactions

Explain

- The need for maintaining daily transactions.
- The records needed to maintain the daily transactions.
- How to maintain the sales and cash receipt journals.

Elaborate

The components of daily cash report such as amount received, source, cash paid etc. through appropriate examples. Refer to Table 6.1.3 (a) for Table format in Participant Handbook.

Practical

Prepare and analyse the daily cash report.

Notes for Facilitation

- Brief the participants on how to maintain the daily cash report.
- Make all the participants to fill the daily cash report and understand its components.

6.1.4: Current and Future Stock Record

Explain

- Record Maintenance of Current and Future Stock.
- The types of farm records.
- Future trend in inventory management.

Elaborate

Some benefits of maintaining the stock records are:

- Raising the level of customer service quality, reducing the loss of sales due to lack of products.
- Improving cash flow and having higher inventory turnover.
- Being able to identify seasonality in the products will help to plan better.
- Detecting slow-moving items to develop strategies to get rid of them easily.
- Reducing the freight costs for further planning and reduction of emergency purchases.
- Monitoring the quality of the products to have them well identified and monitored.
- Releasing and optimising space in the stock to increase profitability per square meter of storage.
- Controlling inputs, outputs and location of the goods.

Practical

Ask the participants to refer the table 6.1.4 (b) in the Participant Handbook and prepare a table on current and future stock record.

Notes for Facilitation

Display the chart on how to maintain the current and future stock record and explain its components

UNIT 6.2: Maintain Sales Records

Unit Objectives

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

- Maintain documents and records of customers.
- Maintain the sale details on the daily basis.
- Estimate the financial status of the business.

6.2.1: Quantity Sold

Say

The quantity of the commodities, goods or services sold in the normal operations of a company in a specified period of time is referred to as quantity sold.

Explain

- How to record the quantity sold?
- How to record purchase and sales?

Ask

- What is the importance of maintaining a quantity sold record?
- What is the importance of maintaining a purchase and sales record?

Activity

- Ask the participants to make a group of 4 to 5 members per group.
- Give them a task on maintaining the records for quantity sold, purchase and sales record.

Skill Practice	Time	Resources
Sale record maintenance	45 minutes	Notepads, pens

Notes for Facilitation

- Display the charts on the quantity sold record; purchase and sales record.
- Explain the components of the records displayed.
- Brief the participants on the importance of maintaining the records.
- Clarify all the doubts of the participants.

6.2.2: Profit and Loss

Ask

What do you understand by the term profit?

Explain

- How to record the daily basis cash received from the sales?
- How to record the monthly basis cash received from the sales?
- How to record the income statement at the end of every month?
- The advantages of record keeping.

Elaborate

Advantages of record keeping mentioned as under:

- Helps to maximise all the expenses claimed and reduce tax obligations.
- Helps the investigation done by the tax department.
- Makes it quicker to prepare accounts at year-end.
- Gives the information needed to run a business and help it grow.
- Helps to plan for tax payments.
- Helps identify the strengths and weaknesses of the business.
- Helps manage changes and improvements in the business.
- Helps in planning to meet financial commitments such as paying creditors or employees.
- Makes it easier to get a loan or sell the business.
- Avoids over/under tax payments.
- Makes it more comfortable to distribute profits to shareholders as dividends or for partnerships where both profits and losses have to be shared.

Notes for Facilitation

- Refer the Table 6.2.2 (a) and explain how to record daily basis cash received from sales.
- Refer the Table 6.2.2 (b) and explain how to record monthly basis cash received from sales.

Activity

Ask the participants to prepare monthly income statement as demonstrated in class and given in the Participant Handbook. Facilitate them to absorb the concepts.

Skill Practice	Time	Resources
Preparing income statement	30 minutes	Chart paper, note pad, pen, whiteboard and markers

Summary

In this chapter, participants have learnt about:

- How to calculate the operational costs.
- How to calculate the storage charges.
- The maintenance of daily transactions.
- Maintaining current and future stock record.
- Maintaining records on observations related to quantity sold, purchase and sales.

Key Solutions to Exercise

1. Define operational cost.

Operating costs are expenses associated with the maintenance and administration of a business on a day-to-day basis. The operating cost is a component of operating income and is usually reflected on a business income statement.

2. List the components of operational cost.

While operating costs generally do not include capital outlays, they can include many components of operating a business including:

- Accounting and legal fees
- Bank charges
- Sales and marketing costs
- Travel expenses
- Office supply costs
- Rent
- Repair and maintenance costs
- Utility expenses
- Inventory cost
- Salary and wage expenses

3. What are the benefits of maintaining stock records?

Some benefits of maintaining the stock records are:

- Raising the level of customer service quality, reducing the loss of sales due to lack of product.
- Improving cash flow and having higher inventory turnover.
- Being able to identify seasonality in the products will help to plan better.
- Easily detecting slow-moving items to develop strategies to get rid of them easily.
- Reducing the freight costs for further planning and reduction of emergency purchases.
- Monitoring the quality of the products to have them well identified and monitored.
- Releasing and optimising space in the stock to increase profitability per square meter of storage.
- Controlling inputs, outputs and location of the goods.

4. What are the advantages of record keeping?

Some of the advantages of record keeping are as follows:

- Maximise all the expenses claimed and reduced your tax obligations.
- It will help out, the investigation done by Tax department.
- Makes it quicker to prepare accounts at year-end.
- Gives the information needed to run a business and help it grow.
- Helps to plan for tax payments.
- Helps identify the strengths and weaknesses in the business.
- Helps manage changes and improvements in the business.
- It help to plan to meet financial commitments such paying creditors or employees.
- Makes it easier to get a loan or sell the business.
- Avoids over/under tax payments.
- Makes it easier to distribute profits to shareholders as dividends or for partnerships where both profits and losses have to be shared.



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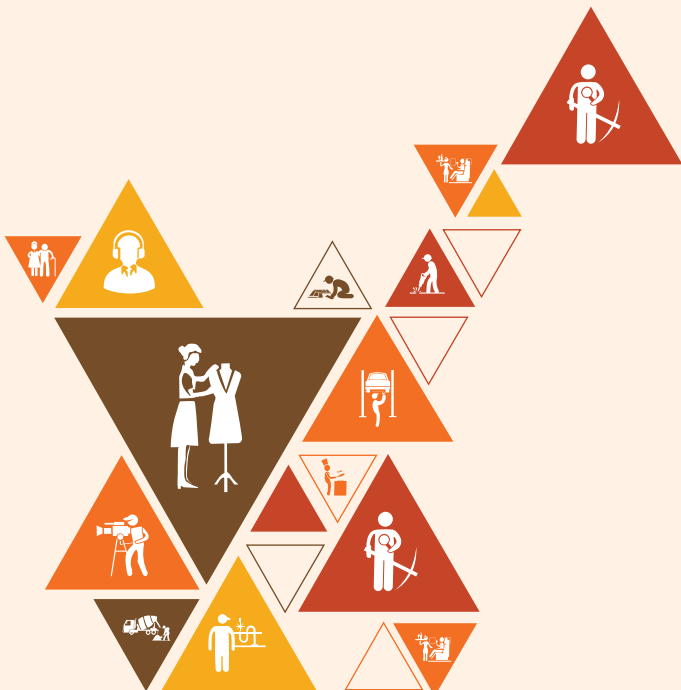


7. Health and Safety at the Workplace

Unit 7.1 – General Safety Rules

Unit 7.2 – Health Hazards at a Workplace

Unit 7.3 – Safe Usage of Equipment and Processing Machine



AGR/N9903

Key Learning Outcomes



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

- Explain how to analyse machinery before the operation and report to the supervisor if any hazards are identified.
- Describe the availability and use of protective equipment at the workplace.
- Explain ways to analyse risk while performing manual jobs to reduce risk at workplace.
- Justify to the recommended safe practices and work accordingly.
- Demonstrate how to interpret labels of pesticides to understand the risk and safe use.
- Elaborate methods for safe disposal of waste disposal hazardous to the environment.
- Demonstrate how to make use of emergency equipment effectively to handle an emergency situation.
- Demonstrate first aid basics to be performed on injured person.

Resources to be Used



- White/Black board
- Markers
- Notebook
- Participant Handbook
- Classroom with audio-video system
- Laptop
- First-aid kit
- Safety charts
- Safety equipments
- Hazard awareness chart

UNIT 7.1: General Safety Rules

Unit Objectives

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

- Determine the importance of safety.
- Adapt general safety rules in workplace.

7.1.1 Importance of Maintaining Safety

Explain

The importance of maintaining the safety.

Elaborate

Safety is the condition of a “steady state” of an organisation or place doing what it is supposed to do. “What it is supposed to do” is defined in terms of public codes and standards, associated architectural and engineering designs, corporate vision and mission statements and operational plans and personnel policies.

The most valuable assets in the company are the employees, making safety the highest priority. It is a way of living and working for you and everyone around you. Your company may have its own set of safety procedures and guidelines, but here are some general safety tips that can help create and promote a safer work environment.

Notes for Facilitation

Brief the participants on the importance of safety.

7.1.2: Steps to Maintain General Safety

Ask

Why do you think, it is important to maintain safety?

Explain 

- How to be aware of the surroundings.
- How to keep correct posture to protect the back.
- How taking calculated breaks helps in enhancing alertness.
- How to use tools and machines properly.
- Why emergency exits should be easily accessible.

Demonstrate 

The mechanical aids and the procedure to operate these aids.

Notes for Facilitation 

- Brief them on the importance of reporting unsafe conditions to the supervisor.
- Give an idea on using mechanical aids during work.
- Ask them to answer all the questions given in the Participant Handbook.
- Ensure that all the participants answer all the question.

7.1.3: Tips to Maintain General Safety

Ask 

Name few tips related to general safety.

Explain 

- How staying sober is beneficial?
- How to reduce workplace stress?
- How important is using the correct safety equipments ?

Activity

- Divide the class into 2 groups as safety vs non-safety precautions taking group. Ask them to play respective roles of safety users and non-users while running an agri-input shop.

Skill Practice	Time	Resources
General safety	45 minutes	Chairs, sample agri-inputs, room with fire extinguisher, sample tools etc.

Notes for Facilitation

- Brief the participants on the important tips for maintaining safety.
- Ask the participants to perform a group discussion on the tips for maintaining safety.

UNIT 7.2: Health Hazards in a Workplace and First-aid Practice

Unit Objectives

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

- Follow basic safety measures to avoid any health hazards in workplace.
- Identify importance of safety.
- Follow basic first-aid rules.

7.2.1: Health Hazard

Ask

How health hazard prevention is an important aspect?

Explain

- What is meant by health hazard?
- What are different types of health hazard labels?

Notes for Facilitation

- Brief them on the differences between each type of hazard.
- Ask the participants and explain the effect of health hazards.
- Ask them to answer all the questions given in the Participant Handbook.
- Ensure that all the participants answer all the question.

7.2.2: Health Hazard Labels

Ask

How does health hazard label help people?

Explain

What each health hazard label signifies.

Activity

- Divide the class into 2 groups and ask them to create health hazard charts.
- Give one chart to each group

Skill Practice	Time	Resources
Chart making	45 minutes	Notepads, markers, chart paper

Demonstrate

A chart on health hazard labels and explain what they represent.

Notes for Facilitation

- Ensure that each participant understands the meaning of each health hazard label.
- Brief them about what they have learnt in this session.

7.2.3: First Aid

Ask

What is First Aid?

Elaborate

A basic first aid kit should contain:

- Plasters in a variety of different sizes and shapes
- Small, medium and large sterile gauze dressings
- At least two sterile eye dressings
- Triangular bandages
- Crepe rolled bandages
- Safety pins
- Disposable sterile gloves
- Tweezers
- Scissors
- Alcohol-free cleansing wipes
- Sticky tape
- Thermometer (preferably digital)
- Skin rash cream, such as hydrocortisone or calendula
- Cream or spray to relieve insect bites and stings
- Antiseptic cream
- Painkillers such as paracetamol (or infant paracetamol for children), aspirin (not to be given to children under 16) or ibuprofen
- Cough medicine
- Antihistamine tablets
- Distilled water for cleaning wounds
- Eye wash and eye bath

Explain

Refer Fig 7.2.3 (a) to (l) in Participant Handbook to explain:

- First aid
- Responsibilities of a first-aider.
- The steps involved in first-aid for choking.
- The steps involved in first-aid for chemical burns in the eye.
- The steps involved in first-aid for removing foreign particle in the eye.
- The actions to be taken for severe bleeding.
- The steps to be taken to assist a person under influence of electric shock.
- The steps to be taken to assist a person who is in shock due to injury.

Demonstrate

- First-aid procedures for choking.
- Ask the participants to perform as per the demonstration.

Activity

- Ask the participants to make a group of 5 to 6 members in each group.
- Give them a role-play task on first aid procedure for:
 - Chemical burns in eye
 - Foreign particle in eye
 - Severe bleeding
 - Electric shock

Skill Practice	Time	Resources
First aid implementation	30 minutes	First aid kit

Notes for Facilitation

- Brief the participants on the importance of performing first-aid procedures.
- Explain the participants of the consequences, if no first is provided.
- Ensure that each participant understands the procedure for different first-aid methods.

UNIT 7.3: Safe Usage of Equipment and Processing Machine

Unit Objectives

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

- Outline the importance of safety work equipment.
- What are safety work equipments.

7.3.1: Safety Work Equipment

Ask

Name few examples of safety work equipment.

Explain

- Requirements for safety of the work equipment.
- Provisions for using the work equipment.

Team Activity

- Ask the participants to make a group of 5-6 members each.
- Discuss with each other on the safety work equipment and share the outcome with the counter group.

Skill Practice	Time	Resources
Work equipment safety	45 minutes	Notepads, pen, markers, chart paper

Notes for Facilitation

- Explain the provision regarding the use of work equipment.
- Brief the participants on self-propelled work equipment.
- Clarify all the doubts of the participants.

7.3.2: Safe Disposal Methods for Waste

Explain



The safe disposal methods.

Ask



How to dispose a waste at a workplace?

Elaborate



Disposal Methods

- **Composting:** Organic matter in agricultural waste is decomposed aerobically or anaerobically through a biochemical process and converted into humus (organic fertiliser. Eg: Vermicompost).
- **Recycling:** The agricultural waste majorly includes dry leaves, small woods, cow dung, rotten agriculture produce, etc. These wastes, in most cases, are left on the field or at a small dumping ground unutilised. Best way to utilise the agri waste is by recycling. Because many farm wastes are biodegradable, the cost of recycling will not be high.
- **Incineration:** Incineration means, to burn something completely. This is a waste treatment process that involves the combustion of organic substances contained in waste materials. This is a modern and most hygienic method of dry waste disposal.
- **Landfill (Dumping Ground):** This disposal method has been the most common of all. Some landfills are also used for waste management purposes; such as sorting, treatment or recycling of waste. Sanitary landfills are the cheapest means of agricultural waste disposal. Compared to the open dumps that are hazardous to the environment, the sanitary landfills provide for a safer and more organised way of waste management.

Notes for Facilitation



- Ensure that the participants know the importance of disposing a waste.
- Guide all the participants to strictly follow the safety disposal methods.

7.3.3: Environmental Damage

Explain



- What is environment?
- The effective methods to minimise environment wastage in work place.

Elaborate

Environmental Do's and Don'ts

Do

- Reduce waste, water and energy use:
- Reduce use of paper and put waste in the right bins,
- Turn off the lights when no one in the room.
- Use power saving option on computers.
- Make sure that the working area is not over/under heated.
- Make sure the equipment is set up and running properly.

Don't

- Be wasteful in the work:
- Use more office supplies than really need.
- Print documents when it is not essential to do so.
- Engage in inefficient practices (relating to the use of water, energy, etc.)
- Leave taps running or dripping,
- Set the heating and cooling system at a temperature that is either too high or too low.

Activity

- Ask the participants to make a group of 4 to 5 members each.
- Give them a task on preparing charts on the do's and don'ts to be followed to protect the environment.

Skill Practice	Time	Resources
Waste disposal	45 minutes	Participant handbook, notepads, pen, markers, chart paper

Summary

In this chapter, the participants have learnt about:

- General safety rules.
- Health hazards in workplace and first-aid practice.
- Safe usage of equipment and processing machine.
- Safe disposal methods of the wastage.
- Methods to minimise the environmental damage.

Key Solutions to Exercise

1. What is the importance of maintaining safety?

- Safe environment is important for both personal protection and the protection of the employees. In today's society, it is also important to adhere all safety rules and regulations to avoid lawsuits resulting from serious injuries or fines as a result of non-compliance safety is a huge topic for all organisations, both big and small.
- Injuries reduce costs to the business: If a worker is injured on the job, it costs the company in lost work hours, increased insurance rates, workers' compensation premiums and possible litigation. Productivity is lost when other workers have to stop work to deal with the injury.
- Workers are loyal workers: Any business knows that employee attrition and absenteeism can be major obstacles. Create a healthy and safe workplace, to reduce those issues in several ways.
- Safety improves quality: Time and again, companies that put safety first turn out higher quality products. In some cases, that is because a safe workplace tends to be a more efficient one, free of debris and tangles of cords.

2. List the steps to maintain general safety at workplace.

The steps to maintain general safety at workplace:

- Be aware of your surroundings
- Keep correct posture to protect the back
- Take regular breaks
- Use tools and machines properly
- Keep emergency exits easily accessible

3. Define first aid?

First aid is an immediate treatment given to the victim of an accident or sudden illness before medical help is obtained.

4. What are steps to maintain safety equipment?

- Maintain equipment in a good and proper working order to avoid any risk of injury to staff or others.
- Use equipment only for the operations and under the conditions for which it is appropriate.
- Develop a planned preventative maintenance programme to ensure equipment is kept in good condition.
- Identify items of equipment which must be tested or examined at predetermined intervals and make arrangements for these services.



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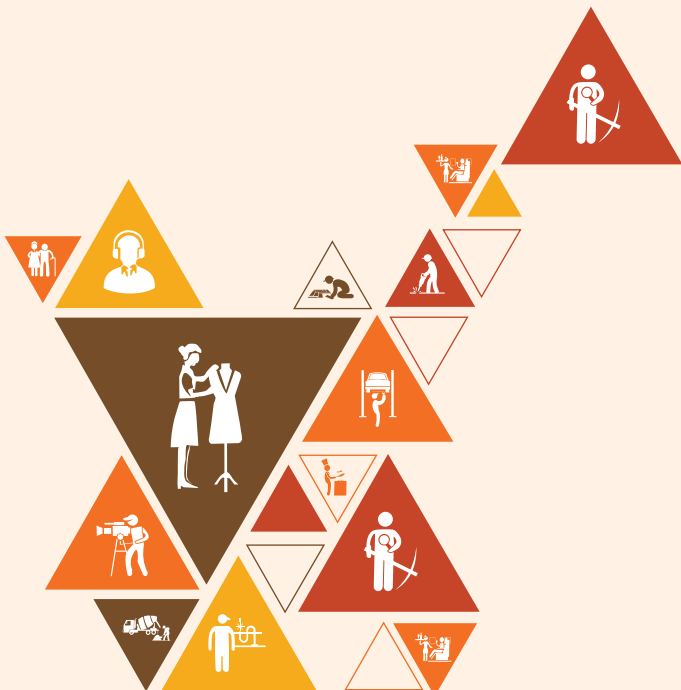
8. Team Collaboration and Effective Work

Unit 8.1 – Reporting, Work Instructions and Feedbacks

Unit 8.2 – Co-ordination with Team and Work Assignments

Unit 8.3 – Standard Rules and Guidelines

Unit 8.4 – Team Collaboration and Enhancements



AGR/N9912

Key Learning Outcomes



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

- Demonstrate better communication practices and work as a team member.
- Explain how to analyse feedbacks and rectify problems.
- Explain how to report to the supervisor about productivity and cause of deviations.
- Describe how to plan the tasks regularly by sharing ideas and techniques with team members.
- Discuss the importance of responsible behaviour and prevent discipline problems.
- Develop skills among participants for active team interactions and address work related issues.
- Describe the importance of reporting to senior management regarding organisation's policies and procedures.

Resources to be Used



- Participant Handbook
- Flipchart / Whiteboard
- Marker
- Audio/Visual Aids
- Laptop

UNIT 8.1: Reporting, Work Instructions and Feedbacks

Unit Objectives

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

- Report to manager on the work to be carried out.
- Perform the activities and report to the reporting manager as required.
- Escalate any issues and concerns to the reporting manager
- Rectify actions and procedures.

8.1.1: Steps to Communicate with the Reporting Manager

Ask

Why do you think, it is important to receive instructions from the reporting manager?

Explain

- How to receive instructions?
- How to communicate the work done activities to the reporting manager?
- How to elicit feedback on work-done activities?
- How to rectify the actions based on the feedback given?

Activity

- Ask the participants to perform a role play activity on how to communicate with the reporting manager.
- Ask the participants to make a note of the key points.

Skill Practice	Time	Resources
Communication and reporting	15 minutes	Chair, table, notepads, pens

Notes for Facilitation

- Ask the participants if they have any questions.
- Encourage other participants to answer it and encourage peer learning in the class.
- Clarify all the doubts of the participants.
- Ask them to answer all the questions given in the Participant Handbook.
- Ensure that all the participants answer all the question.

8.1.2: Report any Issues and Concerns to the Reporting Manager

Say

Reporting is the process of providing relevant information to the manager or the management team about the status and progress of the activity. This ensures all the concerned stakeholders to be completely aware about the development.

Explain

- The procedure to rectify and procedures based on feedbacks.
- How to escalate any issue to the reporting manager?

Demonstrate

Display the Escalation Matrix and explain the participants about its components.

Ask

- What are the requirements of escalation matrix?
- What are the elements of an effective meeting?

Notes for Facilitation

- Begin with revising the topics explained in the previous session.
- Encourage the participants to give their response.
- Clarify all the doubts of the participants.
- Brief them about what they have learnt in this session.

UNIT 8.2: Co-ordination with Team and Work Assignments

Unit Objectives

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

- Communicate clearly and concisely.
- Plan the work and tasks with the team members.
- Use the key elements in solving problems.
- Treat team members with respect and dignity.
- Address work related issues among the team.

8.2.1: Communicate with the Team

Ask

What do you understand by effective communication?

Say

- Effective communication is the main aspect of trust building. It creates an environment that welcomes ideas and problem solving strategies.
- Planning and defining the goals and objectives for the given task establishes good utilisation & better resolution in the outcome.

Explain

The following tips for optimising communication among the team:

- Sharpen your listening skills
- Effective emails
- Communication barriers

Notes for Facilitation

- Begin with revising the topics explained in the previous session. Ask the following questions:
 - What is effective communication?
 - What is communication barrier?
- Encourage the participants to give their response.
- Clarify all the doubts of the participants.
- Brief them about what they have learnt in this session.

8.2.2: Plan and Work with the Team

Ask

What is the importance of team work?

Explain

The following topics:

- Activity/to do list
- Evaluate and organise
- Assign
- Execution
- Validate

Activity

- Ask the participants to divide themselves into groups and discuss how to communicate within a team.
- Ask the participants to share their discussion outcome.

Skill Practice	Time	Resources
Communication in team work	45 minutes	Chairs, notepads, pens

Notes for Facilitation

- Ask the participants if they have any questions.
- Encourage other participants to answer it and encourage peer learning in the class.
- Clarify all the doubts of the participants.
- Ask them to answer all the questions given in the Participant Handbook.
- Ensure that all the participants answer all the question.

8.2.3: Solving Problems Through Collaboration

Say

Collaboration is an act of adhering together as a team across different departments and expertise to achieve a goal. Using this aspect of problem solving, an effective solution can be derived collectively.

Explain

The following key elements:

- Communication
- Co-operation
- Co-ordination
- Connection
- Tolerance
- Authenticity
- Reliability
- Consistency

Practical

Show videos to the participants on team spirit and team work.

Notes for Facilitation

- Begin with revising the topics explained in the previous session.
- Encourage the participants to give their response.
- Clarify all the doubts of the participants.
- Brief them about what they have learnt in this session.

8.2.4: Address Work Related Issues Among the Team

Ask



What is team work?

Explain



All the customer/clients expect a good support, service and to be timely but not at expense of quality. Remember the purpose, review individual task, never let the tasks out pass the worst situations. Monitor it from the beginning, track the progress and quality with charts and quality control process. Identify one short term opportunity for improvements in process.

Address the issues and intricate problems by conducting meetings, planning improvements with employees. Highlight best practice behaviors in the meetings; rapidly create processes to address the conflicts as they arise. Ensure all the work standards are understood by the team members.

Don't be defensive for the mistakes; clear the point of concerns which acts as barrier for task completion. Enquire for any lack in necessary tools and materials to do the job. Setup a mechanism to escalate issues to mid-level or senior level management, plan and support day-to-day progress and development. These entities can act as potential action for collaboration and can avoid work related issues in earliest.

Activity



- Ask the participants to divide themselves into groups and discuss how to plan and work within a team and handle work issues and conflicts.
- Ask the participants to make a note of the key points.

Skill Practice	Time	Resources
Issue handling	45 minutes	Notepads, pens

Notes for Facilitation



- Begin with revising the topics explained in the previous session.
- Encourage the participants to give their response.
- Clarify all the doubts of the participants.

UNIT 8.3: Standard Rules and Guidelines

Unit Objectives

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

- Demonstrate responsible and disciplined behavior.
- Adhere to the timeliness of work commitments made to fellow colleagues.
- Analyse the organisation's policies and procedures.
- Discuss and report any concerns to senior management.

8.3.1: Demonstrate Responsibility and Discipline

Say

Discipline is an action of adherence to rule or code of behavior. It leads to self-control.

Explain

- How to be self-disciplined?
- What are commitments?
- How to adhere to timeliness of work commitments?

