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National
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Transforming the skill landscape

Sewing Machine Operator (Knits)

Participant Handbook



Participant Handbook

Sector
**Apparel, Made-ups and
Home Furnishing**

Sub-Sector
Apparel

Occupation
Sewing Machine Operator (Knits)



Reference ID: **AMH/Q0305, Version 1.0**
NSQF Level 4

AMHSSC

**Sewing Machine
Operator (Knits)**



Shri Narendra Modi
Prime Minister of India

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



Certificate

COMPLIANCE TO QUALIFICATION PACK – NATIONAL OCCUPATIONAL STANDARDS

is hereby issued by the

Apparel / Made-Up's / Home Furnishing
for

SKILLING CONTENT : PARTICIPANT HANDBOOK

Complying to National Occupational Standards of

Job Role/ Qualification Pack: **"Sewing Machine Operator – Knits"** QP No. **"AMH/Q0305, NSQF Level 4"**

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About this book

This Participant Handbook is designed to enable training for the specific Qualification Pack(QP). Each National Occupational (NOS) is covered across Unit/s.

Key Learning Objectives for the specific NOS mark the beginning of the Unit/s for that NOS.

- Plan and prepare for process of sewing of knit fabrics as per plan received from stitching/line supervisor
- Stitch knitted fabric as per plan
- Maintain health, safety and security in the production line
- Maintain workarea, tools and machines
- Comply with industry, regulatory and organizational requirements

The symbols used in this book are described below:

Symbols Used



Key Learning Outcomes



Steps



Time



Tips



Notes



Unit Objectives



Exercise

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1. Introduction and Orientation



Unit 1.1 - Introduction to Sewing and Apparel Sector

Unit 1.2 - Role and Responsibilities of Sewing Machine Operator (Knits)



Key Learning Outcomes

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

1. Familiarise with apparel industry.
2. Identify the role and responsibilities of sewing machine operator.

UNIT 1.1: Introduction to Sewing and Apparel Sector

Unit Objectives

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

1. Familiarise with apparel industry.
2. Describe the home furnishing and made-ups sub sectors.

1.1.1 Introduction to Sewing

Sewing is a skill of tying and/or attaching objects using tacks made with a needle and thread. It is one of the oldest existing crafts in the world.

Sewing was originally a handmade craft for many years. It was the invention of the sewing machine in the 1800s and the growth of technology and computerization in 1900s that increased the mass production of machine made objects. However, sewing by hand is still a globally popular practice. In areas like haute couture fashion, custom dress creation and such, fine hand sewing is an ongoing demand. Fine hand sewing is thus pursued by hobbyists and textile artists equally.

1.1.2 Apparel Sector – Industry Overview

Indian Textile and Clothing (Apparel) industry is the second largest manufacturer in the world. The Indian textiles and clothing sector is expected to grow at 10.01 percent in the next 10 years from the current value of INR3.92 lakh crores in 2012–13 to INR10.54 lakh crores in 2021–22. Of these, the garments sector is estimated to grow at an average rate of 15.44 percent over the years, thereby accounting for about 70 percent of the total production. The demand for domestic consumption for home textiles and garments is expected to increase rapidly. In fact, the garments sub-sector alone is estimated to increase by seven times from INR 51400 crores in 2012–13 to INR3.70 lakh crores in 2021–22.

The Indian textile sub-sector has traditionally been contributing significantly to the economy and manpower as well as to the structural changes in the manufacturing sector. As of 2012, the sector contributed 4 percent of the GDP, 32 percent of the manufacturing sector and 9 percent of total exports. The sector's output is expected to grow at an annual average rate of 10 percent in the next 10 years, thereby increasing its worth to INR 10.5 lakh crores in 2022. Several factors that would contribute to the growth would include:

- Rising income levels are expected to increase the demand for home textiles and garments from domestic consumers is expected to increase.
- Free trade agreements provide India a comparative advantage in the export segment as compared to its competitors – China, Bangladesh and Pakistan – as they create opportunities for manufacturers to supply to potential markets in East Asia.
- Low production cost continues to be an advantage for the sector and, consequently, demand from existing foreign markets continues to increase.

- Structural changes in the sector, with a shift from vertically disintegrated to integrated large firms, with automated machines for yarn and fabric production.
- Increased spending on research and development to enter the specialized fabrics and technical textiles sector.
- Favourable policy environment to support domestic and foreign investments and the implementation of schemes to enhance the production capacity and improve technology.

Ready Made Garments

The ready-made garments section has grown rapidly in the last few years. Both exports and domestic demands shall drive sector growth in future.

The ready-made garments segment comprises men's, women's and kid's clothing, which may be used for either private (home/office wear) or commercial (uniforms for school, waiters and flight crew) purposes.

