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Gem & Jewellery Skill Council of India

Facilitator Guide



Sector
Gem & Jewellery

Sub Sector
Imitation Jewellery

Occupation
Stone Fixing

Reference ID: G&J/Q1504, Version 1.0
NSQF Level: 3

Stone Fixer - Imitation Jewellery



Shri Narendra Modi
The 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. ”

Acknowledgement

GJSCI would like to thank Ms. Vidya Mazumdar, Mr. Peeyush Sinha and KontentEdge for their contribution in developing this Facilitator Guide. We appreciate the endless efforts of our Subject Matter Experts to maintain quality of education and skills. We sincerely thank them for inspiring and facilitating students of the Gem & Jewellery sector across India.

Sincerely,



Mr. Sanjay Kothari

Chairman, GJSCI

About this Guide

This Facilitator Guide is designed to impart theoretical and practical skill training to students for becoming a Stone fixer— Imitation Jewellery.

This Facilitator Guide is based on Stone fixer Qualification Pack (G&J/Q1504) & includes all the National Occupational Standards (NOSs).

The Key Learning Outcomes and the skills gained by the participant are defined in their respective units.

1. G&J/N1504 – Fix stones on jewellery frame
2. G&J/N9904 – Coordinate with Co-workers
3. G&J/N9905 – Maintain health and safety at workplace

We hope that this Facilitator Guide will provide a sound learning support to our young friends to build an attractive career in the gem and jewellery industry.

Symbols Used



Ask



Demonstrate



Facilitation Notes



Learning Outcomes



Notes



Objectives



Team Activity



Do



Explain



Say



Resources



Activity



Summary



Role Play



Example

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1. Introduction

Unit 1.1 – Gem and Jewellery Sector in India

Unit 1.2 – Objective of the Program

Unit 1.3 – Job Role of Stone Fixer – Imitation Jewellery

Unit 1.4 – Job Opportunities for Stone Fixer – Imitation Jewellery



Key Learning Outcomes



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

- Explain the significance of the gem and jewellery sector in India
- Identify the growth pattern of the gem and jewellery industry
- Explain the importance of a stone fixer in the jewellery manufacturing process
- Identify the job responsibilities of a stone fixer– Imitation Jewellery
- Identify the job opportunities for stone fixer in the Imitation jewellery industry

UNIT 1.1: Gem and Jewellery Sector in India

Unit Objectives

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

- Explain the significance of the gem and jewellery sector in India
- Identify the growth pattern of this industry

Resources to be Used

- Available objects such as a duster, pen, notebook, projector and other teaching aids
- Presentation slides

Ask

Ask the participants whether they know about the significance of the gem and jewellery sector in India.

Notes for Facilitation

- Tell them that the Indian gems and jewellery sector is one of the largest in the world. It accounts for approximately 29 per cent of the global jewellery consumption.
- Tell them about the contribution of the gems and jewellery sector to the country's foreign exchange earnings (FEEs).
- Tell them about the various sub-sectors of the gems and jewellery sector.
- Tell them about the major jewellery manufacturing and gemstone/diamond processing hubs in the country.
- Explain to the participants that they should be aware of the current market trend in the gems and jewellery sector.

- Tell them that the following reasons are leading to strong growth in the market of gems and jewellery:

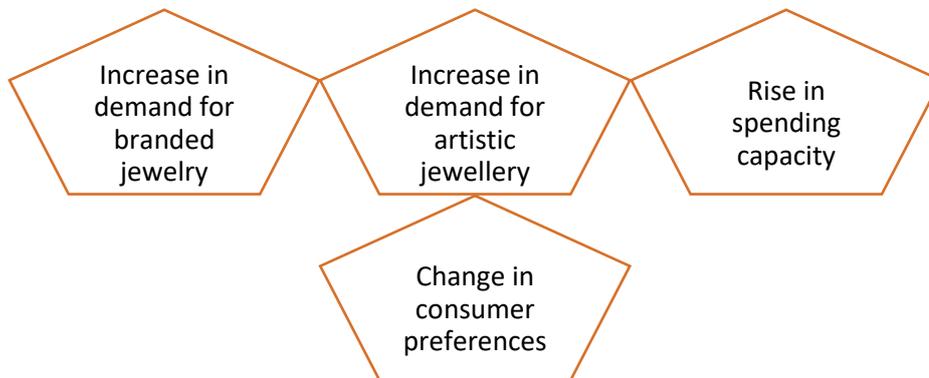


Fig 1.1.1: Reasons for growth in market of gems and jewellery

- Tell them that the government of India has launched various initiatives, such as:



Fig 1.1.2: Government initiatives

- Tell them that there is a change in the profile of customers buying gems and jewellery.
- Tell them that traditionally, the jewellery used to be bought by families mainly during wedding season. However, with rise in income and in spending power especially of women, the demand for simple and casual jewellery has grown.
- Further, with more international exposure, organized retailing, assurance of quality and credibility, there has been a shift in the type of jewellery from predominantly gold jewellery to precious and semi-precious stones, gems and diamond.

UNIT 1.2: Objectives of the Program

Unit Objectives

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

- Explain the importance of a stone fixer in the jewellery manufacturing process

Resources to be Used

- Available objects such as a duster, pen, notebook, projector and other teaching aids
- Presentation slides

Ask

Ask the participants whether they know about the importance of a stone fixer in the jewellery manufacturing process.

Notes for Facilitation

- Start the session by telling the participants that a stone fixer plays a very important part in the jewellery making process.
- Ask them to share their views about the need for a stone fixer in the jewellery making process.
- Write down each point mentioned by the participants on the whiteboard.
- Add any point missed by them.
- Go over each point one by one explaining its significance.
- Give them some examples that illustrate how a piece of jewellery is made with stones.

UNIT 1.3: Job Role of Stone fixer – Imitation Jewellery

Unit Objectives

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

- Identify the job responsibilities of a stone fixer– Imitation Jewellery

Resources to be Used

- Available objects such as a duster, pen, notebook, projector and other teaching aids
- Presentation slides

Ask

Ask the participants whether they know about the job responsibilities of a stone fixer– Imitation Jewellery.

Notes for Facilitation

- Tell the participants about their job role and the responsibilities associated with the job role.
- Explain to the participants that in addition to the technical qualification, a good stone fixer should possess the following attributes:
 - Patience
 - Integrity
 - Punctuality
 - Critical thinking
 - Amenable behaviour
 - Good interpersonal relationship building
- Tell the participants about the full scope of work of a stone fixer– Imitation Jewellery.

- Explain the importance of having thorough knowledge of the fixing stones used in their job role.
- Explain the various technical skills they must possess to do their job efficiently and effectively.
- Explain that they must also have certain practical skills such as shown in the following figure:

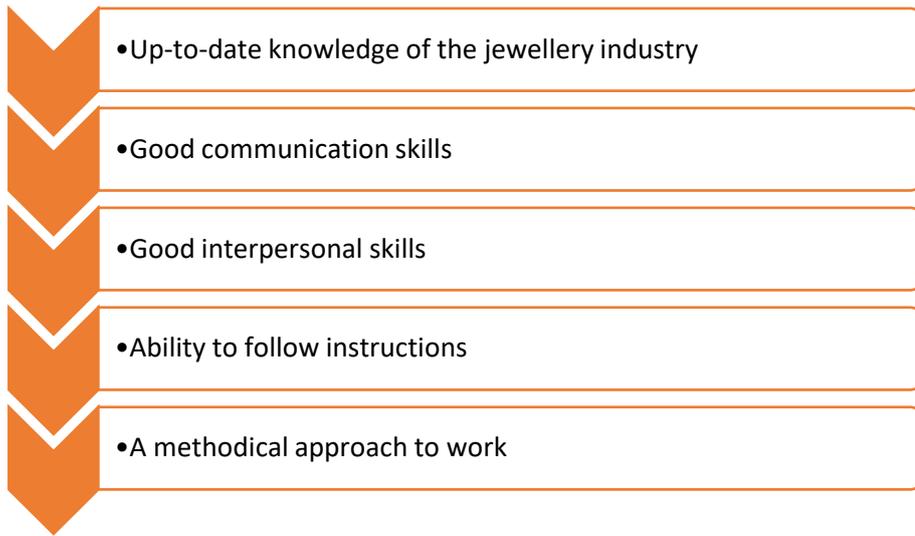


Fig. 1.3.1: Practical skills

UNIT 1.4: Job Opportunities for Stone fixer – Imitation Jewellery

Unit Objectives

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

- Identify the job opportunities for stone fixer in the Imitation jewellery industry

Resources to be Used

- Available objects such as a duster, pen, notebook, projector and other teaching aids
- Presentation slides

Ask

Ask the participants if they know the various job opportunities available for stone fixer.

Notes for Facilitation

- Explain to the participants that as a stone fixer there are two types of jobs that they can do:
 - As a free lancer
 - As an employee in a company
- Explain to them that both have their pros and cons.
- Tell them that a freelancer is not permanently employed by any company.
- Tell them the advantages and disadvantages of a freelancer with the help of the following figure:

Advantages	Disadvantages
<ul style="list-style-type: none"> • In charge of own schedule • Can work from anywhere • Independent to choose work 	<ul style="list-style-type: none"> • Inconsistency in paychecks • Need to be self-motivated and organized • No company benefits

Fig. 1.4.1: Advantages and disadvantages of a freelancer

- Tell them the advantages and disadvantages of a regular employment with the help of the following figure:

Advantages	Disadvantages
<ul style="list-style-type: none">• Consistent income• Company benefits• Career growth• Professional working environment• Security and stability	<ul style="list-style-type: none">• Less flexibility• Repetitive work• May have long commute

Fig. 1.4.2: Advantages and disadvantages of regular employment

- Solution to Exercise: Three job responsibilities of a stone fixer are:
 - Fix stones securely in frame
 - Achieve even colour of stones set
 - Deliver defect and damage free stones and products
- Solution to Exercise: Three personal qualities required for a stone fixer are:
 - Good eye sight
 - Attention to detail
 - Multitasking





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2. Fix Stones on Jewellery Frame - I

Unit 2.1 – Introduction to Imitation Jewellery Making Process

Unit 2.2 – Job Work of Stone Fixer

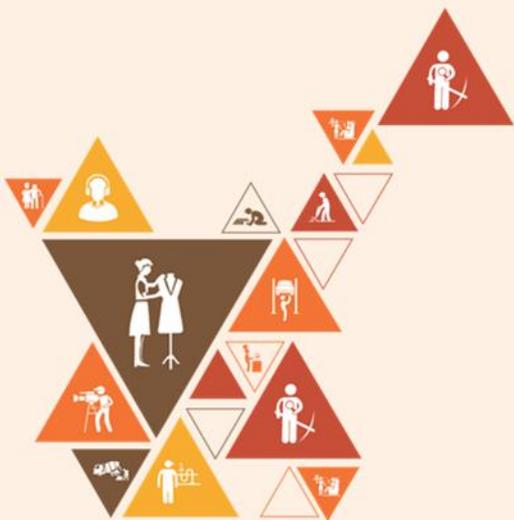
Unit 2.3 – Introduction to Metals

Unit 2.4 – Reading the Job Sheet

Unit 2.5 – Types of Jewellery

Unit 2.6 – Introduction to Stones

Unit 2.7 – Types of Settings



G&J/N1504

Key Learning Outcomes



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

- Demonstrate the imitation jewellery making process
- Identify the job work of stone fixer
- List the importance of fashion jewellery in the Indian market
- Identify metals and their properties
- Explain the job requirements
- Identify the various types of jewellery including the Indian jewellery categories
- Identify the different types of stones used in fashion jewellery and their characteristics
- Classify the various types of basic and advanced settings used for jewellery
- Demonstrate the use of various tools and equipment required for the job work
- Demonstrate appropriate techniques for stone fixing
- Identify product defects and repair them
- Achieve the daily production target.
- Maintain the quality of production.
- Identify the working of your organization.
- Identify work hazards and how to prevent them.

UNIT 2.1 Introduction to Imitation Jewellery Making Process

Unit Objectives

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

- Demonstrate the imitation jewellery making process

Resources to be Used

- Available objects such as a duster, pen, notebook, projector and other teaching aids
- Presentation slides
- Multimedia

Ask

Ask the participants whether they know about the imitation jewellery making process.

Demonstrate

- Imitation jewellery making process
- Machine made jewellery making process
- Handmade jewellery making process
- Casted jewellery making process

Notes for Facilitation

- Explain to the participants the process of making imitation jewellery.
- Tell them that there are four types of imitation jewellery:
 - Machine made jewellery
 - Handmade jewellery
 - Casted jewellery
- Explain in detail each type of imitation jewellery making process.
- Explain to them their role in each type of jewellery making process.

UNIT 2.2: Job Work of Stone fixer

Unit Objectives

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

- Explain the job work of stone fixer

Resources to be Used

- Available objects such as a duster, pen, notebook, projector and other teaching aids
- Presentation slides

Ask

Ask the participants whether they know about job work of stone fixer.

Notes for Facilitation

- Start the session by doing a recap about the jewellery making process.
- Then tell them about job work of stone fixer in this process.
- Write the scope of work of the stone fixer on the whiteboard.
- Go over each responsibility one by one explaining their work in detail.
- Tell them about the correct and the incorrect way of performing a task.
- Tell them about the importance of doing their job with sincerity and achieving excellence in whatever they do.
- Tell them about the environment they will work in.
- Give a brief idea about the importance of interaction with co-workers to ensure productivity in work.
- Tell them about the attributes that they should possess and develop to be good in their work.
- Ask the participants to share what they think are the attributes that are required for a stone fixer.
- Write down all the points shared by them and add whatever is missed.
- Discuss in detail the significance and the impact of each attribute on the quality of their work.

UNIT 2.3: Introduction to Metals

Unit Objectives

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

- List the different types of metals
- Identify the metals used in fashion jewellery
- List the properties of the metals used in manufacturing fashion jewellery

Resources to be Used

- Available objects such as a duster, pen, notebook, projector and other teaching aids
- Presentation slides
- Sample of metals used in imitation jewellery making such as, copper, lead, tin, nickel, steel and zinc

Ask

Ask the participants whether they know about the different types of metals used in fashion jewellery.

Demonstrate

- Sample of metals used in imitation jewellery making such as, copper, lead, tin, nickel, steel and zinc

Notes for Facilitation

- Explain to the participants that metals are basically of two types:
 - Ferrous
 - Non-ferrous
- Explain that the fundamental difference between the two types of metals is that ferrous metal contains iron and non-ferrous metal does not contain iron.
- Explain in brief about ferrous metals, giving examples.
- Tell them about the specific properties of ferrous metals.
- Tell them that the ferrous metal have a tendency to rust that makes them unsuitable for making jewellery.
- Tell them that non-ferrous metals are generally rarer than ferrous metals and hence more expensive.