Notes for Facilitation

- Ask the participants if they have any questions.
- Encourage other participants to answer it and encourage peer learning in the class.
- Clarify all the doubts of the participants.
- Ask them to answer all the questions given in the Participant Handbook.
- Ensure that all the participants answer all the question.

8.3.2: Adhere to Organisational Policies and Procedures

Ask



What is the importance of following the policies and procedures?

Explain



- What is policy? Refer Fig 8.3.2 (a) in Participant Handbook.
- The standard workplace policies:
 - Code of conduct
 - Leave and stint policies
 - Disciplinary policy
 - Workplace discrimination and harassment
 - Service policy

Do



Ensure that all the participants understand the organisational policies and procedures.

Notes for Facilitation



- Begin with revising the topics explained in the previous session.
- Encourage the participants to give their response.
- Clarify all the doubts of the participants.
- Brief them about what they have learnt in this session.

8.3.3: Discuss and Report Concerns to Senior Management

Say

A report is a concise event-based document on a specific work. The reports can be used as a vital communication tool.

Explain

- The importance of reporting to senior management.
- How to report any concerns to the senior management.

Ask

What is the importance of reporting to senior management?

Notes for Facilitation

- Ask the participants if they have any questions.
- Encourage other participants to answer it and encourage peer learning in the class.
- Clarify all the doubts of the participants.
- Ask them to answer all the questions given in the Participant Handbook.
- Ensure that all the participants answer all the question.

UNIT 8.4: Team Collaboration and Enhancements

Unit Objectives

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

- Share knowledge of processes, techniques with the team.
- Describe the steps of problem solving methodology.
- Participate in team interaction sessions and activities.

8.4.1: Share Processes and Techniques with the Team

Ask

What do you understand by term Knowledge?

Explain

The following knowledge sharing methods:

- Expertise forum and meetings.
- Knowledge base.
- Workshops, training and seminars.
- Communities of practice.
- Key steps for effective decision making.

Notes for Facilitation

- Begin with revising the topics explained in the previous session.
- Encourage the participants to give their response.
- Clarify all the doubts of the participants.
- Brief them about what they have learnt in this session.

8.4.2: Problem Solving Methodology

Say

It is a process of finding solutions to complex problems using generic methods.

Explain

- The technical method of problem solving.
- Problem solving using cause and effect diagram.
- Goal setting to address challenges in activities.
- Customer-centric approach.

Activity

Ask the participants to refer the Participant Handbook and prepare charts on different types of problem solving methods.

Skill Practice	Time	Resources
Problem solving	1 hour	Drawing sheets, markers

Notes for Facilitation

- Ask the participants if they have any questions.
- Encourage other participants to answer it and encourage peer learning in the class.
- Clarify all the doubts of the participants.
- Ask them to answer all the questions given in the Participant Handbook.
- Ensure that all the participants answer all the question.

8.4.3: Team Interaction Sessions and Activities

Ask

What is the importance of interaction among the team?

Explain

- The importance of team interaction.
- List the employment engagement activities.

Activity

- Ask the participants to prepare employment engagement activities.
- Share most important interaction activity as per your understanding.

Skill Practice	Time	Resources
Team interaction	1 hour	Notepads, pens

Notes for Facilitation

- Begin with revising the topics explained in the previous session.
- Encourage the participants to give their response.
- Clarify all the doubts of the participants.

Summary

In this unit, the participants have learnt about:

- Receiving instructions on the tasks, reporting and escalating issues to the reporting manager.
- Effective communication , importance of team work and solving problems through collaboration.
- Adhering to organisational policies and procedures.
- Sharing information on processes and techniques, problem solving methodology and interaction within the team.

Key Solutions to Exercise

1. What are the effective steps to Communicate with the Reporting Manager?

The effective steps to communicate with the reporting manager are:

- Listen actively
- Be clear and specific
- Time frames
- Work boundaries
- Clear communication

2. List the key elements for collaboration.

The key elements for collaboration are:

- Communication
- Co-operation
- Co-ordination
- Connection
- Tolerance
- Authenticity
- Reliability
- Consistency

3. List the most effective way to motivate team.

The most effective way to motivate team are:

- Respect time and provide pleasant place to work, ensure the work environment is clean, tidy and makes them feel upright.
- Offer Provision for self-development, provide team with the training to learn new skills and keep them updated with latest technology and industry news.
- Support collaboration within team members; encourage them by inviting their inputs and suggestions on doing things better.
- Support team initiatives, contribute to team discussion and debate and acknowledge exceptional ideas and appreciate.
- Be professional, even so often colleagues become friendly with one another, maintain a professional distance, ensure that personal and professional lives don't intersect to an inappropriate level.

Key Learning Outcomes

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

1. Explain the meaning of health
2. List common health issues
3. Discuss tips to prevent common health issues
4. Explain the meaning of hygiene
5. Understand the purpose of Swachh Bharat Abhiyan
6. Explain the meaning of habit
7. Discuss ways to set up a safe work environment
8. Discuss critical safety habits to be followed by employees
9. Explain the importance of self-analysis
10. Understand motivation with the help of Maslow's Hierarchy of Needs
11. Discuss the meaning of achievement motivation
12. List the characteristics of entrepreneurs with achievement motivation
13. List the different factors that motivate you
14. Discuss how to maintain a positive attitude
15. Discuss the role of attitude in self-analysis
16. List your strengths and weaknesses
17. Discuss the qualities of honest people
18. Describe the importance of honesty in entrepreneurs
19. Discuss the elements of a strong work ethic
20. Discuss how to foster a good work ethic
21. List the characteristics of highly creative people
22. List the characteristics of highly innovative people
23. Discuss the benefits of time management
24. List the traits of effective time managers
25. Describe effective time management technique
26. Discuss the importance of anger management
27. Describe anger management strategies
28. Discuss tips for anger management
29. Discuss the causes of stress
30. Discuss the symptoms of stress
31. Discuss tips for stress management
32. Identify the basic parts of a computer
33. Identify the basic parts of a keyboard
34. Recall basic computer terminology
35. Recall the functions of basic computer keys
36. Discuss the main applications of MS Office
37. Discuss the benefits of Microsoft Outlook
38. Discuss the different types of e-commerce
39. List the benefits of e-commerce for retailers and customers
40. Discuss how the Digital India campaign will help boost e-commerce in India
41. Explain how you will sell a product or service on an e-commerce platform
42. Discuss the importance of saving money
43. Discuss the benefits of saving money
44. Discuss the main types of bank accounts
45. Describe the process of opening a bank account
46. Differentiate between fixed and variable costs
47. Describe the main types of investment options
48. Describe the different types of insurance products
49. Describe the different types of taxes

50. Discuss the uses of online banking
51. Discuss the main types of electronic funds transfers
52. Discuss the steps to prepare for an interview
53. Discuss the steps to create an effective Resume
54. Discuss the most frequently asked interview questions
55. Discuss how to answer the most frequently asked interview questions
56. Discuss basic workplace terminology
57. Discuss the concept of entrepreneurship
58. Discuss the importance of entrepreneurship
59. Describe the characteristics of an entrepreneur
60. Describe the different types of enterprises
61. List the qualities of an effective leader
62. Discuss the benefits of effective leadership
63. List the traits of an effective team
64. Discuss the importance of listening effectively
65. Discuss how to listen effectively
66. Discuss the importance of speaking effectively
67. Discuss how to speak effectively
68. Discuss how to solve problems
69. List important problem-solving traits
70. Discuss ways to assess problem solving skills
71. Discuss the importance of negotiation
72. Discuss how to negotiate
73. Discuss how to identify new business opportunities
74. Discuss how to identify business opportunities within your business
75. Understand the meaning of entrepreneur
76. Describe the different types of entrepreneurs
77. List the characteristics of entrepreneurs
78. Recall entrepreneur success stories
79. Discuss the entrepreneurial process
80. Describe the entrepreneurship ecosystem
81. Discuss the government's role in the entrepreneurship ecosystem
82. Discuss the current entrepreneurship ecosystem in India
83. Understand the purpose of the Make in India campaign
84. Discuss the relationship between entrepreneurship and risk appetite
85. Discuss the relationship between entrepreneurship and resilience
86. Describe the characteristics of a resilient entrepreneur
87. Discuss how to deal with failure
88. Discuss how market research is carried out
89. Describe the 4 Ps of marketing
90. Discuss the importance of idea generation
91. Recall basic business terminology
92. Discuss the need for CRM
93. Discuss the benefits of CRM
94. Discuss the need for networking
95. Discuss the benefits of networking
96. Understand the importance of setting goals
97. Differentiate between short-term, medium-term and long-term goals
98. Discuss how to write a business plan
99. Explain the financial planning process
100. Discuss ways to manage your risk
101. Describe the procedure and formalities for applying for bank finance
102. Discuss how to manage your own enterprise
103. List important questions that every entrepreneur should ask before starting an enterprise

UNIT 9.1: Personal Strengths & Value Systems

Unit Objectives

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

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

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

Resources to be Used

- Participant Handbook

Ask

- What do you understand by the term “Health?”
- According to you, who is a healthy person?

Say

- Discuss the meaning of health and a healthy person as given in the Participant Handbook.

Ask

- When did you visit the doctor last? Was it for you or for a family member?

Say

- Discuss the common health issues like common cold, allergies etc. Refer to the Participant Handbook.
- Let us do a small activity. I will need some volunteers.

Role Play

- Conduct a small skit with volunteers from the class. Consider one of the villagers has been appointed as a health representative of the village, what measures will you as a health representative suggest to the common villagers to prevent common health issues discussed.
- You will need at least 4 volunteers (Narrator, Health Representative, Head of the Village, Doctor).
- Explain the health concerns of the village to the Narrator. The Narrator will brief the class about the skit.
- Give the group of volunteers, 5 minutes to do discuss.
- At the end of 5 minutes, ask the group to present the skit to the class assuming them as the villagers.
- The class can ask questions to the group as a common villager.

Summarize

- Through this activity we got some tips on how can we prevent these common health issues.

Say

- Let us now see how many of these health standards we follow in our daily life.

Activity

- Health Standard Checklist from the Participant Handbook.

Ask 

- How many of you think that you are healthy? How many of you follow healthy habits?

Say 

- Let's do an exercise to find out how healthy you are.
- Open your Participant Handbook section 'Health, Habits, Hygiene: What is Health?', and read through the health standards given.
- Tick the points which you think are true for you.
- Try to be as honest as possible as this test is for your own learning.

Do 

- Ensure that all the participants have opened the right page in the Participant Handbook.
- Read aloud the points for the participants and explain if required.
- Give them 5 minutes to do the exercise.
- At the end of 5 minutes, ask the participants to check how many ticks have they got.

Summarize 

- Tell them that they need to follow all the tips given in this checklist regularly in order to remain healthy and fit.

Ask **Discuss:**

- Is it necessary to practice personal hygiene every day? Why?
- How does a person feel when they do not practice good personal hygiene? Why?
- Can good personal hygiene help a person feel good about his/her self? How?

Say 

- Discuss the meaning of hygiene as given in the Participant Handbook.

Activity 

- Health Standard Checklist: Hygiene

Say 

- Let's do an exercise to find out if we maintain good hygiene habits or not.
- Open the Participant Handbook and read through the Health Standard checklist given.
- Tick the points which you think are true for you.
- Try to be as honest as possible as this test is for your own learning.

Do 

- Ensure that all the participants have opened the right page in the Participant Handbook.
- Read aloud the points for the participants and explain if required.
- Give them 5 minutes to do the exercise. .
- At the end of 5 minutes, ask the participants to check how many ticks have they got.
- Ask them to calculate their score.
- Tell them what each score indicates by reading aloud what has been mentioned in the Participant Handbook.

Ask 

- How many of you have heard about “Swachh Bharat Abhiyan”?
- Can you tell the class what it is about?

Summarize 

- Tell them about Swachh Bharat Abhiyan as given in the Participant Handbook and request them to take a pledge to keep our country clean.

Ask 

- What is a habit?

Say 

- Discuss some good habits which can become a way of life.

Summarize 

- Tell them about good and bad habits and the reasons to make good habits a way of life.

9.1.2: Safety

Resources to be Used

- Participant Handbook
- Safety signs and symbols
- Safety equipments
- Blank papers
- Pens

Say

- There are many common safety hazards present in most workplaces at one time or another. They include unsafe conditions that can cause injury, illness and death.
- Safety Hazards include:
 - ♦ Spills on floors or tripping hazards, such as blocked aisles or cords running across the floor.
 - ♦ Working from heights, including ladders, scaffolds, roofs, or any raised work area.
 - ♦ Unguarded machinery and moving machinery parts; guards removed or moving parts that a worker can accidentally touch.
 - ♦ Electrical hazards like cords, missing ground pins, improper wiring.
 - ♦ Machinery-related hazards (lockout/tag out, boiler safety, forklifts, etc.)

Team Activity

Safety Hazards

- There are two parts to this activity.
- First part will cover the potential safety hazards at work place.
- Second part will cover a few safety signs, symbols and equipments at work place.
- Use this format for the first part of the activity.

PART 1		
Hazard	What could happen?	How could it be corrected?

Table 9.1.2.1 Safety Hazards

Ask

- How could you or your employees get hurt at work?

Say

- Let's understand it better with the help of an activity. You will be given a handout within your groups. You have to think about the possible hazards of your workplace, what damage these hazards could cause and about the corrective action.

Do

- Divide the class into five to six groups of four participants each.
- Put the format on the board for the activity.
- Give blank papers and pens to each group.
- The group is expected to think and discuss the potential safety hazards in the workplace.
- Ask the group to discuss and fill the format using the blank sheet.
- Give the groups 5 minutes for the activity.
- For the second part of the activity, show the class some pictures of safety signs, symbols and equipments.
- Now they will put down a few safety symbols, signs or equipment against the safety hazards identified.
- Give them 5 to 10 minutes to discuss and draw/note it.
- At the end of 10 minutes the groups will present their answers to the class.

Say

- Now, let's discuss the answers with the class.
- All the groups will briefly present their answers.

Do

- Ask the audience to applaud for the group presentation.
- Ask de-brief questions to cull out the information from each group.
- Keep a check on time.
- Tell the group to wind up the discussion quickly if they go beyond the given time limit.

Ask

De-briefing

- What did you learn from the exercise?
- As an entrepreneur, is it important to ensure the safety of your employees from possible hazards? Why?

Summarize

- Ask the participants what they have learnt so far.
- Ask if they have any questions related to what they have talked about so far.
- Close the discussion by summarizing the tips to design a safe workplace and non-negotiable employee safety habits.

9.1.3: Self Analysis- Attitude, Achievement Motivation: What is Self Analysis?

Resources to be Used

- Participant Handbook
- Old newspapers
- Blank papers
- Pencils/ pens

Activity

- This is a paper pencil activity.

What are the three sentences that describe you the best?

What do you need to live happily?

What are your strengths and weaknesses?

Do

- Write the three questions on the board/ flipchart before the session begins.
- Give plain papers and pencils/ pens to each participant.
- Tell participants to write the answer for the three questions on the paper.
- Tell them the purpose of this activity is not to judge anyone but to understand more about self.

Say

- Discuss the concept of Self Analysis and motivation with reference to Maslow's Hierarchy of Needs as discussed in the Participant Handbook.

Team Activity

Tower building

- Each group which will create tower using the old newspapers.

Do

- Divide the class into groups.
- Give them some old newspapers.
- The task is to create a tower out of the newspapers.
- The group which will create the highest tower standing on its own will be considered the winning group.
- Groups can use as many newspapers as they want to and in any way they want.

Ask

- What did the winning group do differently?
- If you were given a chance, how would you have made the tower differently?
- How did you feel while making the tower?
- Did you feel motivated?

Say 

- Discuss the concept of achievement motivation and characteristics of entrepreneurs with achievement motivation as discussed in the Participant Handbook.

Ask 

- Is your attitude positive or negative?

Say 

- Let me tell you a story :

It's Little Things that Make a Big Difference.

There was a man taking a morning walk at the beach. He saw that along with the morning tide came hundreds of starfish and when the tide receded, they were left behind and with the morning sun rays, they would die. The tide was fresh and the starfish were alive. The man took a few steps, picked one and threw it into the water. He did that repeatedly. Right behind him there was another person who couldn't understand what this man was doing. He caught up with him and asked, "What are you doing? There are hundreds of starfish. How many can you help? What difference does it make?" This man did not reply, took two more steps, picked up another one, threw it into the water, and said, "It makes a difference to this one." What difference are we making? Big or small, it does not matter. If everyone made a small difference, we'd end up with a big difference, wouldn't we?

Ask 

- What did you learn from this story?

Activity **What Motivates You?**

- This is an individual activity.
- It is an exercise given in the Participant Handbook.

Do 

- Ask the class to open their Participant Handbook and complete the exercise given in the section What Motivates You?
- Ensure that the participants have opened the correct page for the activity.
- Give the class 5 minutes to complete the activity.

Say 

- Discuss the concept of attitude and how to cultivate a positive attitude as discussed in the Participant Handbook.

Summarize 

- Close the discussion by summarizing how self-analysis, knowledge about what motivates you and your positive attitude can help in your business as well in life.

9.1.4: Honesty & Work Ethics

Resources to be Used

- Participant Handbook

Ask

- What do you understand by honesty?
- Why is it important for entrepreneurs to be honest?
- Do you remember any incident where your honesty helped you in gaining confidence?
- Do you remember any incident where someone lost business due to dishonesty?

Say

- Talk about honesty, qualities of an honest person, and the importance of honesty in entrepreneurs as discussed in the Participant Handbook.
- “Let's understand it better with the help of some case scenarios. You will be given some cases within your groups. You have to analyse the case scenario that has been given to you and then find an appropriate solution to the problem.
- Keep your discussion focussed around the following:
 - What went wrong?
 - Who was at fault?
 - Whom did it impact- the customer or the businessman?
 - How would it impact the business immediately? What would be the long term impact?
 - What could be done?
 - What did you learn from the exercise?

Do

- Divide the class into four groups of maximum six participants depending on the batch size.
- Give one case study to each group.
- Instruct them to read the case carefully.
- Put down the de-brief questions on the board and ask the groups to focus their discussion around these questions.
- The group is expected to analyse and discuss the case amongst them and find a solution to the given problem. Give the class 5-10 minutes to discuss the case and note down their solutions.
- At the end of 10 minutes the team should present their case solution to the class. The presentation can be a narration or a role play.
- Ask the group to select a group leader for their group. The group leader to discuss and assign roles to the group members for the presentation.

Team Activity

Case Study Analysis

Scenario 1

Aakash has a small mobile retail sales and repair shop in Allahabad. He has one of the most popular outlets and has great rapport with his customers.

It's around 11 AM when a customer barges in to the shop and starts shouting at Aakash for giving her a faulty instrument. The screen of her mobile is cracked from one side. Aakash remembered thoroughly checking the handset before handing it over to the customer. The customer threatens to sue him and to go to Consumer Court for cheating her. Now, the problem occurred somewhere outside the shop but as other customers were listening to the conversation, it might impact his business. The situation needs to be managed very sensitively. What would you do if you were in Aakash's place?

Scenario 2

Rajni does beautiful Phulkari embroidery on suits and sarees. She has a small home-based business. She has a huge list of customers on Facebook and WhatsApp who give her orders regularly. Smita is one of her old and regular customers. As her sister-in-law's wedding was around the corner, Smita wanted to buy few handcrafted Phulkari duppatta. She placed an order for three duppattas via WhatsApp and requested Rajni to send them as soon as possible. When the parcel reached Smita through courier she found that out of the three duppattas, only one was hand embroidered and the other two had machine embroidery on them. Even the length and the quality of the material was not as desired. Smita was heartbroken. It was a complete waste of money and moreover she couldn't wear what she had planned to during the wedding functions. She sent a message to Rajni on WhatsApp, expressing her anger and disappointment.

Smita has also sent a feedback and expressed her disappointment on the social media... this will directly affect Rajni's business. What would you do if you were in Rajni's place?

Scenario 3

Shankar is a tattoo artist who has a small tattoo showroom in a big, reputed mall in New Delhi. Mr Saksham had an appointment for today, at 11:00 am but he reached at 11:50 am. Meanwhile, Shankar had to reschedule his next appointment. After availing Shankar's services, Mr Saksham started yelling in an abusive language, refusing to pay the requisite amount, and finding faults in the services provided by him. Who was at fault in this case? What should Shankar do? Should he confront Saksham or give in to the demands of the client?

Scenario 4

Shailender is an online cloth reseller who does business through social networking sites such as Facebook and WhatsApp. Priyanka made online payment for a dress to Shailender. But she did not receive the dress for a month. When she asked for a cancellation, Shailender started misleading her. For almost 45 days, he kept promising her that he will pay the amount today, tomorrow, day after etc. Even after repeated calls and messages when she did not receive the payment or the dress, she decided to write a post against him on a popular social media platform. As a result, Shailender lost lots of customers and his flourishing business faced a major crisis. How could this situation have been managed?

Say

- Now, let's discuss the problem and solution with the larger group.
- The group will first briefly describe the case to the class.
- Then discuss the issue identified and the proposed solution.
- Once the presentation is over, the class can ask their questions.

Do 

- Congratulate each group for the group presentation.
- Ask the audience to applaud for them.
- Ask de-brief questions to cull out the information from each group.
- Keep a check on time. Tell the group to wind up the discussion quickly if they go beyond the given time limit.

Summarize 

- Ask the participants what they have learnt from the exercise/ activity.
- Ask if they have any questions related to what they have talked about so far.
- Close the discussion by summarizing the importance of honesty and work ethics for entrepreneurs.

9.1.5: Creativity and Innovation

Resources to be Used

- Participant Handbook
- Chart papers
- Marker pens

Ask

- You must be aware of the term 'Rags to riches' and heard stories related to the term.
- What do these stories tell us?
- What was so special about these people?

Say

- Let's have a look at these stories.
- There are some inspiring stories about people which I would like to share with you.
- Narrate these stories to the class.

A.P.J. Abdul Kalam

Who has not heard of A.P.J. Abdul Kalam: Avul Pakir Jainulabdeen Abdul Kalam hailed from a very humble background. His father was a boat owner. To help his family, Kalam would work as a newspaper vendor. With limited resources, he graduated in Physics and studied aerospace engineering. He was instrumental in India's step towards nuclear energy. In 2002, he became the 11th President of India.

Water filter/purifier at source

Two young boys studying in classes 4 and 5, from Lingzya Junior High School, Sikkim designed a simple innovative low cost water purifier.

Inspiration behind the idea: Most people today prefer to use a water filter/purifier at their home.

Both the children have given idea to have filter/purifier at the source of water so that everyone has access to clean water without having to make an investment in purchasing a filter/purifier.

Spring's idea is to have a centralised purification system at the point of distribution like water tank while Subash's idea is to have such purifiers attached to public taps.

Source: <http://www.rediff.com/getahead/report/achievers-top-31-amazing-innovations-from-young-indians/20151208.htm>

Solar seeder

This is a story of a innovative solar seeder and developed by Subash Chandra Bose, a class 8, student from St Sebasthiyar Matriculation School, Pudukkottai, Tamil Nadu. Subash has developed a solar powered seed drill, which can undertake plantation for different size of seeds at variable depth and space between two seeds.

Source: <http://www.rediff.com/getahead/report/achievers-top-31-amazing-innovations-from-young-indians/20151208.htm>

Looms for physically challenged

Now this is really inspiring of two sisters, Elakkiya a Class 6 student and Pavithra a Class 9 student of SRC Memorial Matriculation, Erode, Tamil Nadu.

The two sisters have come up with loom for lower limbed physically challenged. In their loom they have replaced the pedal operated system with a motor and a gearbox attached to a pulley mechanism.

Source: <http://www.rediff.com/getahead/report/achievers-top-31-amazing-innovations-from-young-indians/20151208.htm>

Ask 

- If they can, why can't you?
- Discuss concepts related to 'Creativity and Innovation' with the participants as given in the Participant Handbook.

Say 

- Recall the stories on motivation.
- What is the inner drive that motivates people to succeed?
- Let's learn more about such creative and innovative entrepreneurs with the help of an activity.

Team Activity 

- This is a group activity.

• Think of any one famous entrepreneur and write a few lines about him or her.

Activity De-brief

- Why did you choose this particular entrepreneur?
- What is his/her brand name?
- What creativity does he/she possess?
- What was innovative about their ideas?

Do 

- Instruct the participants that this is group work.
- Divide the class into small groups of 4 or 6 depending on the batch size.
- Give each group a chart paper.
- Tell the participants they have to write a few lines about any one famous entrepreneur.
- Give the participants 10 minutes to discuss and write.
- Keep a check on time. Tell the group to wind up quickly if they go beyond the given time limit.
- Ask each group to read out what they have written.
- Ask the de-brief questions.

Summarize

- Summarize the unit by asking participants if they know of some people who are highly creative and innovative in their approach.
- Ask them to share some experiences about these people with the class.

Notes for Facilitation

- Source for stories on innovations:

<http://www.rediff.com/getahead/report/achievers-top-31-amazing-innovations-from-young-indians/20151208.htm>

9.1.6: Time Management

Resources to be Used

- Participant Handbook

Ask

Does this sound like you?

- I can never get enough time to finish what I am doing in a day.
- I have so many things to do that I get confused.
- I want to go for a walk and exercise, but I just do not have the time.
- I had so much to do, so I could not deliver that order on time.
- I would love to start my dream business; but, I just do not have the time.