- Men's wear is the biggest segment in the ready-made garment segment, comprising about 43 percent of its share in the total revenue generated. This is followed by women's wear, with a share of 38 percent; 10 percent share of boys wear and 9 percent for girls wear in the total revenue generated by the ready-made garment segment.
- Changing lifestyles and consumption patterns are expected to drive the sector's supply of causal wear with an 11 percent growth, which would drive demand for workforce with specialised skills in western formals design, blended fabrics and increased application work on clothes.

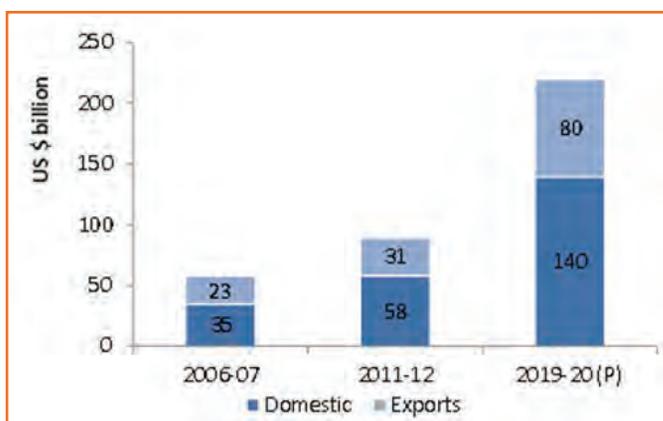


Fig 1.1.1.1: Major Textile Exporters to the World (% share)

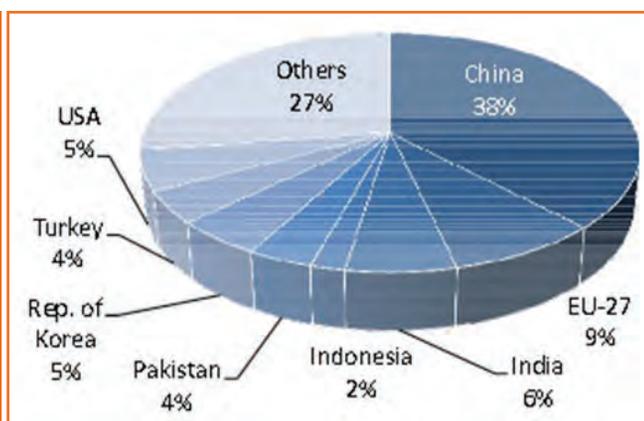


Fig 1.1.2: Major Textiles and Clothing Regions in India

Source: Office of Textile Commissioner and IMA CS Analysis

Actual and Projected size of Indian Textile Industry

In 2011 global trade in textiles and apparel was around US\$ 705 billion. This was approximately 4% of the total global trade of all commodities estimated at ~ US\$ 15 trillion. During the period 2000 to 2010 the textile and apparel trade has grown at a modest CAGR of 6.4% per annum. Further, the Global Textile and Apparel, or T&A, trade is expected to grow to USD 1 trillion by 2020.

- **Gujarat and Maharashtra:** Most large companies across all sectors of the value chain, including spinning, weaving, home textiles and garments, are located here. Key players include Aravind Mills, Raymond, Welspun, Bombay Dyeing, Alok, Century Textiles.

- **Karnataka and Kerala:** Bangalore and Mysore have a few garment firms. Some major garment exporters include Gokaldas Exports and Shahi Exports.
- **Tamil Nadu:** Major cities that serve as textile hubs are Tirupur, Coimbatore, Madurai and Karur; known for apparels, spinning mills, silk and home textile units, respectively. Key players include Loyal Textiles, KG Denim, Asian Fabric. Tamil Nadu accounts for the largest textiles and clothing production of INR 761820 crores, which also employs the largest number of workers (2.63 million) in textile factories. This state is followed by Gujarat, which has an annual textile production valued at INR 49165 crores.
- **There are more than 70 textiles and clothing clusters in India** accounting for about 80 percent of the total production. There are 39 power loom clusters and 13 ready-made garment clusters in India.
- **Bhiwandi and Malegaon** are the two largest power loom clusters. Major ready-made garments clusters are located in Delhi, Mumbai, Gurgaon, Nagpur, Madurai and Salem, with annual turnover of more than INR 1000 crores since 2003. The state of Maharashtra has 10 textile clusters. Other major states in terms of the number clusters are Tamil Nadu, Andhra Pradesh, Karnataka, Kerala and Uttar Pradesh (seven clusters each).

Employment Scenario in the Sector

It also provides employment to approximately 35 million persons directly & approximately 55 million persons indirectly. India is among the very few countries which have presence across the entire supply chain, from natural and synthetic fibers right up to finished goods manufacturing. It has presence in organised mill sector as well as decentralised sectors like handloom, power loom, silk, etc.