- Tell them that some non-ferrous metals that are used in jewellery making are gold, silver, platinum, copper, zinc, titanium and so on.
- Tell them that the non-ferrous metals can be categorized as:
 - Base metals
 - Noble metals
- Explain in brief about both types of non-ferrous metals, giving examples.
- Tell them about the specific properties of non-ferrous metals.
- Tell them that the common base metals used in imitation jewellery are:
 - Aluminium
 - Brass
 - Copper
 - Nickel
 - Niobium
 - Pewter
 - Steel
- Tell them that noble metals are also called precious metals and includes gold, silver, and platinum.
- Tell them that these metals are usually used to do plating over base metals.
- Tell them that plating is a process where a thin layer of metal is applied to the surface of a different metal base.
- Tell them that plating can be of the following types:
 - White plating
 - Silver plating
 - Antiqued silver plating
 - Antiqued pewter plating
 - Yellow plating
 - Gold plating
 - Gilt plating
 - Vermeil plating
 - Antiqued gold plating
 - Antiqued brass plating
 - Copper plating
 - Antiqued copper plating

Ask



Ask the participants whether they know about the different properties of metals.

Notes for Facilitation

- Tell the participants that metals have some typical physical properties, such as:
 - Lustre (shiny)
 - Hardness
 - High density (are heavy for their size)
 - High tensile strength (resist being stretched)
 - High melting and boiling points
 - Good conductors of heat and electricity
- Explain that the metals differ from each other in these fundamental properties.
- Give examples to explain the difference in the physical properties of different metals, such as:
 - Iron rod and steel rod differ in hardness
 - Thin thread and rubber band differ in ductility
- Tell them that taking these properties into account, gold and platinum rank on top of all the metals most suitable for jewellery making.
- Discuss the properties and characteristics of the base metals used in imitation jewellery.

UNIT 2.4: Reading the Job Sheet

Unit Objectives

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

- Identify a job sheet
- Explain how to read a job sheet

Resources to be Used

- Available objects such as a duster, pen, notebook, projector and other teaching aids
- Presentation slides
- Sample of job sheet

Ask

Ask the participants whether they know how to read a job sheet.

Demonstrate

- Show a sample of a job sheet.

Notes for Facilitation

- Explain to the participants that a job sheet is a document that contains instructions to help a worker do his job.
- Tell them that it is very important to be able to read a job sheet correctly.
- Tell them that a job sheet:
 - Enables the stone fixer to know the design specification of the jewellery item
 - Helps in reduction of time taken for work
 - Provides better quality control
- Tell them that every detail mentioned in the job sheet is very important and needs to be paid close attention.
- Show them a sample of filled job sheet.
- Tell them how to read it.
- Explain the various sections of the job sheet to the participants.

UNIT 2.5: Types of Jewellery

Unit Objectives

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

- Identify the different types of jewellery

Resources to be Used

- Available objects such as a duster, pen, notebook, projector and other teaching aids
- Presentation slides
- Sample of different types of Indian jewellery

Ask

Ask the participants whether they know about the different types of jewellery.

Demonstrate

- Show a sample different types of Indian jewellery.

Notes for Facilitation

- Explain to the participants that since the very ancient times, India has been a land of a wide variety of jewellery.
- Discuss with them the importance of jewellery in Indian culture.
- Tell them how regional influences have shaped the type and style of jewellery.
- Tell them that Indian jewellery is of following types:
 - Antique jewellery
 - Bead jewellery
 - Bridal jewellery
 - Customized jewellery
 - Filigree jewellery
 - Gold plated jewellery
 - Imitation jadau jewellery
 - Imitation kundan jewellery
 - Lacquer jewellery
 - Minakari jewellery
 - Dhokra jewellery

- Fusion jewellery
- Imitation thewa jewellery
- Show them a sample of each type of jewellery and explain in brief about it.
- Tell them that antique jewellery depicts designs from ancient culture and have intricate craftsmanship. It is essentially a reinvention of old historic jewellery designs.
- Tell them that the bead jewellery is made by stringing beads to one another with a beading needle and thin wire.
- Tell them that the imitation bridal jewellery is as beautiful and appealing as real gold or diamond jewellery but comes at a fraction of price.
- Tell them that it is because of this reason that imitation bridal jewellery has become very popular and gets manufactured in a wide variety of designs.
- Tell them that the custom jewellery as the name signifies, is designed as per the preferences of the customer. This gives the customer freedom to decide the design he/she wants to be made. This type of jewellery also comes in a wide variety of types and designs.
- Tell them that filigree is a special art that is made by incorporating twisting strands of precious metal into a design. This results in delicate and sophisticated designs in the shape of a lace.
- Tell them that gold plated jewellery means that the jewellery is made of a base metal such as copper or silver and not gold. A thin layer of gold is then deposited on top of the base metal. This makes the jewellery more affordable than the real gold jewellery but has the same look.
- Tell them that the jadau means embedded and that this technique is very complicated and takes a long time to make. Tell them that first a primary design is made with holes and engravings to enable embedding of stones/gems/crystal later on.
- Tell them that the kundan is jewelry that is embedded with glass beads using the jadau technique.
- Tell them that flat uncut stones are set using lac into intricate designs and then the underside of the pieces are enamelled.
- Tell them that Jaipur and Hyderabad are renowned for their kundan and jadau jewellery.
- Tell them that the meenakari is the art of using enamelling in jewellery. It is a colourful style of jewellery that flourished during the Mughal era and was hugely popular with Rajasthan royalty. The surface of metals is ornamented by fusing brilliant colours over it in intricate designs.
- Tell them that the dhokra jewellery is made of brass and uses the technique of metal casting. The art of Dhokra Jewellery making is passed down from one generation to another and goes brilliantly with both ethnic and international style.
- Tell them that the fusion jewellery is an amalgamation of jewellery trends from different parts of the world.
- Tell them that the thewa jewellery is an art that originated from the royal land of Rajasthan about hundred and fifty years ago. Thewa art uses molten coloured glass as the base, which is embossed with an intricately worked-out sheet of 23 ct. gold.

Ask

Ask the participants whether they know about the different categories of jewellery.

Demonstrate

- Show a sample different categories of Indian jewellery.

Notes for Facilitation

- Tell them that the Indian jewellery can be categorized as follows:
 - Head Ornaments
 - Neck ornaments
 - Hand and arm ornaments
 - Body ornaments
 - Leg and feet ornaments

UNIT 2.6: Introduction to Stones

Unit Objectives

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

- Identify the type of stones used in imitation jewellery

Resources to be Used

- Available objects such as a duster, pen, notebook, projector and other teaching aids
- Presentation slides

Ask

Ask the participants whether they know about the type of stones used in imitation jewellery.

Demonstrate

- Show a sample of the type of stones used in imitation jewellery.

Notes for Facilitation

- Explain to the participants about the three types of stones:
 - Natural
 - Organic
 - Inorganic
 - Synthetic
 - Imitation
- Tell them that natural gemstones are minerals that are mined from the ground and are then cut into gemstones.
- Tell them that the synthetic gemstones are created by man in a laboratory and look exactly like natural stones.
- Tell them that the commonly found synthetic stones are:
 - Pearls
 - Sapphires
 - Rubies
 - Emeralds
 - Diamonds

- Tell them that the imitation or simulants gemstones are made of plastics, glass, resin and dyes. They do not have a natural counterpart. This is why they are not classified as synthetics.

Ask



Ask the participants whether they know about the different types of cuts and shapes of stones.

Demonstrate



- Show a sample of the different types of cuts and shapes of stones.

Notes for Facilitation



- Explain to the participants that rough and unpolished stones are cut into gemstones so that they can be used in jewellery.
- Tell them that after cutting a gemstone, its natural colour and brilliance is maximized.
- Tell them that a cut refers to a gemstone's facets and angles.
- Tell them that there are three major types of cut:
 - Faceted cut
 - Non-faceted smooth polished
 - Mixed cut/polish
- Tell them that the faceted cut has multiple small polished surfaces and can be combined into three categories:
 - Brilliant cut
 - Rose cut
 - Step cut
- Tell them that the faceted cut is most often used for transparent stones.
- Tell them that a non-faceted gem is not cut, rather it is polished into a smooth shape. Smooth polish is often used for opaque gems. It is generally used for sapphires, rubies and garnets.
- Tell them that mixed cut gems represent a mix of faceted and smooth polish cuts. The most well-known of mixed faceted cuts is the Princess cut.
- Tell them that the most famous cuts of gemstones are:
 - Scissor cut
 - Ceylon cut
 - Emerald cut
 - Table cut
 - Cabochon cut
 - Mixed cut

- Tell them that the shape of a gemstone is its outline as seen from above. The shape determines the impact and style of the finished piece of jewellery.
- Tell them that there is sometimes a confusion in the understanding of cut and shape.
- Tell them that the shape refers to the appearance of the stone, and the cut to the diamond's ability to reflect light.
- Tell them that the most famous shapes of gemstones are:
 - Round
 - Oval
 - Marquise
 - Pear
 - Briolette
 - Heart
 - Square and Rectangle
 - Radiant
 - Trillion
 - Octagon
 - French-cut
 - Trapeze
 - Heart
 - Crest

UNIT 2.7: Types of Settings

Unit Objectives

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

- Identify the different types of basic and advanced settings for stones

Resources to be Used

- Available objects such as a duster, pen, notebook, projector and other teaching aids
- Presentation slides
- Sample of jewellery pieces with different types of setting

Ask

Ask the participants whether they know about the different types of basic and advanced settings for stones.

Demonstrate

- Show a sample of jewellery pieces with different types of settings for stones.

Notes for Facilitation

- Explain to the participants stone setting is an art whose purpose is to present the gemstone in the most flattering way.
- Tell them that challenge is to secure the gemstones using minimal amount of material while at the same time providing maximum durability.
- Tell them that the most popular types of stone settings are:
 - Prong
 - Bead
 - Pave
 - Bezel
 - Channel
 - Flush
 - Bar
- Tell them that the prong setting is one of the most popular settings. The prong setting enables the centre stone to be raised above which makes the stone look larger.
- Tell them that in bezel setting a thin frame of metal encases the edge of the stone.
- Tell them that in channel setting small gemstones are set side-by-side within the metal.

- Tell them that in bar setting each gemstone is separated with a column of metal that holds them securely in place.
- Tell them that in bead setting is where small gemstones are held in place by small beads of metal.
- Tell them that in pavé setting small gemstones are set low and very closely together with minimal metal visible in between each stone.
- Tell them that in flush setting, gems are embedded in the metal ring band leaving the crown of the gem visible.

Solution to Exercise Questions:

1.



2. Head Ornaments:

- Maang Tikka
- Sarpech (worn on turban by bridegroom)

Neck Ornaments:

- Necklace
- Choker

3. (b) Bezel

3. Fix Stones on Jewellery Frame - II

Unit 3.1 – Tools and Equipment Required for Stone Fixing

Unit 3.2 – Setting or fixing Stones

Unit 3.3 – Check for Defects

Unit 3.4 – Achieving Quality Standards

Unit 3.5 – Maintaining Quality of Production

Unit 3.6 – Know Your Organization and Its standards

Unit 3.7 – Work Hazards



Key Learning Outcomes



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

- Demonstrate the use of various tools and equipment required for the job work
- Demonstrate appropriate techniques for stone fixing
- Identify product defects and repair them
- Achieve the daily production target.
- Maintain the quality of production.
- Identify the working of your organization.
- Identify work hazards and how to prevent them.

UNIT 3.1: Tools and Equipment Required for Stone Fixing

Unit Objectives

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

- Identify the different tools and equipment required for stone

Resources to be Used

- Available objects such as a duster, pen, notebook, projector and other teaching aids
- Presentation slides
- Different tools and equipment required for stone fixing

Ask

Ask the participants whether they know about different tools and equipment required for stone fixing.

Demonstrate

- Show different tools and equipment required for stone fixing.

Notes for Facilitation

- Explain to the participants that a lot of tools and equipment are required for stone fixing.
- Tell them that the tools and equipment required are as follows:
 - Saw frame and blades
 - Needle files
 - Burnisher
 - Bezel, prong pusher and roller
 - Prong lifter
 - Millgrain set
 - Stone setting pliers
 - Beading tool set
 - Lac or shellac with wooden stick
 - Ring clamp
 - Setting burrs
 - Loupes and magnifying lens
 - Wax jewel-setting set
 - Flex shaft and tools

- Bench pin
- Callipers or measuring gauges
- Hand drills and small drill bits
- Tweezers
- Show them each tool and equipment one by one describing its parts and its function.
- At the same time, show them the correct way of handling each tool and the precautions they should take.
- In addition, tell them that:
 - Millgrain is a type of jewellery decoration in which a close-set row of metal beads/stones are used as a border.
 - A flex shaft is a motorised used in drilling, cutting, carving, and polishing jewellery. It includes:
 - A motor
 - A flexible shaft
 - A foot pedal
 - A hand piece to hold very small attachments like drill bits, burrs, discs, and brushes
 - Tell them that a bench pin is a small block of wood that is attached to the work station that helps in sawing. It consists of:
 - A wooden block with a V-notch cut into one side
 - A vise/clamp to attach the block
- Tell them about the importance of taking proper care of their tools and doing regular preventive maintenance.
- Tell them that they should maintain a safe work environment by:
 - Keeping the work area free of clutter
 - Ensuring that the work area is not wet or too cramped
 - All the workers are following the safety rules
- Tell them that they should take the following precautions while working with the tools and equipment:
 - Wear proper eye and face protection
 - Secure the work piece or the item they are working on
 - Use a proper dust collection system
 - Do not wear loose clothing or jewellery
 - Tie back/secure long hair
 - Secure the power tools properly
 - Do not operate any equipment at speeds above the maximum recommended speed
 - Repair or replace worn out or damaged cords

UNIT 3.2: Setting or Fixing Stones

Unit Objectives

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

- Identify the parts of a jewellery piece
- Demonstrate the appropriate steps to fix or set a stone correctly

Resources to be Used

- Available objects such as a duster, pen, notebook, projector and other teaching aids
- Presentation slides
- Sample of rings with different types of settings

Ask

Ask the participants whether they know about the different parts of a ring

Demonstrate

- Show the different parts of a ring to the participants
- Show them rings with different types of settings

Notes for Facilitation

- Explain to the participants that they should have a thorough knowledge of what the different parts of a ring are called.
- Tell them that the different parts of a ring are called:
 - Shank: The band of metal that encircles the finger
 - Head: The piece that holds the gemstone
 - Center stone: The main stone in a ring
 - Side stone: Stones that are on either side of the center stone
 - Gallery: The underside of the ring beneath the center stone
 - Prong: The small metal pieces that hold the gemstone in place
 - Shoulder: The top two sides of the ring
 - Hallmark: The marking on the underside of the shank identifying the type of precious metal used
- Tell them that stone setting is an essential part of jewellery making.
- Tell them that the main objective of stone setting is to present the gemstone in a way that enhances its natural brilliance using minimum amount of material necessary to secure the gem.
- Tell them that a variety of setting techniques are used to secure and set stones.