Example

- Let's look at these two examples:

Example 1:

Ankita works from home as a freelance writer. She says she can easily put in 8 hours of dedicated work in a day. Because she works from home, she saves money on travel and has a comfortable work routine. But there is a challenge and it is distraction. As she works from home, she can easily just get up and sit down on the sofa to watch TV, wasting valuable time. She may have chores to do, errands to run and bills to pay. She ends up working only two to three hours a day and the result is, her work gets piled up. She is unable to take on more work due to this. Even though her quality of work is appreciated her clients are not very happy about the delay in submission.

Example 2:

Javed has started a successful online selling company from home and makes a good living from his sales. He has set up a small office space in his living room. As both his parents are working full-time, he also has the role of taking care of his two younger siblings. He almost spends half of his day with the younger kids. He does not mind it but it means taking time away from the work. He is still able to manage his online business with these commitments. He wants to spend some more dedicated hours so as to increase his profits. He also wants to look into new business avenues. What should he be doing.

Ask

- Does this happen with you too?
- Do you find it difficult to prioritize your work?
- Are you able to manage your time effectively?

Activity

- Conduct a group discussion based on the above examples.
- Direct the discussion on how to prioritize work and manage time effectively.

Say

- Time management is not only about how hard you work but also about how smart you work.
- Discuss “What is Time Management” with the participants as given in the Participant Handbook.

Ask

- Why is it important to manage time? How does it help?
- What happens when you don't manage your time effectively?
- Do you find it difficult to prioritize your work?

Say

- Discuss the benefits of time management given in the Participant Handbook.
- Let's learn effective time management with the help of an activity.

Activity

Effective Time Management

- This activity has two parts:

PART 1 TO-DO LIST

- You have to make a to-do list.
- List all of the activities/ tasks that you have to do.
- Try to include everything that takes up your time, however unimportant it may be.
- If they are large tasks, break them into action steps, and write this down with the larger task.
- You can make one list for all your tasks or have separate to-do lists for personal and professional tasks.

PART 2 URGENT-IMPORTANT GRID

- You have to make a grid as shown on the board here. .
- This grid has four boxes. As you can see, each box has a different heading.
- At the heart of the urgent-important grid, are these two questions:
 - ♦ Is this task important?
 - ♦ Is this task urgent?
- Now, you have to think about each activity that you have written in your to-do list and put it into one of the four categories.
- **What do these categories depict?**
- **Category 1: Urgent/Important**
 - ♦ This category is for the highest priority tasks. They need to get done now.

• **Category 2: Not Urgent/Important**

- This is where you want to spend most of your time.
- This category allows you to work on something important and have the time to do it properly.
- This will help you produce high quality work in an efficient manner.
- The tasks in this category are probably the most neglected ones, but also the most crucial ones for success.
- The tasks in this category can include strategic thinking, deciding on goals or general direction and planning – all vital parts of running a successful business.

• **Category 3: Urgent/Not Important**

- This is where you are busy but not productive. These tasks are often mistaken to be important, when they're most often busywork.
- Urgent but not important tasks are things that prevent you from achieving your goals.
- However, some may be activities that other people want you to do.

• **Category 4: Not Important and Not Urgent**

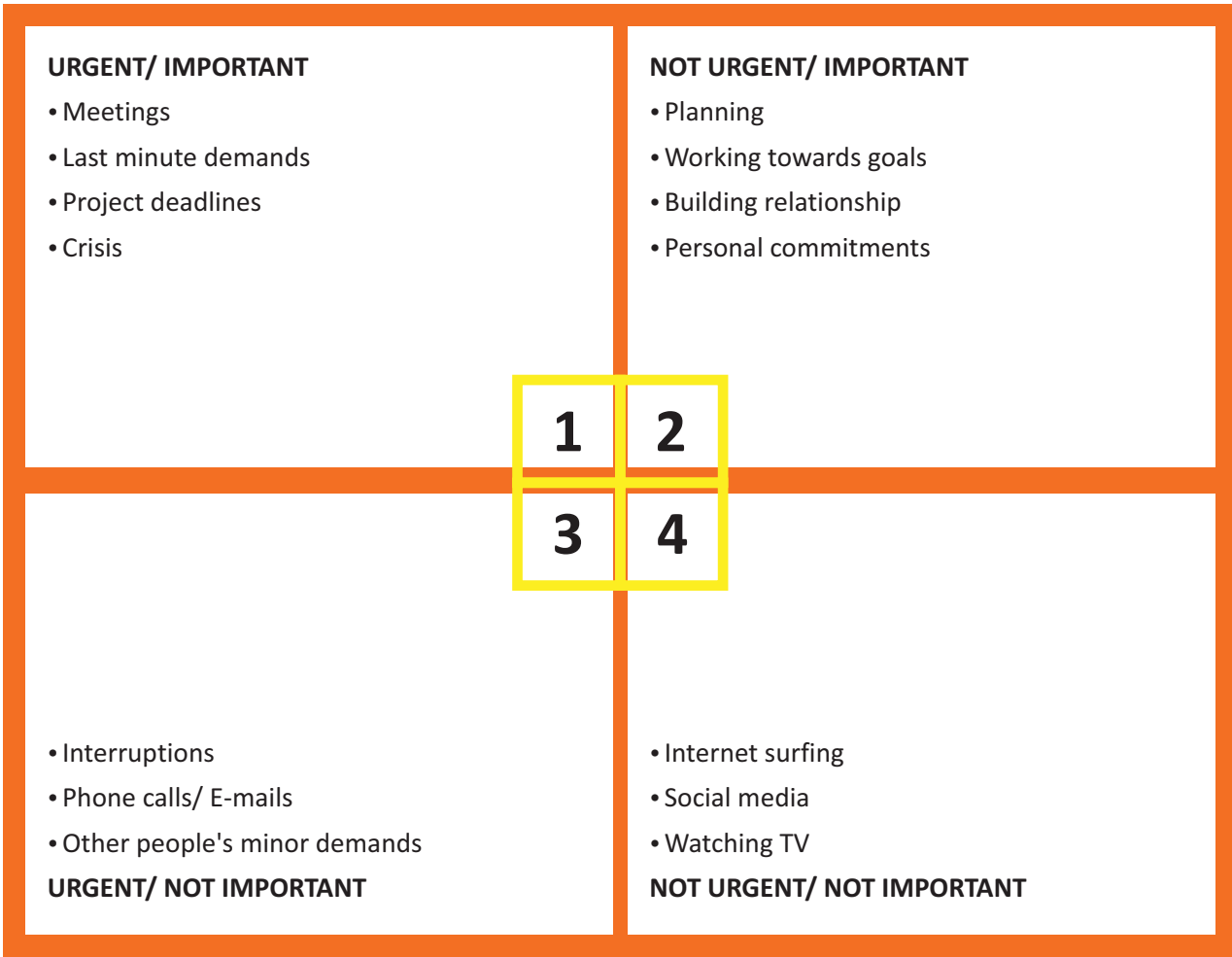
- This category doesn't really include tasks, but rather habits that provide comfort, and a refuge from being disciplined and rigorous with your time management.
- Some may be activities that other people want you to do.
- These might include unplanned leisure activities as well.

TO- DO list format

1.	
2.	
3.	
4.	
5.	
6.	
7.	
8.	
9.	
10.	
11.	
12.	
13.	
14.	
15.	

Table 9.1.6.1 TO- DO list format

URGENT-IMPORTANT GRID



URGENT/ IMPORTANT GRID format

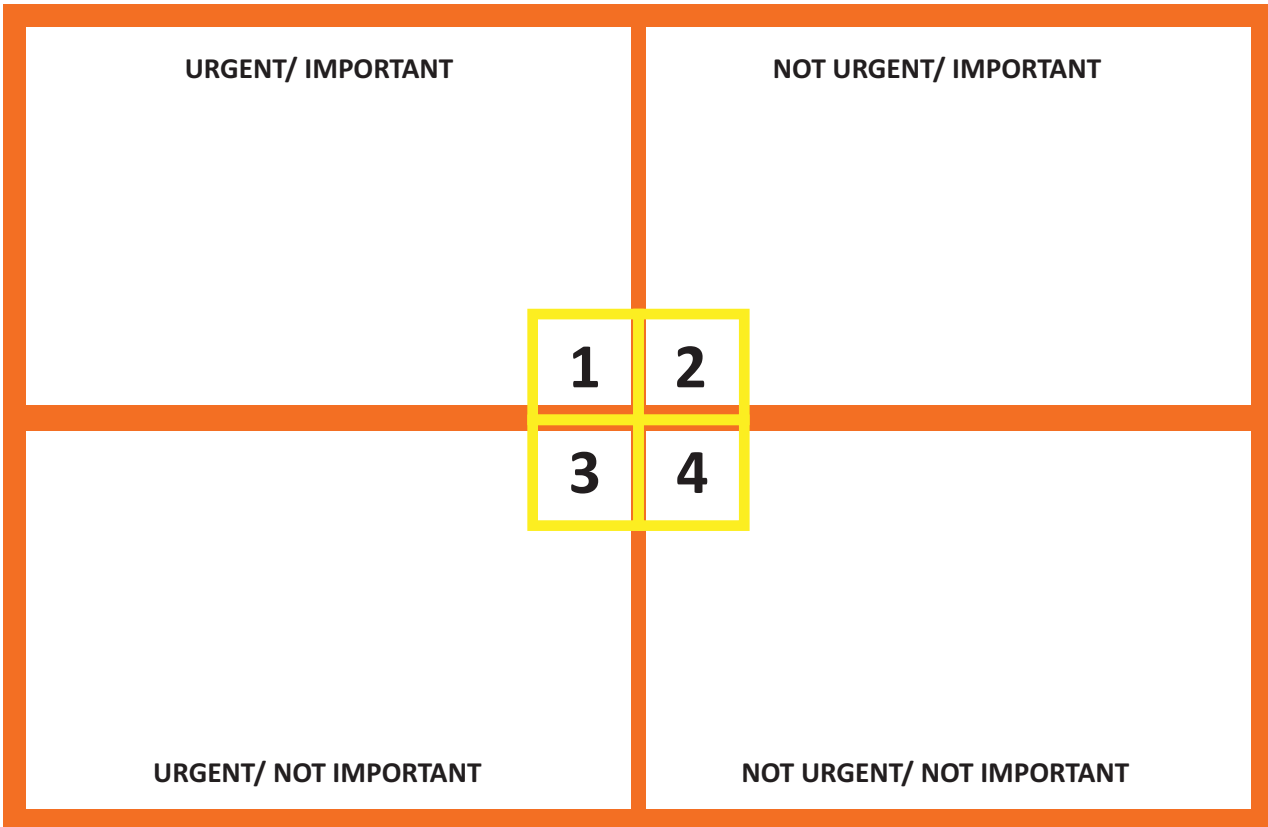


Fig 9.1.6.1. Time Management

Do

- Put down the formats for the to-do list and the urgent/ important grid on the board.
- Instruct the participants to prepare their to-do list first.
- Give the participants 10 minutes to prepare the list.
- Once done, instruct them to divide the tasks in to-do list into the four categories.
- Explain the four categories to the participants giving examples specific to their context.
- As you explain the categories fill the grid with the type of tasks.
- Give the participants 40 minutes to fill the grid.
- Then explain how to balance the tasks between the four categories.
- Keep a check on time. Tell the group to wind up quickly if they go beyond the given time limit.

Say

Activity De-brief:

How can we balance tasks between the four categories?

How to manage time through this grid?

• Category 1: Urgent/Important

- ♦ Try to keep as few tasks as possible here, with the aim to eliminate.
- ♦ If you spend too much of your time in this category, you are working solely as a trouble shooter, and never finding time to work on longer-term plans.

• Category 2: Not Urgent/Important

- ♦ Plan these tasks carefully and efficiently as they are most crucial ones for success.
- ♦ If necessary, also plan where you will do these tasks, so that you're free from interruptions.
- ♦ Include strategic thinking, deciding on goals or general direction and planning in your planning process.

• Category 3: Urgent/Not Important

- ♦ Ask yourself whether you can reschedule or delegate them.
- ♦ A common source of such activities is other people. Sometimes it's appropriate to say "no" to people politely, or to encourage them to solve the problem themselves.

• Category 4: Not Important and Not Urgent

- ♦ You also want to minimize the tasks that you have in this category.
- ♦ These activities are just a distraction – avoid them if possible.
- ♦ You can simply ignore or cancel many of them.
- ♦ Politely say "no" to work assigned by others, if you can, and explain why you cannot do it.
- ♦ Schedule your leisure activities carefully so that they don't have an impact on other important tasks.

- Discuss the traits of effective time managers and effective time management techniques as given in the Participant Handbook.

Summarize

- Discuss the traits of effective time managers and effective time management techniques as given in the Participant Handbook.

Notes for Facilitation

- Here is a short story. You can conclude the session narrating the story. To make it more interesting you can perform the demonstration described and discuss the short story.
 - ♦ One day an expert in time management was speaking to a group of students. As he stood in front of the group, he pulled out a large wide-mouthed glass jar and set it on the table in front of him. Then he took out a bag of about a dozen rocks and placed them, one at a time, into the jar. When the jar was filled to the top and no more rocks would fit inside, he asked, "Is this jar full?" Everyone in the class said, "Yes." Then he said, "Really?"
 - ♦ He reached under the table and pulled out a bucket of gravel (small stones). He dumped some gravel in and shook the jar causing pieces of gravel to work themselves down into the space between the rocks. Then he asked the group once more, "Is the jar full?" By this time, the class began to understand. "Probably not," one of them answered. "Good!" he replied.
 - ♦ He reached under the table and brought out a bucket of sand. He started dumping the sand in the jar and it went into all of the spaces left between the rocks and the gravel. Once more he asked the question, "Is this jar full?" "No!" the class shouted. Once again he said, "Good." Then he grabbed a jug of water and began to pour it in until the jar was filled to the brim. Then he looked at the class and asked, "What is the point of this illustration?" "One student raised his hand and said, "No matter how full your schedule is, if you try really hard you can always fit some more things in it!" "No," the speaker replied, "that's not the point. The truth this illustration teaches us is: If you don't put the big rocks in first, you'll never get them in at all." What are the 'big rocks' in your life? Your children; your loved ones; your education; your dreams; a worthy cause; teaching or mentoring others; doing things that you love; time for yourself; your health; your mate (or significant other). Remember to put these BIG ROCKS in first or you'll never get them in at all. If you sweat about the little stuff (the gravel, sand, and water) then you'll fill your life with little things you worry about that don't really matter, and you'll never have the time you need to spend on the big, important stuff (the big rocks).
- End the story with these lines...

So, tonight, or in the morning tomorrow, when you are reflecting on this short story, ask yourself this question: What are the 'big rocks' in my life? Then, put those in your jar first

9.1.7: Anger Management

Resources to be Used

- Participant Handbook

Ask

- What is anger? Is anger good or bad?
- Is anger normal or an abnormal behaviour? How can anger harm you?
- Why is it important for entrepreneurs to manage their anger?

Say

- Talk about anger and the importance of anger management in entrepreneurs as discussed in the Participant Handbook.
- Let us do a small activity. This is an individual activity.
- Think of the incidents and situations that angered you and hurt you.

Do

- Instruct them to note down these situations under different categories (as given in the Activity).
- Give the class 3-5 minutes to think and note down their answers.
- At the end of 5 minutes, ask some participants to volunteer and present their answers.
- They can also share these situations with their fellow participants if they do not wish to share it with the entire class.

Activity

- Do you remember any incident which has hurt
 - ♦ you physically
 - ♦ you mentally
 - ♦ your career
 - ♦ your relationships.

Ask

- Do you ever get angry?
- What are the things that make you angry?
- Do you remember any incident where your anger management helped you in maintaining healthy relationship?
- Do you remember any incident where someone lost business/ friend/ relationship due to temper (anger)?

Say

- There are a few strategies which can help in controlling your anger. Let's do an activity to understand the anger management process better.
- This is an individual activity.
- Think of the incidents/ situations which trigger your anger (the cause).
- Then think what happened as a result of your anger (the effect).
- You need to come up with some techniques to manage your anger.

Do

- Give the class the anger triggers (the cause) as listed in the activity.
- Put down the activity format (Anger Triggers, Result of your Anger, Anger Management Techniques) on the board and instruct the class to write the answers under different categories.
- Give the class 3-5 minutes to think and note down their answers.
- At the end of 5 minutes, ask the participants who wish to volunteer and present their answers.

Activity

Trigger points and Anger Management Techniques Activity

Anger Triggers

List of triggers that make you angry:
Someone says you did something wrong.
You want something you can't have now.
You get caught doing something you shouldn't have been doing.
You are accused of doing something you didn't do.
You are told that you can't do something.
Someone doesn't agree with you.
Someone doesn't do what you tell him to do.
Someone unexpected happens that messes up your schedule.
Result of your anger:
Write the techniques that you use to manage your anger:
Anger Management Techniques

Say

- Now, let's discuss the problems and solution with all.
- The individual will first briefly describe trigger points to the class.
- Then discuss the result of the anger. Other participants are requested to remain quiet while one is making the presentation.
- Post presentation, other participants may ask questions.

Do

- Congratulate each individual for sharing their points.
- Ask the audience to applaud for them.
- Ask de-brief questions after the presentation to the class.
- Keep a check on the time. Ask the participants to wind up the activity quickly if they go beyond the given time limit.

Ask

De-brief questions:

- In the situation described by the presenter, who was at fault?
- How could you have handled this situation alternatively?

Summarize

- Close the discussion by summarizing the strategies and tips of anger management for entrepreneurs.
- Ask the participants what have they learnt from this exercise/ activity.
- Ask if they have any questions related to what they have talked about so far.

Notes for Facilitation

- Encourage the participants to share information about them while presenting the situations to the class.
- Keep the format of the Activity prepared in a chart paper so that it can be displayed during the session.

9.1.8: Stress Management: What is stress?

Resources to be Used

- Participant Handbook

Ask

- You are waiting in the reception for an interview or a very important meeting, suddenly your legs are shaky, your hands are cold, you are feeling nervous. Have you ever been in this kind of situation?
- Have you had days when you had trouble sleeping?
- Have you ever been so worried about something that you ended up with a terrible headache?

Say

- You've probably heard people say, "I'm really stressed out" or "This is making me totally stressed."

Ask

- What do you understand by stress?
- What gives you stress?
- How do you feel when you are stressed or what are the symptoms of stress?
- How can stress harm you?
- Why is it important for entrepreneurs to manage stress?

Say

- When we feel overloaded or unsure of our ability to deal with certain challenges, we feel stressed.
- Discuss about stress, causes of stress, and symptoms of stress as discussed in the Participant Handbook.
- Let's understand the causes of stress and how to deal with them with the help of some case scenarios.
- You will be given some cases.
- You have to analyse the case scenario and then find an appropriate solution to the problem.
- This will be a group activity.

Do

- Divide the class into four groups of 5- 6 participants (depending on the batch size).
- Assign one case scenario to each group.
- Instruct them to read the case carefully.
- The group is expected to analyse and discuss the case amongst them and find a solution to the given problem.
- Explain their discussion should result in getting answers for the following questions:

- What was/were the cause(s) of stress?
 - ♦ Was the stress avoidable or manageable under the given circumstances?
 - ♦ If yes, how do you think that the stress could be avoided (managed)?
 - ♦ If no, then why not?
- Give the class 10-12 minutes to discuss the case and note down their solutions.
- At the end of 12 minutes, the team should present their case solution to the larger group.
- Ask the group to select a group leader for their group.
- The group leader to discuss and assign roles to the group members for the presentation.

Team Activity

Case Study Analysis

Scenario 1

Akash's alarm doesn't go off and he gets late getting out of the house. He hits traffic and ends up 15 minutes late to work, which his boss notices. He gets to his desk and finds he has to complete 2 reports in next one hour. Just when he is about to begin work, a message pops up "Telecon with the client begins in 10 minutes. Please be in the conference room in 5 minutes."

His is not prepared for the call. He is stressed. He does not want to speak to his boss about this. He is stressed, feeling uncomfortable and sick. Not in a position to attend the call or finish the reports on time.

Scenario 2

While paying his overdue bills, Rahul realised that it's the middle of the month and he has only Rs 500 left in his account. He has already asked all of his friends, and family for loans, which he hasn't paid back yet. He is still contemplating over the issue when his phone rings. His sister's birthday is due next week and she has seen a beautiful dress which she wants to buy but cannot tell the parents as it is a bit expensive. She wishes if Rahul could buy the dress for her. Rahul has promised to buy her the dress for her birthday.

Rahul is stressed, does not understand what to do. He is unable to concentrate on his work and unable to complete the tasks assigned. His team leader has already warned him of the delay.

Scenario 3

Sheela calls the cable company as she has unknown charges on her bill. She has to go through the automated voice mail menu three times and still can't get through to a customer care executive. After 15 minutes of repeated efforts, her call is answered. She explains the entire issue to the customer care executive but before the person could suggest a way out, the call drops.

Now Sheela has to call back and repeat the whole process all over again with a new customer care executive. She is very angry and calls again but cannot connect this time.

She has to leave to office so she decides to call from office and check. When she connects this time she is angry and argues with the executive on the call. All her co-workers around are looking at her as her volume has suddenly increased. She bangs the phone and ends the call.

Her co-worker Neelam enquires what has happened to her. She ignores her and just walks off. She has become irritable and her behaviour and tone with other co-workers is not acceptable.

Scenario 4

Arpit is a young entrepreneur who started doing business through Facebook few weeks back. He had always been into a job. Although Arpit has very few financial liabilities, it wasn't an easy decision to leave a comfortable job at once and look for newer pastures. Arpit's boss warned him of the consequences and the challenges of starting a business when nobody ever in his family had been in business.

He has not been able to get a good deal till now. This is an important life shift for him which comes with unknown variables. Arpit is nervous and is wondering if he has what it takes to fulfill the requirement of his new role, or the new experiences he's likely to face.

Ask**De-brief questions:**

- What was/ were the cause(s) of stress?
- Was the stress avoidable or manageable under the given circumstances?
- If yes, how do you think that the stress could be avoided (managed)?
- If no, then why not?

Say

- Now, let's discuss the problem and solution with the larger group.
- The group will first briefly describe the case to the class.
- Then discuss the issue identified and the proposed solution.
- Post presentation, the other groups may ask questions to the group that has presented.

Do

- Congratulate each group for sharing their points.
- Ask the audience to applaud for them.
- Ask de-brief questions to cull out the information from each group.
- Keep a check on time. Tell participants to wind up the discussion quickly if they go beyond the given time limit.

Say

- While it is common and normal to feel some tension. This feeling nervous and tensed can interfere with your thinking process and can have a negative impact on your performance.
- Stress can deplete the most vibrant of souls. It can have a negative effect on every aspect of a person's life including their health, emotional well-being, relationships, and career. However, one needs to understand the causes and types of stress before looking for ways to manage it.

De-brief:**Scenario 1**

The cause of stress was lack of time management and the habit of procrastinating. If Akash would have managed his time well, planned alternate ways to get up on time, finished prior tasks on time and planned for client meetings in advance then he wouldn't have faced stress.

Scenario 2

The cause of stress was lack of financial planning. Rahul should have planned his financial resources well in advance and saved some money for the rainy day. Also, differentiating between needs and wants and keeping a check on non-essential expenditure would have saved Rahul from this situation.

Scenario 3

Sometimes, stress is caused due to external factors instead of internal ones. In this case, the stress was unavoidable because we have no control over this customer care system. Every time, you will get in touch with a new executive and will have to explain all over again. This might cause stress but despite being frustrated and angry there is little that we can do about it. All Sheela could do was to find ways to calm herself down through some breathing exercises and meditation, reading some good book or listening to music and then start afresh.

Scenario 4

A positive, major life change can be a source of good stress. Regardless of how good the change is, it can be stressful. Stress caused by a positive and major life change can be beneficial because it causes a person to step out of their comfort zone and learn new skills. Here, Arpit may become a successful entrepreneur or learn new ways to do things differently.

Now let us see this scenario, can I have a volunteer to read out this case to the class.

Do 

- Ask one of the participant who can volunteer and read out this scenario to the class.

Scenario 5

Rakesh lives in Kathmandu with his wife and two beautiful daughters Sarah and Sanya. Nepal was hit by a massive earthquake and Rakesh's building collapsed during the earthquake. During evacuation, Rakesh realised that though his wife and Sarah were fine and suffered only minor bruises, Sanya was nowhere in the scene. Panic stricken, he started calling her name and searching her frantically. A little later, he heard a meek voice from beneath the debris. He quickly removed the rubble to find a huge bed. Rakesh was pretty sure that Sanya was trapped underneath. Though he was badly bruised, he gathered all his courage and with all his might, he lifted the several-ton bed to save Sanya's life. Everyone was relieved to see Sanya alive and also extremely surprised to see this father's ability to access superhuman strength.

- Ask the audience to applaud for the participant after the scenario is read completely.
- Discuss the scenario, ask de-brief questions:
 - ♦ What kind of stress was Rakesh undergoing in this case?
 - ♦ Was the stress avoidable or manageable under the given circumstances?
 - ♦ What was the result of the stress?

Say **De-brief:**

- Not all stress is harmful; good stress is actually energizing. This was a case of lifesaving stress, or hero stress, which is an important example of good stress. You may have heard stories in which a person performs an impossible feat of physical strength in order to save their life or the life of someone they love. This type of stress causing a surge of adrenaline is good for us.

Summarize

- Close the discussion by summarizing the tips to manage stress as given in the Participant Handbook.
- Ask the participants what they have learnt from this exercise/ activity.
- Ask if they have any questions related to what they have talked about so far.

Notes for Facilitation

- Keep printed copies of the activities/ scenarios ready for the session.
- Put down the de-brief questions on a flip chart so that it can be displayed in the class during the activity.
- Encourage participation and make the discussions interactive.