Currently, 15.23 million people are employed in the textile sub-sector across yarn and fabric, home textiles, technical textiles and readymade garments. Fifty-one percent of the total workforce is engaged in the manufacturing of readymade garments, followed by yarn and fabrics with 26 percent. Human resource requirement in the sector is expected to reach

21.54 million by 2022 translating into 6.31 million additional employment opportunities during the period 2013-22.

Sub Sector	Employment in Millions	
	2017	2022
Spinning Weaving and Finishing of Textiles	3.14	3.18
Manufacture of Other Textiles	10.64	13.78
Manufacture of Wearing Apparel	4.28	4.58
Overall	18.06	21.54

Fig 1.1.3: Sub-Sectors in Apparel Industry

1.1.3 Made-ups and Home Furnishings

The made-ups sub-sector is growing at a steadily increasing pace in the country. The wide variety of products that come under this sub-sector are not only include necessities but also functional and luxury products. Made-ups sub-sector is divided into three (3) broad categories:

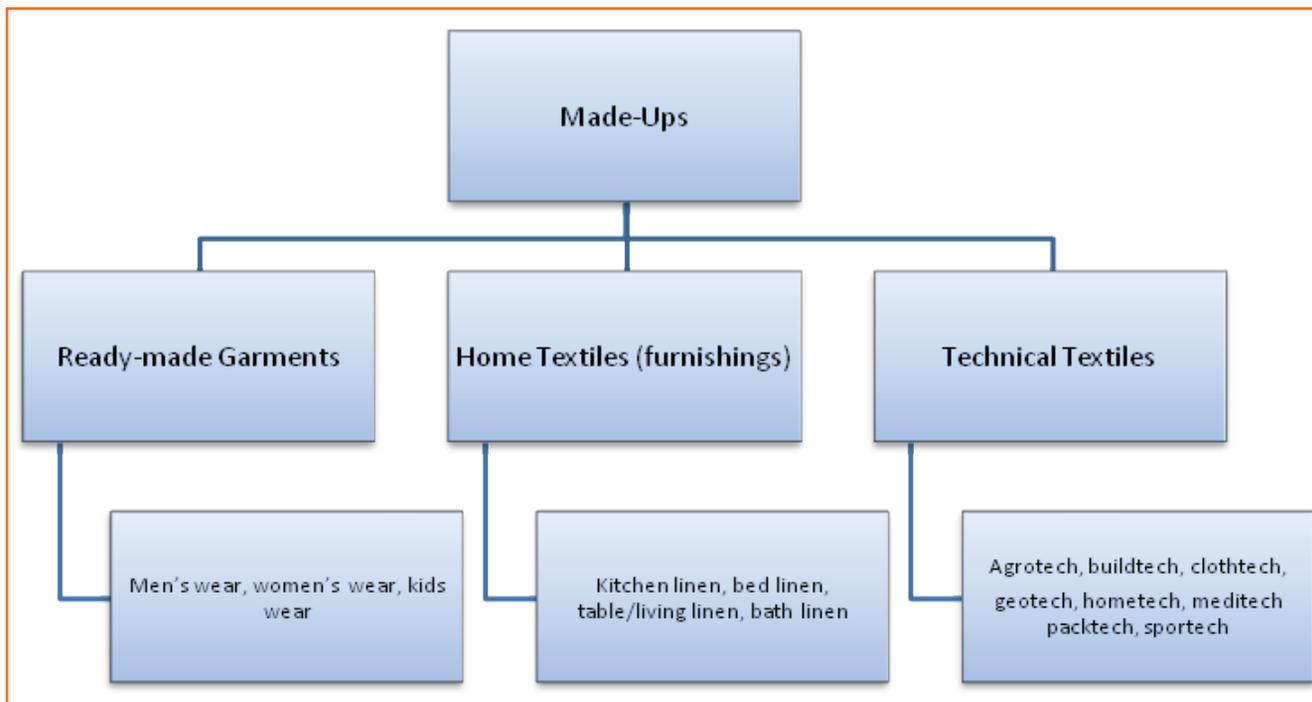


Fig 1.1.4: Made-ups and Home Furnishing Sub-sector

Indian is among one of the biggest exporters in Apparel and Made-ups industry. In Home Textiles India is second only to China in global exports, whereas in apparels, India is among the top 10.

Product	Total World Export	Major Contributor			India's Contribution		Other Competing Countries
		Country	Share & Value	Ranks	Share & Value	Ranks	
Apparel	193400159	China	61224360 (31.65%)	1	7429975 (3.8%)	7	Italy, Bangladesh, Hong Kong, Vietnam
Home Textiles	55921991	China	24015853 (42.09%)	1	3973042 (7.10%)	2	

Fig 1.1.5: Textile Exports by Major Countries and India ('000 USD) * Source NSDC Skill Gap Study – Textile & Clothing