- Tell them that the three broad categories of stone settings are:
 - Closed setting
 - Bezel
 - Half-bezel
 - Flush
 - Open setting
 - Peg wire
 - Prong
 - V prong
 - Group setting
 - Bead
 - Pave
 - Pressure
 - Tension
 - Channel
 - Invisible
 - Illusion
- Tell them the main difference between the three types of settings.
- Tell them that:
 - In a bezel setting, a thin rim of metal encircles the stone completely and holds it in place. It is suited for round stones and creates an illusion of larger stone.
 - In a half-bezel setting, a thin rim of metal partially encircles the stone, revealing a part of the stone's side profile.
 - In a flush setting, the stones are embedded within the metal band. The stones are held securely by the surrounding metal. It is suited for smaller stones.
 - In prong setting, four to six prongs or claws are bent over the girdle of the center stone. It allows for the greatest exposure of the stone and minimizes the appearance of the metal.
 - In bead setting, small diamonds are held in place by small beads of metal.
 - In pave setting, the stones are set closely together, separated by little beads of metal.
 - In pressure setting, the stones are set into the metal so the surface is flush and smooth. It gives the impression of a large stone.
 - In tension setting, the stones are held in place by the pressure of the metal 'squeezing' into the sides of the diamond.
 - In channel setting, the stones are fitted into strips of metal, called channels.
 - In invisible setting, the stones are set in such a manner that metal is not visible in between stones,. This gives impression of a large stone.
 - In illusion setting, the stone placed in the center of brightly burnished metal. This gives the impression of a large stone.

Ask

Ask the participants whether they know about the setting stones in jewellery.

Demonstrate

- The process of setting stones in jewellery.

Notes for Facilitation

- Explain to the participants that the process of setting stones differs for each type of setting.
- Tell them that as the stones are precious, they need to be very careful while working.
- Tell them that they need a lot of patience and practice to be able to set stones perfectly in a jewellery piece.
- Tell them that in case of bezel setting:
 - Ensure that the bezel comes up over the edge of the stone.
 - Place the stone in the bezel cup.
 - Use a bezel roller to bend the edge over the stone.
 - Burnish until setting edge is smooth and even.
- Tell them that in case of flush setting:
 - Drill a pilot hole in the metal.
 - Use a flex shaft to guide burs to open seats to hold the stones.
 - Flush the stones into the holes.
 - Use a chasing tool to secure the stones in place.
 - Trim the edge and burnish it neatly
- Tell them that in case of prong setting:
 - Start with prongs that are longer.
 - Cut the prongs cut with hand-held rotary tools.
 - Excavate one third of the metal to form the seat in which the gem will rest.
 - Carved the seat shape to match the shape of the gem.
 - Place the stone in the seat.
 - Use specialized pliers and a series of pushing tools to wrap the prongs around the stone's girdle.
 - Ensure that the prongs are snug.
 - Trim the prongs to achieve the desired shape and size.
- Tell them that in case of bead setting:
 - Drill a hole on the metal surface
 - Create a concave depression using a ball burr.
 - Insert the stone into the depression.
 - Use gravers to slide a tiny piece of metal over the edge of the stone.
 - Use a beading tool to provide a smooth finish to the stone

- Tell them that in case of pave setting:
 - Mark a grid where stones will be set.
 - Mark center positions where holes will be drilled.
 - Drill pilot holes.
 - Use a round bur to deepen the holes.
 - Use a saw to create prongs.
 - Set the stones in the seats.
 - Use a half-round scorpor to raise the grains and secure the gemstones in place.
 - Use a rotary polisher to remove excess debris.
 - Use a beading tool to round off the grains.
- Tell them that in case of pressure setting:
 - Place the large stone in the center.
 - Place other stones around the center stone.
 - Secure the outer stones using prong setting.
- Tell them that in case of tension setting:
 - Spread the two parts of the metal band apart.
 - Create small grooves in the inner surface of the metal.
 - Settle the girdle of the stone into the grooves.
- Tell them that in case of channel setting:
 - Use a rotary cutter to create a seat grooved to the size of the stone.
 - Level the stone into its seat.
 - Use a precision handheld impact hammer to chase the metal over girdle to secure the stone at the desired angle.
- Tell them that in case of invisible setting:
 - Use a digital micrometer to measure each stone's width from girdle to girdle.
 - Make precise measurements of the parallel grooves.
 - Use a ball burr to enlarge the inside of the channel walls.
 - Use a square graver to cut the tops of the rails so they resemble the letter V.
 - Use a round graver to soften the V shape.
 - Use a hart burr to undercut the outside channel walls
 - Fit the stones into the rows.
 - Use a chasing hammer to exert downward force on the tips of the rails.
 - Ensure that the rails flare outward and fill the grooves, locking the stone in place.
 - Tap the outer channel wall to secure the stones.
- Tell them that in case of illusion setting:
 - Use a burr to create the seat for the stone on the metal band.
 - Place the stone into the seat.
 - Ensure that the stone's girdle sits below the prongs.
 - Use a beading tool to push the prongs/beads over the girdle.
 - Use the beading tool to provide a smooth finish to the beads.
 - Use a polishing wheel to polish all the beads.

UNIT 3.3: Check for Defects

Unit Objectives

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

- Identify the common setting defects

Resources to be Used

- Available objects such as a duster, pen, notebook, projector and other teaching aids
- Presentation slides
- Sample of jewellery with common defects

Ask

Ask the participants whether they know about common setting defects.

Demonstrate

- Show a sample of jewellery with common defects to the participants.

Notes for Facilitation

- Tell them that the common defects in imitation jewellery are:
 - Broken prongs
 - Broken heads
 - Missing prongs
 - Metal missing
 - Broken ring shank
 - Broken clasps and links
 - Gap in soldered areas
- Show them some pieces of jewellery that have one of these defects.
- Guide them how to check for defects.
- Discuss the possible repair for each of the defect.

UNIT 3.4: Achieving Quality Standards

Unit Objectives

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

- Differentiate between Quality Control, Quality Assurance and Quality Standards
- Achieve the quality standards of their organization and aim higher

Resources to be Used

- Available objects such as a duster, pen, notebook, projector and other teaching aids
- Presentation slides

Ask

Ask the participants whether they know about quality standards.

Notes for Facilitation

- Explain to the participants that quality of a product implies that it is free from any defects, lacks or variants and meets the customer requirement, need and expectation.
- Explain the difference between quality assurance, quality control and quality standards to the participants.
- Tell them that Quality Assurance(QA) focuses on defect prevention. It ensures that the methods and processes used in jewellery making are implemented correctly.
- Tell them that Quality Control(QC) on the other hand, focuses on defect identification and improvement.
- Tell them that Quality Standards refers to a document that details the requirements, specifications and guidelines that should be met by a product. These standards are set by international organizations and are followed world-wide. This ensures standardization in quality of products.
- Tell them that as stone fixer, it is their responsibility to ensure that their work is quality based and free from any defects.
- Tell them that they should ensure that:
 - There is no damage to stones after fixing/setting the stone
 - The stones are set securely in their setting
 - There should be no defects caused due to excessive or insufficient heat
 - The stone should be fused properly
 - The fixing should not result in any change in the design

UNIT 3.5: Maintaining Quality of Production

Unit Objectives

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

- Maintain quality of production by detecting defects at an early stage

Resources to be Used

- Available objects such as a duster, pen, notebook, projector and other teaching aids
- Presentation slides

Ask

Ask the participants whether they know the importance of maintaining quality of production.

Notes for Facilitation

- Explain to the participants that it is their responsibility to maintain quality of production and ensure zero defects in their work.
- Explain to the participants how small process improvements can be set up and executed in a short period of time.
- Explain how zero defect work can be achieved. Tell the participants that zero defects mean that there should not be any wastage while working on an existing project.
- Explain that zero defects theory is based on four fundamentals for successful implementation of projects:
 - Quality means adhering to requirements. Understanding and fulfilling requirements as per instructions and guidelines is an assurance that quality will be achieved.
 - Quality should be taken care of right at the beginning. It is less cumbersome and expensive to prevent defects than to discover and correct them later.
 - Quality is measured in monetary terms. Defects imply hidden costs like wasted material, rework, labour, customer dissatisfaction and lost revenue.
 - Quality should be maintained according to the zero defects theory. Mistakes are not inevitable. Perfection in work, and not just being good, should be the aim.
- Explain to the participants that anything during the project, which is unproductive and does not add value to it, should immediately be removed.

- Tell them the importance of quality in work and timely delivery.
- Explain the importance of reporting to the supervisor in case of a change in project plans.
- Explain that work done should comply to set standards and regulations of the company.
- Tell the participants that a clean work area will make them feel positive about the work and help them avoid waste of time.

UNIT 3.6: Know Your Organization and Its Standards

Unit Objectives

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

- Identify the working of your organization

Resources to be Used

- Available objects such as a duster, pen, notebook, projector and other teaching aids
- Presentation slides

Ask

Ask the participants whether they know about their organization and its standards.

Notes for Facilitation

- Explain to the participants that organizational context refers to the characteristics of an organization such as its work culture, the core values, the key standards and the set of rules and regulations that define it.
- Tell them that as an employee, it is their responsibility to follow the organizational work culture.
- Explain to them that they need to be aware of set protocols like:
 - Follow rules and policies laid down by the company
 - Follow the structure of reporting
 - Adhere to the defined role of work
 - Complete the documentation process
- Explain the common policies of the company which include the following:
 - Reporting and dispersing on time
 - Not carrying out illegal activities
 - Coordinating with co-workers to effectively complete deliverables
 - Following a proper code of conduct in terms of behaviour and work output delivered
- Explain general work policies and processes of an organization.
- Tell them about the importance of following the code of conduct while working in an organization.
- Tell them about the characteristics of an organization.
- Write the terms on the white board and tell them that they need to understand the factors of work requirements that include:

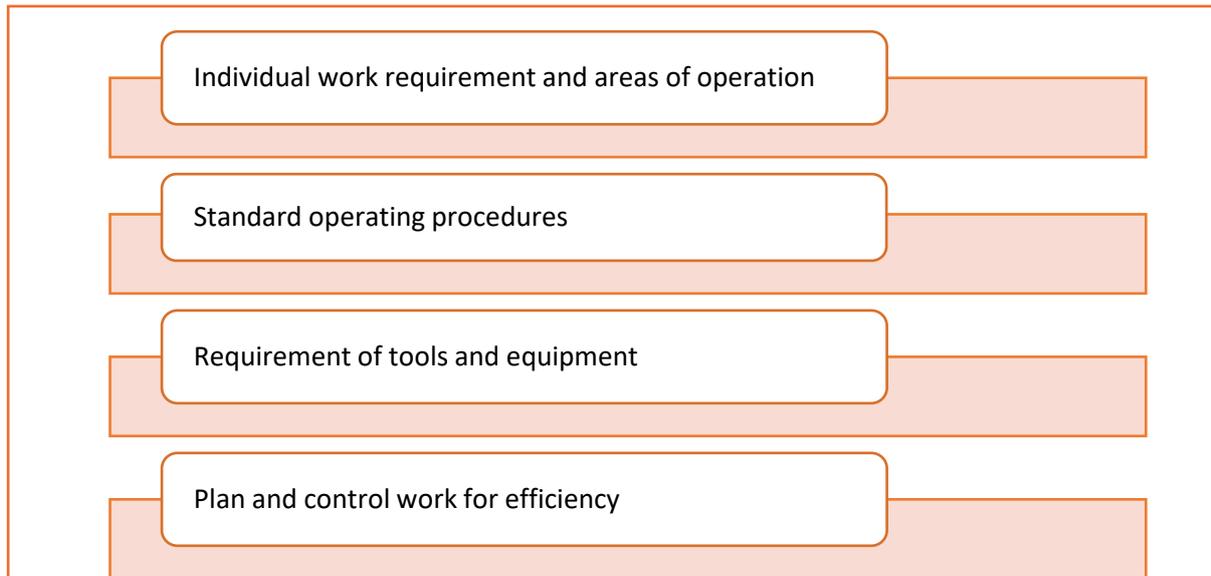


Fig. 3.6.1: Work requirements

- Tell them that they must understand the standard operating procedures of the organization to achieve quality and productivity. They need to understand the following:

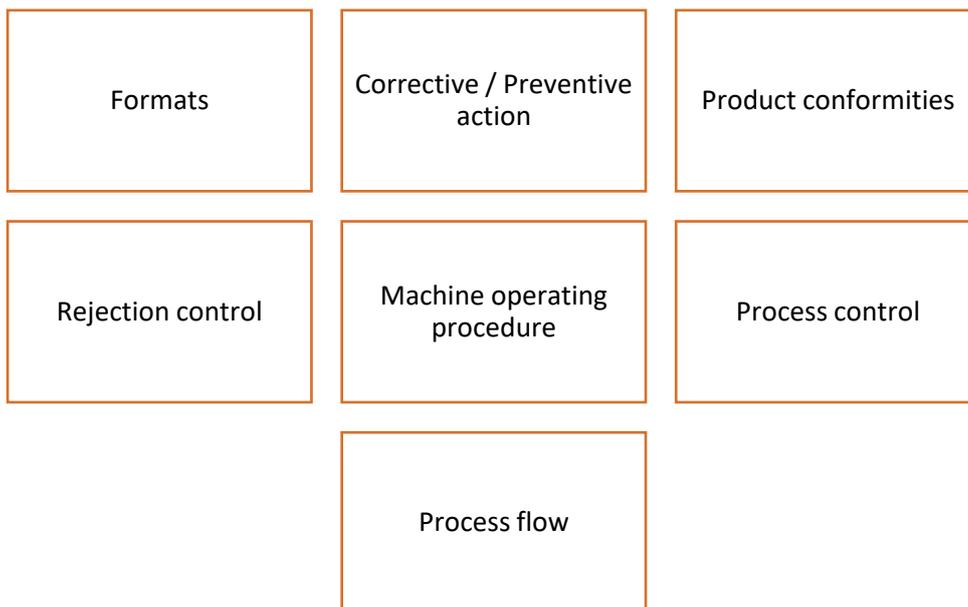


Fig. 3.6.2: Standard operating procedures

- Tell them about the company's policies and rules.

UNIT 3.7: Work Hazards

Unit Objectives

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

- Identify the hazards in their work area
- Identify potential solutions to the hazards

Resources to be Used

- Available objects such as a duster, pen, notebook, projector and other teaching aids
- Presentation slides

Ask

Ask the participants whether they know about workplace safety.

Say

- Say to the participants that workplace safety is important to ensure reduction of accidents and improvement of work performance.
- Say that they should know about the work area, equipment involved and usage of tools, forms of personal protection and safety hazards information.

Notes for Facilitation

- Explain to the participants the importance of workplace safety.
- Tell them that they should abide by the general safety guidelines to ensure workplace safety.
- Explain the responsibilities of the employees to maintain their safety.
- Explain the importance of following the safety procedures.
- Tell them about the unsafe activities and conditions that may lead to accidents.
- Tell them that they should follow certain safety guidelines to provide a sound, safe and flexible environment to work. These guidelines are as follows:
 - Always follow the correct procedures to ensure zero accidents at work.
 - Always use an appropriate tool for the respective task.
 - Always read labels and instructions given on the components.
 - Always wear appropriate clothing and remove metal objects before working.
 - Use prescribed protective safety equipment only.