UNIT 9.2: Digital Literacy: A Recap

Unit Objectives

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

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

9.2.1: Computer and Internet Basics: Basic Parts of a Computer

Resources to be Used

- Participant Handbook
- Computer Systems with the required applications

Say

- Let's take a quick recap of the basic computer parts.
- Discuss 'Basic Parts of Computer' and 'Basic Parts of a Keyboard' with the class as given in the Participant Handbook.

Explain

- Explain all the parts of the computer and the keyboard by demonstrating on the real system.

Ask

- Do you know about internet?
- Have you ever used internet?
- Why do you think internet is useful?
- What was the last task you performed on internet?

Say

- Let's look at some basic internet terms.
- Discuss 'Basic Internet Terms' with the participants as given in the Participant Handbook.

Summarize

- Ask the participants what they have learnt from this exercise/ activity.
- Ask if they have any questions related to what they have talked about so far.
- Close the discussion by summarizing the importance of computer and internet for entrepreneurs.

Practical

- Conduct a practical session.
- Ask the participants to assemble in the computer lab.
- Give some hands on practice exercises.

Do

- Group the participants for the activity depending on the batch size and the number of computer systems available in the lab.
- Explain the purpose and duration of the activity.
- Ensure the participants complete the practical exercises assigned.

9.2.2: MS Office and Email: About MS Office

Resources to be Used

- Participant Handbook
- Computer Systems with MS Office

Ask

- What is the most frequent activity that you do on the computer?
- Do you know how to make presentations on the computer?

Say

- Give a brief introduction of MS Office as given in the Participant Handbook.
- Discuss the most popular office products. Explain in brief their application, benefits and working.
- **Microsoft Word** is a word processing program that allows for the creation of documents. The program is equipped with templates for quick formatting. There are also features that allow you to add graphics, tables, etc.
- **Microsoft Excel** is a tool for accounting and managing large sets of data. It can also simplify analysing data. It is also used to create charts based from data, and perform complex calculations. A Cell is an individual data box which will have a corresponding Column and Row heading. This gives the cell a name, referred to as the Cell Reference. There can be multiple pages in each workbook. Each page, or sheet, is called a Worksheet. When you open a new Excel file, it automatically starts you with three worksheets, but you can add more.

Explain

- Explain the working and frequently used features of Office on a real system.

Ask

- What do you know about e-mails?
- Do you have an email id?
- How often do you check your e-mails?

Say

- Communication is vital for every business. The fastest and the safest way to communicate these days are through emails. MS Outlook helps to manage your emails in a better way and also offers a host of other benefits.
- Discuss “Why Choose Microsoft Outlook?” with the participants as given in the Participant Handbook.

Do

- Ask the participants to assemble in the computer lab.
- Explain the working of Outlook on a real system..

Demonstrate

- Demonstrate how to create email id.
- Demonstrate how to write new mails, send mails.
- Demonstrate how to use MS Office application to create a letter and send it as attachment in an email.
- Demonstrate how to use other MS Office applications.

Practical

- Give some hands on practice exercises
- Group the participants for the activity depending on the batch size and the number of computer systems available in the lab.
- Explain the purpose and duration of the activity.

Summarize

- Ask the participants what they have learnt from this exercise/ activity.
- Ask if they have any questions related to what they have talked about so far.

9.2.3: E-Commerce

Resources to be Used

- Computer System with internet connection
- Participant Handbook

Ask

- How many of you have done shopping online?
- Can you name at least five shopping websites?
- What is the product that you most frequently buy online?
- Why do you do shopping online instead of going to the market?

Say

- Give a brief introduction of “What is E-commerce”. Refer to the Participant Handbook.
- E-commerce emerged in the early 1990s, and its use has increased at a rapid rate. Today, many companies sell their products online. Everything from food, clothes, entertainment, furniture and many other items can be purchased online.

Ask

- What other types of transactions have you performed on the internet other than buying products?

Say

- Give examples of e-commerce activities from Participant Handbook.

Team Activity

E-commerce examples

- Instruct the participants to list some of the payment gateways that they have used for e-commerce activities.
- Give them 5 minutes to make this list.
- Discuss payment gateways and transaction through payment gateways.
- Conclude the discussion by mentioning how important e-commerce has become in our day to day transactions.

Say

- E-commerce activities can be classified based on the types of participants in the transaction.
- Discuss “Types of E-commerce” from the Participant Handbook.

Do

- Discuss all types of E-commerce by giving examples and names of some popular websites which use them.
- Make the discussion interactive by asking the class to share some popular e-commerce sites of each type.

Say

- E-commerce activities bring a host of benefits for both, retailers and customers.
- Discuss benefits of E-commerce from the Participant Handbook.

Explain

- The majority of the population that uses E-commerce activities lives in tier-1 and tier-2 cities. To encourage the use of digital money in tier-3 and 4 areas, PM Mr. Modi launched the “Digital India Campaign”.
- Discuss “Digital India Campaign” from the Participant Handbook.
- By Digital India project the government will deliver services via mobile connectivity and in doing so, is expected to bring the internet and broadband to remote corners of the country. This connectivity will in turn enhance e-commerce activities also. Furthermore, the Indian Government is also modernizing India Post and aims to develop it as a distribution channel for e-commerce related services.

Say

- Now let us discuss how to sell a product using E-commerce.
- Every product has to be sold on a platform on the internet. Think of it as a shop that you have to sell your product. Now this shop can be your own or shared or rented. If the shop is your own or rented there will be only your products in that shop. If the shop is shared, there will be products of multiple sellers in that shop. A common example is a departmental store which has products from multiple brands in the shop.
- Similarly, in E-commerce the shop is the website where your products are displayed. If it is your own website it will exclusively showcase your products. In this case the cost that you will incur will be:
 - T:2:30
 - P: 2:00
 - Developing the website
 - Hosting the website
 - Maintenance of the website
- If you rent a website it will also showcase your own products but the development, hosting and maintenance parts goes to the owner. This saves time and the cost to manage these activities.
- Smaller companies usually go for renting a website and the bigger ones develop their own website.
- The concept of shared platforms has become very popular in recent times. In this platform the sellers have to register and then they can sell their goods on a common platform. Among the most popular of these are Amazon, Myntra, Flipkart, etc.

Role Play

- Tell the participants to choose a product or service that they want to sell online.
- Tell them to write a brief note explaining how they will use existing e-commerce platforms, or create a new e-commerce platform to sell their product or service.

Ask

- How much money are you carrying in your wallet?
- Do you have a credit/debit card?
- How do you make payments while doing online shopping?

Say

- Demonetization has made carrying cash in the wallet very difficult. People either shop through cards or some other form of digital money.
- So what do you think is digital money?
- In this form the money is both paid and received digitally. There is no hard cash involved. It is an instant and convenient way to make payments.
- There are various types of digital payments. Let us discuss some of them in brief here.
- The first one is the most commonly used system i.e. the cards. Debit card, credit card, prepaid card, all fall under this category.
- Then is the e-wallet or the mobile wallet. This has become the most used form of digital money after demonetization. Examples are Paytm, state bank buddy, Freecharge, etc.
- Many other forms of digital money are also coming up in market like mobile apps, Aadhar card based payment, etc.

Do

- Demonstrate how to make and receive payments through digital models like Paytm and state bank buddy.

Ask

- Why do you think people have started using digital money instead of hard cash? Is demonetization the only reason?

Say

- Digital money gives a lot of advantages over the conventional hard cash. Some of them are:
 - ♦ Digital payments are easy and convenient. You do not need to take loads of cash with you, a mobile phone or a card will suffice.
 - ♦ With digital payment modes, you can pay from anywhere anytime.
 - ♦ Digital payments have less risk.

Summarize

- Ask the participants what they have learnt from this exercise/ activity.
- Ask if they have any questions related to what they have talked about so far.
- Close the discussion by summarizing the importance of e-commerce and digital money.

UNIT 9.3: Money Matters

Unit Objectives

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

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

9.3.1: Personal Finance – Why to Save?

Resources to be Used

- Participant Handbook

Ask

- How many of you save money?
- Why do you feel the need to save it?
- Do you plan your savings?
- Where do you keep the money you save?
- How do you use the money that you have saved?

Example

- Let's look at these two examples:

Example 1:

Suhani works in a good company and earns Rs.30,000 month. She always saves 5000 per month and keeps it aside as a personal saving. She keeps the money at home and has saved quite a lot. One day her mother has a medical emergency and has to be taken to the hospital. Her family is worried about the amount they have to spend for the treatment. It will cost them atleast 40,000.

Suhani says tells her family not to worry and that she has about 50,000, which she has saved over the months.

Example 2:

Jasmeet works in the same company and earns the same as Suhani. She is very fond of shopping and spends most of her money on buying new clothes. At the end of the month, she is always asking her father for money as her pay is finished.

Ask

- Who do you identify with –Suhani or Jasmeet ?
- How do you think Suhani manages to save money which Jasmeet is unable to do?

Say

- We should always set aside some and save some money from our monthly pay. The future is unpredictable. Saving money not only gives you a sense of financial security but it can be used in case of emergencies.
- Discuss “Importance of Saving” with the participants as given in the Participant Handbook.

Ask

- What are the benefits of saving money?
- What does being financially independent mean to you?

Say

- Discuss “Benefits of Saving” with the participants as given in the Participant Handbook.
- Now let us continue with Suhani's story. Suhani has told her family not to worry and that she has about 50,000, which she has saved over the months. The family is happy about Suhani's decision of saving money, which will be of great help for them now.

Suhani is going to the hospital today to pay the first instalment for the treatment. Suddenly finds only 35,000 in her cash box when she counts and does not remember using it. She has not kept any record and now she is upset.

Ask

- Was it a good decision by Suhani to save a part of her earnings every month?
- Was it a wise decision to keep all her savings as cash in a cash box?
- Could she have managed to save money in a better and more effective manner?
- Do you want to learn how to save money and use it effectively?

Say

- Let's learn personal saving with the help of a group activity.

Team Activity

Personal Finance- Why to save

- This activity has two parts:

PART 1

WAYS TO SAVE MONEY

- You are earning 30,000/- per month. You have recently changed your job and have to move to a metropolitan city. You are now living as a paying guest paying 10,000/- per month. Your other estimated expenditures like travel, food, recreation would be around Rs. 17, 000 per month.
- Make a list of different ways to save money.

PART 2

HOW WILL YOU USE THE MONEY

- After a year how much have you been able to save?
- How will you use the money that you have saved?

Do

- Divide the class into groups of four.
- Instruct the participants to think and prepare a list of the various ways they can save money.
- Give the participants 10 minutes to prepare the list.
- Once done, instruct them to think of how they could use the money they have saved.
- Give the participants 10 minutes to prepare the list.
- Keep a check on time. Tell the group to wind up quickly if they go beyond the given time limit.

Activity De-brief

- What were the different ways you could save money?
- How much money were you able to save?
- How will you use the money you have saved in one year?

Say



- Discuss the importance of personal finance and why it is important to save money.

Summarize



You can summarize the session by discussing:

- The importance of saving money.
- Ways to save money.
- How the money saved can be used for different purposes.

9.3.2: Types of Bank Accounts, Opening a Bank Account

Resources to be Used

- Account opening sample forms
- Participant Handbook

Ask

- How many of you save money?
- Where do you keep the money you save?
- How many of you have a bank account?
- What type of account do you have?

Example

- Let's look at the given example:

Reena is in the third year of college but in the evening she gives tuitions for children living in her colony. She earns 15,000/- per month. As her students stay in different parts of the city, she has to walk a lot.

To save time, she decides to buy a second hand scooter for herself. But she has to save money for it. Her class mate advises her to open a recurring deposit account in the bank.

She goes to the bank close to her home. The personal manager gives her some forms to fill. She is confused as she has never done this before. Her elder sister has an account in the same bank. She asks for help from her sister. She goes to the bank the next day with her sister. The personal banker gives her a list of documents that she will need to submit with the form for opening an account. The banker advises her to open a 6 months recurring deposit.

Ask

- Do you try to save money monthly but have to spend it on unforeseen expenditure?
- Have you ever thought of depositing your savings in a bank?

Say

- Before opening a bank account, you need to know the types of accounts we have in India.
- Discuss “Types of Bank Accounts” with the participants as given in the Participant Handbook.

Ask

- Can someone say what are the different types of bank accounts?

Say

- Let's learn about the different types of bank accounts through an activity.

Team Activity

- Divide the class in four groups.
- Label the groups as savings account, current account, recurring account and fixed deposit.
- On a chart paper, ask them to write the key points of their account.

Activity De-brief

- Ask each group to present the key points of their account.

Say

- Now that you know about the four different types of accounts, let's learn how to open a bank account.
- Discuss "Opening a Bank Account" with the participants as given in the Participant Handbook.
- Discuss "Tips" that the participants should keep in mind while opening a bank account as given in the Participant Handbook.

Ask

- What are the main documents required for opening a bank account?
- What are some important points to ask the bank personnel while opening an account?

Say

- Mention officially valid KYC documents (refer to the Participant Handbook)
- Now, let's understand the procedure of opening a bank account through an activity.

Team Activity

Opening a Bank Account

- This activity is done in groups.
- Divide the class in groups of four or six.

PART 1

FILLING A BANK ACCOUNT OPENING FORM

- You have to fill a bank opening form.
- You can refer to the section "Opening a Bank Account" of your Handbook for reference.
- List all the steps that you will be required to fill in the form.
- List the documents that you needs for filling the form.
- Now fill in the form.

Activity De-brief

How did you design the form?

- What all details did you fill in the form?
- What were your KYC documents?
- How would this activity help you in future?

Do

- Instruct the participants to read the section “Opening a Bank Account’ of the Participant Handbook.
- Give each group one sample account opening form.
- Give the participants 5 minutes to read the form.
- Give them 15 minutes to fill it.
- Assist them by explaining each category and how to fill it.
- Keep a check on time.
- Tell the group to wind up quickly if they go beyond the given time limit.

Summarize

Note:

- You can summarize the unit through a role play.
 - ♦ A person wanting to open an account in the bank.
 - ♦ What is the procedure that he will go through?
 - ♦ Discuss the key points of different types of bank accounts.
 - ♦ How to select the type of account
 - ♦ How to fill the account opening form.
- A sample account opening form is given in the following page for reference. Use it for the activity in the class.

Sample Bank Account Opening form.

Photograph	XXX Bank			
SAVING BANK ACCOUNT OPENING FORM				
Account No.: _____	Date: _____			
Name of the Branch				
Village/Town				
Sub District / Block Name				
District				
State				
SSA Code / Ward No.				
Village Code / Town Code	Name of Village / Town			
Applicant Details:				
Full Name	Mr./Mrs./Ms.	First	Middle	Last Name
Marital Status				
Name of Spouse/Father				
Name of Mother				
Address				
Pin Code				
Tel No. Mobile				Date of Birth
Aadhaar No.				Pan No.
MNREGA Job Card No.				
Occupation/Profession				
Annual Income				
No. of Dependents				

Detail of Assets	Owning House : Y/N	Owning Farm :		
	Y/N			
	No. of Animals :	Any other :		
Existing Bank A/c. of family members / household	Y / N	If yes, No. of A/cs. _____		
Kisan Credit Card	Whether Eligible Y / N			
I request you to issue me a Rupay Card .				
I also understand that I am eligible for an Overdraft after satisfactory operation of my account after 6 months of opening my account for meeting my emergency/ family needs subject to the condition that only one member from the household will be eligible for overdraft facility. I shall abide by the terms and conditions stipulated by the Bank in this regard.				
Declaration:				
I hereby apply for opening of a Bank Account. I declare that the information provided by me in this application form is true and correct. The terms and conditions applicable have been read over and explained to me and have understood the same. I shall abide by all the terms and conditions as may be in force from time to time. I declare that I have not availed any Overdraft or Credit facility from any other bank.				
Place:				
Date:		Signature / LTI of Applicant		
Nomination:				
I want to nominate as under				
Name of Nominee	Relationship	Age	Date of Birth in case of minor	Person authorised in case to receive the amount of deposit on behalf of the nominee in the event of my /minor(s) death.
Place:				
Date:				Signature / LTI of Applicant
Witness(es)*				
1. _____				
2. _____				
*Witness is requires only for thumb impression and not for signature				

Table 9.3.2.1. Sample Bank Account Opening form

9.3.3: Costs: Fixed vs. Variables: What are Fixed and Variable Costs?

Resources to be Used

- Participant Handbook
- Blank sheets of paper
- Pens

Ask

- What is cost?
- Will a telephone bill fall under the category of a fixed or variable cost?

Say

- Discuss: Fixed and Variable cost with examples. Let us do a small activity.

Team Activity

Identify the type of cost

1. Rent
2. Telephone bill
3. Electricity bill
4. Machinery
5. Insurance
6. Office supplies/ Raw materials
7. Employee salaries
8. Commission percentage given to sales person for every unit sold
9. Credit card fees
10. Vendor bills

Do

- Divide the class into two groups. Read out the list of costs given in the activity.
- Read out each item from the cost list and ask the groups in turns to identify whether it is a fixed or variable cost.

Say

- We saw that your utility bills like rent, electricity, telephone etc. are all fixed costs because you have to pay it every month.
- Variable costs is an expense which varies with production output or volume. For example commission, raw material etc.
- Discuss “Cost: Fixed vs. variables” with the participants as given in the Participant Handbook.
- Illustrate the relation between the costs with a graph.

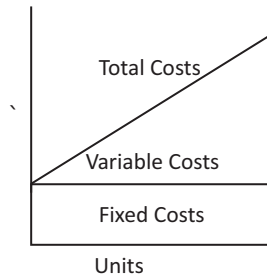


Fig 9.3.3.1. Graphical illustration of fixed vs. variable costs

- Let's learn the difference between fixed and variable cost with the help of an activity.

Team Activity

Fixed vs. Variable Costs

- This is a group activity.

- You want to start your own entrepreneur business.
- State the type of business you want to start.
- List down all the cost or requirements for your business.
- How will you differentiate between the fixed and variable cost.

Activity De-brief

- What is the total cost of your business?
- What are the fixed costs?
- What are the variable costs?
- How did you differentiate between the fixed and variable costs?

Do

- Instruct the participants that this is group work.
- Divide the class into small groups of 4 or 6.
- Give each group a sheet of paper.
- Tell the participants that they have to start their own entrepreneur business.
- Ask them the type of business they want to start.
- Instruct them to differentiate between the fixed and the variable costs of the business they want to start.
- Give the participants 15 minutes to discuss and write.
- Keep a check on time. Tell the group to wind up quickly if they go beyond the given time limit.

Summarize

- Note: You can summarize the unit either by having a role play between a consultant and a budding entrepreneur explaining the differences between fixed and variable costs or by discussing the key points of the unit.

Notes for Facilitation

- Answers for the activity - Identify the type of cost

1. Rent	(Fixed)
2. Telephone bill	(Fixed)
3. Electricity bill	(Fixed)
4. Machinery	(Fixed)
5. Insurance	(Fixed)
6. Office supplies/ Raw materials	(Variable)
7. Employee salaries	(Fixed)
8. Commission percentage given to sales person for every unit sold	(Variable)
9. Credit card fees	(Variable)
10. Vendor bills	(Variable)

9.3.4: Investments, Insurance and Taxes

Resources to be Used

- Participant Handbook

Ask

- Ask the participants- “What do you see first thing in when you get your mobile bill? Apart from the amount and due date do you have a look at the taxes you are being billed for?”
- Why do you think people get their cars insured or have a medical insurance?
- You have saved money and want to invest it, how would you decide what is the best investment for your money?

Example

- Let's have a look at a few scenarios.

Ranbir has sold his house and deposited the money in his bank. His Chartered Accountant tells him that he will have to re-invest the money otherwise he will have to pay capital tax. What is capital tax and how is it different from income tax?

Jasmeet and Anup are blessed with a baby girl. They decide to have an insurance policy that will mature when their daughter is ready to higher education.

Shivani is working in a corporate office and getting good pay. She will have to pay income tax so she decides to invest her money in tax saving schemes. She goes to the bank manager to discuss the best products in which she can invest.

Say

- Discuss the Investment, Insurance and Taxes as given in the Participant Handbook.

Ask

- How do investments, insurances and taxes differ from each other?

Say

- Let's learn the differences between the three by having an activity.
- We will have a quiz today.

Team Activity

- The activity is a quiz.

Do

- Divide the class into groups of three and give a name to each group
- Explain the rules of the quiz. For each correct answer the group gets 1 mark. If the group is unable to answer the question is rolled over to the next group.
- Explain the purpose and duration of the activity.
- On the blackboard write the names of the groups.
- Ask the questions of the quiz.
- Keep a score for the groups.
- Set guidelines pertaining to discipline and expected tasks.

Summarize

- Summarize the unit by discussing the key points and answering question

Notes for Facilitation

Questions for the quiz

1. What are bonds?
Bonds are instruments used by public and private companies to raise large sums of money.
2. Who issues the bonds?
Private and public companies issue the bonds.
3. Why are bonds issued?
To raise large amount of money as it cannot be borrowed from the bank.
4. Who is the buyer of stocks and equities?
The general public is the buyer.
5. What types of scheme is the Sukanya Samridhi Scheme?
Small Saving Scheme
6. What is the difference between mutual and hedge funds?
Mutual funds are professionally managed financial instruments that invest the money in different securities on behalf of investors. Hedge funds invest in both financial derivatives and/or publicly traded securities.
7. Why is a loan taken from the bank to purchase real estate?
To lease or sell to make profit on appreciated property price.
8. Name the two types of insurances?
Life Insurance and Non-life or general insurance
9. Which insurance product offers financial protection for 15-20 years?
Term Insurance
10. What is the benefit of taking an endowment policy?
It offers the dual benefit of investment and insurance.
11. Mr. Das gets monthly return on one of his insurance policies. Name the policy?
Money Back Life Insurance

12. What are the two benefits of a Whole Life Insurance?

It offers the dual benefit of investment and insurance

13. Which policy covers loss or damage of goods during transit?

Marine Insurance

14. After what duration is the income tax levied?

One financial year

15. What is long term capital gain tax?

It is the tax payable for investments held for more than 36 months.

16. Name the tax that is added while buying shares?

Securities Transaction Tax

17. What is the source of corporate tax?

The revenue earned by a company.

18. Name the tax whose amount is decided by the state?

VAT or Value Added Tax

19. You have bought a T.V. What tax will you pay?

Sales Tax

20. What is the difference between custom duty and OCTROI?

Custom duty is the charges payable when importing or purchasing goods from another country. OCTROI is levied on goods that cross borders within India.

9.3.5: Online Banking, NEFT, RTGS, etc.

Resources to be Used

- Participant Handbook
- Computer System with internet connection
- Debit card

Ask

- When was the last time you visited a bank?
- How do you pay your bill for electricity and telephone?
- Have you ever tried to transfer money from one bank account to another bank account using the online banking facility?

Say

- Most of us lead a busy life. Time has become more important than money. In this busy schedule no one has time to stand in bank queues. That's where Online Banking comes in. Online banking or internet banking means accessing your bank account and carrying out financial transactions through the internet.
- Discuss "What is online banking?" from the Participant Handbook.
- There are various advantages of online banking:
 - ♦ It saves time, as you need to visit the branch. .
 - ♦ You can conduct your banking transactions safely and securely without leaving the comfort of your home.
 - ♦ Online Banking also gives you round the clock access.
 - ♦ Online Banking makes it possible for you to pay your bills electronically.

Do

- Show them how they can use the internet banking.
- Use the computer system and show the demo videos on how to use internet banking provided on most banking sites. the computer system.
- Tell the class the various features of online banking:
 - ♦ Through their website set-up your online account.
 - ♦ Choose a secure username and password.
 - ♦ Set-up your contact information.
 - ♦ Once your information is verified, you are good to go.
 - ♦ Once you enter the portal explore all the features and learn your way through the portal.
- Discuss about maintaining the security of the online account.

Say

- One of the biggest advantage that online banking offers, as discussed earlier, is transferring money from one account to another. This transaction is called electronic funds transfer. Electronic transfers are processed immediately with the transferred amount being deducted from one account and credited to the other in real time, thus saving time and effort involved in physically transferring a sum of money.
- Discuss “Electronic Funds Transfer” from the Participant Handbook.

Do

- Discuss how to transfer money from one account to another using online banking (NEFT/ RTGS, etc.).
- Illustrate with an example.

Summarize

- Close the discussion by summarizing the about online banking.
- Ask the participants if they have any questions related to what they have talked about so far.

UNIT 9.4: Preparing for Employment & Self Employment

Unit Objectives

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

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

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

Resources to be Used

- Participant Handbook

Ask

- Have you ever attended an interview?
- How did you prepare before going for an interview?

Say

- An interview is a conversation between two or more people (the interviewer(s) and interviewee) where questions are asked by the interviewer to obtain information from the interviewee.
- It provides the employer with an opportunity to gather sufficient information about a candidate and help them select the ideal candidate.
- It also provides the interviewee with an opportunity to present their true potential to the employer, build confidence and help make a decision about the job by asking questions regarding designation, salary, perks, benefits, promotions, transfers, etc.
- Let's do an activity to understand how to prepare for interviews better.

Activity 1

- Introducing Yourself

Do

- Select a participant and ask him/her to answer the following questions: “What can you tell me about yourself?”
- Give the participant at least one minute to speak.
- Once he/she is done, ask the rest of the participant what they gathered about the participant who was providing information.
- Now repeat the exercise with five other participants.

Ask

- What information you should include when you are describing or introducing yourself in an interview?
- What information you should not include when you are describing or introducing yourself in an interview?