As evident from the Figs above, India is fast becoming one of the leading global players in the Home Furnishings/Textile. Home Furnishings industry offers wide varieties of products like bedspreads, furnishing fabrics, curtains, rugs, cushion covers etc. Indian Home Furnishings Market is forecasted to increase at an annual growth rate (CAGR) of 8 percent over next five years. The industry will reach a value of approximately US \$5.29 billion by 2018. The Indian Home Furnishing industry provides a unique blend of modern technology and ethnic techniques to bring out products that are one of the best in the world. The increase in the spending power of the Indian working class is also expected to contribute in the growth of domestic consumption of made-ups and home furnishings industry



Fig 1.1.6: Home Furnishing

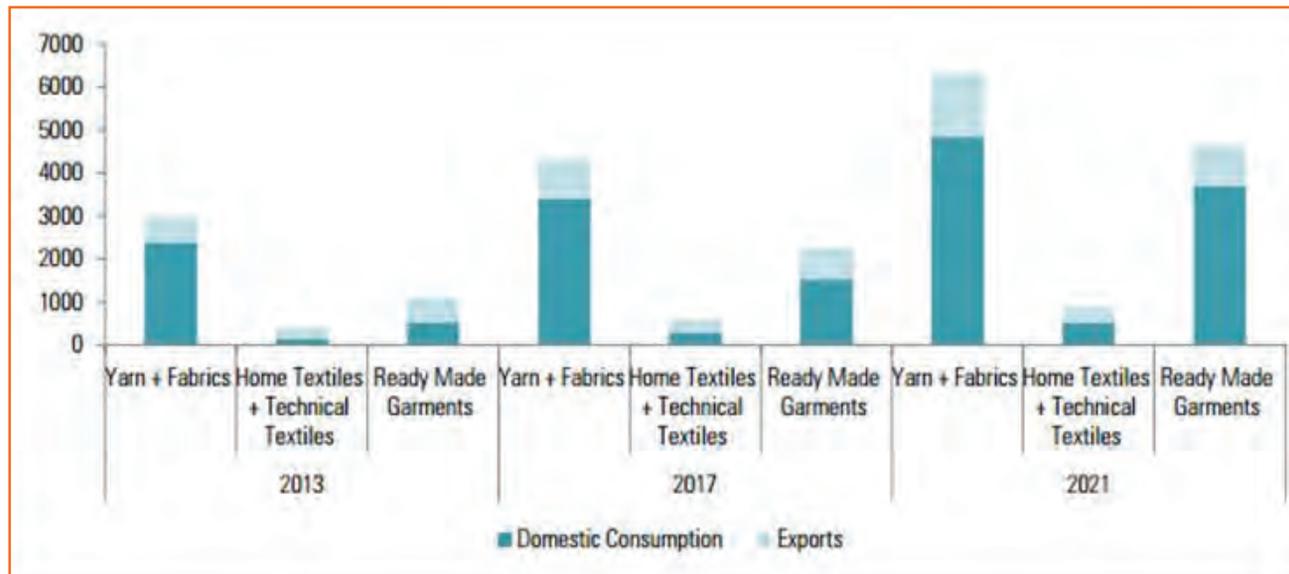


Fig 1.1.7: Estimated Domestic Consumption of Indian Textile Production (in INR '000) * Source NSDC Skill Gap Study – Textile & Clothing

With increased demand and competition from countries like China, the demand of skilled workforce/kaarigars in the Home Furnishings industry is bound to increase in coming years.



Fig 1.1.8: Apparel Made-ups

Exercise

- When was sewing machine invented?
 - 20th century
 - 19th century
 - 18th century
 - 17th century
- As of 2012, the Indian textile sub-sector contributed ____ percent of the GDP, ____ percent of the manufacturing sector and ____ percent of total exports.
 - 4,32,9
 - 32,4,9
 - 4,32,8
 - 4,33,9

UNIT 1.2: Role and Responsibilities of Sewing Machine Operator (Knits)

Unit Objectives

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

1. Know who is SMO.
2. Understand the roles and responsibilities of SMO.

1.2.1 Sewing Machine Operator (Knits)- Job Description

Fabric Sewing Machine Operator (Knits), also termed a ‘Machinist or Stitcher’ is an important job-role in the Apparel, Made-Ups and Home Furnishing as well as their manufacturing sector making knit garments. The chief duty of a sewing machine operator (knits) is to stitch knit fabrics with due care to convert them into garment and apparel.



Fig 1.2.1: SMOs on the Job

Personal Attributes

A SMO (Knits) necessitates few definite characteristics job so that the task at hand can be completed in a proficient manner. Some important personal attributes are:

- Good vision
- Eye-hand-leg synchronization
- Motor skills
- Good interpersonal skills,
- Open to learning
- Basic appreciative knowledge of measurements

1.2.2 Roles and Responsibilities

The key roles and responsibilities of a Sewing Machine Operator - Knits are:

- Understand and identify different types of fabrics used in knitting
- Identify and work with various threads and needles used in knitting operation
- Operate various knitting machines and sewing machines used for knitting
- Ensure that tool/equipment and raw material are available as required

UNIT 7.3: Grooming and Hygiene

Unit Objectives

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

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

7.3.1 Personal Grooming

Personal Grooming is the term for how people take care of their body appearance. Once you enter your store/department you need to be dressed in full uniform as per company norms, and also properly groom yourself as per the service standards.