- Always follow Electrical Safety Rules while working with electrical machinery or equipment.
- Report all hazardous conditions to the supervisor.
- Explain the safety guidelines that they should follow when working in office.
- Draw the following diagram on the whiteboard and explain the various safety precautions that should be taken while working.

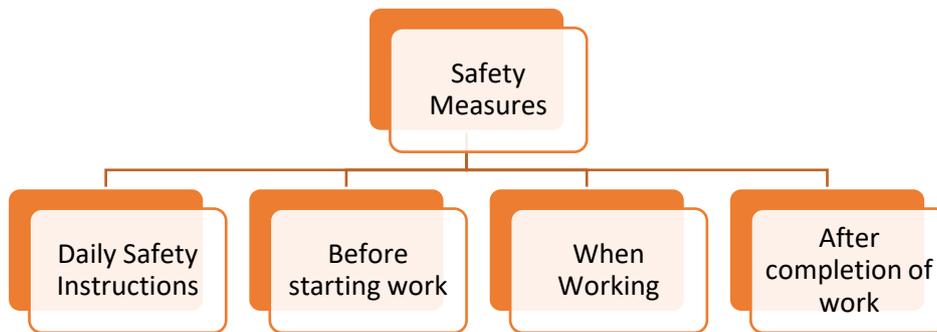


Fig: 2.7.1: Safety Measures

- Explain the importance of using safety precautions while working with electricity.
- Tell them that any non-conformance to safety precautions can result in:
 - Injury to them
 - Injury to someone else
 - Damage to product or property
- Tell them that there are four types of injuries caused due to negligence while working with electricity. These are:
 - Electric shock
 - Burns
 - Falls
 - Electrocution
- Tell them that heated/molten metal should be prevented from coming in contact with water as it can result in splashing of liquid metal.
- Tell them that welding arc can burn unprotected skin.
- Tell them that they should:
 - Always wear appropriate PPE while welding
 - Never look at a welding arc without eye protection
- Explain that they should be very careful while working on hazardous surfaces as they lead to slips and trips.
- Tell them that most falls are caused due to the following reasons:
 - Inadequate lighting
 - Trailing wires and cables
 - Uneven floor surfaces
 - Slippery surfaces
- Tell them that slips and falls can result in head injuries, broken bones, cuts and sprains.

Solution to Exercise:

1. Steps related to cutting of the stones are:
 - Brilliant cut
 - Scissor cut
 - Emerald cut
2. Channel
 - Bezel
 - Pave
 - Flush
 - Basket
3. Names and functions of the following tools
 - Discuss solutions as given below:
 - These are setting burrs which are used to create a setting seat for the stones.
 - This is a bezel, prong pusher which is used to push bezel, prongs around stones when setting stones in jewellery.
 - This is a prong lifter that allows stone fixer to open small prong settings.
4. Name the tool: Bench pin
 - Name the tool: Burnisher
 - Name the setting style: Bezel
 - Name the setting style: Pave



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4. Coordinate with Co-workers

Unit 4.1 – Importance of Interaction and Coordination

Unit 4.2 – Interacting with Supervisor

Unit 4.3 – Interacting with Colleagues and Other Departments



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Key Learning Outcomes



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

- Identify the importance of co-ordination with others
- Identify the key requirements for co-ordination amongst co-workers
- Identify the key requirements for co-ordination with the supervisor

UNIT 4.1: Importance of Interaction and Coordination

Unit Objectives

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

- Explain the importance of interaction and coordination
- Identify key elements required for coordination and interaction
- Identify gap areas in their interaction and coordination with co-workers, supervisor and others

Resources to be Used

- Available objects such as a duster, pen, notebook, projector and other teaching aids
- Presentation slides

Activity

- Divide the participants in pairs and make them sit back to back.
- Give one participant a pen and paper and other a picture of a thing such as a car, telephone and so on.
- Ask the participant holding the picture to describe it.
- Ask the other participant to draw the picture based on the description.
- Set five minutes as the time limit of the activity.
- Ensure that the activity finishes within the time limit.

Notes for Facilitation

- At the end of the 'Draw as I say' activity, show how the drawing matches the picture in hand.
- Explain the importance of interaction and coordination.
- Explain to the participants that coordination skills is defined as coming together of people to achieve a common goal. The daily tasks which are assigned are a part of the organizational goals. Team work means that each member in the team is contributing his or her bit to the overall tasks.

- Explain to the participants, the use of language and basic communication skills, such as how to:
 - Enunciate their words.
 - Pronounce the words correctly.
 - Use the right words.
 - Slow the speech down.
 - Develop their voice.
 - Animate their voice
 - Have courage to say what they think.
- Tell the participants that communication is of the following types:
 - Verbal Communication – It mainly consists of spoken words, such as, a stone fixer talking to team members or talking on phone with the customer.
 - Non-verbal communication – It consists mainly of gestures, facial expressions and movements.
 - Written communication – It is the written form of communication such as, reports, analysis and e-mails. A jewellery diagram, which is a written document, a report which has been submitted or applications that have been filled, all are examples of written communication.
- Explain participants about some basic dos and don'ts of communication using the points as shown in the following table:

Dos	Don'ts
Communication should be very clear and precise. Mention all the details required to take action. Also, mention clearly the action intended.	Do not communicate when not sure. Also, never give incorrect details.
Communication should be concise or short. It should not have irrelevant details which are of no concern to the recipient of the message.	Never give incomplete message.
Communication should be concrete. Mention the specific and actionable things.	Never communicate in an un-courteous way
The message in communication should be coherent or should be related. If something extra has to be mentioned, clearly specify that it is an addition.	Refrain from using jargons that the recipient may be unfamiliar with. Avoid using complex words or sentences.

- Explain to the participants that they need to listen actively to ensure that they can respond and understand efficiently.
- Explain that to be a good listener, they should take care of the following points:
 - Understand and use non-verbal communication
 - Listen and acknowledge
 - Reflect on what has been said
- Explain that active listening reduces conflicts between people working together, reflects a caring attitude, increases the rate at which work is being done and decreases a scope

of duplication of efforts. For this, they need to pay attention to the points as shown in the following figure:

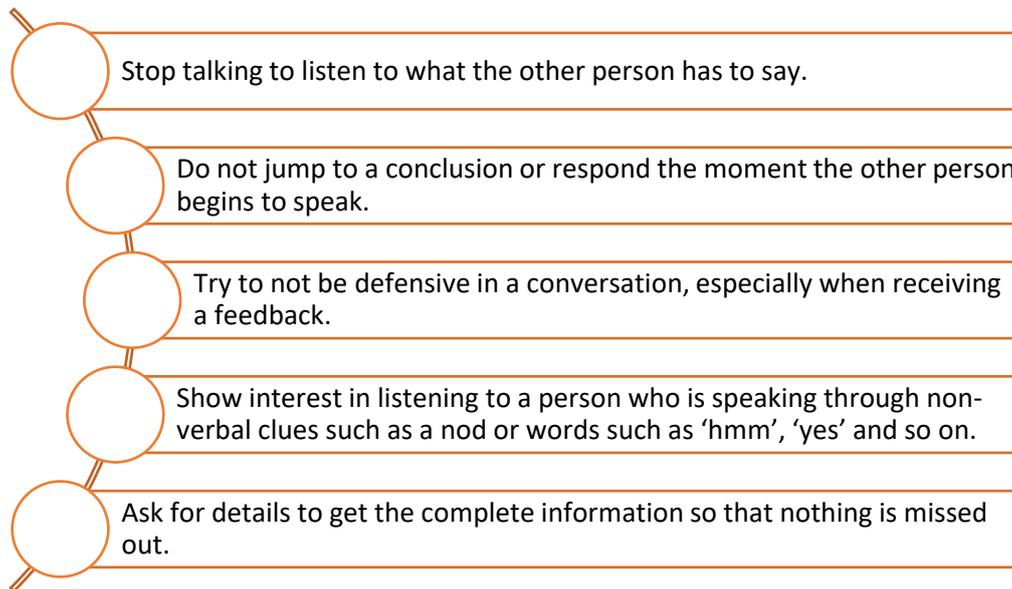


Fig. 4.1.1: Active listening

- Write the following points on the whiteboard and explain the core skills of coordination and multi-tasking:



Fig. 4.1.2: Skills of coordination

- Tell them that:
 - Coordination is defined as working together of people to achieve a common goal. The goal here is the organizational goals. The daily tasks which are assigned are a part of the organizational goals. Coordination means that each member in the team is contributing equally to the tasks.
 - In a team, all the members are important and might be dependent on each other for work. Sometimes the members do the work individually. However, the collective

result is a team effort, similar to what you will see in a game of cricket or during the construction of a building or building an aircraft. It is also important to understand that the work may depend on the completion of your task. Therefore, for the smooth progress of work you should complete your task on time.

- Inform them about certain dos and don'ts while working in a team, as shown in the following figure:

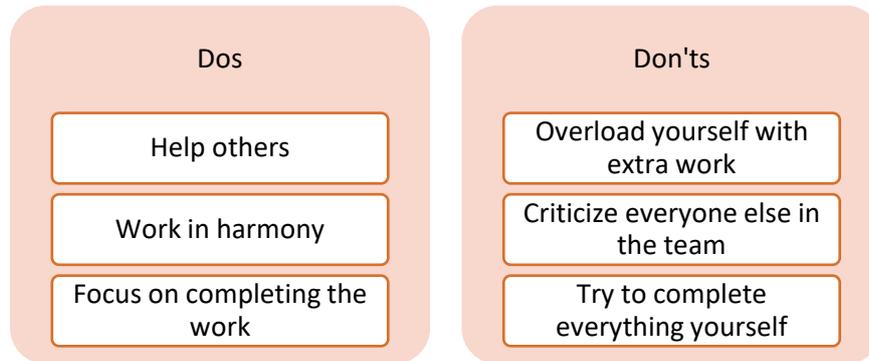


Fig. 4.1.3: Dos and Don'ts of Working in a Team

- Conduct a role play activity to illustrate the significance of every point, one by one.
- Ask two volunteers to play the roles of a stone fixer and his colleague.
- Tell the person acting as the stone fixer to enact an incorrect way of doing something.
- Ask the person playing the role of a colleague how he/she felt when the stone fixer was behaving in a particular way.
- Explain to the rest of the participants the correct way to coordinate with a colleague.
- In this way, ask different people to do small role plays to explain the dos and don'ts to the participants.
- Explain the following benefits of team coordination:
 - Encourages team spirit
 - Provides directions
 - Facilitates motivation
 - Makes optimum utilization of resources
 - Helps to achieve objectives
 - Improves relationship amongst the team members
 - Increases efficiency
 - Brings in healthy competition
 - Strengthens the team with different skills

UNIT 4.2: Interacting with Supervisor

Unit Objectives

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

- Explain the importance of interaction with their supervisor.

Resources to be Used

- Available objects such as a duster, pen, notebook, projector and other teaching aids
- Presentation slides

Ask

Ask participants, whether they know about the importance of coordination with supervisor and colleagues.

Role Play

- Ask two participants to enact a role play.
- One of them has to act as a stone fixer and the second one has to act as his/her superior.
- The situation is that the stone fixer has recently joined and has approached the superior to understand his/her work requirement.
- Ask them to enact the interaction between the two of them.
- Set five minutes as the time limit of the role play.
- Ensure that the role play finishes within time.

Notes for Facilitation

- Tell the participants the importance of interacting with the supervisor.
- Tell them they should maintain a good relationship with supervisors to maintain a healthy work environment.
- At the end of the role play, discuss proper interaction with superior.
- Explain that the supervisor is assigned to get the work done. One should always follow the chain of command or the line of authority for a smooth flow of work.

- Give tips on interacting with the supervisor:
 - Explain to the participants how to resolve issues in case of a discord with the supervisor.
 - Tell the importance of understanding the work requirements properly as it will enable them to deliver quality work.
 - Explain to the participants about what they would need to discuss with the supervisor, to plan the approach of work accordingly.
 - Explain how the participants can learn by observing and considering the supervisor's preference.
 - Tell the participants that they should never delay the supervisor when on his/her way out.
 - Tell the participants that they should not drag a meeting after it is over.
- Tell the participants that for certain urgent matters, it is their duty to report to the supervisor or interact with him immediately. Some examples include:
 - You notice a safety breach, which can result in an accident. You must escalate the matter to your supervisor.
 - You notice an unethical action happening around. You must report to your supervisor.
 - You notice any other work-related issues, which may raise a concern. You must escalate the matter to your supervisor.

UNIT 4.3: Interacting with Colleagues and Other Departments

Unit Objectives

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

- Explain the importance of interaction with colleagues and other departments
- Identify gap areas in their interaction and coordination with colleagues and other departments

Resources to be Used

- Available objects such as a duster, pen, notebook, projector and other teaching aids
- Presentation slides

Ask

Ask the participants whether they know about company policies.

Activity

- Divide the number of participants in two groups.
- Group A Topic → Internal communication with colleagues
 - Situation → You have to hand over an welding work which is incomplete to your colleague.
 - What information will you share with him/her?
- Group B Topic → Encouraging internal communication with colleagues
 - Situation → You have to encourage colleagues to share information among them.
- Set five minutes as the time limit of the activity.
- Ensure that the activity finishes within time

Notes for Facilitation

- Tell the participants the importance of interacting with the colleagues.
- Tell them they should maintain a good relationship with colleagues to maintain a healthy work environment.
- At the end of the activity, have a discussion on proper interaction with colleagues.
- Explain in detail the components of the interaction:
 - Internal communications
 - How to encourage internal communication
- Explain the importance of working as a team.
- Explain that they should work in harmony with colleagues. In case of any conflict the matter should be resolved by communicating with them. If the need for an intervention by a senior is felt, then the matter should be reported to the supervisor.

Solution to Exercise:

1. Full form of PDCA
 - Plan
 - Do
 - Check
 - adjust
2. Solution to Exercise: Three examples of non-verbal communication are:
 - Facial expressions
 - Posture
 - Hand movements
3. It establishes effective leadership. It help in morale development and it promotes cooperation and peace.
4. (c) Wrong

5. Maintain Health and Safety at Workplace

Unit 5.1 – Potential Sources of Accidents

Unit 5.2 – Safety Signs and Appropriate Requirements to be Safe

Unit 5.3 – Ergonomics or Bad Posture of Body

Unit 5.4 – Fire Safety Rules

Unit 5.5 – Emergency Situations



Key Learning Outcomes



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

- Identify potential hazards and potential causes of risks/accidents
- Demonstrate how to handle an emergency situation at work
- Conduct CPR in an emergency situation
- Identify types of fire
- Identify the right fire extinguisher for different types of fires
- Use a fire extinguisher
- Comply with company safety rules and regulations

UNIT 5.1: Potential Sources of Accidents

Unit Objectives

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

- Identify the potential sources of accidents at their work
- List the type of hazards involved

Resources to be Used

- Available objects such as a duster, pen, notebook, projector and other teaching aids
- Presentation slides

Explain

- Explain that to ensure safety of products, processes and activities, they should always follow the safety related standards.
- Explain the safety procedures and practices that they must follow in their work.