Say

- Tell the participants that when an interviewer asks you to say something about yourself, he/she is not asking you to present your life history.
- Introduction should be short and crisp, and should present you in a positive light. It should include the following points:
 - ♦ Any work experience that you might have
 - ♦ A brief summary of your educational qualifications
 - ♦ Your strengths and achievements
 - ♦ Any special projects that you might have been part of
- The following topics should be avoided during an introduction:
 - ♦ Detailed description of your family (unless you are specifically asked to do so)
 - ♦ Too much information about your weaknesses
 - ♦ Information that is not true

Do

- Congratulate each participant for sharing their points.
- Ask the audience to applaud for them.
- Ask de-brief questions to cull out the information from each group.
- Keep a check on time.

Activity 2

- Planning the right attire

Do

- Describe 2 individuals to the participants. One is wearing a casual t-shirt, jeans, and slippers. He has not combed his hair and neither has he trimmed or shaved his beard. The other individual is dressed formally with a shirt and pant, and is well-groomed. He has also worn formal shoes and a belt. Ask the participants which person would they prefer to hire in their organization and why?

Summarize

- Close the discussion by discussing 'how to prepare for an interview' as discussed in the Participant Handbook.
- You can add the following points to it:
 - ♦ Tell the participants to create a positive and good impression in an interview. It is important for them to prepare for an interview beforehand.
 - ♦ The interviewer analyses not only your technical knowledge in relation to the job, but also whether or not you are a fit for the organization.
 - ♦ Every employer looks at the whole package and not just one or two things in isolation. Therefore, the way you dress and the way you present yourself is also important along with your skills and talents.
 - ♦ The participants will get only one chance to create a good first impression.

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

Resources to be Used

- Participant Handbook
- Blank papers
- Pens

Ask

- When preparing for an interview, what are the most important things that you need to do?
- What documents do you carry with you, when you go for an interview?
- What is a resume?
- Why do you need a resume?

Say

- Resume is not just a sheet of paper with your qualifications printed on it.
- It is a selling tool that will help the employer to see how and what you can contribute for company.
- Talk about the steps involved in creating an effective/attractive resumes discussed in the Participant Handbook.
- Now let's prepare a resume to understand the process in a better way.

Do

- This is an individual activity.
- Give the details of the activity.
- Instruct them to read the activity carefully.
- The participant is expected to make an attractive resume based on the information provided.
- Give the class 25-30 minutes to study the case and create a resume.
- At the end of 30 minutes, the participants should exchange the resume with the person sitting next to him or her.
- Every participant will evaluate the resume prepared with their fellow participants.

Say

- Do you think the candidate should apply for the job posting described in the advertisement?
- We have already discussed the steps involved in creating an effective/attractive resumes.
- Now let's prepare a resume for the candidate details given in the activity.

Activity

Case Study Analysis

- In the first section of the activity, you are being given the information about a candidate who is applying for a particular job.
- In the second section, you are being given the detailed description of the job posting. Create a resume for the candidate to apply for the job posting.
- Use the information that has been provided about the candidate to create this resume.

Candidate Details

Nipesh Singla was born on 20th April, 1988 in Chandigarh, India. He currently resides at 1XX7, Sector XX D, Chandigarh –160018. His mobile number is 988XXXXX01, and e-mail address is nxxxxxxxla@gmail.com. Nipesh attended middle and senior school at Government Boys Senior Secondary School, Sector 15, Chandigarh. He has been a very talented boy since school. He was fond of painting and watching old Hindi movies. As part of a school charity program, he volunteered at the children's hospital during his senior years.

In July 2007, he joined Westwood School of Hotel Management, Zirakpur to pursue a diploma course in Hotel Management and Catering. After completing this course, he joined XYZ Group of Hotels as a Housekeeping intern in June 2010 for six months. In this role, he was responsible for cleanliness and maintenance of one floor in the hotel. Taking advantage of his strong interpersonal skills, he also got opportunities to make housekeeping arrangements for corporate meetings. While pursuing education, he gained working knowledge of Microsoft Word, Excel, Access and PowerPoint.

Nipesh is detail-oriented, flexible and adaptable. He has successfully worked with a diverse work force. He gelled well with his peers, both in college and during his internship. After completing the internship, his objective has been to find a job opportunity where he can use his skills and experience. Backed by experience, he is confident about his skills as housekeeping assistant.

Job Posting

* Do you see yourself as a HOUSEKEEPING SUPERVISOR?

What's your passion? Whether you're into cricket, reading or hiking, at IHG we are interested in YOU. At IHG, we employ people who apply the same amount of care and passion to their jobs as they do in their hobbies - people who put our guests at the heart of everything they do. And we're looking for more people like this to join our friendly and professional team.

THE LOCATION:

At the moment, we are looking for HOUSEKEEPING SUPERVISOR to join our youthful and dynamic team at Holiday Inn Amritsar, Ranjit Avenue in Amritsar, Punjab (India). Holiday Inn Amritsar is ideally located in Amritsar's commercial district on Ranjit Avenue with the world famous Golden Temple located only a short distance away. Sparkling chandeliers mark an incomparable arrival experience as you escape to the welcoming environment that is, Holiday Inn Amritsar. The fresh international brand to celebrate and explore Amritsar.

Salary: Negotiable

Industry: Travel / Hotels / Restaurants / Airlines / Railways

Functional Area: Hotels, Restaurants

Role Category: Housekeeping

Role: Housekeeping Executive/Assistant.

Desired Candidate Profile

Friendly, pleasant personality, Service - oriented.

You should ideally be Graduate/ Diploma holder in HM and at least 2 years of experience as a supervisor in good brand with good communication skills, English is a must.

In return we'll give you a competitive financial and benefits package. Hotel discounts worldwide are available as well as access to wide variety of discount schemes and the chance to work with a great team of people. Most importantly, we'll give you the room to be yourself.

*Please get in touch and tell us how you could bring your individual skills to IHG.

Education-

UG: Any Graduate/ Diploma holder

PG: Post Graduation Not Required

Say

- Now, let's share the resume with the fellow participant sitting next to you and evaluate each other's effort.

Do

- Congratulate each participant for making their first attempt towards creating an effective resume.
- As a follow up activity, you can suggest them to prepare their own resume and show it to you the next day.

Summarize

- Close the discussion by showing some effective resume samples to the candidates.
- Ask the participants what they have learnt from this activity.
- Ask if they have any questions related to what they have talked about so far.

Notes for Facilitation

- Keep printed copies of the activity ready for the session.
- Put down the suggested format of the resume on the board while explaining the steps in preparing a resume.
- Do check the participants' resume and suggest necessary changes.
- Suggested example for the case presented:

Nipesh Singla

#1XX7, Sector XX-D

Chandigarh-160018

Mobile No: 91-988XXXXX01

E-mail: nxxxxxxxxla@gmail.com

Objective: Seeking an opportunity to use my interpersonal skills and experience to contribute to your company's growth, profitability and objectives.

Professional strengths:

- Proficient in housekeeping
- Experienced in and capable of working with a diverse work force
- Team player and friendly in nature
- Successful working in a multi-cultural environment

- Detail oriented, flexible, and adaptable
- Knowledge of Microsoft Word, Excel, Access and PowerPoint

Educational background:

- Diploma in Hotel Management and Catering, Westwood School of Hotel Management, Zirakpur
- High School, Government Boys Senior Secondary School, Sector 15, Chandigarh

Professional internships:

- Housekeeping Intern, XYZ Group of Hotels, New Delhi (June 2010 – August 2010)
 - ♦ Responsible for cleanliness and maintenance of one floor in the hotel.
 - ♦ Got opportunities to make housekeeping arrangements for corporate meetings.

Volunteer Work:

- Student volunteer at children's hospital in Chandigarh.

Nipesh Singla

UNIT 9.4.3: Interview FAQs

Resources to be Used

- Participant Handbook

Say

- Tell the participants you will provide them with interview situation and questions and they have to try to answer them.
- Tell them you will also explain the different ways to approach these questions.

Do

- Divide the class in pairs and ask the participants to perform a role play.
- One partner will play the role of the interviewer while the other will play the role of the interviewee.
- Tell them the interviewer can start the interview by asking the interviewee to introduce himself/herself.
- Call all the pairs one by one in front of the class to enact the role play.
- Follow the same pattern for all other situations.
- Time allotted for each situation is 8-10 minutes.
- Congratulate each participant for giving their input.
- Ask the class to applaud each time a team has completed their role play.
- Keep a check on time.

Role Play

Conduct a role play for the situation given.

Situation 1

- The interviewer will start by asking the interviewee a few generic questions such as:
 - What is your name?
 - Tell me something about yourself?
 - Can you tell me something about your family?
- Then, the interviewer will bluntly ask the following questions:
 - How do you explain this huge time gap in your resume?
 - What is the reason for this?
 - Weren't you looking for a job or is it that no one selected you?

Say

De-brief:

- When you put information on your resume, you should be prepared to answer any questions about it.
- Be present and focused on the questions being asked to you.
- One way of tackling the blunt questions is to tell the interviewer you did not come across an opportunity where you were sufficiently satisfied with both the remuneration offered as well as the profile. Therefore, you waited for the right opportunity to come along while looking for an ideal job.

Role Play

Conduct a role play for the situation given.

Role Play – Situation 2

- The interviewer will start by asking the interviewee a few generic questions such as:
 - ♦ What is your name?
 - ♦ Tell me something about yourself?
 - ♦ Can you tell me something about your family?
- Then, at the end of the interview, ask the interviewee:
 - ♦ There are over 200 people who have applied for this job, some with excellent work experience. Why should I hire you?

Say

De-brief:

- There is nothing wrong with stating your strengths and achievements. However, do not come across as arrogant or too boastful.
- You need show the interviewee that you have unique skills or talents to contribute to the company. The interviewer needs to know how you stand apart from the rest of the crowd.
- Tell the interviewer you are looking forward to working with the company and that you are a hard-working individual.

Role Play

Conduct a role play for the situation given.

Role Play – Situation 3

- The interviewer will start by asking the interviewee a few generic questions such as:
 - ♦ What is your name?
 - ♦ Tell me something about yourself?
 - ♦ Can you tell me something about your family?
- Then, lean forward, clasp your hands on the table and in a soft voice ask the interviewee:
 - ♦ Did you ever experience any neglect or disregard from your previous office? In other words, did you ever suffer because your office or team displayed favouritism?

Say

De-brief:

- Keep this in mind: Do not criticize anyone during an interview.
- You are free to express your opinion, however, your language, answers, body language, and the tone of your voice should remain constructive and neutral.
- Since criticism will show you in negative light, you should keep your answers honest yet diplomatic.
- You can tackle such questions by saying, “I got along well with most of my faculty and peers.”

Role Play

Conduct a role play for the situation given.

Role Play – Situation 4

- The interviewer will start by asking the interviewee a few generic questions such as:
 - ♦ What is your name?
 - ♦ Tell me something about yourself?
 - ♦ Can you tell me something about your family?
- Then very bluntly ask the interviewee:
 - ♦ How long do you plan to stay with this company if you are selected?
- After the candidate responds, ask sarcastically:
 - ♦ Do you seriously mean that?

Say

De-brief:

- Don't provide unreal and idealistic answers.
- Your answers should be honest yet diplomatic. In a situation like this, the interviewer does not expect you to provide a specific timeline.
- You can say something like, “I would like to stay with the company as long as I can contribute constructively and develop as an employee, within the organization, professionally and financially.”

Role Play

Conduct a role play for the situation given.

Role Play – Situation 5

- The interviewer will start by asking the interviewee a few generic questions such as:
 - ♦ What is your name?
 - ♦ Tell me something about yourself?
 - ♦ Can you tell me something about your family?
- Ask him/her how important he/she thinks it is to be punctual in the corporate world.
- After he/she answers, look up sternly at the interviewee and in a crisp voice, say:
 - ♦ You were late for this interview by 10 minutes. That surely does not seem to be in line with what you just said?

Say

De-brief:

- Politely apologize for being late.
- You can add something such as, “I assure you this is not a habit”. All your future actions should be in line with this statement.
- Avoid giving any excuses.
- You might feel obligated to provide a justification for your tardiness, but the interviewer is not interested in that.
- Do not over apologize. Once this response is out of the way, turn your focus back to the interview.

Role Play

Conduct a role play for the situation given.

Role Play – Situation 6

- The interviewer will start by asking the interviewee a few generic questions such as:
 - ♦ What is your name?
 - ♦ Tell me something about yourself?
 - ♦ Can you tell me something about your family?
- After asking a few academic or job-related questions, ask the interviewee:
 - ♦ If you get this job, what salary package do you expect us to give you?

Say

De-brief:

- If there is no way for you to avoid this question, respond to the interviewer by providing a reasonable and well-thought out salary range.

Role Play

Conduct a role play for the situation given.

Role Play – Situation 7

- The interviewer will start by asking the interviewee a few generic questions such as:
 - ♦ What is your name?
 - ♦ Tell me something about yourself?
 - ♦ Can you tell me something about your family?
- Then, bringing the interview to a close, ask the interviewee:
 - ♦ Do you have any questions for me?

Say

De-brief:

- Ask relevant questions.
- Don't bombard the interviewer with questions.
- If you have questions about the result of the interview, you can limit your questions to 1 or 2. Keep them short and relevant like:
 - ♦ When will I be informed about the results of the interview?
 - ♦ What are the working hours?
 - ♦ Will the job require me to travel?

Explain

- Tell the participants to be prepared for answering different types of questions in an interview.
- Stay calm and focused, and take a moment to think about how you should respond. Always maintain a confident tone.
- Even if you don't intend to, your body language conveys your level of discomfort with a particular question. Try to keep your actions, tone, and gestures neutral.
- Maintain your composure while answering personal question.

Do

- Tell all the participants to form pairs again.
- Tell them to use the following list of frequently asked interview questions to conduct mock interviews.
- They will use all or some of these questions to conduct mock interviews with their partners.
- One partner will play the role of the interviewer while the other will play the role of the interviewee.
- After they are through asking and answering the questions, the roles will be reversed.
- The same list of questions will be used again.
- After each mock interview ask the interviewer to provide feedback and clear any doubts that may arise.
- Time allotted for each situation is 30-35 minutes.

Activity

Mock Interview Questions

Mock Interview Questions
Tell me something about your family.
What qualities would you look for in a Manager or a Supervisor?
Why did you apply for this job?
What do you know about this company?
How do you deal with criticism?
How do you plan to strike a good work-life balance?
Where do you see yourself five years from now?
Have you applied for jobs in other companies?
What kind of salary do you expect from this job?
Do you have any questions for me?

Summarize

- Close the discussion by discussing the questions in the both activities.
- Ask the participants what they have learned from this activity.
- Ask if they have any questions related to what they have talked about so far.

9.4.4: Work Readiness – Terms and Terminology

Resources to be Used

- Participant Handbook
- Chart papers
- Blank sheets of paper
- Pens

Ask

- What do you understand by workplace terminology?
- Are offer letter and contract of employment the same?

Say

- Let's start this unit with an activity.

Team Activity

Workplace terminology

- This is a group activity conducted in three parts.

Part 1

Sheila received a call from the recruiter of MND Company. Before she is recruited by the company, think of the recruitment process she will have to go through. Start from the telephone call to signing her letter of acceptance. Write down all the words that come to your mind.

Activity De-brief

- Have the participants read out the words they have written
- Encourage all the participants to participate in the activity

Do

- Divide the class into small groups of 4 or 6.
- Instruct the participants that they will be doing a brainstorming activity.
- Give them one chart paper each. Tell them to divide the chart in two parts.
- Instruct them that they have to use one half of the chart paper now. The other half will be used later.
- The participants have to write all the words that come to their mind related to the recruitment process.
- Give them 10 minutes to do the activity.
- Tell them that there are no right or wrong answers.
- Keep a track of the time.

Say 

- You all know quite a few words related to the terms used in the office.
- Let us talk about some new terms that have been missed out.
- Discuss “Work Readiness – Terms and Terminology” with the participants as given in the Participant Handbook.

Ask 

- Why is it important to know the workplace terms?
- How do they help?
- Can the words be categorised further?

Say 

- Let's now continue the activity.

Team Activity **Terms and Terminology**

- This is again a group activity. The members of the group remain the same as in Activity 1.

Part 2

With the help of the new terms you have learned, make a flow chart of the hiring process of MND Company.

Activity De-brief

- Ask the groups to share the flow charts and the new terms they added while preparing the flow chart.

Do 

- Instruct the participants that they have to use the 2nd half of the same chart they had used before.
- Using the new terminology and the terms they had previously written on the chart, they have to make a flow chart of the hiring process of the MND Company.
- Give them 10 minutes for this activity.
- Keep a check on time. Tell the group to wind up quickly if they go beyond the given time limit.

Say 

- Let's go ahead with the activity.

Team Activity **Terms and Terminology**

- The activity continues with the same group members.

Part 3

Sheila now works for the MND Company. She is not aware of the company culture and policies. She goes to the HR Department to get her doubts clarified. Can you think of the terms for which she wants clarity? Make a list of those words.

Activity De-brief

- Ask the groups to share their list of words. Some of the words are benefits, comp. time, deduction, employee training, holidays, lay-off, leave, maternity leave, mentor, notice, paternity leave, and time sheet.

Do 

- Instruct the participants to identify the key terms an employee of a company should know. They can use the same chart paper for this activity.
- Give them 5 minutes for this activity.
- Keep a check on time. Tell the group to wind up quickly if they go beyond the given time limit.

Summarize 

- Note: You can either summarize the key points of the unit or have a role play where an employee has just joined a company and the HR Manager explains the terms of employment.

UNIT 9.5: Understanding Entrepreneurship

Unit Objectives

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

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

9.5.1: Concept Introduction (Characteristic of an Entrepreneur, types of firms/ types of enterprises)

Resources to be Used

- Participant Handbook

Say

- Let's start this session with some interesting questions about Indian entrepreneurs.

Team Activity

Quiz Questions

1. Who is the founder of Reliance Industries?
Dhirubhai Ambani
2. Who is the Chairman of Wipro Limited?
Azim Premji
3. Who launched e-commerce website Flipkart?
Sachin Bansal and Binny Bansal
4. Who is the founder of Paytm?
Vijay Shekhar Sharma
5. Who is CEO of OLA Cabs?
Bhavish Aggarwal
6. Who is the founder of Jugnoo?
Samar Singla (autorickshaw aggregator)
7. Who is the founder of OYO Rooms?
Bhavish Aggarwal

Do

- Tell them that you will ask them few questions about a few entrepreneurs.
- Divide the class in to two groups.
- In turns ask the quiz questions to the groups.
- If the answer is incorrect pass the question to the other group.
- Share the answer if the groups are not able to answer.
- Congratulate the participants who answered correctly.

Ask

- What do you understand by entrepreneurs?
- What is the importance of entrepreneurship in today's scenario?
- What do you think are the characteristics of successful entrepreneurs?
- What are different types of enterprises that an entrepreneur in India can own and run?

Say

- Talk about entrepreneurs, importance of entrepreneurship, characteristics of successful entrepreneurs, and different types of enterprises in India as discussed in the Participant Handbook.
- Tell the participants, stories of successful Indian entrepreneurs- their struggles, the moments of heartbreak, the perseverance and triumph.
- Ask them if they know of any such entrepreneur.

Summarize

- Close the discussion by summarizing about the opportunities for entrepreneurs in India.

Notes for Facilitation

- Check out different Government schemes for small entrepreneurs. Share the information with the participants.
- You can tell them about the government websites like Start Up India, mudra.org.in etc.
- Discuss about various schemes and policies by the Government of India for entrepreneurs.

9.5.2: Leadership and Teamwork

Resources to be Used

- Participant Handbook
- Blank sheets of paper
- Pens

Do

- Show the picture given below to the class.
- Ask them to quickly write on a piece of paper what comes to their mind after seeing the picture.
- Now ask them, “What do you understand from this picture?”
- Encourage participants to share their thoughts.



Fig 9.5.2.1. Leadership and Teamwork

Say

- This picture depicts the qualities of a leader and the difference between a leader and a boss.
- A boss focuses on structure and inspires fear whereas a leader follows vision and generates enthusiasm.
- A boss blames employees for the breakdown whereas a leader fixes breakdowns.
- A boss depends on authority whereas a leader depends on goodwill.
- A boss says “I” and a leader says “We.”
- A boss drives employees whereas a leader coaches them.
- A boss takes credit whereas a leader gives credit.

Say

- Talk about leadership and leadership qualities for an entrepreneur as discussed in the Participant Handbook.

Ask

- Why is it important for a leader to be effective? How does it help the organization?

Say 

- Let us discuss benefits of effective leadership as discussed in the Participant Handbook.
- “Out-of-the-box thinking” is one of the new leadership styles. It means thinking differently and from a new perspective.

Ask 

- Do you consider yourself a team player?

Team Activity **Long Chain**

- This is a group activity.

Do 

- Divide the class into 2 teams.
- Ask each team to create a chain using materials they have in class such as shoe laces, belts, paper, handkerchief, ribbons, etc.
- The team that creates the longest chain wins the game.
- Observe if the participants are interacting with their team or working in isolation.
- Share your observations with the class.

Say **De-brief:**

- What did the winning team do differently?
- Who was responsible for the winning team's success?
- How does this activity explain the role of teamwork in entrepreneurial success?

Say 

- Tell the class that both the teams performed well.
- Discuss that the objective of this activity was to open communication channels and how this has been achieved.
- The participants should aim to keep the communication channels open when interacting with their peers and team members.
- It will set the pace and enthusiasm required for all the ensuing teamwork activities.
- Talk about teamwork and importance of teamwork in entrepreneurial success as discussed in the Participant Handbook.

Summarize 

- Close the discussion by summarizing about the importance of teamwork for employees.
 - Teamwork helps in reducing stress for the employees.
 - Teamwork helps employers in generating more number of solutions to a problem and developing improved communication amongst employees.
- Ask the participants what they have learned from these exercises.
- Ask if they have any questions related to what they have talked about so far.

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

Resources to be Used

- Participant Handbook

Activity

Activity – Chinese Whisper

Step 1: Form a circle.

Step 2: Start a whisper chain. Any one participant will whisper a message into his/her neighbour's ear. No one else must hear the message. The message can be serious or downright silly.

Step 3: The next person who first heard the message should whisper the message very quickly to the person sitting next to them.

Step 4: The game goes on until the last person says whatever they heard out loud and the first person reveals the real message.

Compare them and have a great laugh!

Ask

De-brief questions:

- Was the original message the same as the message that is communicated at the end of the game?
- Why do you think there was a difference in the messages?

Say

- No, the original message was not same at the end of game.
- The barriers to communication like language, disturbance and noise, poor listening skills, boredom, poor speaking skills, etc. are the potential reasons this happens.
- There are various aspects to communication. Speaking skills and listening skills are two major components to any communication. There is always some room for improvement in the way we communicate.
- It is important to accept the reality of miscommunication and work to minimise its negative impacts.

Say

- Communication is a two-way process where people exchange information or express their thoughts and feelings
- It involves effective speaking and effective listening.
- If I go to the store to get bread, I exchange money for the bread. I give something and get something in return. Communication takes place in the same manner. You have to provide and receive information for communication to take place.

Ask

- How often do you hear these statements?
 - ♦ “You're not listening to me!”
 - ♦ “Why don't you let me finish what I'm saying?”
 - ♦ “You just don't understand!”
- What do you think the other person is trying to convey to you through these sentences?
- We will not talk about the importance of listening effectively as discussed in the Participant Handbook.

Say

- Let's play a game to understand effective listening process better.

Do

- This is a class activity.
- The participants need to answer the questions they hear.
- Instruct them to listen carefully.
- You will read it at a stretch and if need be repeat it once more.
- Tell the participants to raise their hand if they know the answer to the question asked.
- Keep a check on time.

Activity 2**Riddles:**

Is there any law against a man marrying his widow's sister?
If you went to bed at eight o'clock at night and set the clock's alarm to ring at nine o'clock, how many hours of sleep would you get?
Do they have a 26th of January in England?
If you had only one match and entered a dark room that had a kerosene lamp, oil heater, and a wood stove, what would you light first?
The Delhi Daredevils and the Chennai Super Kings play five IPL matches. Each wins three matches. No match was a tie or dispute. How is this possible?
There was an airplane crash. Every single person died, but two people survived. How is this possible?
If an airplane crashes on the border of two countries, would unidentified survivors be buried in the country they were travelling to or the country they were travelling from?
A man builds an ordinary house with four sides except that each side has a southern exposure. A bear comes to the door and rings the doorbell. What is the colour of the bear?

Answers:

There's no law against a man marrying his widow's sister, but it would be the neatest trick in the book since to have a widow, the man would have to be dead.

You'd get one hour's sleep since alarm clocks do not know the difference between morning and night.

Oh, yes. They have a 26th of January in England. They also have a 27th, a 28th, and so on.

First of all, you would light the match.

Who said the Delhi Daredevils and the Chennai Super Kings were playing against each other in those games?

Every SINGLE person died, but those two were married.

You can't bury survivors under any law especially if they still have enough strength to object.

The bear that rang the doorbell would have to be a white bear. The only place you could build a house with four southern exposures is at the North Pole where every direction is in South.

Ask **De-brief question:**

- What were the barriers that came into your way of listening?
- How can you overcome barriers to listening?

Say 

- There is a difference between hearing and listening.
- If you don't listen properly, the message may be misunderstood.
- Be open-minded while listening to someone.
- It is important to listen effectively and carefully without making assumptions.

Activity 3 **Elevator Pitch:**

You are in the lift of a hotel and you bumped into your former client who is a famous businessman. He has financed a lot of small business ventures and can finance your new start-up too. After exchanging pleasantries, he asks you what your new company does. You open your mouth, and then pause. Where do you even begin?

Then, as you try to organize your thoughts, his meeting is called, and he is on his way. If you would have been better prepared, you're sure that he would have stayed long enough to schedule a meeting with you too.