Personal grooming not only makes us presentable to other people but good personal hygiene is essential for good health. Habits that are considered personal grooming include, bathing, dressing, applying makeup, hair removal and taking care of one's teeth and skin.



Fig.7.3.1: Personal Grooming

Appearance

- The frontline person/team is the brand ambassador of the company. The customers visiting the stores are greeted by this team and are assisted by them. Hence they are expected to present a neat & clean appearance. They are expected to be in uniforms (including shirt, trousers, shoes & socks) which must be worn clean & ironed.
- Care should be taken so as no stains, broken buttons, or loose thread is present on the uniform.
- Shoes should be clean & polished all the time. No sandals/slippers/sports shoes and white socks to be worn while on duty.
- Nails must be clean & cut as most of the time one will be handling merchandise.
- Hair should be neatly combed before commencing duty, never in front of customers.
- Display ID cards when on duty so as it helps the customers to identify the staff.
- When in store premises, even during off-duty hours, a well-dressed appearance needs to be maintained.

7.3.2 Specific Uniform Guidelines

Sr. No.	Specifically for Men	Specifically for Women
1	Uniform prescribed should be clean and pressed.	Women having long hair should tie their hair not keep it loose. Not much oil should be applied.
2	Shoes should be clean and polished.	They should avoid bright colour nail polish and long nails as they will be a cause to distract customers or damage the merchandise on display.
3	Hair must be short, clean & tidy.	Minimum, non-flashy jewellery should be worn.
4	One is expected to have a clean shaven look.	Dangling earrings, noisy anklets & bangles must not be worn on the floor
5	In case of beards/moustaches, must be trimmed, neat & tidy.	Only very light make-up to be applied (lip- stick of very light shades only)
6	Nails should be cut or trimmed neatly at regular intervals.	Any type of earrings studs & bracelets are not to be worn on the floor during official hours.

Fig.7.3.2: Specific Uniform Guidelines

7.3.3 Body Posture

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

It just takes a few seconds for someone to evaluate you when you meet for the first time. The other person forms an opinion about you based on your appearance, your body language, and your mannerisms and how you are dressed. For creating a first positive good impression always follow these things:

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

7.3.4 Positive Body Language

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

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

7.3.5 Personal Hygiene

What is Personal Hygiene?

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



Fig.7.3.3: Personal Hygiene

Why to brush teeth?

.....
.....
.....

Brush your teeth in the morning and before going to bed with paste, datun or tooth powder



Fig.7.3.4: Brush teeth



Fig.7.3.5: Take bath

Why to take bath?

.....
.....
.....

Why to wear clean clothes?

.....
.....
.....



Fig.7.3.6: Clean clothes



Fig.7.3.7: Cut nails

Why cut nails?

.....
.....
.....

Why wash hands?

.....
.....
.....



Fig.7.3.8: Wash hands

7.3.6 Physical Fitness

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

Advantages of Physical Fitness

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



Fig.7.3.9: Physical Fitness

Healthy Eating

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

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



Fig.7.3.10: To eat



Fig.7.3.11: Not to eat

What are healthy eating habits?

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

Things to be avoided

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

Alcoholism

It's the tendency in which one consumes alcohol to cope with difficulties or to avoid feeling bad.

Alcohol has the potential to damage almost every organ in the body including the brain. Uncontrolled consumption of alcohol not only affects a drinker's health but also personal relationship and social standings.

It's effects:

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



Fig.7.3.12: Effects of alcohol

Tobacco

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

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

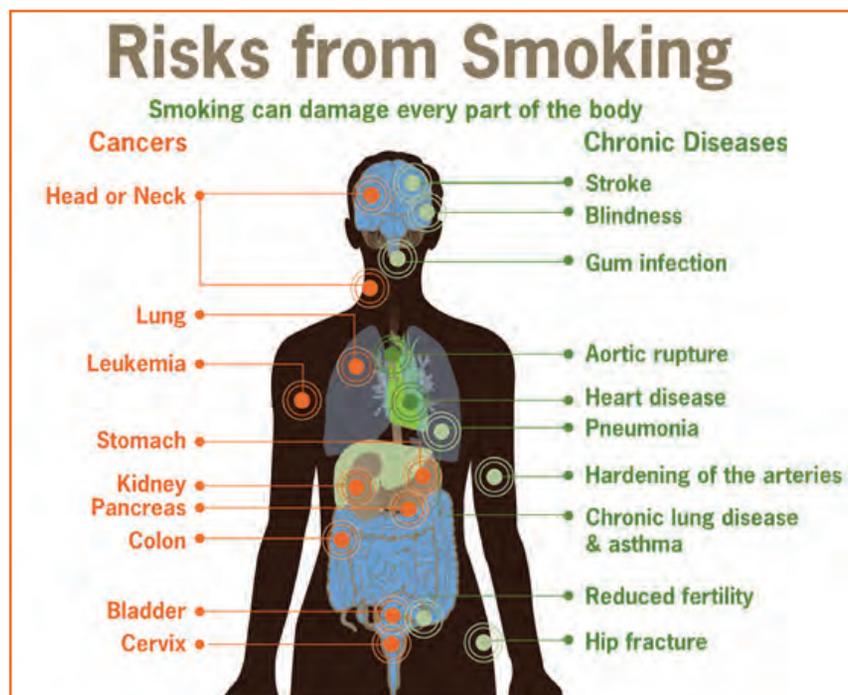


Fig.7.3.13: Risks from smoking

Chewing tobacco is a type of smokeless tobacco product consumed by placing a portion of tobacco between the cheek and upper gum or upper lip teeth and chewing. Oral and spit tobacco increase the risk of oral cancer. It also causes mouth and throat cancer.

It's effects:

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

Gutkha

Gutkha is highly addictive and a known carcinogen. Excessive use of gutkha can lead to loss of appetite; promote unusual sleeping pattern and loss of concentration along with other tobacco related problems. A gutkha user can be easily identified by prominently stained teeth ranging from dirty yellowish orange to reddish black. The stains are difficult to remove by normal brushing usually need the attention of dentist. According to a global adult tobacco survey 53.5% of Indians use tobacco products.

- Each sachet contains 4000 chemicals, including 50 that cause cancer, Betel nut, Tobacco, Flavouring.

Impact of Gutkha on health:

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



Fig.7.3.14: Oral Cancer

7.3.7 AIDS/HIV Awareness

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

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

AIDS is transmitted by:

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

As per studies in India HIV/AIDS is largely due to unsafe sex worker interactions. About 86 % HIV incidents in the country is from unprotected sex. Migrant workers, truck drivers and majority of men who have sex with men pose greater risk of infecting their spouse and unborn children. People between 18-29 age groups accounts for 31 % of AIDS burden.



Fig.7.3.15: NACO Logo

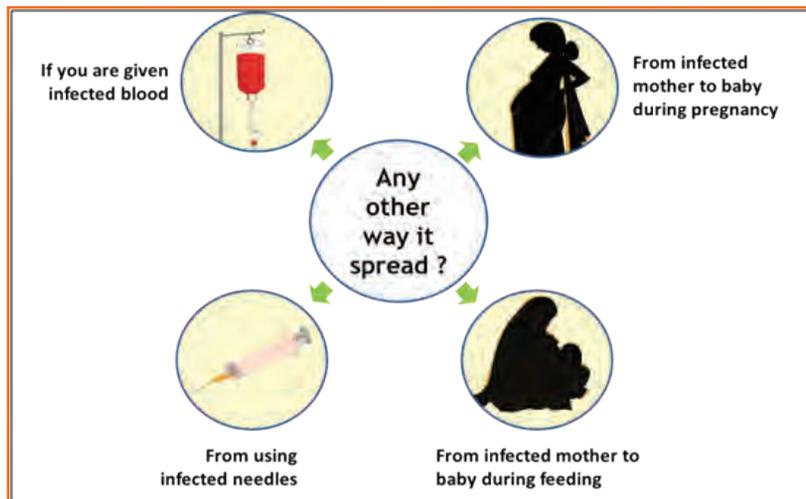


Fig.7.3.16: AIDS transimtion

There are no medicines or vaccines for AIDS so far. The treatment and medicines which are available in the market are expensive and have side effects.