Ask

- Ask the participants if they can tell some preventive measures that they should follow to avoid any mishap at their workplace.
- Ask the participants if they can tell some safety precautions that they should take while working.

Do

- Write the preventive measures told by them on the whiteboard.
- Discuss each point one by one.
- Add any point missed by them.

Notes for Facilitation

- Start the session by telling the participants about the sources of potential hazards and briefly explain each one of them.
- Draw the following diagram on the whiteboard and explain the various types of hazards

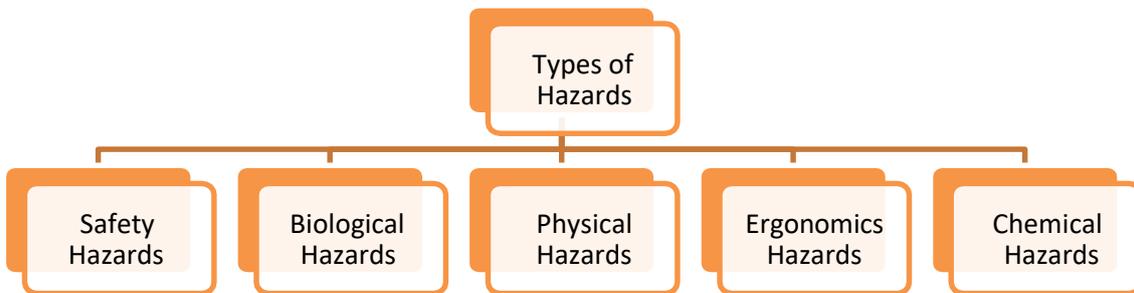


Fig. 5.1.1: Types of hazards

- Explain sources of potential hazards and briefly explain each one of them.
- Tell them that they should abide by the general safety guidelines to ensure workplace safety.
- Tell the participants that risk is chance of getting affected whereas hazard is potential source of accidents.
- Tell them about the unsafe activities and conditions that may lead to accidents.
- Give examples of some accidents while working.
- Briefly describe the instances of safety hazards.
- Tell them about physical, ergonomic and chemical hazards.
- Tell them that misuse and improper maintenance of hand and power tools can cause potential hazards.
- Also explain that power tools are extremely hazardous when used or maintained improperly. Workers using hand and power tools may be exposed to several hazards, including:
 - Objects that are abrasive, or splash
 - Harmful dusts, fumes, mists, vapors, and gases
 - Frayed or damaged electrical cords
 - Hazardous connections and improper grounding.

Unit 5.2: Safety Signs and Appropriate Requirements to be Safe

Unit Objectives

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

- Identify safety signs at work place

Resources to be Used

- Available objects such as a duster, pen, notebook, projector and other teaching aids
- Presentation slides
- Safety signs

Ask

- Ask the participants if they can identify the common safety signs.

Demonstrate

- Show the common safety signs.

Notes for Facilitation

- Explain to the participants that a safety sign is a sign that provides information about health and safety on a signboard using colours and symbols.
- Tell them that safety signs can be categorized as follows:
 - Danger signs
 - Are used where an immediate hazard exists
 - Are red, black and white in colour
 - Warning signs
 - Are used to warn against hazards that are not quite as serious but still require a warning
 - Are orange with black in colour
 - Caution signs
 - Are used only to caution against unsafe work practices
 - Are yellow with a black (or contrasting colour) panel at the top
 - The word CAUTION written in yellow appears on the panel
 - Special signs
 - Are used for biological hazards and radiation hazards
 - Are fluorescent orange or orange-red in colour
 - Safety Instruction signs

- Are used to provide information about safety
 - Are green and white in colour
- Tell them that the primary importance of displaying Safety Signs is to prevent injury and ensure that the workers are aware of the possible dangers and hazards ahead in certain situations and/or environments.
- Show them some common safety signs and explain the meaning of each sign.

Ask



- Ask the participants if they know about Personal Protective Equipment (PPE).

Demonstrate



- Demonstrate the correct way of wearing PPE.

Notes for Facilitation



- Explain that it is very important for them to use safety equipment while working as they provide protection to various parts of their body.
- Explain the full form of the term 'PPE'.
- Tell them that:
 - Goggles provide them eye protection from hazards such as electric sparks, minute flying particles, dust and so on.
 - Helmets provide protection from injury to head from falling objects and slipping and tripping.
 - Gloves provide hand protection from hazards such as harmful substances, cuts and abrasions, chemical or electrical burns and so on.
 - Shoes provide foot protection from hazards such as falling heavy objects, hot, wet and slippery floor and so on.
 - Ear plugs provide hearing protection from extreme noise levels.
- Also tell them that for hand they should use:
 - Durable gloves made of mesh, leather or high-performance materials to protect from cuts, burns and heat.
 - Chemical-resistant rubber gloves to protect from burns and irritation.
 - Electrical insulating gloves for exposure to live voltages.
- Show the participants various protective equipment and check whether they can identify the components.
- Explain the various safety equipment and their uses.
- Tell them that they should ensure that they have the PPE with them before starting work and also check that it is in a clean and reliable condition.
- Tell them that both the employers and employees have responsibilities regarding PPE.

Unit 5.3: Ergonomics or Bad Posture of Body

Unit Objectives

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

- Identify the right body postures required while carrying out any kind of work
- Explain the importance of ergonomics

Resources to be Used

- Available objects such as a duster, pen, notebook, projector and other teaching aids
- Presentation slides

Ask

- Ask the participants how long they generally sit or stand in one position at work.
- Ask the participants if they know the meaning of term 'Posture'.
- Ask the participants if they can tell the reasons that make manual handling of heavy and hazardous materials difficult.

Explain

- Introduce the topic of maintaining appropriate posture.
- Explain that posture means the way we hold our body when we sit, stand, lift, bend and so on.

Demonstrate

- Show the correct and incorrect postures while standing, sitting and lifting a load.

Explain

- Explain that while standing you should:
 - Stand with your feet apart and balance equally on both the feet.
 - Pull the shoulders back.
 - Keep your knees straight.
 - Tuck your stomach in.
 - Lift your chin.
- Explain that while sitting you should:
 - Sit with your back straight.
 - Place your buttocks at the back of the seat
 - Place your feet flat on the floor with your knees bent at a 90 degree angle.

- Pull the shoulders back.
- Lift your chin.
- Explain that while lifting a load you should:
 - Place the load in front of you.
 - Bend the knees to a squat position.
 - Bring the load towards your chest.
 - Tighten the lumbar muscles to "lock" the back.
 - Lift from the legs to the standing position.
- DO NOT:
 - Overreach or stand on tiptoes.
 - Lift from a twisted or a sideways position.
 - Lift from a forward stooped or an imbalanced position.
- Explain that incorrect standing or sitting in an incorrect posture for long periods results in:
 - Back pain
 - Neck pain
 - Degeneration of spine
 - Wear and tear of muscles

Notes for Facilitation

- Explain the importance of maintaining good posture while working and the consequences of bad posture habits.
- When demonstrating correct postures, make them practice the postures once.

Unit 5.4: Fire Safety Rules

Unit Objectives

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

- Identify the different types of fire
- Identify the causes of fire
- Identify right type of fire extinguisher and use it on different types of fire
- Demonstrate how to use a fire extinguisher

Resources to be Used

- Available objects such as a duster, pen, notebook, projector and other teaching aids
- Presentation slides
- Fire extinguisher

Ask

- Ask the participants if they know what to do in case of an emergency such as a fire.

Demonstrate

- Demonstrate the procedure of using a fire extinguisher.

Activity

- Conduct a mock fire drill.
- Tell the students about the precautions they need to take during a fire drill.
- Tell them not to use lift during a mock drill.
- Tell them to run towards an open and safe area.
- Set fifteen minutes as the time limit of the activity.
- Ensure that the activity finishes within time.

Explain

- Briefly explain the steps of fire drill.

Notes for Facilitation

- Explain that the most important safety equipment is the fire extinguisher.
- Explain its importance as a first level of protection against any fire hazard.
- Explain the purpose of conducting a fire drill.
- Tell them that after completion of every drill they should evaluate the effectiveness of the drill.
- Tell them that to be effective, the fire drill should be carried out periodically and should use different escape routes every time.
- Tell the participants that to make the workers capable of handling emergency situations, workshop trainings are conducted.
- Tell that the mock fire drill they just conducted is also an integral part of the workshop training.
- Explain that every organization has an emergency plan to manage any emergency or accident that might occur.
- Tell them that they should be aware of the procedures to follow in case of any emergency.
- Explain that they should know how to provide a basic first-aid in case of emergencies.

Ask

- Ask the participants whether they know about different types of fire.

Explain

- Explain to the participants about different classes of fire:
 - Class A
 - Class B
 - Class C
 - Class D
 - Class E
 - Class K

Notes for Facilitation

- Tell the participants that fire can be categorized depending on the sources of fire.
- Explain the different classes of fire.
- Tell them that different methods are used for different types of fire.
- Briefly explain the precautions to be taken for avoiding fire hazards.
- Tell them how to deal fire correctly to minimize risk of life.
- Tell them that they should avoid using water to extinguish fire in case the source of fire is from electrical power instead the switch of the power source is off.
- Tell them that they should not smoke in the workplace to avoid fire.
- Briefly explain fire drill procedure and tell them that they should attend fire drill to avoid such emergency.

- Tell them steps performed in a fire safety drill.
- Show them a fire extinguisher and see if they can identify it.
- Explain the steps to use a fire extinguisher.
- Show them different colour coding for different types of fire extinguishers identification.

Unit 5.5: Emergency Situations

Unit Objectives

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

- Identify the different types of emergency situations
- Perform CPR

Resources to be Used

- Available objects such as a duster, pen, notebook, projector and other teaching aids
- Presentation slides
- First aid kit

Ask

- Ask the participants if they know what to do in case of an emergency.

Demonstrate

- How to deal with an emergency situation

Notes for Facilitation

- Explain to the participants that an emergency is an unforeseen situation that may endanger the safety and security of the people in the workplace.
- Tell them that some of the important emergency situations are:
 - Fire
 - Medical emergency
 - Earthquake
 - Floods
 - Chemical spills
- Tell them that as an emergency is unexpected, the best way to protect themselves and others around them is to set-up and follow an emergency action plan.
- An emergency action plan should include the following information:
 - Chain of command
 - Details of the person appointed to contact in case of any emergency
 - Emergency response personnel
 - Number of designated emergency response personnel
 - Emergency equipment

- Details and locations of any and all emergency equipment
- Evacuation procedures
 - Details of evacuation procedures required during an emergency
- Alarms
 - Details of the alarms that will sound during an incident, what they mean, and the expected action from employees
- Explain the importance of knowing the location of safety equipment such as:
 - Fire extinguisher
 - First aid Equipment
 - Safety instruments and clothing
- Explain the basic methods of being safe and preventing accidents at workplace.
- Tell them that in case of an emergency situation, they should do the following:
 - Evaluate the situation
 - Call for help
 - Take care of the person/s
 - Check for response

Ask



- Ask the participants if they know how to provide first aid in case of any emergency.

Demonstrate



- How to free a person from electrocution
- How to provide first-aid for a wound and bandage it
- How to provide first-aid in case an object fall in the eye

Notes for Facilitation



- Explain the meaning and importance of first aid.
- Explain that first aid bridges the gap between the time of accident and availability of medical treatment and ends when medical assistance begins.
- Tell them that learning basic first aid techniques can help them cope with an emergency
- Explain the importance of knowing the correct way to provide first aid in different situations such as:
 - Freeing a person from electrocution
 - Attending to injuries needing bandaging of wound
 - Providing first-aid in case an object falls in the eye
- After giving demonstration of a technique, do the following activity:

Activity



- Divide the participants into pairs.
- Ask each pair to perform the technique on each other.
- Tell them that it is important to keep oneself safe while helping other person from electrocution.
- Tell them to use wood and not hands while electrocuting a person.
- Tell them to give first-aid help only if they know about it, otherwise it may become harmful for the injured person.

Notes for Facilitation



- Supervise the participants when they are doing the activity.
- Explain the correct way of doing the activity.
- Tell them that while providing first aid to free a person from electrocution, if you can't turn the power off, do the following:
 - Stand on a dry and non-conductive surface such as wood
 - Try to separate the person using non-conductive object such as wooden or plastic handle
- Tell them that while providing first aid to a wounded person by bandaging his wound, take care to:
 - Wash hands before bandaging
 - Use gloves if possible

Solution to Exercise:

1. Full form of RACE
 - Rescue
 - Alarm
 - Contain
 - Extinguish
2. Identify the meaning of the safety signs
 - Flammable liquid
 - Acute toxicity
 - Compressed gases
3. Identify the emergency numbers
 - Police - 100
 - Fire - 101
 - Ambulance – 102
4. (d)
5. I will evaluate the situation. Call for help. Take care of the person. Check for response. Conduct first-aid.

Introduction: Employability and Entrepreneurship Skills

This Facilitator's guide includes various activities which will help you as a facilitator to make the sessions participative and interactive.

Ice breaker

- You can begin the module with the following ice breaker:

Five of Anything Ice Breaker Steps:

- Divide the participants into groups of four or five by having them number off. (You do this because people generally begin a meeting by sitting with the people they already know best.)
- Tell the newly formed groups that their assignment is to share their five favorite movies of all time, their five favorite novels or their five least liked films. The topic can be five of anything - most liked or disliked.
- This ice breaker helps the group explore shared interests more broadly and sparks lots of discussion about why each person likes or dislikes their selected five.
- Tell the groups that one person must take notes and be ready to share the highlights of their group discussion with the class upon completion of the assignment.

Expectation Mapping

During the first session and after ice breaker session, ask the participants to answer the following question: "What do I expect to learn from this training?"

1. Have one of the participants write their contributions on a flip chart sheet.
2. Write down your own list of covered material in the training on another flip chart sheet.
3. Compare the two sheets, commenting on what will and what will not be covered during the training.
4. Set some ground rules for the training sessions. Ask the participants to put these rules on a flipchart and display it in the class.
5. You may get back to those sheets once again at the end of the last session of the training.
6. Benefits of doing this activity:
 - Participants feel better as their opinions are heard.
 - Participants get to know what they should expect from the training.
 - The facilitator gets to know which points to emphasize, which to leave out, and which to add during the training.
7. Expectations from the participants:
 - Must sign the attendance sheet when they arrive for class.
 - Conduct themselves in a positive manner
 - Be punctual, attentive, and participative
8. Explain the contents that are going to get covered one by one and connect it with the expectation mapping done earlier.
9. By the end of this exercise, the participants should have a clear understanding of what to

expect from the session and what are the areas that will not get covered.