If you were given another chance, what would you have said to this person?

Do 

- Start off the task by providing a beginning sentence to get the story started, and then go around the classroom getting each one to add a new sentence to keep the story going.
- This task should be done spontaneously allowing only a little time to think (30 seconds).
- For example: **There was once a student who was looking for a job after graduation.**

Notes for Facilitation



- Tell the participants to follow these steps to create a great pitch, but bear in mind that you'll need to vary your approach depending on what your pitch is about.
 1. **Identify Your Goal:** Start by thinking about the objective of your pitch. For instance, do you want to tell the potential clients about your organization? Do you have a great new product idea that you want to pitch to an executive or do you want a simple and engaging speech to explain what you do for a living?
 2. **Explain What You Do:** Start your pitch by describing what your organization does. Focus on the problems that you solve and how you help people. Ask yourself this question as you start writing: what do you want your audience to remember most about you? Keep in mind that your pitch should excite you first. After all, if you don't get excited about what you're saying neither will your audience. People may not remember everything that you say, but they will likely remember your enthusiasm.
 3. **Communicate Your USP:** Your elevator pitch also needs to communicate your unique selling proposition or USP. Identify what makes you, your organization or your idea unique. You'll want to communicate your USP after you've talked about what you do.
 4. **Engage with a Question:** After you communicate your USP, you need to engage your audience. To do this, prepare open-ended questions (questions that can't be answered with a "yes" or "no" answer) to involve them in the conversation. Make sure that you're able to answer any questions that he or she may have.
 5. **Put it all Together:** When you've completed each section of your pitch, put it all together. Then, read it aloud and use a stopwatch to time how long it takes. It should be no longer than 20-30 seconds. Remember, the shorter it is, the better!

Example:

Here's how your pitch could come together:

"My company deals with cloth retail online business and we use various e-commerce platforms to sell our products. This means that you can do shopping with ease and spend time on other important tasks. Unlike other similar companies, we have a strong feedback mechanism to find out exactly what people need. This means that, on average, 95 percent of our clients are happy with our products. So, how can you help us in creating our own web portal?"

6. **Practice:** Like anything else, practice makes perfect. Remember, how you say it is just as important as what you say. If you don't practice, it's likely that you'll talk too fast, sound unnatural or forget important elements of your pitch. Set a goal to practice your pitch regularly. The more you practice, the more natural your pitch will become. Practice in front of a mirror or in front of colleagues until the pitch feels natural.

Summarize



- Close the discussion by summarizing how to speak effectively as discussed in the Participant Handbook.

9.5.4: Problem Solving & Negotiation Skills

Resources to be Used

- Participant Handbook

Ask

- What is a 'problem'?
- What do you think are the problems you may face in the process of becoming a successful entrepreneur?

Say

- Discuss the definition of problem as given in the Participant Handbook.
- In a hurdle race the hurdles are the obstacles on the way to reach your goal.
- Similarly, obstacles are the hurdles you may face while reaching your goal i.e. to set-up your own business. Your goal will be to reach the finishing line after crossing these hurdles.

Ask

- What do you do when you face a problem?
- How do you resolve it? You can pick examples from the question asked previously 'the problems they are likely to face in the process of becoming a successful entrepreneur'.

Say

- Discuss how to solve problems as given in the Participant Handbook.

Team Activity

- This is a group activity.
 - The groups will solve the problem and come up with the best solution in each case.
1. Unable to arrange for some extra finance for setting up a beauty parlour. The loan sanctioned and disbursed is not enough. You have tried all your contacts, friends and relatives. But unable to manage the extra amount. Bank will not sanction more amount as you have used up the complete sanction limit.
 2. You have rented a space for your business and all arrangements are done. You will be operating from the office space rented in two days. Now the owner comes up to you and says he wants to sell the place and wants you to vacate in 15 days.
 3. You have just set up your business and need extra human resource. You have tried inviting a few also tied up with an agency for getting the right candidate. But you are unable to get the right candidate. If the candidate is good, you cannot offer the salary demanded. If the candidate agrees to the salary, he/she has other demands like working hours to be reduced, leaves etc. which may not work for your set up.

Do 

- Divide the class into three groups. Give one scenario to each group.
- Explain the purpose and duration of the activity.
- Ask the groups to build on the scenario and present their solution as a role play.

Say **De-brief questions:**

1. What was the problem?
2. Is there any other alternative solution?
3. Is this the best solution presented?

Ask 

- Try to think of some people around you who are able to solve problems very easily. Even you or your friends might be approaching them when there is a problem. What qualities do they have? What personality traits do such people possess?

Say 

- Discuss the important traits for problem- solving as given in the Participant Handbook.

Ask 

- In order to build a successful organization, you need to hire people who possess good problem solving skills. How would you assess the level of problem solving skills of potential candidates before hiring them?

Say 

- Discuss how to assess for problem- solving skills as given in the Participant Handbook.

Summarize 

- Ask the participants the things that they have learnt so far.
- Ask if they have any questions related to what they have talked about so far.
- Summarize the discussion on problem solving.

Activity 

- The activity is to organise an election event. Select three volunteers from the group. They have to give a speech on their election manifesto to the class. They have to negotiate with the fellow participants and convince them to vote for them. The best negotiator will win the election.

Do 

- Ask three participants to volunteer for the activity.
- Explain the purpose and duration of the activity.
- Set guidelines pertaining to discipline and expected tasks.

Ask

- Out of the three contestants, whom would you support? Why? What did they say or do which convinced you to make your decision?
- Have you ever tried to negotiate in your personal or professional life?
- Ask the class to share some of their experiences where they have been able to strike a deal by negotiating.

Say

- Discuss “What is Negotiation?” as given in the Participant Handbook.

Ask

- Why is it important to negotiate? As an entrepreneur, where do you think that negotiation skills will be needed?

Say

- Discuss the importance of negotiation while starting a business as given in the Participant Handbook.

Say

- Discuss the important steps to negotiate as given in the Participant Handbook.

Role Play

- Conduct a role play activity.
- Ask the participants to assemble together.
- Explain the purpose and duration of the activity.
- Set guidelines pertaining to discipline and expected tasks.

Do

- Divide them into groups of four (4) (depending on the batch size).
- Give them the hand-outs for role play scenarios.
- Two groups to be given scenarios on problem solving.
- Other two groups to be given scenarios on negotiation.
- The groups will build on the scenarios and prepare for the role play.
- Give the groups at least 5 mins to discuss and be ready with the role play.
- Invite each group one by one to come and present their role play.

Problem solving Scenario 1

Avinash has a Mobile Repair Store in Allahabad. His outlet is one of the most popular one in the vicinity and he has great rapport with his customers. He is always well-dressed, jovial and full of energy.

It's around 11 AM, when a customer barges in to the shop and starts shouting at Avinash for giving her back the instrument which is still not working. The screen of her mobile is also cracked from one side. Avinash remembered thoroughly checking the handset before handing it over to the customer. The customer threatens to sue the company and to go to Consumer Court for cheating her.

Problem solving Scenario 2

You are running a successful small scale business, Shreeji Aggarbattis,. Your staff members do door to door selling and organise marketing campaigns in local markets. Your brand has established it's name in last few years.

Recently, lot of customers have been coming to you and lodging complaints that your staff members indulge in malpractices. Few of them informed you that a staff member engaged them in a friendly conversation. In the meanwhile, the other gave them lesser packets of aggarbattis than they paid for.

Another set of customers lodged complaint about the misconduct and rude behaviour of a particular staff member.

You often hear from your customers that the orders don't get delivered on time or wrong products get delivered.

You have already been struggling with shortage of staff and such complaints are a serious concern as it is hampering your brand image. What strategies will you adopt to solve this problem?

Negotiation Scenario 1

You have interviewed a prospective new employee who could be a key member of your new entrepreneurial venture. The new person is demanding a salary that is 20% higher than you thought based on your business plan. Finances are tight, yet you believe this person could make a significant impact on future profits. If you paid the required salary for the new person, then you would have to restructure your entire business plan. You've been searching for an individual with this skill level for three months. to the candidate is waiting for your response. Now you have to call him in to make the final negotiations.

Negotiation Scenario 2

You are a young entrepreneur who has just registered his start up project and applied for a bank loan accordingly. You receive a letter saying that your loan application has been rejected as your start up idea did not appeal to the bank and they think that it is not a revenue generating model. You have taken an appointment to meet the manager and show your negotiation skills to get your loan approved.

Notes for Facilitation

**Facilitating Role Plays****Preparing for the activity**

1. Carefully review the details of the scenario and the character descriptions.
2. Become familiar with the key issues being addressed in the scenario.
3. Study the provided material so that you are ready to address issues related to the situations depicted in the role-plays.
4. Anticipate and know how to address issues participants might raise during the activity.

Conducting the activity

1. Introduce the activity. Emphasize that role-playing provides participants with an opportunity to apply their new knowledge, skills, and tools in situations that simulate actual interactions with customers.
2. Ask participants to form pairs. Direct the members of each group to choose who will play the roles. Remind the groups that each participant should be given the opportunity to play/practice the different roles.
3. Conduct a demonstration so that participants become familiar with the expectations related to the roles and support materials.
4. Give the pairs/ groups 10 to 15 minutes to conduct the role-play (depending on the duration of the session).
5. After all the groups have finished with the role-play, conduct a debriefing session on each role-play.
6. Ask the groups to take five minutes to talk about what happened during the role-play. The groups should discuss the questions given in the debriefing for each role-play. Encourage participants to provide constructive criticism during their discussions.

Summarize



- Wrap the unit up after summarizing the key points and answering questions.

9.5.5: Business Opportunity Identification: Entrepreneurs and Opportunities

Resources to be Used

- Participant Handbook
- Blank sheets of paper
- Pens

Ask

- How does an entrepreneur identify an opportunity?
- What do you think are the common queries or concerns faced by entrepreneurs?
- How can you identify new business opportunity?

Say

- Let's talk about opportunity, common queries or concerns faced by entrepreneurs, idea as an opportunity, factors to consider when looking for opportunities, ways to identify new business, and opportunity analysis as discussed in Participant Handbook.
- Let's do an activity to understand ways to identify business opportunities within your business.

Do

- Tell the class that this is an individual activity.
- Tell the participants to create a matrix on their notebooks.
- There will be four boxes in your matrix.
- Strength, Weakness, Opportunity and Threats will be the four headings of the matrix. This is called the SWOT matrix.
- Read out the questions to them and tell the participants they need to answer the questions asked in each matrix.
- Tell them they can also use their own understanding of themselves to fill the SWOT matrix.

Activity

Do your SWOT analysis

Strength

What are your strengths?
 What unique capabilities do you possess?
 What do you do better than others?
 What do others perceive as your strengths?

Opportunity

What trends may positively impact you?
 What opportunities are available to you?

Weakness

What are your weaknesses?
 What do your competitors do better than you?

Threat

Do you have solid financial support?
 What trends may negatively impact you?

Do

- Congratulate everyone for the class activity.
- Ask the audience to applaud for themselves.
- Allot the participants sufficient time to complete this activity, but do keep a check on time.
- Ask de-brief questions to cull out information from the participants.

Ask

De-brief questions:

- What are your weaknesses according to your SWOT analysis?
- Do you think you can change your weakness into strength? How?
- Do you think you can work on your threats? How?

Summarize

- Close the discussion by summarizing ways to identify business opportunities within your business.
- Ask the participants what they have learned from this exercise.
- Ask if they have any questions related to what they have talked about so far.

9.5.6: Entrepreneurship Support Eco-System

Resources to be Used

- Participant Handbook
- Chart papers
- Marker pens
- Pencils
- Colour pencils
- Scale
- Eraser
- Other requisite stationery material

Ask

- Do you think that entrepreneurs need support?
- What do you think is an eco-system?
- What do you think 'entrepreneurship support eco-system' means?

Say

- Let's learn what entrepreneurship support eco-system means.
- Discuss 'Entrepreneurship Support Eco-System' as given in the Participant Handbook.

Ask

- Can you define entrepreneurship support eco-system?
- What are the key domains of the support eco-system?

Say

- Let's learn more about these domains by conducting an activity.
- You have to make a poster showing the components of the six main domains of entrepreneurship support eco-system.

Team Activity

- Making a poster showing the entrepreneurship support eco-system.

Do

- Divide the class into groups of four or six.
- Hand out chart paper and coloured pens.
- Explain the purpose and duration of the activity.
- Go around checking the progress of each group.
- Set guidelines pertaining to discipline and expected tasks.

Activity De-brief

Ask each group to display their poster and explain the key domains of entrepreneurship support eco-system.

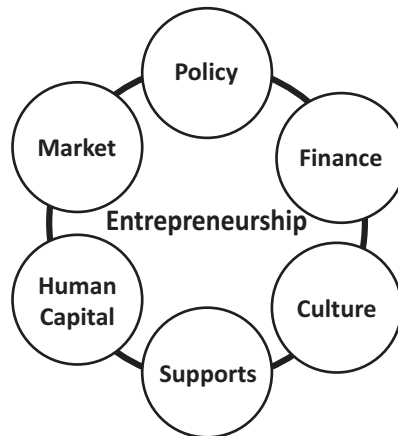


Fig 9.5.6.1. Entrepreneurship Support Eco-System

Ask

- What kind of government support eco-system is available for entrepreneurs in India?

Say

- Discuss 'Make in India' campaign as given in the Participant Handbook.

Team Activity

- Presentation on key schemes to promote entrepreneurs

Do

- Divide the class into pairs.
- Number each pair from 1-15.
- Assign a scheme, same as their group number, to each group.
- Ask them to read the scheme carefully and present it to the class.
- Explain the purpose and duration of the activity.
- Go around checking the progress of each group.
- Set guidelines pertaining to discipline and expected tasks.

Activity De-brief

- Ask each group to explain the scheme offered by government to promote entrepreneurs.

Summarize

- Summarize the unit by discussing the key points and answering questions the participants may have.

9.5.7: Risk Appetite & Resilience

Resources to be Used

- Participant Handbook
- Chart papers
- Blank sheets of paper
- Pens
- Marker pens

Ask

- Can you define risk or explain what constitutes a risk?
- What do you people mean when they say, “This may be a risky proposition”?
- What risks are they talking about?

Example

- Let's have a look at these two examples:

Rohit and his family were travelling by car from Delhi to Nainital. It was their second trip there. Rohit was familiar with the road. His friends told him that the highway after Rampur was in a bad condition. They advised him to take a shortcut and turn left from Moradabad and take the Kaladhungi road. This road is in a better condition.

Since he was going with his family, and did not want to take the risk of getting lost, he left early. He took the Kaladhungi road and reached Nainital well in time.

Suresh and his family too were travelling by car from Delhi to Nainital. It was their second trip there. His friends too advised him to take a shortcut and turn left from Moradabad and take the Kaladhungi road as this road was in a better condition.

Suresh too decided to take the Kaladhungi road but he left Delhi in the afternoon. It was dark by the time he reached Kaladhungi, and he was sure that he was taking the correct turn. As it was late, he could not find anyone to give him directions. He ended up being in an unknown place that was scarcely inhabited.

Say

- Let's see what type of risks Rohit and Suresh took.
- Discuss 'Risk Appetite and Resilience' with the participants as given in the Participant Handbook.

Say

- Let's learn more about risk appetite and resilience with the help of an activity.

Team Activity

Risk Appetite

- This is a group activity.

- In the previous unit, you read success stories of Mr Dhirubhai Ambani and Dr Karsanbhai Patel.
- Mr Ambani left his job and started his company Reliance with just Rs. 50,000/-.
- Dr Patel kept his job, went door-to-door to sell Nirma, and only when the brand started gaining popularity did he start his own company.
- What types of risk did both of them take?
- What risk factors, do you think, did they keep in mind before launching their company?
- Write the Risk Appetite Statement of both the companies.

Activity De-brief

- Who took a greater risk?
- What are the differences between the Risk Appetite Statement of both the companies?

Do

- Instruct the participants that this is group work.
- Divide the class into small groups of 4.
- Give each group a chart paper.
- Tell the participants that they have to evaluate the risks taken by Mr Dhirubhai Ambani and Dr Karsanbhai Patel.
- Give the participants 15 minutes to discuss and write.
- Keep a check on time. Tell the group to wind up quickly if they go beyond the given time limit.

Ask

- Do you think all entrepreneurial ventures are successful?
- What happens if the first venture is not successful?
- Should the entrepreneur stop when faced with challenges or face them?

Example

- Let's have a look at the following example:

Vijay Shekhar Sharma is the founder of Paytm, which is a giant Indian e-commerce. He was born in a middle-class family in Uttar Pradesh. He started his first job at an MNC. He quit after six months and built a company One97 with his friends. As One97 grew bigger, it needed more money because it was running more servers, bigger teams, and had to pay royalty. At that time, the tech bubble popped and technology companies were running in losses. Finally, money ran out. So One97 took loans and then more loans at higher rates of interest, as high as 24 per cent, and became caught in a vicious cycle.

In 2014, Paytm was launched with online wallet services after which, the company enabled online payment transactions. The company got licenses from RBI in 2016 to launch India's first ever payment bank. Moreover, the main motive of Paytm was to transform India into a cashless economy.

After demonetization came into effect, Vijay Shekhar Sharma started promoting online and digital transactions to deal with the cash crunch. In fact, the service of the company's mobile wallet is accepted across India. The logo of Paytm is now popular almost everywhere from tea stalls to major companies.

Say 

- Let's see what qualities made Vijay Shekhar Sharma a resilient entrepreneur.
- Discuss Entrepreneurship and Resilience with the participants as given in the Participant Handbook.

Say 

- Let's learn more about entrepreneurship and resilience with the help of an activity.

Team Activity **Entrepreneurship and Resilience**

- This is a group activity.

- Think of some entrepreneurship ventures that faced challenging times, but later resulted in success stories.
- Who is the founder of that company?
- What challenging times did it face?
- How did it overcome those challenges?
- List the resilient characteristics of the entrepreneur.

Activity De-brief

- Each group to give their presentation.
- Why did you choose this company?
- What is the success story of the company?

Do 

- Instruct the participants that this is group work.
- Divide the class into small groups of 4.
- Give each group a chart paper.
- Tell the participants that they have to think of an entrepreneur who faced challenging times, but eventually succeeded.
- Give the participants 15 minutes to discuss and write.
- Keep a check on time. Tell the group to wind up quickly if they go beyond the given time limit.

Summarize 

- You can summarize the key points of the unit.
- Ask the participants what they learned from the activities.
- Clarify any questions or doubts they might have.

9.5.8: Success and Failures

Resources to be Used

- Participant Handbook

Ask

- Have you heard the quote 'nothing is impossible'?
- What do you think it means?
- Do you think that all successful entrepreneurs became famous overnight or did they have to struggle or face failure before succeeding?

Example

- Let's have a look at this example.

Shah Rukh Khan, also known as, SRK or King Khan is a force to reckon with. Did he achieve stardom overnight? Shah Rukh Khan, who has seen many struggles in his life – he has slept on streets, struggled to support himself and his sister at a very young age, and lost his parents very early in life, which led to his sister seeking mental health support. Amidst all the chaos and challenges, he kept pushing himself, and today he stands tall as the 'Badshah of Bollywood'. Certainly those years were not easy for him.

When he was young, he stood at Marine Drive and said, “I will rule this city one day”. Failure was not just his companion during or before his stardom, it is still a substantial part of his life. Success does not come easy. What made him a star was his acceptance of failure and the urge to improve.

Say

- How do you define success and failure?
- What is fear?
- Discuss “success and failure” with the participants as given in the Participant Handbook.

Ask

- Have you felt or experienced fear?
- What led you to feel that emotion?
- How did you handle it?

Say

- Let's learn the about success and failure with the help of an activity.

Team Activity

- Divide the class into groups of four.
- Instruct them to think of one scenario where they have to interview a successful entrepreneur.
- Explain the purpose and duration of the activity.
- Set guidelines pertaining to discipline and expected tasks.
- They have to choose one person from the group as the interviewee and one as the interviewer.
- Go around and make sure they have understood what is to be done and are discussing the roles properly.
- Check that everyone understands their role. Give clarifications if needed. Give the participants about 5 minutes to discuss and decide their roles.
- Ask the groups to stop the discussion as soon as the time is over.
- Invite each group one by one to come and present their interview as a role play.

Notes for Facilitation

Facilitating Role Plays

Preparing for the activity

1. Carefully review the details of the scenario and the character descriptions.
2. Become familiar with the key issues being addressed in the scenario.
3. Study the provided material so that you are ready to address issues related to the situations depicted in the role plays.
4. Anticipate potential questions that might be raised by the participants and be ready to address them.

Conducting the activity

1. Introduce the activity. Emphasize that role playing provides participants with an opportunity to apply their new knowledge, skills, and tools in situations that simulate actual interactions with customers.
2. Ask participants to form pairs. Direct the members of each group to choose who will play the roles. Remind the groups that each participant should be given the opportunity to play/practice the different roles.
3. Conduct a demonstration so that participants become familiar with the expectations related to the roles and support materials.
4. To maintain spontaneity of the interactions during the role play, ask the participants not to discuss the details of their roles prior to the role play.
5. Give the pairs 15-20 minutes to conduct the role play.
6. Circulate among the groups to answer any questions that may arise and provide guidance as needed.
7. After all the pairs have finished with the role play, conduct a de-briefing session on each role play.
8. Ask the groups to take five minutes to talk about what happened during the role play. The groups should discuss the questions given in the de-briefing for each role play. Encourage participants to provide constructive criticism during their discussions.
9. Conclude the activity by asking participants to think about whether and how they might use scripted role plays in their real life.

Summarize

- Wrap the unit up after summarizing the key points and answering questions.

UNIT 9.6: Preparing to be an Entrepreneur

Unit Objectives

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

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

9.6.1: Market Study/ The 4Ps of Marketing/ Importance of an IDEA: Understanding Market Research

Resources to be Used

- Participant Handbook
- Chart papers
- Markers pens
- Blank sheets of paper

Ask

- Suppose, you want to open a restaurant, what are the factors you will consider?
- How will you promote your restaurant?

Example

- Let's have a look at this example.

Arjun was an MBA working in a company. But he wanted to start a low cost budget hostel for foreign tourists coming to India. He did a lot of market research before starting the project. Based on the information he gathered, he made his business plan. His hostel is now flourishing and he is thinking of expanding to other tourist destinations.

Say

- Discuss “Market Study” with the participants. Refer to the Participant Handbook.
- Let's learn about market study and research with the help of an activity.

Team Activity

Market Study

- This is a group activity.
- You want to start your own tuition centre.
- What type of research will you do?

Activity De-brief

- Ask each group to come forward and give a brief presentation.
- Encourage other groups to be interactive and ask questions.
- What factors did you keep in mind while doing your research?
- Based on our research would you go ahead and open a tuition centre?

Do 

- Instruct the participants that this is group work.
- Divide the class into small groups of 4 or 6.
- Give each group a chart paper.
- Tell the participants that they have to start their own tuition centre.
- Give the participants 10 minutes to discuss and write the research work they need to do.
- Keep a check on time. Tell the group to wind up quickly if they go beyond the given time limit.

Say 

- By opening a tuition centre you are offering a service.

Ask 

- What factors will you keep in mind before opening it?

Say 

- Discuss “The 4Ps of Marketing” with the participants as given in the Participant Handbook.

Say 

- Let's learn about the 4Ps of Marketing with the help of an activity.

Team Activity **4 Ps of Marketing**

- This is a group activity.
- You have to sell a pen to four different segments:
 1. Rural villagers
 2. Rural middle class
 3. Urban middle class
 4. Upper end rich people (Niche market)

Keeping the 4Ps of Marketing in mind, what marketing strategy will you design to sell the pen?

Activity De-brief

- Ask each group to present their strategy.
- Encourage other groups to be interactive and ask questions.

Do 

- Instruct the participants that this is group work.
- Divide the class into four groups.
- Give each group a chart paper.
- Assign each group a target audience for selling the pens:
 1. Rural villagers
 2. Rural middle class
 3. Urban middle class

- Upper end rich people
- Tell the participants that they have to design a marketing strategy keeping the 4Ps of Marketing in mind.
- Give the participants 20 minutes to discuss and come up with their strategy.
- Keep a check on time. Tell the group to wind up quickly if they go beyond the given time limit

Activity De-brief

- Ask each group to come forward and give a brief presentation.
- Ask each group what they kept in mind while designing their marketing strategy.
- Encourage other groups to be interactive and ask questions.

Say



- Each entrepreneur has an idea of wants he wants to sell. It may be a service or a product.
- Discuss “Importance of an IDEA” as given in the Participant Handbook.

Summarize



- Summarize the key points of the unit.
- Ask the participants what they learnt from the activities.
- Encourage them to ask if they have any doubts.

9.6.2: Business Entity Concepts

Resources to be Used

- Participant Handbook

Say

- Let's recall some basic business terminology.
- Discuss the Business Entity Concepts as given in the Participant Handbook.
- Let's learn some basic business terminology by having an activity.
- We will have a quiz today.

Activity

- The activity is a quiz.

Do

- Divide the class in two groups and give a name to each group.
- Explain the rules of the quiz. For each correct answer the group gets 1 mark.
- If the group is unable to answer the question is passed to the next group.
- Explain the purpose and duration of the activity.
- Ask the questions of the quiz.
- Keep a score of the groups.
- Set guidelines pertaining to discipline and expected tasks.

Summarize

- Summarize the unit by discussing the key points.