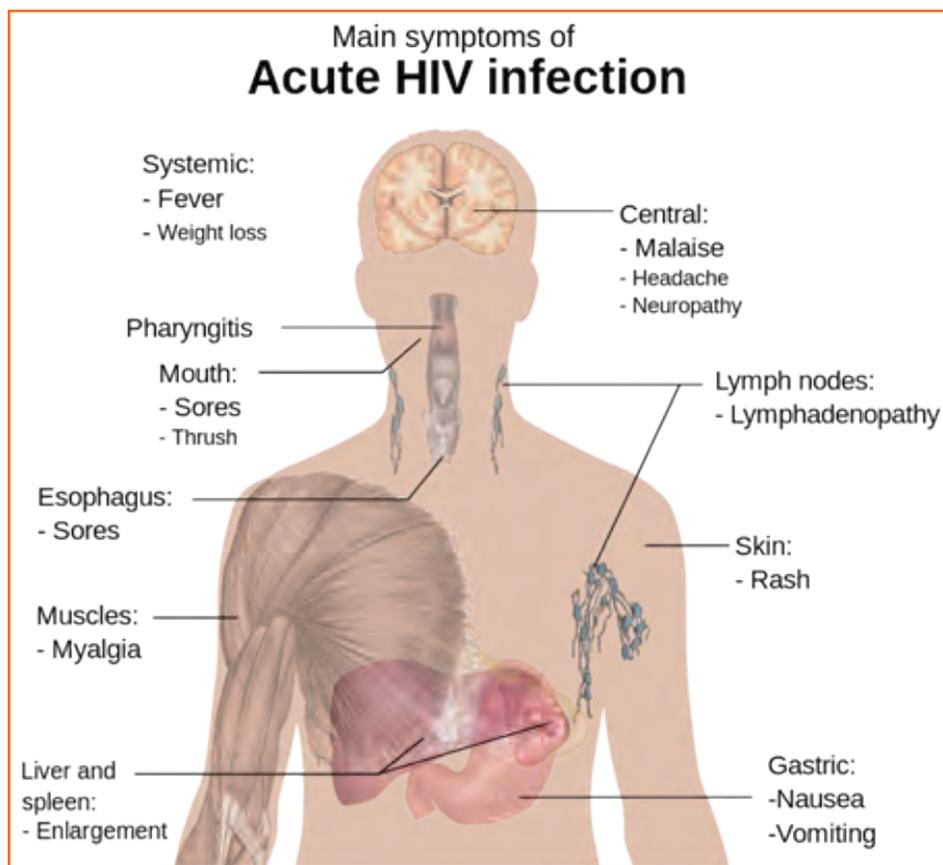


Fig.7.3.17: Acute HIV Infection

AIDS is not a disease like cancer or malaria, but is a condition that weakens a person's ability to fight diseases (immune system). AIDS not only affects you, but also has severe impact on family and friends. Even one mistake is enough to get HIV positive.

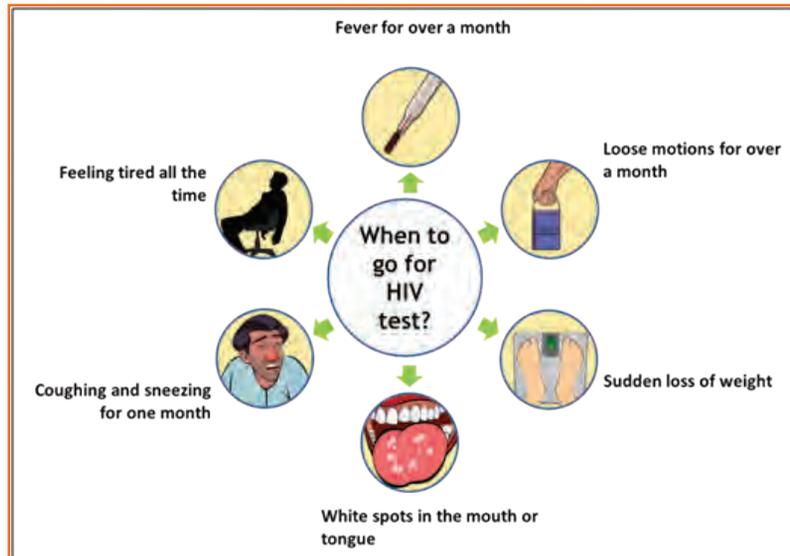


Fig.7.3.18: AIDS non-nispersing Deseases

Stay faithful

- In India large number of people move around for work, mostly men.
- Are you one of them?
- Take care. See that you don't catch any infection from AIDS.
- Even one visit to a sex worker may result in HIV infection.
- So it is advisable to avoid multiple sex-partners and always use protection (condoms/nirodh) during intercourse.



Fig.7.3.19: Condoms

AIDS does NOT spread through

- Sitting close
- Working together
- Hugging
- Touching hands
- Mosquito bite
- Saliva or cough
- Taking care
- Sharing clothes
- Eating together or sharing utensils

7.3.7.1 Case Study

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

UNIT 7.4: Interpersonal Skill Development

Unit Objectives

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

1. Develop a positive attitude and behaviour.
2. Understanding Goal Setting.
3. Motivated for team participation at work.
4. Learn how to manage relations.
5. Learn about Stress and anger management skills.
6. Learn to develop leadership qualities.

7.4.1 Introduction

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

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

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

These include various traits like:

- Positive Attitude
- Motivation
- Goal Setting
- Team Work
- Managing Relations
- Etiquette
- Stress and Anger Management
- Conflict Resolution

7.4.2 Positive Attitude

What is attitude?

- Our approach...
- Our outlook towards situations and others...

9.6.4 Business Plan: Why Set Goals

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

Short-Term Goals

- These are specific goals for the immediate future. Example: Repairing a machine that has failed. Medium-Term Goals
- These goals are built on your short term goals.
- They do not need to be as specific as your short term goals.

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

Long-Term Goals

These goals require time and planning. They usually take a year or more to achieve.