Defining Objectives

1. Defining the objectives in the beginning of the units sets the mood for the unit.
2. To begin with the end in mind sets the expectations of the participants as what could be the important takeaways from the session.
3. It is also a way of making participants take responsibility of their own learning process.
4. For the facilitator, the objectives decide a designed path to progress on so that the learning stays aligned and on track.
5. Read the objectives slowly, one by one, and ask the participants to explain what they think it means.
6. At the end of the session, you could again revisit the objectives to find out from the participants about how many objectives have been achieved.

In order to effectively facilitate this workshop:

1. You must have thorough knowledge of the material in the Participant Handbook and be prepared to answer questions about it.
2. You may also wish to read other material to enhance your knowledge of the subject.
3. There may be issues raised with which you are not able to deal, either because of lack of time or knowledge.
You can either state that you will obtain answers and get back to the participants with the information. In case the query can be turned to an assignment to the class, do so. You can work with the participants on the assignment.
4. You must have a very clear understanding of what the participants want to accomplish by the end of the workshop and the means to guide the participants.
5. As the facilitator, it is your responsibility to make sure that all logistical arrangements are made for the workshop. This may involve doing it yourself or confirming that someone else has made all necessary arrangements associated with the workshop. Assume nothing and check everything before the workshop begins.
6. To break the monotony and boredom during sessions, introduce mini breaks in the form of stretching exercises, jokes, some group songs or games.
7. Invite discussion from the participants.
8. Probe the participants further and lead them to come to affirmative conclusions.
9. Let the participants answer. No answer is incorrect.
10. Ask one participant to write all the points on the whiteboard.
11. Build the sessions from the answers provided by the class.
12. Prepare for the sessions in advance so that the resources like flipcharts, handouts, blank sheets of paper, marker pens, etc. can be kept ready.
13. Ensure that resources like board, markers, duster etc. is available before your session starts.

General instructions for role playing:

1. You are not being asked to be an actor or to entertain. The purpose of the role play is to provide a situation in which you can practice certain skills.
2. When you read the brief, try to imagine yourself in the situation described and behave in a way you feel to be natural – but be conscious of the fact that your role may require a different approach from that which you might normally use.
3. You (and others) may benefit from the change in approach and behavior. Therefore, try to use the approach you feel to be most appropriate for the circumstances described in your brief.
4. The brief is just the starting point. It simply sets the scene and the tone of session or activity. Try not to keep referring to the brief as this will affect the spontaneity of the meeting. Allow the role play to develop as you think it might in real life and change your reactions in line with the behavior and responses of others involved.
5. If you find that you have too little information to answer questions or to describe what has happened in the situation, do feel free to add your own thoughts and ideas. Try to keep these within the framework of the role you are taking and try to make your improvisations as realistic as possible.

UNIT 6.1: Personal Strengths & Value Systems

Key Learning Outcomes



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

- Explain the meaning of health
- List common health issues
- Discuss tips to prevent common health issues
- Explain the meaning of hygiene
- Discuss the purpose of Swachh Bharat Abhiyan
- Explain the meaning of habit
- Discuss ways to set up a safe work environment
- Discuss critical safety habits to be followed by employees
- Explain the importance of self-analysis
- Discuss motivation with the help of Maslow's Hierarchy of Needs
- Discuss the meaning of achievement motivation
- List the characteristics of entrepreneurs with achievement motivation
- List the different factors that motivate you
- Discuss the role of attitude in self-analysis
- Discuss how to maintain a positive attitude
- List your strengths and weaknesses
- Discuss the qualities of honest people
- Describe the importance of honesty in entrepreneurs
- Discuss the elements of a strong work ethic
- Discuss how to foster a good work ethic
- List the characteristics of highly creative people
- List the characteristics of highly innovative people
- Discuss the benefits of time management
- List the traits of effective time managers
- Describe effective time management technique
- Discuss the importance of anger management
- Describe anger management strategies
- Discuss tips for anger management
- Discuss the causes of stress
- Discuss the symptoms of stress
- Discuss tips for stress management

UNIT 6.1.1: Health, Habits, and Hygiene: What is Health?

Unit Objectives

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

- Explain the meaning of health
- List common health issues
- Discuss tips to prevent common health issues
- Explain the meaning of hygiene
- Discuss the purpose of Swachh Bharat Abhiyan
- Explain the meaning of habit

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 we can 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.

UNIT 6.1.2: Safety

Unit Objectives

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

- Discuss ways to set up a safe work environment
- Discuss critical safety habits to be followed by employees

Resources to be Used

- Participant Handbook
- Safety signs and symbols
- Safety equipment
- 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 equipment at work place.
- Use this format for the first part of the activity.

PART 1		
Hazard	What could happen?	How could it be

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.

UNIT 6.1.3: Self-Analysis- Attitude, Achievement Motivation: What is Self-Analysis?

Unit Objectives

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

- Explain the importance of self- analysis
- Discuss motivation with the help of Maslow's Hierarchy of Needs
- Discuss the meaning of achievement motivation
- List the characteristics of entrepreneurs with achievement motivation
- List the different factors that motivate you
- Discuss the role of attitude in self- analysis
- Discuss how to maintain a positive attitude.
- List your strengths and weaknesses

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.

UNIT 6.1.4: Honesty & Work Ethics

Unit Objectives

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

- Discuss the qualities of honest people
- Describe the importance of honesty in entrepreneurs
- Discuss the elements of a strong work ethic
- Discuss how to foster a good work ethic

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

- 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.

UNIT 6.1.5: Creativity and Innovation

Unit Objectives

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

- List the characteristics of highly creative people
- List the characteristics of highly innovative people

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. Soring's idea is to have a centralized 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.html>

Solar seeder

This is a story of an innovative solar seeder and developed by Subash Chandra Bose, a class 8, student from St Sebastiyar 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 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 must 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>

UNIT 6.1.6: Time Management

Unit Objectives

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

- Discuss the benefits of time management
- List the traits of effective time managers
- Describe effective time management techniques

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.	

Fig 6.1.1: To-do-list format

URGENT-IMPORTANT GRID

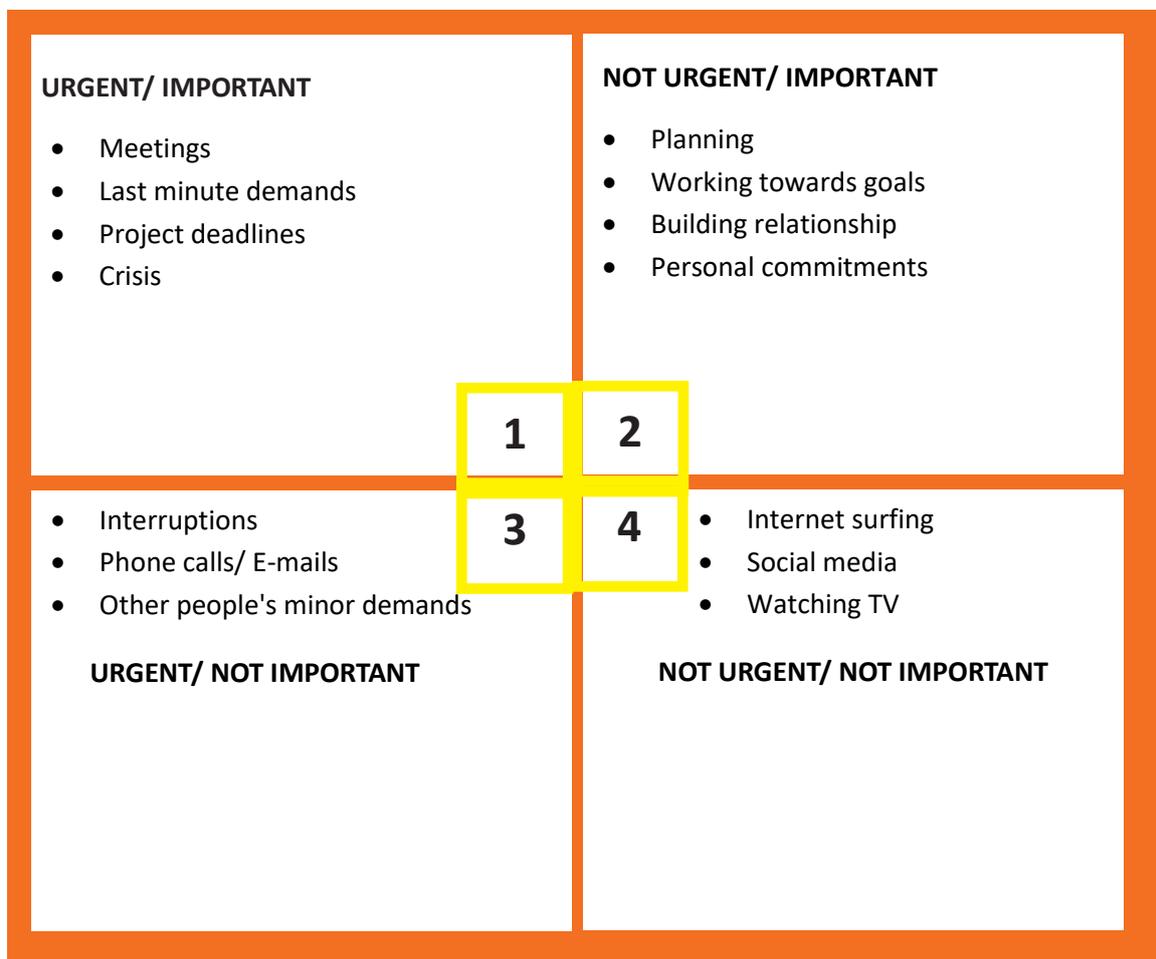
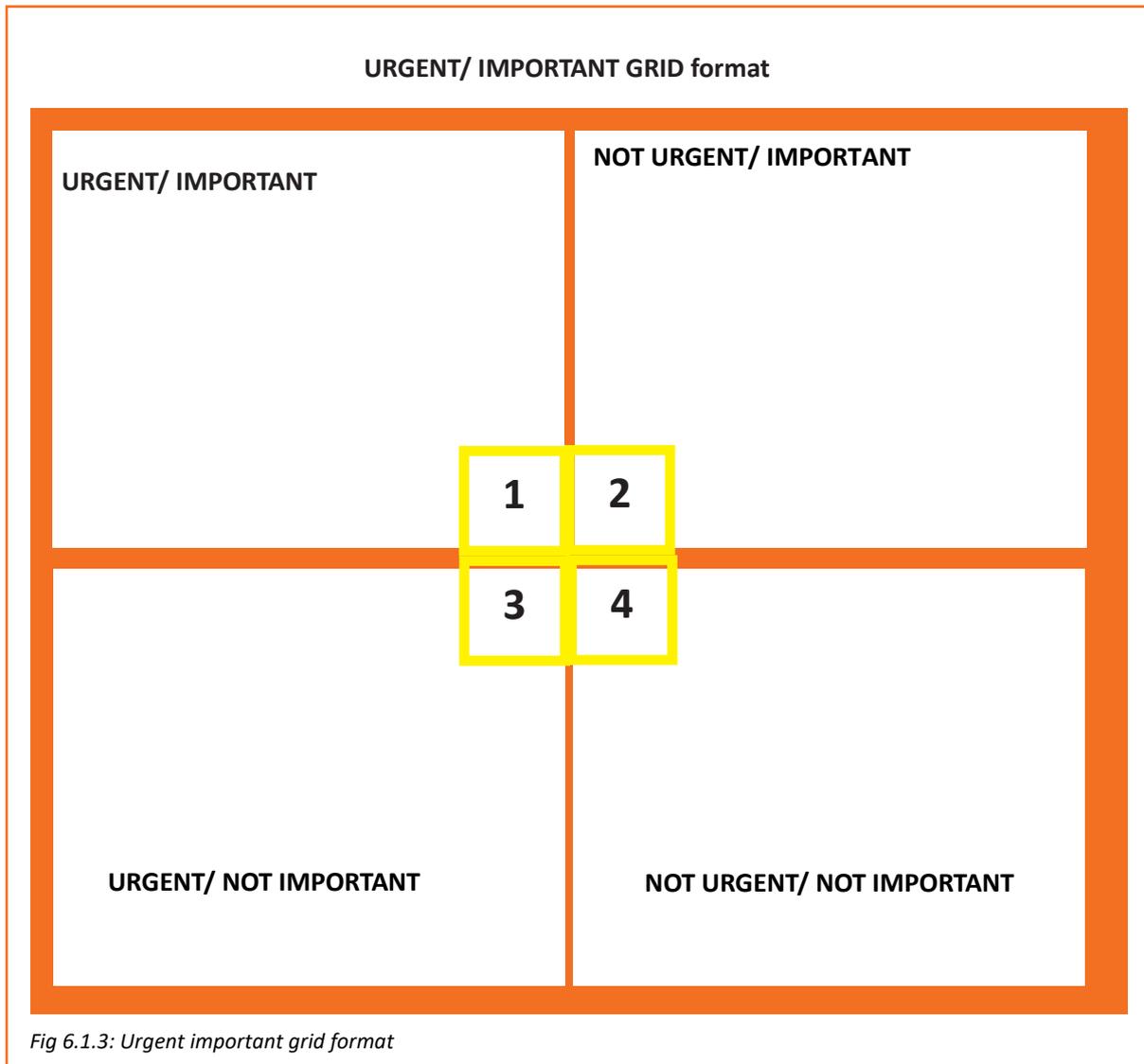


Fig 6.1.2: Urgent important grid



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.

UNIT 6.1.7: Anger Management

Unit Objectives

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

- Discuss the importance of anger management
- Describe anger management strategies
- Discuss tips for 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 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

- 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.

UNIT 6.1.8: Stress Management: What is stress?

Unit Objectives

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

- Discuss the causes of stress
- Discuss the symptoms of stress
- Discuss tips for stress management

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." He 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 Sheila 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 participants 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 6.2: Digital Literacy: A Recap

Key Learning Outcomes

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

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

UNIT 6.2.1: Computer and Internet Basics: Basic Parts of a Computer

Unit Objectives

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

- Identify the basic parts of a computer
- Identify the basic parts of a keyboard
- Recall basic computer terminology
- Recall the functions of basic computer keys

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.

UNIT 6.2.2: MS Office and Email: About MS Office

Unit Objective

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

- Discuss the main applications of MS Office
- Discuss the benefits of Microsoft Outlook

Resources to be Used

- Participant Handbook
- Computer Systems with the required applications

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

UNIT 6.2.3: E-Commerce

Unit Objective

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

- Identify different types of e-commerce
- List the benefits of e-commerce for retailers and customers
- Discuss Digital India campaign will help boost e-commerce in India
- Describe how you will sell a product or service on an e-commerce platform

Resources to be Used

- Computer Systems 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:
 - 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, Free charge, 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 6.3: Money Matters

Key Learning Outcomes

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

- Discuss the importance of saving money
- Discuss the benefits of saving money
- Discuss the main types of bank accounts
- Describe the process of opening a bank account
- Differentiate between fixed and variable costs
- Describe the main types of investment options
- Describe the different types of insurance products
- Describe the different types of taxes
- Discuss the uses of online banking
- Discuss the main types of electronic funds transfer

UNIT 6.3.1: Personal Finance – Why to Save?