Notes for Facilitation

QUESTIONS FOR THE QUIZ

1. What does B2B mean?
Business to business
2. What is a financial report?
A comprehensive account of a business' transactions and expenses
3. Who is a sales prospect?
A potential customer
4. How is working capital calculated?
Current assets minus current liabilities

5. What is an estimation of the overall worth of a business called?

Valuation

6. You are buying a house. What type of transaction is it?

Complex transaction

7. How will you calculate the net income?

Revenue minus expenses

8. How is Return on Investment expressed?

As percentage

9. How will you calculate the cost of goods sold?

Cost of materials minus cost of outputs

10. What is revenue?

Total amount of income before expenses are subtracted.

11. What is a Break-Even Point?

This is the point at which the company will not make a profit or a loss. The total cost and total revenues are equal.

12. What is the formula used to calculate simple interest?

*$A = P(1 + rt)$; $R = r * 100$*

13. What are the three types of business transactions?

Simple, Complex and Ongoing Transactions

14. The degrading value of an asset over time is known as .

Depreciation

15. What are the two main types of capital?

Debt and Equity

9.6.3: CRM & Networking

Resources to be Used

- Participant Handbook

Ask

- Can your business run without customers/buyers?
- Who is the most important entity in any business?

Say

- The key to every success business lies on understanding the customer's expectations and providing excellent customer service.
- Discuss about CRM and its benefits. Refer to the Participant Handbook.
- Providing excellent customer service entails:
 - ♦ Treating your customers with respect.
 - ♦ Be available as per their need/ schedule.
 - ♦ Handling complaints effectively.
 - ♦ Building long lasting relationships.
 - ♦ Collecting regular feedback.
- Handle customer complaints proactively. Ask “what happened”, “why it happened”, “how can it be avoided next time”, etc.
- Collecting feedback from the customers regularly will enable you to improve your good/service.
- “Let's understand it better with the help of some case scenarios. You will be given some cases within your groups. You have to analyse the case scenario that has been given to you and then find an appropriate solution to the problem.”

Do

- Divide the class into four groups of maximum six participants depending on the batch size.
- Give one case study to each group.
- Instruct them to read the case carefully.
- The group is expected to analyse and discuss the case amongst them and find a solution to the given problem.
- Put down the discussion points (de-brief questions) on the board. Give the class 5-10 minutes to discuss the case and note down their solutions.
- At the end of 10 minutes, the team should present their case solution to the class.

Team Activity

Case Study Analysis

Raju runs a business of wooden furniture. He has a huge list of customers on Facebook and WhatsApp who give him orders regularly. Ankita is one of his old and regular customers. She placed an order for a new chester and TV cabinet via WhatsApp and requested Raju to send them as soon as possible. When the parcel reached Ankita through courier she found that chester was broken and the TV unit was chipped from the bottom. Ankita was heartbroken. It was a complete waste of money. She sent a message to Raju on WhatsApp, expressing her anger and disappointment. Raju might lose an old customer forever if he doesn't satisfy the customer. What should Raju do to retain his customer?

Scenario 2

Rajni runs a boutique shop. She sells suits and sarees. She is one of the most successful designer in her city. Rajni swears that all the clothes in her boutique have unique designs. Smita has to attend her cousin's wedding; she goes to Rajni's boutique to buy a saree. Smita wanted a unique designer saree. Rajni customized a saree for her and sent it over the courier. When Smita had a look at the saree she realised her two friends had the same design sarees. She sent a message to Rajni on WhatsApp, expressing her anger and disappointment. Did Rajni make a false promise? Were her designs copied? What could happen to Rajni's image after this incident? What would you do if you were in Rajni's place?

Scenario 3

Shama is a beautician who offers parlour services to ladies by making home visits. Recently, Shama got her name registered on an e-commerce website. Two days earlier, she got a message from Mrs Sushma. The appointment was fixed for next day, 11:00 am and the remuneration for the services was decided beforehand. When Shama reached there at 10:50 am, Mrs Sushma was not at home. When Shama called her, she asked her to wait for a while. Mrs Sushma reached home at 11:45 am. Meanwhile, Shama had to reschedule her next appointment. After availing Shama's services, Mrs Sushma refused to pay the requisite amount and started finding faults in the services provided by her. Who was at fault in this scenario? What should you do in case the customer behaves unreasonably? What would you do if you were in Shama's place?

Scenario 4

Shailender is the manager of a car showroom. He proactively takes part in all the transactions that happen in his showroom. Vinita wants to buy a new car. She has chosen a car from Shailender's showroom. The salesperson has given her a very good discount and has also promised free service for one year. Vinita goes to the showroom and asks to complete all the formalities to purchase the car. When she sees the final bill she realize that she has not received the promised discount neither was there any mention of the free services. She immediately demands to see the Shailender. When Shailender's head asks how much discount Vinita was promised, he realised the discount will make the sale in loss. The car showroom owner might lose a customer and deal due to false commitments made by his manager. Besides, the customer might tell this to other people, creating a bad name and image for the showroom. If you owned that showroom, how would you have convinced your customer?

Say

- Now, let's discuss the problem and solution with the class.
- The group will first briefly describe the case to the class.
- Then discuss the issue identified and the proposed solution.
- Present the solution as a role play.
- Post presentation, the other groups may ask questions from the group that has presented.

Do

- Congratulate each group for the presentation/ role play.
- Ask the audience to applaud for them.
- Keep a check on time. Tell the group to wind up the discussion quickly if they go beyond the given time limit.

Say

- If your customers are happy with you they will give referrals which will help to grow your business.
- One more way of growing business is 'Networking'.
- Discuss Networking and its benefits. Refer to the Participant Handbook.

Activity

Group Discussion

- Conduct a group discussion in the class on how they can do networking for their business.

Summarize

- Ask the participants what they have learnt from this exercise/ activity.
- Ask if they have any questions related to what they have talked about so far.
- Close the discussion by summarizing the importance of CRM and Networking for entrepreneurs.
- Close the discussion by summarizing the importance of CRM and Networking for entrepreneurs.

9.6.4: Business Plan: Why Set Goals?

Resources to be Used

- Participant Handbook
- Chart papers
- Blank papers
- Marker pens
- Ruler

Ask

- Remember we had written SMART Goals in a previous session? Let's try and recall why it is important to set goals?
- While framing SMART goals, we talked about 'T' in SMART, which was 'Time Bound'? What do we mean by time bound goals?
- What time limit did you set for your goal- 3 weeks, 3 years, 10 years?

Say

- Talk about short term, long term and medium term goals, as discussed in the Participant Handbook.

Ask

- As you are planning to become an entrepreneur, you must have thought of an idea for a start-up. What is your business idea?

Do

- Ask few participants to share their business ideas.

Ask

- Have you created a business plan for your business idea?
- Do you think it is important to have a business plan in place? Why/ why not?

Say

- Talk about 'Why Create a Business Plan' as discussed in the Participant Handbook.
- Let's understand it better with the help of an activity.

Team Activity

Writing a business Plan

- This is a group activity.
- Give the groups the required resources such as chart paper and markers.
- This activity is divided into two parts:
 1. Create a business idea
 2. Develop a business plan
- The group will discuss and come up with a new business idea and present their idea to the class.
- In the second part of the activity the group will develop a business plan for the business idea.
- The business plan prepared will be presented by the groups to the class.

MY BUSINESS PLAN
Executive Summary: What is your Mission Statement?
Business Description: What is the nature of your business?
Market Analysis: What is your target market?
Organization and Management: What is your company's organizational structure?
Service or Product Line: What is the lifecycle of your product/ service?
Marketing and Sales: How will you advertise and sell your products?
Funding Request: How much fund is required and from where?

Say

- Teams will need to brainstorm for this part of the activity.
- Use the blank papers for the second part of this activity
- Make your business plan on a chart paper based on the following parameters:
 1. Executive Summary
 2. Business Description
 3. Market Analysis
 4. Organization and Management
 5. Service or Product Line
 6. Marketing and Sales
- Explain each parameter in detail as done in the Participant Handbook.
- Discuss each parameter with the business idea examples of the groups.
- Groups will discuss and develop the business plan for their business idea.

Say 

- Now, let's share our plan with the class.
- Each group will briefly describe the plan to the class.
- Post presentation, the other groups may ask questions to the group who have presented their plan.

Do 

- Congratulate each group for sharing their points.
- Ask the audience to applaud for them.
- Keep a check on time. Tell group to wind up the discussion quickly if they go beyond the given time limit.

Say 

- Along with a business plan, you need to create a financial plan and evaluate the risk involved with your start up.
- Discuss 'Financial Planning' and 'Risk Management' in detail as given in the Participant Handbook.

Summarize 

- Ask the participants what they have learnt from this exercise/ activity.
- Ask if they have any questions related to what they have talked about so far.

Notes for Facilitation 

- Keep the business plan format ready in a flipchart to display it during the activity.

9.6.5: Procedures and Formalities for Bank Finance

Resources to be Used

- Participant Handbook
- Bank loan/finance form sample

Ask

- While preparing a business plan in the last session, we discussed financial planning to arrange financial resources for your start-up. Therefore, how will you collect funds to start your business?

Say

- While most entrepreneurs think 'product' is the most difficult thing to decide for a business, start-up capital poses an even a bigger obstacle. Though there are various ways of funding the business, to convince investors to invest money is the most challenging.
- Some of the funding options available in India are:
 - ♦ **Bootstrapping:** Also called self-financing is the easiest way of financing
 - ♦ **Crowd funding:** Funds are collected by consumers pre-ordering or donating for starting the business.
 - ♦ **Angel investors:** Individual or group of investors investing in the company
 - ♦ **Venture capitalists:** Venture capitals are professionally managed funds who invest in companies that have huge potential. They usually invest in a business against equity.
 - ♦ **Bank loans:** The most popular method in India.
 - ♦ **Microfinance Providers or NBFCs**
 - ♦ **Government programmes**
- Let us know discuss the most popular method i.e. bank finance in detail here.

Do

- Discuss the list of documents that are required to apply for a loan like letter of introduction, business brochure, references of other banks, and financial statements.
- Explain the details to be filled in a loan application form.
- Divide the class into groups. Give each group a loan application form.
- Ask the groups to discuss and fill the form.

Summarize

- Close the discussion by summarizing the important documents needed for bank loan.
- Ask the participants if they have any questions related to what they have talked about so far.

Notes for Facilitation

- Checklist of documents is provided as resources for the session.
- You can make some copies and distribute it during the group activity.
- Download sample loan application forms from any nationalised bank's website. Print sufficient copies to circulate it amongst the groups.

CHECKLIST OF DOCUMENTS TO BE SUBMITTED ALONG WITH LOAN APPLICATION (Common for all banks)
1. Audited financial statements of the business concern for the last three years
2. Provisional financial statements for the half – year ended on _____
3. Audited financial statements of associate concern/s for the last three years
4. Copy of QIS II for the previous quarter ended on _____
5. Operational details in Annexure I
6. CMA data for the last three years, estimates for current year and projection for the next year
7. Term loan/DPG requirements in Annexure II
8. List of machinery in respect of machinery offered as security in Annexure III
9. Additional details for export advances furnished in Annexure IV
10. Property statements of all directors/partners/proprietor/guarantors
11. Copies of ITAO of the company for the last three years
12. Copies of ITAOs/WTAOs of the directors/partners/proprietor and guarantors
13. Copies of certificate from banks and financial institutions certifying the latest liability with them
14. Copy of board resolution authorizing the company to apply to your bank for the credit facilities mentioned in application
15. Copy of memorandum and article of association (in case of limited company)/partnership deed (in case of partnership firm)
16. Cash budget for the current year and next year in case of contractors and seasonal industries

9.6.6: Enterprise Management – An Overview: How to Manage Your Enterprise?

Resources to be Used

- Participant Handbook

Ask

- Having set-up a business, do you think it is possible to do everything on your own?
- Does one require trained persons for help?
- What does management mean?

Say

- Let's have a look at this example:

Kapil had a small business that was beginning to pick up pace. He wanted to expand his business, and therefore employed few more people. One day, as he was walking past Ramesh, one of his new employees, he overheard Ramesh talking rudely to a customer on the phone. This set him thinking. Kapil realised that he should have regular team meetings to motivate his employees and speak with them about any problems they might be facing during work. He should also conduct training sessions on new practices, soft skills, and technology, and develop work ethics manual for managing his enterprise.

Say

- Was Kapil correct in his approach or he should have scolded Ramesh instantly in front of his other employees?
- Discuss “Enterprise Management – An Overview” with the participants as given in the Participant Handbook.

Say

- Let's learn how to effectively manage an enterprise or business through an activity.

Team Activity

Enterprise Management

- This is a group activity.
- Design a matrix listing the topics and key words that are needed to run an enterprise effectively and smoothly.

Activity De-brief

- Have each group present their matrix.
- Encourage participants of the other groups to ask question about each other's presentation.

Do

- Instruct the participants that this is group work.
- Divide the class into small groups of 4.
- Give each group a chart paper and coloured pen.
- Tell the participants that they have to make a matrix they need to fill.
- They have to write the main topics and key words that will help them effectively manage their enterprise.
- Give the participants 15 minutes to discuss and write.
- Keep a check on time. Tell the group to wind up quickly if they go beyond the given time limit.

Summarize

- Ask the participants what they have learned from this exercise/activity.
- Ask if they have any questions related to what they have talked about so far.
- Close the discussion by summarizing the importance of effective management to run an enterprise as given in the Participant Handbook.

9.6.7: 20 Questions to Ask Yourself before Considering Entrepreneurship

Resources to be Used

- Participant Handbook
- Blank sheets of paper
- Pens

Ask

- Why do you want to become an entrepreneur?

Say

- It is very important to know why you want to become an entrepreneur. Your personal goals for becoming an entrepreneur play a key role in the success of your business. Your goals should be clear well before you start your business.
- Apart from the goals, the other aspects of business that you need to bear in mind are the potential problems that you may face to set-up, your areas of interest, and all the other dimensions of the business.
- Let's understand it better with the help of some questions that every entrepreneur should ask before starting their own business.
- Open the Participant Handbook section named '20 Questions to Ask Yourself Before Considering Entrepreneurship'. You have to answer the questions individually.
- Then, we will have a class discussion on all the questions.

Do

- Read out the questions one by one in front of all the participants.
- Participants have to answer all the one by one questions.
- Give the class 10-15 minutes to note down their answers.
- At the end of 15 minutes, open the discussion for all the questions.
- Moderate the discussion by focusing on the relevant points.
- Keep a check on time and don't let the discussion get sabotaged or lose track of time. Ensure all the questions are covered and discussed.

Summarize

- Ask the participants what they have learned from this exercise/activity.
- Ask if they have any questions related to what they have talked about so far.



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& ENTREPRENEURSHIP



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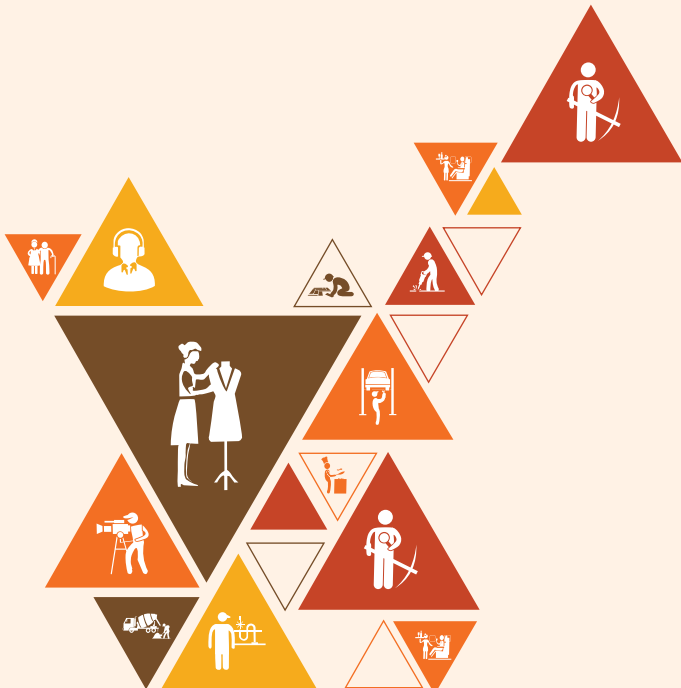
Transforming the skill landscape



10. Annexure

Annexure I – Training Delivery Plan

Annexure II – Assessment Criteria



Annexure I

Training Delivery Plan

Program Name:	Agri Service Input Dealer		
Qualifications Pack Name & Ref. ID	AGR/Q7804, v1.0		
Version No.	1.0	Version Update Date	30/11/2018
Pre-requisites to Training (if any)	Class 10		
Training Outcomes	<p>After completing this programme, participants will be able to:</p> <ul style="list-style-type: none"> • Assess the agro ecological condition —altitude, soil type, and Agroclimate Zone (ACZ) —of an area. • Plan for establishment of an agri-input outlet. • Identify gaps and disseminate information. • Perform marketing and promotion activities. • Carry out stock management of agricultural inputs. • Complete documentation and maintain records of operational costs, current stock, future stock and sales. • Maintain health and safety at the workplace. • Work effectively with team members. 		

Sl. No	Module Name	Session Name	Session Objectives	NOS Reference	Methodology	Training Tools/Aids	Duration hh:mm
1	Introduction T: 5:00 (HH:MM)	Ice Breaker	<ul style="list-style-type: none"> • Interact with fellow participants. • Discuss the scope and importance of the programme. • List out the expectations from the training. • Outline basic behavioural aspects in the classroom. 		One to one interaction	Whiteboard, Marker, Interactive games	1:00

		About the programme	<ul style="list-style-type: none"> • Discuss about training curriculum design. • Explain details about the participant guidelines. • List out the expectations from the training programme. 		Facilitator led discussion	Whiteboard, Marker, PPT on curriculum, Charts, Projector, Laptop	2:00
		About the Job Role - Agri Input Dealer	<ul style="list-style-type: none"> • Outline the duties and responsibilities of an Agri Service Input Dealer. • Outline the skills required by an Agri Service Input Dealer. • Identify and demonstrate the role of an Agri Service Input Dealer. 		Facilitator led discussion	Whiteboard, Marker	2:00
2	Current agro ecological situation of the area T: 20:00 P: 40:00 (HH:MM)	Geographical Conditions and Agro-Meteorological Center	<ul style="list-style-type: none"> • Carry out of survey on farmer's and their field location. • Choose the crops depending upon climatic conditions. • Analyse various weather parameters. • Decide the importance of agro climatic zone. • Make use of government departments to access the information. • Predict ecological situation. • Analyse the ecological situation. • Gather information using technology. • Explain ecological situation to farmers. • Decide suitable measures to be taken. 	AGR/N 7817 PC1, PC2, PC3, PC4, PC7, KB2, KB3, SA3, SA6, SA7, SB3, SB4, SB5, SA5	Facilitator led discussion ,Class room lecture, Practical demonstration, Observation, Field visit,Class room discussion , Exercise	Whiteboard, Marker, Laptop, Audio/video visual aids, Walkie talkie, Soil testing kit.	T: 2:00 P: 3:00

		<p>Knowledge Sharing</p> <ul style="list-style-type: none"> • Determine the importance of consulting with established dealers and other experts in the domain. • Provide suitable solution to the farmers and recommend crops. • Make use of computers to measure market information. • Solve the problems related to sale by discussing with experienced/ concerned people. 	<p>AGR/N7817 PC5, PC6, KA3, KA4, KB2, SA9, SA8, SB1, SB2, SB7, SB8</p>	<p>Facilitator led discussion, Practical demonstration, Observation, group discussion, Exercise</p>	<p>White board, Marker, Slides, Charts, Projector, Laptop</p>	<p>T: 2:00 P: 3:00</p>
		<p>Soil Testing</p> <ul style="list-style-type: none"> • Determine the importance of soil testing. • Apply procedure to carry out soil testing. • Select the suitable crops depending upon the soil test • Determine the importance of macro and micro nutrients. • Analyse effect of macro and micro nutrients deficiency. 	<p>AGR/N7541, PC8, PC9 KB5, KB6, KB7, KB8, KB9, SA2</p>	<p>Facilitator led discussion, Practical demonstration, Role play, Classroom discussion, Observation, Field visit, Exercise</p>	<p>White board, Marker, Soil testing Kit, PPT, Augur/spade, Macro and micronutrient chart</p>	<p>T: 2:00 P: 4:00</p>

		Fertilizers and Plant Growth Regulators	<ul style="list-style-type: none"> Classify different types of fertiliser. Explain importance of fertiliser. Decide essentiality fertiliser. Discuss importance of plant growth regulators. Classify the plant growth regulators. 	AGR/N7817, PC10, PC11 KA16	Facilitator led discussion, Practical Demonstration, Group discussion, Role play, Field visit, Exercise	White board, Marker, Laptop, Audio/video visual aids, Soil testing kit	T: 1:00 P: 4:00
		Production Systems For Dryland and Rainfed Agriculture	<ul style="list-style-type: none"> Plan production system for dry land agriculture. Effectively utilise of natural resource management for dry and rainfed agriculture. Analyse importance of integrated watershed management. Function of sprinkler and drip irrigation. 	AGR/N7817 PC12, PC13, PC14, PC15, KA1, KB4, SA4, SB10, SB11	Facilitator led discussion, Practical demonstration, Observation, Classroom discussion, Field visit	White board, Marker, Audio/video visual aids	T: 2:00 P: 4:00
		Types of Seeds, Production Techniques and Irrigation Techniques	<ul style="list-style-type: none"> Identify different type of seeds. Identify process of seed production. Analyse different types of certification. Measure suitable requirement for storage. Estimate the quality of seed by visiting plots. 	AGR/N7817 PC16, PC17, PC18, PC19, PC20, PC21, KB10, KB11, KB12, KB13, SA2	Facilitator led discussion, Practical demonstration, Observation, Classroom discussion, Field visit	White board, Marker, Sample seeds of different types, PPT, Charts, Laptop, Projector	T: 2:00 P: 4:00

		Types of Seeds, Production Techniques and Irrigation Techniques	<ul style="list-style-type: none"> Analyse the importance of irrigation. Classify types of irrigation. Install and manage of micro irrigation. Distinguish between drip and sprinkler system. 	AGR/N7817 PC16, PC17, PC18, PC19, PC20, PC21, KB10, KB11, Kb12, KB13, SA2	Facilitator led discussion, Practical demonstration, Observation, Classroom discussion	White board, Marker, Audio/video or visual aids,	T: 2:00 P: 4:00
		Weed Management	<ul style="list-style-type: none"> Define weed and its classification. Determine affect of weed on crop production. Adapt integrated weed management Advice farmers on weed management. Prevent weed by suitable methods. 	AGR/7815 PC22, PC23, PC24, PC28, PC29, PC30, PC31, PC32, PC33, PC34, KB14, KB17	Facilitator led discussion, Practical demonstration, Role play, Classroom discussion, Observation, Field visit, Exercise	White board, Marker, Laptop, Projector, Sample weeds	T: 2:00 P: 4:00
		Disease Management	<ul style="list-style-type: none"> Distinguish between pests and diseases caused by them. Explain importance of pesticides and insecticides Make use of safety procedure for handling chemicals. Practice integrated pest management. 				T: 1:00 P: 5:00
		Production Technology of Major Crops	<ul style="list-style-type: none"> Choose technology for major crops. Determine the importance of IFS and Gap. Adapt the technology demonstrated in agri research centers. 	AGR/N7817 PC38, PC39, PC40, KA2, KB19, SA1, SB9, SB10, SB11	Facilitator led discussion, Observation, Classroom discussion	White board, Marker, Laptop, Projector	T: 2:00 P: 3:00

		<p>Implements, Machinery and Cattle Management</p> <ul style="list-style-type: none"> • Make use of the farm implements and machinery. • Maintain farm implements and machinery. • Estimate and costing of farm implements and machinery. • Judge the need of agro hiring centers whenever necessary • Build good farm cattle rearing and feeding. • Make use of health management techniques. • Determine the importance of current cattle management practices. 	<p>AGR/7817 PC25, PC26, PC27, PC35, PC36, PC37, KB1, KB15, KB18, KB2, SA9, SB6</p>	<p>Facilitator led discussion, Practical demonstration, Role play, Class room discussion, Observation, Field visit, Exercise</p>	<p>White board, Marker, Visual aids, Laptop, Registers</p>	<p>T: 2:00 P: 2:00</p>
3	<p>Establishment of Agri-Input Outlet</p> <p>T: 15:00 P: 30:00 (HH:MM)</p>	<p>Procurement of Allied Inputs</p> <ul style="list-style-type: none"> • Choose the technology required for major crops. • Determine the importance of IFS and GAP. • Adapt the technology demonstrated in agri research centres. 	<p>AGR/N7818 PC1, PC2, PC3, PC4, KA2, KB1, KB3, SB7, SB9</p>	<p>Facilitator led discussion, Demonstration/activity based learning</p>	<p>Laptop, Projector, Audio/visual aids, PPT, Cartons, Soil testing kit, Social maps</p>	<p>T: 2:00 P: 3:00</p>
		<p>Banking and Licenses-I</p> <ul style="list-style-type: none"> • Outline the importance of licenses for various agri and allied inputs. • Estimate the capital required to run a business. 	<p>AGR/N7818 PC1, PC2, PC3, PC4, KA2, KB1, KB3, SB7, SB9</p>	<p>Facilitator led discussion, Class room discussion, Observation</p>	<p>Laptop, Projector, Walkie talkie</p>	<p>T: 2:00 P: 3:00</p>