Example: Planning your expenses so you can buy new machinery

Why Create a Business Plan

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

A business plan typically comprises of eight elements.

9.6.4.1 Elements of a Business Plan

Executive Summary

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

Your Executive Summary should include:

- **The Mission Statement:** Explain what your business is all about.
Example: Nike's Mission Statement
Nike's mission statement is "To bring inspiration and innovation to every athlete in the world."
- **Company Information:** Provide information like when your business was formed, the names and roles of the founders, the number of employees, your business location(s) etc.
- **Growth Highlights:** Mention examples of company growth. Use graphs and charts where possible.
- **Your Products/Services:** Describe the products or services provided.
- **Financial Information:** Provide details on current bank and investors.
- **Summarize future plans:** Describe where you see your business in the future.

Business Description

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

Your Business Description should include:

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

Market Analysis

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

Your Market Analysis should include:

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

Organization & Management

This section should come immediately after the Market Analysis. Your Organization & Management section should include:

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

Service or Product Line

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

Your Service or Product Line section should include:

- A description of your product/service
- A description of your product or service's life cycle

- A list of any copyright or patent filings
- A description of any R&D activities that you are involved in or planning

Marketing & Sales

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

Your Marketing section should include the following strategies:

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

Your Sales section should include the following information:

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

Funding Request

This section is specifically for those who require funding for their venture. The Funding Request section should include the following information:

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

Financial Planning

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

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

- **Step 2:** Organize all your important financial documents. Maintain a file to hold your investment details, bank statements, tax papers, credit card bills, insurance papers and any other financial records.
- **Step 3:** Calculate your net worth. This means figure out what you own (assets like your house, bank accounts, investments etc.), and then subtract what you owe (liabilities like loans, pending credit card amounts etc.) the amount you are left with is your net worth.
- **Step 4:** Make a spending plan. This means write down in detail where your money will come from, and where it will go.
- **Step 5:** Build an emergency fund. A good emergency fund contains enough money to cover at least 6 months' worth of expenses.
- **Step 6:** Set up your insurance. Insurance provides long term financial security and protects you against risk.

Risk Management

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

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

9.6.4.2 Tips

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

9.6.5 Procedure and Formalities for Bank Finance

The Need for Bank Finance

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

9.6.5.1 What Information Should Entrepreneurs Offer Banks for Funding

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

General Credentials

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

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

Financial Situation

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

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

Guarantees or Collaterals

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

9.6.5.2 The Lending Criteria of Banks

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

- Good cash flow
- Adequate shareholders' funds
- Adequate security

- Experience in business
- Good reputation

The Procedure

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

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

9.6.5.3 Tips

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

9.6.6 Enterprise Management - An Overview

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

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

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

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

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

Step 3: Hire the right people for the job.

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

Step 4: Motivate your employees and train them well.

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

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

Step 5: Train your people to handle your customers well.

Your employees need to be well-versed in the art of customer management. This means they should be able to understand what their customers want, and also know how to satisfy their needs. For them to truly understand this, they need to see how you deal effectively with customers. This is called leading by example. Show them how you sincerely listen to your clients and the efforts that you put into understand their requirements. Let them listen to the type of questions that you ask your clients so they understand which questions are appropriate.

Step 6: Market your enterprise effectively.

Use all your skills and the skills of your employees to market your enterprise in an effective manner. You can also hire a marketing agency if you feel you need help in this area.

Now that you know what is required to run your enterprise effectively, put these steps into play, and see how much easier managing your enterprise becomes!

9.6.6.1 Tips 

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

9.6.7 Considering Entrepreneurship

Questions to Ask Yourself Before Considering Entrepreneurship

- Why am I starting a business?
- What problem am I solving?

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

9.6.7.1 Tips

- It is very important to validate your business ideas before you invest significant time, money and resources into it.
- The more questions you ask yourself, the more prepared you will be to handle the highs and lows of starting an enterprise.

Footnotes:

1. A mentor is a trusted and experienced person who is willing to coach and guide you.
2. A customer is someone who buys goods and/or services.
3. A competitor is a person or company that sells products and/or services similar to your products and/or services.
4. SWOT stands for Strengths, Weaknesses, Opportunities and Threats. To conduct a SWOT analysis of your company, you need to list down all the strengths and weaknesses of your company, the opportunities that are present for your company and the threats faced by your company.
5. A minimum viable product is a product that has the fewest possible features, that can be sold to customers, for the purpose of getting feedback from customers on the product.
6. A company is said to break even when the profits of the company are equal to the costs.

7. The legal structure could be a sole proprietorship, partnership or limited liability partnership.
8. There are two types of taxes – direct taxes payable by a person or a company, or indirect taxes charged on goods and/or services.
9. There are two types of insurance – life insurance and general insurance. Life insurance covers human life while general insurance covers assets like animals, goods, cars etc.

Notes



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