Unit Objective

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

- Discuss the importance of saving money
- Discuss the benefits of saving money

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 months. 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 8,000/- 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.

UNIT 6.3.2: Types of Bank Accounts, Opening a Bank Account

Unit Objective

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

- Discuss the main types of bank accounts
- Describe the process of 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 need 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.

<div style="border: 1px solid black; width: 100%; height: 100%; display: flex; align-items: center; justify-content: center;"> <p>Photograph</p> </div>	<h2 style="margin: 0;">XXX Bank</h2>																																																												
<p>SAVING BANK ACCOUNT OPENING FORM</p>																																																													
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<p>Applicant Details:</p> <table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td>Full Name</td> <td>Mr./Mrs./</td> <td>First</td> <td>Middle</td> <td>Last Name</td> </tr> <tr><td colspan="2">Marital Status</td><td colspan="3"></td></tr> <tr><td colspan="2">Name of</td><td colspan="3"></td></tr> <tr><td colspan="2">Name of Mother</td><td colspan="3"></td></tr> <tr><td colspan="2">Address</td><td colspan="3"></td></tr> <tr><td colspan="2">Pin Code</td><td colspan="3"></td></tr> <tr> <td colspan="2">Tel No. Mobile</td> <td colspan="3">Date of Birth</td> </tr> <tr> <td colspan="2">Aadhaar No.</td> <td colspan="3">Pan No.</td> </tr> <tr><td colspan="2">MNREGA Job Card No.</td><td colspan="3"></td></tr> <tr><td colspan="2">Occupation/Profession</td><td colspan="3"></td></tr> <tr><td colspan="2">Annual Income</td><td colspan="3"></td></tr> <tr><td colspan="2">No. of Dependents</td><td colspan="3"></td></tr> </table>		Full Name	Mr./Mrs./	First	Middle	Last Name	Marital Status					Name of					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				
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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				

Fig 6.3.1: Sample account opening form

UNIT 6.3.3: Costs: Fixed vs. Variables: What are Fixed and Variable Costs?

Unit Objective

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

- Differentiate between 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.

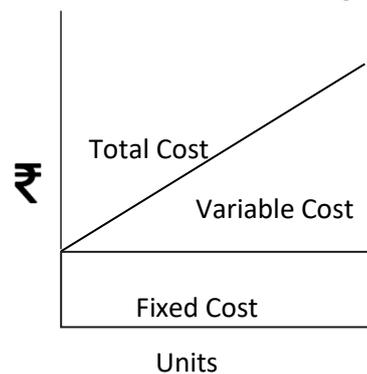


Fig 6.3.2: Relation between costs

- 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) |

UNIT 6.3.4: Investments, Insurance and Taxes

Unit Objective

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

- Describe the main types of investment options
- Describe the different types of insurance products
- Describe the different types of 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 for 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.

Say 

- 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. Mr. Das gets monthly return on one of his insurance policies. Name the policy?

Money Back Life Insurance

2. What are bonds?

Bonds are instruments used by public and private companies to raise large sums of money.

3. Who issues the bonds?

Private and public companies issue the bonds.

4. Why are bonds issued?
To raise large amount of money as it cannot be borrowed from the bank.
5. Who is the buyer of stocks and equities?
The general public is the buyer.
6. What types of scheme is the Sukanya Samriddhi Scheme?
Small Saving Scheme
7. 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.
8. Why is a loan taken from the bank to purchase real estate?
To lease or sell to make profit on appreciated property price.
9. Name the two types of insurances?
Life Insurance and Non-life or general insurance
10. Which insurance product offers financial protection for 15-20 years?
Term Insurance
11. What is the benefit of taking an endowment policy?
It offers the dual benefit of investment and 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.

UNIT 6.3.5: Online Banking, NEFT, RTGS, etc.

Unit Objective

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

- Discuss the uses of online banking
- Discuss the main types of electronic funds transfer

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.

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 6.4: Preparing for Employment & Self-Employment

Key Learning Outcomes



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

- Discuss the steps to follow to prepare for an interview
- Discuss the steps to create an effective Resume
- Discuss the most frequently asked interview questions
- Discuss how to answer the most frequently asked interview questions
- Identify basic workplace terminology

UNIT 6.4.1: Interview Preparation: How to Prepare for an Interview?

Unit Objective

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

- Discuss the steps to follow 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.

UNIT 6.4.2: Preparing an Effective Resume: How to Create an Effective Resume?

Unit Objective

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

- Discuss the steps 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 resume 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 resume.
- 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 nxxxxxxxxla@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 6.4.3: Interview FAQs

Unit Objective

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

- Discuss the most frequently asked interview questions
- Discuss how to answer the most frequently asked interview questions

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.

UNIT 6.4.4: Work Readiness – Terms and Terminology

Unit Objective

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

- Identify basic workplace 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 6.5: Understanding Entrepreneurship

Key Learning Outcomes



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

- Discuss the concept of entrepreneurship
- Discuss the importance of entrepreneurship
- Describe the characteristics of an entrepreneur
- Describe the different types of enterprises
- List the qualities of an effective leader
- Discuss the benefits of effective leadership
- List the traits of an effective team
- Discuss the importance of listening effectively
- Discuss how to listen effectively
- Discuss the importance of speaking effectively
- Discuss how to speak effectively
- Discuss how to solve problems
- List important problem-solving traits
- Discuss ways to assess problem solving skills
- Discuss the importance of negotiation
- Discuss how to negotiate
- Discuss how to identify new business opportunities
- Discuss how to identify business opportunities within your business
- Explain the meaning of entrepreneur
- Describe the different types of entrepreneurs
- List the characteristics of entrepreneurs
- Recall entrepreneur success stories
- Discuss the entrepreneurial process
- Describe the entrepreneurship ecosystem
- Discuss the purpose of the Make in India campaign
- Discuss key schemes to promote entrepreneurs
- Discuss the relationship between entrepreneurship and risk appetite
- Discuss the relationship between entrepreneurship and resilience
- Describe the characteristics of a resilient entrepreneur
- Discuss how to deal with failure

UNIT 6.5.1: Concept Introduction (Characteristic of an Entrepreneur, types of firms/ types of enterprises)

Unit Objectives

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

- Discuss the concept of entrepreneurship
- Discuss the importance of entrepreneurship
- Discuss the characteristics of an entrepreneur
- Describe the different 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.

UNIT 6.5.2: Leadership and Teamwork

Unit Objectives

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

- List the qualities of an effective leader
- Discuss the benefits of effective leadership
- List the traits of an effective team

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 6.5.1: Encouraging participants

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 employee for the breakdown whereas a leader fixes breakdown.
- A boss depends on authority whereas a leader depends on goodwill.
- A boss says “I” and a leader says “We.”
- A boss drives employee 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.

UNIT 6.5.3: Communication Skills: Listening & Speaking: The Importance of Listening Effectively

Unit Objectives

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

- Discuss the importance of listening effectively
- Discuss how to listen effectively
- Discuss the importance of speaking effectively
- Discuss how to speak 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 neighbor'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



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

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

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.

UNIT 6.5.4: Problem Solving & Negotiation Skills

Unit Objectives

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

- Discuss how to solve problems
- List the important problem-solving traits
- Discuss ways to assess problem solving skills
- Discuss the importance of negotiation
- Discuss how to negotiate

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 atleast 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. 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.

UNIT 6.5.5: Business Opportunity Identification: Entrepreneurs and Opportunities

Unit Objectives

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

- Discuss how to identify new business opportunities
- Discuss how to identify business opportunities within their business

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?

Weakness

What are your weaknesses?
 What do your competitors do better than you?

Opportunity

What trends may positively impact you?
 What opportunities are available to 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.

UNIT 6.5.6: Entrepreneurship Support Eco-System

Unit Objectives

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

- Explain the meaning of entrepreneur
- Describe the different types of entrepreneurs
- List the characteristics of entrepreneurs
- Recall entrepreneur success stories
- Discuss the entrepreneurial process
- Describe the entrepreneurship ecosystem
- Discuss the purpose of the 'Make in India' campaign
- Discuss the key schemes to promote entrepreneurs

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.

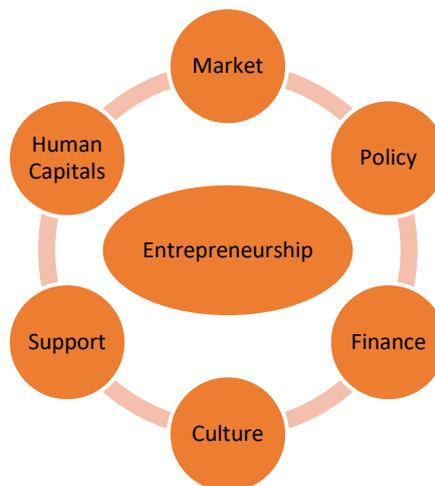


Fig 6.5.2: Key domains of entrepreneurship

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.

UNIT 6.5.7: Risk Appetite & Resilience

Unit Objectives

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

- Discuss the relationship between entrepreneurship and risk appetite
- Discuss the relationship between entrepreneurship and resilience
- Describe the characteristics of a resilient entrepreneur

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.

UNIT 6.5.8: Success and Failures

Unit Objectives

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

- Discuss how to deal with failure

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 6.6: Preparing to be an Entrepreneur

Key Learning Outcomes

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

- Discuss how market research is carried out
- Describe the 4 Ps of marketing
- Discuss the importance of idea generation
- Recall basic business terminology
- Discuss the need for CRM
- Discuss the benefits of CRM
- Discuss the need for networking
- Discuss the benefits of networking
- Discuss the importance of setting goals
- Differentiate between short-term, medium-term and long-term goals
- Discuss how to write a business plan
- Explain the financial planning process
- Discuss ways to manage your risk
- Describe the procedure and formalities for applying for bank finance
- Discuss how to manage their own enterprise
- List the important questions that every entrepreneur should ask before starting an enterprise

UNIT 6.6.1: Market Study/ The 4Ps of Marketing/ Importance of an IDEA: Understanding Market Research

Unit Objectives

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

- Discuss how market research is carried out
- Describe the 4 Ps of marketing
- Discuss the importance of idea generation

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
 4. 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.

UNIT 6.6.2: Business Entity Concepts

Unit Objectives

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

- Recall basic business terminology

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. 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

UNIT 6.6.3: CRM & Networking

Unit Objectives

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

- Discuss the need for CRM
- Discuss the benefits of CRM
- Discuss the need for networking
- Discuss the benefits of 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.

UNIT 6.6.4: Business Plan: Why Set Goals?

Unit Objectives

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

- Discuss the importance of setting goals
- Differentiate between short-term, medium-term and long-term goals
- Discuss how to write a business plan
- Explain the financial planning process
- Discuss ways to manage your risk

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.

UNIT 6.6.5: Procedures and Formalities for Bank Finance

Unit Objectives

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

- Discuss the importance of setting goals
- Differentiate between short-term, medium-term and long-term goals
- Discuss how to write a business plan
- Explain the financial planning process
- Discuss ways to manage your risk

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. |

Fig 6.6.1: Checklist of documents

UNIT 6.6.6: Enterprise Management – An Overview: How to Manage Your Enterprise?

Unit Objectives

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

- Discuss how to manage their own 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 make a matrix they need to fill.
- They have to write the main topics and key words that will 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.

UNIT 6.6.7: 20 Questions to Ask Yourself before Considering Entrepreneurship

Unit Objectives

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

- List the important questions that every entrepreneur should ask before starting an enterprise.

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.
- 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



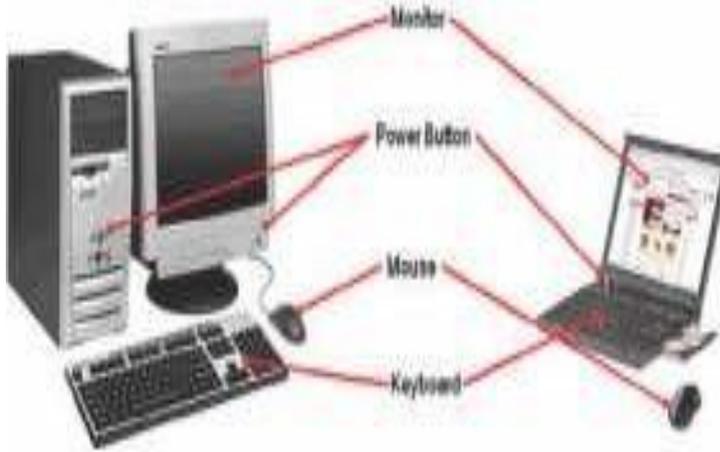
- Ask the participants what they have learned from this exercise/activity.
- Ask if they have any questions related to what they have talked about so far.

Solutions to Exercise

1. Being healthy does not simply mean not being unhealthy – it also means you need to be at peace emotionally, and feel fit physically. For example, you cannot say you are healthy simply because you do not have any physical ailments like a cold or cough. You also need to think about whether you are feeling calm, relaxed and happy.
2. The 'Swachh Bharat Abhiyan' (Clean India Mission) was launched by Prime Minister Shri Narendra Modi on 2nd October 2014. The aim of this mission is to clean the streets and roads of India and raise the overall level of cleanliness. Currently this mission covers 4,041 cities and towns across the country. Millions of our people have taken the pledge for a clean India. You should take the pledge too, and do everything possible to keep our country clean!
3. Elements of a strong work ethic are:
 - **Professionalism:** This involves everything from how you present yourself in a corporate setting to the manner in which you treat others in the workplace.
 - **Respectfulness:** This means remaining poised and diplomatic regardless of how stressful or volatile a situation is.
 - **Dependability:** This means always keeping your word, whether it's arriving on time for a meeting or delivering work on time.
 - **Dedication:** This means refusing to quit until the designated work is done, and completing the work at the highest possible level of excellence.
 - **Determination:** This means embracing obstacles as challenges rather than letting them stop you, and pushing ahead with purpose and resilience to get the desired results.
 - **Accountability:** This means taking responsibility for your actions and the consequences of your actions, and not making excuses for your mistakes.
 - **Humility:** This means acknowledging everyone's efforts and hard work, and sharing the credit for accomplishments.
4. Consequences of not managing the time effectively are:

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

5.



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

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

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

- **Become financially independent:** When you have enough money saved up to feel secure you can start making your choices, from taking a vacation whenever you want, to switching careers or starting your own business.
- **Invest in yourself through education:** Through saving, you can earn enough to pay up for courses that will add to your professional experience and ultimately result in higher paying jobs.
- **Get out of debt:** Once you have saved enough as a reserve fund, you can use your savings to pay off debts like loans or bills that have accumulated over time.
- **Be prepared for surprise expenses:** Having money saved enables you to pay for

unforeseen expenses like sudden car or house repairs, without feeling financially stressed.