		Banking and Licenses-II	<ul style="list-style-type: none"> Adhere to the guidelines and norms of various sectors. Decide flagship programs of central/state governments. 	AGR/N7818 PC1, PC2, PC3, PC4, KA2, KB1, KB3, SB7, SB9	Facilitator led discussion, Class room discussion, Observation	Laptop, Projector, White board, Marker, Visual aids, Walkie talkie	T: 2:00 P: 3:00
		Estimation and Costing-I	<ul style="list-style-type: none"> Estimate sales for each month an year. Estimate direct and indirect cost. 	AGR/N7818 PC9, PC10, PC11, PC12, PC13, SB1, SB2, SB5, SB6, SB8, SB10, SB11	Facilitator led discussion, Demonstration/ activity based learning, Observation, Class room discussion	Laptop, Projector, White board, Marker, Visual aids	T: 2:00 P: 6:00
		Estimation and Costing-II	<ul style="list-style-type: none"> Organise a financial plan. Importance of forecasting. 				T: 2:00 P: 5:00
		Shop Location and Selling Tactics-I	<ul style="list-style-type: none"> Plan to set up shop by considering the various parameters. Decide the space for godown for storage of inputs. 	AGR/N7818 PC9, PC10, PC11, PC12, PC13, SB1, SB2, SB5, SB6, SB8, SB10, SB11	Facilitator led discussion, Demonstration/ activity based learning, Observation, Field visit, Exercise	Laptop, Projector, White board, Marker, Visual aids. Manual weigh machine with weights, Digital weigh machine, Pallets, Tote pans, Cartons	T: 2:00 P: 5:00
		Shop Location and Selling Tactics-II	<ul style="list-style-type: none"> Select the number of workers to be employed. Estimate the price for input workers to be employed. Estimate the price for input. 				T: 3:00 P: 5:00

4	Information dissemination to farmers T: 13:00 P: 30:00 (HH:MM)	Educating the Farmer-I	<ul style="list-style-type: none"> Compare the existing technology with old methods. Make use of the communicable devices for good agricultural practice. 	AGR/N7819 PC1, PC2, PC3, PC4, PC5, PC6, KA1, KA2, KA3, KA4, KA5, KA6, KA7, KA8, SA1, SA9, SB3, SB7, SB9, SB10, SB11	Facilitator led discussion, Demonstration/ activity based learning, Observation, Field visit, Exercise	Laptop, Projector, White board, Marker, Visual aids, Manual weigh machine with weights	T: 2:00 P: 6:00
		Educating the Farmer-II	Outline the various types of seeds by growing in small plots.				T: 2:00 P: 6:00
		Educating the Farmer-III	Practice pooling method.				T: 2:00 P: 5:00
		Marketing and Promotion Activities-I	Plan to set up kiosks/stalls in rural fairs and kisaan melas.	AGR/N7819 PC7, PC8, PC9, PC10, SA2, SA3, SA4, SA5, SA6, SA7, SA8, SB4, SB5, SB6, SB8	Facilitator led discussion, Demonstration/ activity based learning, Observation, Field visit, Exercise	White board, Marker, Visual aids, Laptop, Registers	T: 2:00 P: 6:00
		Marketing and Promotion Activities-II	Build the importance of good agriculture practice and allied inputs for farmers.				T: 2:00 P: 4:00
		Marketing and Promotion Activities-III	Carry out marketing and promotion activities.				T: 3:00 P: 3:00
5	Stock management of agriculture inputs T: 12:00 P: 25:00 (HH:MM)	Recommended Stock Norms-I	Choose the standards for safe and secure of the fertilisers and seeds.	AGR/N7820 PC1, PC2, KA1, KA2, SA2	Facilitator led discussion, Demonstration/ activity based learning, Class room discussion	White board, Marker, Visual aids, Laptop, Registers, Weighing machine	T: 2:00 P: 4:00
		Recommended Stock Norms-II	Decide the amount of stock of seeds, fertilisers required.				T: 1:00 P: 5:00
		Seasonal Sales-I	<ul style="list-style-type: none"> Prioritise stocking of inputs that sell within the season and inputs that will. Procurement of inputs that will carry over to next season. Plan and organise the work. 	AGR/N7820 PC3, PC4, SA1, SA6, SA7, SA8, SB1, SB2, SB3, SB4, SB5, SB6, SB7, SB8, SB9	Facilitator led discussion, Demonstration/ activity based learning, Class room discussion	White board, Marker, Visual aids, Laptop, Registers	T: 3:00 P: 3:00

		Seasonal Sales-II	<ul style="list-style-type: none"> Estimate the right amount of inputs needed for the available sale. Decide when to offer discount, depending upon the customers and stock. 	AGR/N7820 PC3, PC4, PC5, SA1, SA6, SA7, SA8, SB1, SB2, SB3, SB4, SB5, SB6, SB7, SB8, SB9			T: 3:00 P: 3:00
		Stock Record and Regulatory Acts-I	<ul style="list-style-type: none"> Maintain required amount of stock. Outline the regulatory acts. 	AGR/N7820 PC6, PC7, PC8, SA1, KB1, KB2, KB3 SA3, SA4, SA5, SA9, SB10, SB11	Facilitator led discussion, Demonstration/ activity based learning, Class room discussion	White board, Marker, Visual aids, Laptop, Registers, Manual weigh machine with weights	T: 2:00 P: 4:00
		Stock Record and Regulatory Acts-II	<ul style="list-style-type: none"> Determine the level of stock on daily/monthly/yearly basis. Estimate to re-order the product. 				T: 1:00 P: 6:00
6	Documentation and record keeping related to agricultural inputs T: 10:00 P: 25:00 (HH:MM)	Document and Maintaining Records-I	<ul style="list-style-type: none"> Adapt procedures to be followed for documentation and record keeping Predict recurring costs such as inventory cost, labour charges and interest on bank loans. 	AGR/N7821 PC1, PC2, PC3, PC4, PC5, PC6, PC7, KA1, KA2, SA2, SA3, SB1, SB2, SB8, SB9	Facilitator led discussion, Demonstration/ activity based learning, Class room discussion, Observation, Role-play, Exercise	White board, Marker, Visual aids, Laptop, Registers, Multi-functional printer, Accounting software (eg. Tally or Saral), MS office or its equivalent, Account books	T: 2:00 P: 4:00
		Document and Maintaining Records-II	Apply domain information about maintenance processes and technical knowledge about farm assets and inputs.				T: 1:00 P: 5:00
		Document and Maintaining Records-III	Maintain the record of stock on daily basics				T: 1:00 P: 4:00

		Maintain Sales Records-I	Maintain document and records of customers	AGR/N7821 PC8, PC9, PC10, PC11 PC12, PC13 PC14, PC15	Facilitator led discussion, Demonstration/ activity based learning, Class room discussion, Observation, Role-play, Exercise	White board, Marker, Visual aids, Laptop, Registers, Accounting software, MS office, Books of Accounts	T: 2:00 P: 4:00
		Maintain Sales Records-II	Maintain the sale details on the daily basis	KB1, KB2, KB3, SA1, SA4, SA5, SA6, SA7, SA8, SA9, SB3, SB4, SB5, SB6, SB7, SB10, SB11			T: 2:00 P: 4:00
		Maintain Sales Records-III	Estimate the financial status of the business				T: 2:00 P: 4:00
7	Health and Safety at the Workplace T: 10:00 P: 25:00 (HH:MM)	General Safety Rules-I	Determine the importance of safety.	AGR/N9903 PC1, PC2, PC3, KA1, KA3, SA1, SA2, SA3, SA5, SA6, SB6	Facilitator led discussion, Demonstration/ activity based learning, Class room discussion, Observation, Exercise	White board, Marker, Laptop, Projector, Safety, Gloves, Fire extinguishers, First-aid kit	T: 2:00 P: 3:00
		General Safety Rules-II	Adapt general safety rules in workplace.				T: 2:00 P: 3:00
		Health Hazards in a Workplace and First- Aid Practice-I	Adapt basic health hazards in workplace.	AGR/N9903 PC4, PC5, PC6, PC7, PC8, KA4, KA5, KA6, KA7, KB1, SB1, SB2, SB4, SB7	Facilitator led discussion, Practical demonstration, Observation, Class room discussion	White board, Marker, Laptop, Projector, Safety, Gloves, Fire extinguishers, First-aid kit	T: 2:00 P: 3:00
		Health Hazards in a Workplace and First- Aid Practice-II	Determine the importance of safety.				T: 1:00 P: 4:00
		Health Hazards in a Workplace and First- Aid Practice-III	Adapt basic first-aid rules				T: 1:00 P: 4:00
		Safe Usage of Equipment and Processing Machine-I	Outline the importance of safety work equipment.	AGR/N9903 PC9, PC10, PC11, PC12, PC13, PC14, PC15, KA2, KB2, KB3, KB4, Kb5, SA4, SB5, SB8	Facilitator led discussion, Practical demonstration, Observation, Class room discussion	White board, Marker, Respiratory protecting equipment, Fire extinguisher	T: 1:00 P: 4:00
		Safe Usage of Equipment and Processing Machine-II	Find what are the safety work equipment.				T: 1:00 P: 4:00

8	Team collaboration and effective work T: 15:00 P: 25:00 (HH:MM)	Reporting, Work Instructions and Feedbacks-I	<ul style="list-style-type: none"> Receive instructions from reporting manager on the work to be carried out. Perform the activities to the reporting manager as required. 	AGR/N9912 Pc1, PC2, PC3, PC5, PC6, Ka5, SA1	Facilitator led discussion, Demonstration/ activity based learning, Observation, Class room discussion, Role-play, Exercise	Laptop, White Board, Marker, Projector, Audio/visual aids, Walkie talkie.	T: 2:00 P: 3:00
		Reporting, Work Instructions and Feedbacks-II	Escalate any issues and concerns to the reporting manager.				T: 2:00 P: 3:00
		Co-ordination with Team and Work Assignments-I	<ul style="list-style-type: none"> Rectify actions and procedures. Ensure clear and concise communication. Plan work and tasks with team members. 	AGR/N9912 PC7, PC8, PC4, PC10, PC14, PC13 KA6, KA3, KB1, SA2, SA3, SA5, SB1, SB2	Facilitator led discussion, Demonstration/ activity based learning, Observation, Class room discussion, Role-play, Exercise	Laptop, White Board, Marker, Projector, Audio/visual aids, Walkie talkie	T: 2:00 P: 5:00
		Co-ordination with Team and Work Assignments-II	<ul style="list-style-type: none"> Describe the key elements in solving problems. Treat team members with respect and dignity. Address work related issues among the team. 				T: 2:00 P: 4:00
		Standard Rules and Guidelines-I	Demonstrate responsible and disciplined behavior.	AGR/N9912 PC11, PC12, PC16, PC17 KA1, KA2, KA3, KA4, KB2, KB3, KB4, KB6 SA4, SB3, SB5, SB6	Facilitator led discussion, Demonstration/ activity based learning, Observation, Class room discussion, Role-play, Exercise	Whiteboard Marker, Audio-video projection	T: 2:00 P: 2:00
		Standard Rules and Guidelines-II	Adhere to the timeliness of work commitments made to fellow.				T: 1:00 P: 2:00
		Standard Rules and Guidelines-III	Analyse the organisation's policies and procedures.				T: 1:00 P: 2:00

		<p>Team Collaboration and Enhancements</p> <ul style="list-style-type: none"> • Share knowledge of processes, techniques with the team. • Describe the steps of problem solving methodology. • Participate in team interaction sessions and activities. • Discuss and report any concerns to senior management. 	<p>AGR/N9912 PC9, PC15 KB5, SA6, SB4, SB7</p>	<p>Facilitator led discussion, Role play, Demonstration/ activity based learning, Exercise</p>	<p>Laptop, White Board, Marker, Projector</p>	<p>T: 3:00 P: 4:00</p>
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Annexure II

Assessment Criteria

CRITERIA FOR ASSESSMENT OF TRAINEES

Assessment Criteria for Agri Service Input Dealer	
Job Role	Agri Service Input Dealer
Qualifications Pack	AGR/Q7804
Sector Skill Council	Agriculture Skill Council of India

Sl No.	Guidelines for Assessment
1	Criteria for assessment for each Qualification Pack will be created by the Sector Skill Council. Each Performance Criteria (PC) will be assigned marks proportional to its importance in NOS. SSC will also lay down proportion of marks for Theory and Skills Practical for each PC.
2	The assessment for the theory part will be based on knowledge bank of questions created by the SSC.
3	Assessment will be conducted for all compulsory NOS, as well as the selected elective NOS/set of NOS. or Assessment will be conducted for all compulsory NOS, as well as the selected optional NOS/set of NOS.
4	Individual assessment agencies will create unique question papers for theory part for each candidate at each examination/training center (as per assessment criteria below).
5	Individual assessment agencies will create unique evaluations for skill practical for every student at each examination/training center based on this criteria.
6	To pass the Qualification Pack , every trainee should score a minimum of 70% of aggregate marks to successfully clear the assessment.
7	In case of unsuccessful completion, the trainee may seek reassessment on the Qualification Pack.

Compulsory NOS		MARKS ALLOCATION			
Assessable Outcomes (NOS CODE AND DESCRIPTION)	Assessment criteria for outcomes (PC)	Total Marks	Out of	Theory	Practical
1.AGR/N7817 Assess current agro ecological situation of the area	PC1. Identify geographical coverage and agro climatic zones of where customers are located.	100	2	0.5	1.5
	PC2. Assess weather parameters and their impact on Agriculture production.		2	0.5	1.5
	PC3. Interpret the current cropping systems used for the existing situations and estimate the types of inputs required.		3	1	2
	PC4. Understand the relevance of meteorological information of crop production.		2	0.5	2
	PC5. Carry out field visits / exposure visits to meteorological observatory to acquaint with various weather parameters and its use in farming situation.		3	1	2
	PC6. Carry out discussions with established dealers, experts and experienced people in this domain.		2	0.5	1.5
	PC7. Use computers for assessing agriculture and market information.		2	0.5	1.5
	PC8. Carry out soil sampling and note soil test results.		2	0.5	1.5
	PC9. Identify macro and micro nutrient deficiencies in soil.		2	0.5	1.5
	PC10. Use liquid fertilisers and plant growth regulators as applicable to a particular area.		2	0.5	1.5
	PC11. Carry out visits to farming fields/research stations/biofertilisers and vermi compost production units.		3	1	2
	PC12. Study crop planning under different production systems for dryland agriculture.		2	0.5	1.5
	PC13. Identify opportunity for natural resource management for dryland agriculture.		3	1	2
	PC14. Analyse the effect of climate change and strategies for adoption of rain-fed agriculture, where applicable.		3	1	2

PC15. Implement integrated watershed management and natural resource management in rain-fed farming .	3	1	2
PC16. Identify different types of seeds based on categories of labels, germination tests, etc.	3	1	2
PC17. Identify processes for seed production, seed certification, seed storage, maintenance as applicable to the area.	2	0.5	1.5
PC18. Carry out field visits to seed production plots, to understand procedures for quality seed production.	3	1	2
PC19. Identify methods of irrigation as applicable to the area and the underlying principles for the same.	3	1	2
PC20. Ensure proper understanding of installation as well as management of micro irrigation and budget requirement for the same.	3	1	2
PC21. Carry out visits to farming fields to gain familiarisation with drip and sprinkler system and its use for various crops.	3	1	2
PC22. Identify different types of weeds.	2	0.5	1.5
PC23. Study integrated weed management practices and advise farmers on the same.	2	0.5	1.5
PC24. Carry out field visits to various farm fields to study existing weed management used by farmers.	3	1	2
PC25. Ensure proper understanding of operation of farm implements and their maintenance.	2	0.5	0.5
PC26. Identify sources and estimate approximate cost of farm implements and machinery.	2	0.5	1.5
PC27. Identify and establish importance of custom hiring agro service centers for various areas.	3	1	2
PC28. Identify types of pests and diseases infecting the plants.	2	0.5	1.5
PC29. Differentiate between different types of	3	1	2

	pests and diseases by drawing, colouring and labelling of insects and their damages.		3	1	2
	PC30. List down different disease systems and nutrient deficiencies of crops.		2	0.5	1.5
	PC31. Identify different types of pesticides, insecticides and compatibility with different plants and crops.		2	1	2
	PC32. Undertake precautionary measures in procurement, handling and application of chemicals and usage of first aid during unforeseen situations.		3	1	2
	PC33. Carry out field visits to farming fields to check and identify plant damages caused due to insects		3	1	2
	PC34. Carry out field visits to bio control laboratories to understand production of bio agents/bio pesticides.		3	1	2
	PC35. Identify good farm cattle rearing and feeding practices.		2	0.5	1.5
	PC36. Ensure proper understanding of herd health management techniques and programmes.		2	0.5	1.5
	PC37. Carry out field visits to farm lands to understand current cattle management practices.		3	1	2
	PC38. Interpret and analyse crop production technology of major crops of various areas.		2	0.5	1.5
	PC39. Identify integrated farming system and good agricultural practices to be adopted.		3	1	2
	PC40. Identify recommended production technologies demonstrated in Vikas Kendras, research stations and farmer's fields during field visits.		3	1	2
	Total		100	30	70

2.AGR/N7818 Plan for establishment of Agri-Input outlet	PC1. Identify companies/ sources for procurement of agriculture and allied inputs.	100	6	2	4
	PC2. Keep a keen eye on the market in relation to product and investment pricing, trends and demand.		5	1	4
	PC3. Identify wholesale distributors from whom the inputs can be procured.		6	2	4
	PC4. Select the type of agri and allied input to be sold to farmers such as, fertilisers, pesticides, seeds, other farm implements and equipments.		6	2	4
	PC5. Obtain bank limits for maintenance of assets and working capital.		5	1	4
	PC6. Obtain state government licenses especially for handling seeds, pesticides and fertilisers.		5	1	4
	PC7. Identify and ensure adherence to major flagship programs of central/state governments related to agricultural development.		6	2	4
	PC8. Adhere to the guidelines and norms stated in the acts such as: <ul style="list-style-type: none"> • Seed act. • Insecticide act. • Fertiliser control order. • Essential commodity act. • Consumer protection act. • Agricultural produce market committees act. • Sales Tax/ VAT etc. 		6	2	4
	PC9. Forecast sales for each month of the year.		5	1	4
	PC10. Forecast direct material costs per item.		5	2	3
	PC11. Forecast indirect costs for each month of the year.		5	2	3
	PC12. Calculate total direct material and indirect costs for each month of the year.		5	1	4
	PC13. Prepare a financial plan accordingly.		6	2	4

	<p>PC14. Select location to set shop in the local area based on the following parameters:</p> <ul style="list-style-type: none"> Centrally located. Proximity to farm land holdings. Availability of basic utilities. Proper ventilation. 		6	2	4
	PC15. Ensure availability of space for godown for storage of inputs.		6	2	4
	PC16. Recruit agents and other workers based on requirement for selling inputs to remotely located farmers, allow agents to set up small kiosks/shops.		5	1	4
	PC17. Price the inputs at a price which is affordable by the farmers.		6	2	4
	PC18. Sell inputs to farmers either on cash or credit.		6	2	4
	Total		100	30	70
3.AGR/N7819 Disseminate information to farmers	PC1. Interpret the current practice of farmers and note where there are gaps so as to provide advice and inputs to meet their needs.	100	10	3	7
	PC2. Provide training to farmers using channels such as community radios, community meetings, local print media, etc., to disseminate information on good farming practices and use of improved seeds and fertilisers.		10	3	7
	PC3. Identify small plots or areas in the local communities in the village where, planting and growth of a variety of seeds can be demonstrated to the farmers.		10	3	7
	PC4. Use online networks and other interactive and digital media to disseminate information to farmers on latest agricultural practices.		10	3	7
	PC5. Educate farmers on pooling/aggregating produce which is to be transported and sold in regulated markets/mandis/urban areas at better/right prices.		10	3	7

	<p>PC6. Provide advice to farmers in the following areas:</p> <ul style="list-style-type: none"> • Importance of soil testing, sampling and integrated nutrient management. • Importance of quality seeds in crop production. • Methods of seed production, storage and obtaining seed certification. • Methods of irrigation and management of micro irrigation systems. • Methods of integrated weed management, scope and importance of farm mechanisation. • Importance of disease and pest management. • Importance of farm mechanisation and climate resilient agriculture technologies. • Adoption of appropriate and recommended package of practices. • Importance of weather based advisory services. • Importance of soil and water conservation and other natural resources. • Importance of farm cattle health and hygiene, nutrition and cattle welfare. 		10	3	7
	PC7. Set up kiosks/stalls in rural fairs and kisaan melas to create visibility.		10	3	7
	PC8. Carry out field visits to farmers' homes and educate them about the importance of good agriculture and allied inputs.		10	3	7
	PC9. Offer discounts on special occasions such as festivals.		10	3	7
	PC10. Encourage farmers to visit the outlet/shop for knowledge transfer sessions.		10	3	7
	Total		100	30	70
4.AGR/N7820 Carry out stock management of agriculture inputs	PC1. Keep the required amount of stock of seeds, fertilisers, etc.	100	12	3	9

	PC2. Stack the inputs as per the recommended norms.		12	3	9
	PC3. Prioritise stocking of inputs that sell within the season and inputs that will carry over to next season.		13	4	9
	PC4. Offer stock that does not sell quickly at a discount if the customers cannot buy it at the regular price.		13	4	9
	PC5. Arrange and display stock in an orderly manner; arrange and display goods neatly so that it is easy for the farmers to check and count.		13	4	9
	PC6. Verify stock regularly and check that the right amount of inputs needed for sale are available.		12	4	8
	PC7. Keep stock records as indicated in regulatory acts such as Seed Act, Fertiliser Control Order and Insecticide Act.		13	4	9
	PC8. Use the stock records to find out which inputs to re-order, when to order and in what quantities.		12	4	8
	Total		100	30	70
5.AGR/N7821 Complete documentation and record keeping related to agriculture inputs	PC1. Document and maintain records of recurring costs such as: <ul style="list-style-type: none"> • Inventory cost for storage of agriculture and allied inputs. • Labour charges. • Interest on bank loans. 	100	15	5	10
	PC2. Keep record of current stock of agriculture and allied inputs.		15	5	10
	PC3. Maintain and record information in stock cards to ensure the date of arrival of stock and date of sale of stock is captured on a regular basis.		14	4	10
	PC4. Document and maintain records of farmer details, quantity sold.		14	4	10

	PC5. Maintain a daily cash record to keep a record of cash received from sales on a daily basis norms.		14	4	10
	PC6. Document and maintain records of frequency of purchase, sale details like quantity of products sold etc.		14	4	10
	PC7. Maintain a profit and loss statement on a monthly basis to assess profitability regular price.		14	4	10
	Total		100	30	70
6.AGR/N9903 Maintain health and safety at the workplace	PC1. Undertake basic safety checks before operating machinery and vehicles also report all potential hazards to the supervisor if any.	100	6	2	4
	PC2. Identify work for which protective clothing or equipment is required and perform those duties in accordance with workplace policy.		7	2	5
	PC3. Read and understand the hazards of use and contamination mentioned on the labels of pesticides/fumigants, etc.		7	2	5
	PC4. Assess risks before performing manual handling jobs and work according to currently recommended safe practices.		7	2	5
	PC5. Use equipment and materials safely and return the same to designated storage when not in use.		7	2	5
	PC6. Dispose off waste safely and correctly in a designated area.		6	2	4
	PC7. Recognise risks to bystanders and take action to reduce risk associated with jobs in the workplace.		7	2	5
	PC8. Perform work in a manner to minimise environmental damage and ensure work instructions for controlling risks are followed Closely.		7	2	5

	PC9. Report any accidents, incidents or problems without delay to an appropriate person and take necessary immediate action to reduce further danger.		7	2	5
	PC10. Follow procedures for dealing with accidents, fires and emergencies, along with Communicating location and directions for emergency evacuation.		7	2	5
	PC11. Follow emergency procedures to company standards / workplace requirements and report all potential hazards to the supervisor.		6	2	4
	PC12. Use emergency equipment in accordance with manufacturers' specifications and workplace requirements.		7	2	5
	PC13. Provide treatment appropriate to the patient's injuries in accordance with recognised first aid techniques.		7	2	5
	PC14. Recover (if practical), clean, inspect/test, refurbish, replace and store the first-aid equipment appropriately.		6	2	4
	PC15. Report details of first aid administered in accordance with workplace procedures.		6	2	4
	Total		100	30	70
7. AGR/N9912 Collaborate with Team members and work effectively	PC1. Receive instructions from reporting manager on the work to be carried out.	100	6	2	4
	PC2. Communicate work done/activities performed to the reporting manager as required.		6	2	4
	PC3. Elicit feedback on work done.		6	2	4
	PC4. Rectify actions/procedures based on the feedback given.		6	2	4
	PC5. Escalate any issues and concerns to the reporting manager.		6	2	4
	PC6. Participate in discussions with reporting manager when required.		5	1	4
	PC7. Ensure clear and concise communication with the team and colleagues.		6	2	4

	PC8. Plan tasks with team members on a regular basis.		6	2	4
	PC9. Share knowledge of processes, techniques with the team.		6	2	4
	PC10. Treat team members with respect and dignity.		6	2	4
	PC11. Demonstrate responsible and disciplined behavior.		6	2	4
	PC12. Adhere to the timeliness of work commitments made to fellow colleagues.		5	2	3
	PC13. Inform colleagues in advance if unable to carry out work commitments, citing reasons for the same.		6	2	4
	PC14. Address work related issues among the team.		6	2	4
	PC15. Participate in team interaction sessions/activities as and when required.		6	1	5
	PC16. Adhere to organisation's policies and procedures for working with colleagues.		6	2	4
	PC17. Discuss/report any concerns to senior management.		6	2	4
	Total		100	30	70
	Grand Total	700	700	210	490

Do



- Explain each guideline for assessment in detail.
- Explain the score that each trainee needs to obtain.
- Recapitulate each NOS one-by-one and take participants through the allocation of marks for theory and skills practical.
- Explain the allocation of marks. Explain that they will be assessed on theory and skills practical.
- Explain that for the first NOS, 30 marks are allotted for theory and & 70 for skills practical.



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