- **Pay for emergencies:** Saving helps you deal with emergencies like sudden health issues or emergency trips without feeling financially burdened
- **Afford large purchases and achieve major goals::** Saving diligently makes it possible to place down payments towards major purchases and goals, like buying a home or a car.
- **Retire:** The money you have saved over the years will keep you comfortable when you no longer have the income you would get from your job.

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



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GOVERNMENT OF INDIA
MINISTRY OF SKILL DEVELOPMENT
& ENTREPRENEURSHIP



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Transforming the skill landscape



6. Annexures

Annexure 1 – Training Delivery Plan

Annexure 2 – Assessment Criteria



Annexure 1

Training Delivery Plan

Training Delivery Plan			
Program Name:	Stone fixer - Imitation Jewellery		
Qualification Pack Name & Ref. ID	Stone fixer- Imitation Jewellery (G&J/Q1504)		
Version No.	V1.0	Version Update Date	22-12-2019
Pre-requisites to Training	NA		
Training Outcomes	<p>By the end of this program, the participants will be able to:</p> <ul style="list-style-type: none"> • Fix or set stones in the finished and bejewelled frame and post non-abrasive polishing, keep the jewellery or accessory ready for dispatch. • Coordinate with co-workers: Communicate with colleagues or clients to work as a team and multitask and communicate with colleagues. • Maintain safe work environment: Report potential hazards and contain accidents in order to make the work environment safe for self and colleagues. 		

Sr. No.	Module Name	Session Name	Session Objectives	NOS Reference	Methodology	Training Tools/Ads	Duration
1.	Introduction	Session 1 Gem and Jewellery Sector in India	<ul style="list-style-type: none"> Understand the significance of gem and jewellery sector in India 	Bridge Module	Facilitator-led – Discussion, videos	Projector, pen, paper, laptop etc.	T: 0.5 hr. P: 5 hrs.
		Session 2 Objectives of the program	<ul style="list-style-type: none"> Understand the importance of a stone fixer in the jewellery manufacturing process 	Bridge Module	Facilitator-led – Discussion, videos	Projector, pen, paper, laptop etc.	T: 0.5 hr. P: 5 hrs.
		Session 3 Job role of stone fixer – imitation jewellery	<ul style="list-style-type: none"> Understand where does stone fixer fall in the imitation jewellery making process 	Bridge Module	Facilitator-led – Discussion, videos	Projector, pen, paper, laptop etc.	T: 1 hr. P: 5 hrs.
		Session 4 Job opportunities for stone fixer – imitation jewellery	<ul style="list-style-type: none"> Understand the job opportunities for a stone fixer in the imitation jewellery industry 	Bridge Module	Facilitator-led – Discussion, videos	Projector, pen, paper, laptop etc.	T: 1 hr. P: 5 hrs.
2.	Fix stones on Jewellery Frame - I	Session 1 Introduction to imitation jewellery making process	<ul style="list-style-type: none"> Understand the imitation jewellery making process 	G&J/1301 PC1	Facilitator-led – Discussion, videos	Samples of Common Metals Used in Imitation Jewellery Manufacturing Including Copper, Lead, Tin, Nickel, Steel, Zinc, Brass etc.,	T: 1 hr. P: 5 hrs.
		Session 2 Introduction to machine made and casted jewellery making process	<ul style="list-style-type: none"> List the steps of making of machine made, handmade and casted jewellery making process. 	G&J/1301 PC1	Facilitator-led – Discussion, videos	Samples of Common Metals Used in Imitation Jewellery Manufacturing Including Copper, Lead, Tin, Nickel,	T: 1 hr. P: 5 hrs.

						Steel, Zinc, Brass etc.,	
		Session 3 Job work of a stone fixer	<ul style="list-style-type: none"> Understand the job work of a stone fixer 	G&J/N1301 KA2, SA5	Facilitator-led – Discussion, videos, demonstration	Samples of Common Metals Used in Imitation Jewellery Manufacturing Including Copper, Lead, Tin, Nickel, Steel, Zinc, Brass etc.,	T: 1 hr. P: 5 hrs.
		Session 4 Qualities of a stone fixer	<ul style="list-style-type: none"> List the qualities of a good stone fixer. 	G&J/N1301 KA2, SA5	Facilitator-led – Discussion, videos, demonstration	Samples of Common Metals Used in Imitation Jewellery Manufacturing Including Copper, Lead, Tin, Nickel, Steel, Zinc, Brass etc.,	T: 0.5 hr. P: 5 hrs.
		Session 5 Introduction to metals	<ul style="list-style-type: none"> Understand the types of metals 	G&J/N1301 KB1, KB2	Facilitator-led – Discussion, videos, demonstration	Samples of Common Metals Used in Imitation Jewellery Manufacturing Including Copper, Lead, Tin, Nickel, Steel, Zinc, Brass	T: 1 hr. P: 6 hrs.

		Session 6 Properties of Metal	<ul style="list-style-type: none"> List the metal properties of the common metals used in manufacturing imitation jewellery 	G&J/N1301 KB1, KB2	Facilitator-led – Discussion, videos, demonstration	Samples of Common Metals Used in Imitation Jewellery Manufacturing Including Copper, Lead, Tin, Nickel, Steel, Zinc, Brass	T: 1 hr. P: 6 hrs.
		Session 7 Reading job sheet	<ul style="list-style-type: none"> Understand how to read a job sheet and how a sample job sheet looks like 	G&J/N1301 SA3, SA4, SA5	Facilitator-led – Discussion, videos, demonstration	Blank Job Sheets Sample Job Sheet with All Requirements Filled in	T: 0.5 hr. P: 5 hrs.
		Session 8 Types of jewellery	<ul style="list-style-type: none"> List the different types of Indian jewellery 	G&J/N1301 KB4	Facilitator-led – Discussion, videos, demonstration	Different Types of Jewellery Samples (As Per Participant Handbook)	T: 1 hr. P: 6 hrs.
		Session 9 Categories of jewellery	<ul style="list-style-type: none"> List the various categories of jewellery like head ornaments, neck ornaments etc. 	G&J/N1301 KB4	Facilitator-led – Discussion, videos, demonstration	Different Types of Jewellery Samples (As Per Participant Handbook)	T: 1 hr. P: 6 hrs.
		Session 10 Introduction to stones	<ul style="list-style-type: none"> List the types of stones used in the imitation jewellery 	G&J/N1301 PC8, PC9	Facilitator-led – Discussion, videos, demonstration	Different Types of Jewellery Stone Samples	T: 1 hr. P: 6 hrs.
		Session 11 Cuts and shapes of stones	<ul style="list-style-type: none"> Differentiate between different cuts and shapes of stones 	G&J/N1301 PC8, PC9	Facilitator-led – Discussion, videos, demonstration	Different Types of Jewellery Stone Samples	T: 1 hr. P: 6 hrs.
		Session 12 Types of settings	<ul style="list-style-type: none"> List the different types of basic and advanced settings for stones 	G&J/N1301 PC9	Facilitator-led – Discussion, videos, demonstration	Different Types of Jewellery Samples	T: 1 hr. P: 6 hrs.
3.	Fix stones on Jewellery Frame - II	Session 1 Tools and equipment required for stone fixing	<ul style="list-style-type: none"> Identify the various tools and equipment required for stone fixing 	G&J/N1301 KB4, SA1	Facilitator-led – Discussion, videos, demonstration	Drill Bits, Stone Measuring Gauges, Loupes	T: 1 hr. P: 5 hrs.

						and Magnifying Lens, Setting Burs, Ring Clamp,	
		Session 2 Setting or fixing stones	<ul style="list-style-type: none"> Explain the steps of fixing stones 	G&J/N1301 PC1, PC2	Facilitator-led – Discussion, videos, demonstration	Drill Bits, Stone Measuring Gauges, Loupes and Magnifying Lens, Setting Burs, Ring Clamp,	T: 1 hr. P: 5 hrs.
		Session 3 Check for defects	<ul style="list-style-type: none"> Identify the product defects that take place during stone fixing 	G&J/N1301 PC8, PC10	Facilitator-led – Discussion, videos, demonstration	Protective Eyeglasses and Face Mask, Metal Cleaning Brush,	T: 1 hr. P: 5 hrs.
		Session 4 Achieving quality standards	<ul style="list-style-type: none"> Maintain the quality standards of your company 	G&J/N1301 PC5, PC6, PC7	Facilitator-led – Discussion, videos, demonstration	Cloth/Cotton Cloth, Tray, Screw Driver, Silicon Rubber Dye, Metal Cutter, master dye of different jewellery samples	T: 0.5 hr. P: 5 hrs.
		Session 5 Maintaining quality of production	<ul style="list-style-type: none"> Understand to maintain the quality of production for the company 	G&J/N1301 SA2, KB3	Facilitator-led – Discussion, videos, demonstration	Cloth/Cotton Cloth, Tray, Screw Driver, Silicon Rubber Dye, Metal Cutter, master dye of different jewellery samples	T: 1 hr. P: 5 hrs.
		Session 6 Know your organization and its standards	<ul style="list-style-type: none"> Identify the standards of your company 	G&J/N1301 SA4, SB2	Facilitator-led – Discussion, videos, demonstration	Pen, paper, whiteboards, duster, slides	T: 0.5 hr. P: 4 hrs.
		Session 7 Work hazards	<ul style="list-style-type: none"> Identify the work hazards at your workplace 	G&J/N1301 KB5, KA3	Facilitator-led – Discussion, videos, demonstration	Pen, paper, whiteboards, duster, slides	T: 1 hr. P: 4 hrs.

4.	Illustrate to coordinate with co-workers	Session 1 Importance of interaction and coordination	<ul style="list-style-type: none"> Understand the importance of interaction and coordination 	G&J/N9904 KB1, KB2, KB3, KB4,	Facilitator-led – Discussion, videos, demonstration	White Board/Black Board Marker/ Chalk, Duster Notepads, Pens, Pencils, Blank Sheets	T: 0.5 hr. P: 1 hr.
		Session 2 Interacting with supervisor	<ul style="list-style-type: none"> List the importance of interacting with your supervisor 	G&J/N9904 PC1, PC2, PC3, PC4, PC5, SA5	Facilitator-led – Discussion, videos, demonstration	White Board/Black Board Marker/ Chalk, Duster Notepads, Pens, Pencils, Blank Sheets	T: 1 hr. P: 1 hr.
		Session 3 Interacting with colleagues and other departments	<ul style="list-style-type: none"> Explain the importance of interaction with colleagues of all departments 	G&J/N9904 PC6, PC7, PC8, PC9, SA3, SA4	Facilitator-led – Discussion, videos, demonstration	White Board/Black Board Marker/ Chalk, Duster Notepads, Pens, Pencils, Blank Sheets	T: 0.5 hr. P: 1 hr.
5.	Maintain safe work environment	Session 1 Understand potential sources of accidents	<ul style="list-style-type: none"> Identify the potential sources of accidents in a workplace 	G&J/N9905 PC1, PC2, PC3, PC4, PC5	Facilitator-led – Discussion, videos, demonstration	Safety Hand Gloves, Fire Extinguisher, First Aid Kit	T: 20 min. P: 0.5 hr.
		Session 2 Safety signs and appropriate requirements to be safe	<ul style="list-style-type: none"> Explain about the safety signs Arrange the appropriate safety requirements at the workplace 	G&J/N9905 SB1, SB2, PC6	Facilitator-led – Discussion, videos, demonstration	Safety Hand Gloves, Fire Extinguisher, First Aid Kit	T: 20 min. P: 0.5 hr.
		Session 3 Ergonomics and bad posture of body	<ul style="list-style-type: none"> Understand the right body posture required at workplace Understand how to relax your body 	G&J/N9905 KB1, KB2	Facilitator-led – Discussion, videos, demonstration	Safety Hand Gloves, Fire Extinguisher, First Aid Kit	T: 20 min. P: 0.5 hr.
		Session 4 Fire safety rules	<ul style="list-style-type: none"> Explain about the fire safety rules Demonstrate to use a fire extinguisher 	G&J/N9905 KB3, KB4, PC7, PC8	Facilitator-led – Discussion, videos, demonstration	Safety Hand Gloves, Fire Extinguisher, First Aid Kit	T: 0.5 hr. P: 1 hr.

		Session 5 Understand how to deal with emergency situations	<ul style="list-style-type: none">• Explain what is an emergency situation and how to deal with it	G&J/N9905 PC9, KB5	Facilitator-led – Discussion, videos, demonstration	Safety Hand Gloves, Fire Extinguisher, First Aid Kit	T: 0.5 hr. P: 0.5 hr.
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Annexure II

Assessment Criteria

CRITERIA FOR ASSESSMENT OF TRAINEES

Assessment Criteria	
Job Role	Stone fixer – Imitation Jewellery
Qualification Pack	G&J/Q1504, v1.0
Sector Skill Council	Gem & Jewellery Skill Council of India

Sr. 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, and where applicable, on the selected elective/option 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 criterion.
6	To pass the Qualification Pack, every trainee should score a minimum of 50% of aggregate marks to successfully clear the assessment.
7	In case of unsuccessful completion, the trainee may seek reassessment on the Qualification Pack.

Assessment outcomes	Assessment Criteria for outcomes	Marks Allocation			
		Total Mark (80+20)	Out of	Theory	Skills Practical
1.G&J/N1504 Fix stones on jewellery frame	PC1. Achieve flawless fixing as per design requirement	60	10	0	10
	PC2. Achieve even colour of stones set, i.e., no discolouration or breakage during setting		10	5	5
	PC3. Fix stones securely		10	5	5
	PC4. Deliver in time		3	0	3
	PC5. Deliver number of frames with stones set as per target and of design quality		3	0	3
	PC6. Deliver defect free and evenly set jewellery pieces and accessories		3	0	3

	PC7. Deliver damage free stones of even colour and well secured		5	0	5	
	PC8. Deliver maximum number of QC-okayed settings		10	0	10	
	PC9. Rework on the product returned from QC		3	0	3	
	PC10. Deliver complete jewellery on time by reporting problems faced or anticipated well in advance		3	0	3	
	Sub Total		60	10	50	
2. G&J/ N9904 Coordinate with co- workers	PC1. Understand the work output requirements and work accordingly	20	5	2	3	
	PC2. Comply with company policy end rules and work accordingly		5	2	3	
	PC3. Deliver quality work on time as required by reporting any anticipated reasons for delay		5	0	5	
	PC4. Put team over individual goals and work with team		1	0	1	
	PC5. Resolve conflicts and multi-task		4	1	3	
	Sub Total		20	5	15	
3. G&J/N9905 Maintain safe work environment	PC1. Spot and report potential hazards on time	20	10	3	7	
	PC2. Follow company policy and rules regarding use of hazardous materials while working		5	0	5	
	PC3. Deliver quality work on time as required by reporting any anticipated reasons for delays		5	2	3	
	Sub Total		20	5	15	
	Grand Total		100	20	80	
	<u>Percentage Weightage:</u>				20%	80%
	<u>Minimum Pass% to qualify (aggregate):</u>				50%	

Notes



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