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Participant Handbook

Sector

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

Sub-Sector

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

Occupation

Washing Machine Operator



Reference ID: **AMH/Q1810, Version 1.0**
NSQF Level 4

**Washing Machine
Operator**

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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: "Washing Machine Operator" QP No. "AMH/Q1810, 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. The symbols used in this book are described below:

- Plan and prepare for process of washing as per job card
- Carrying out the washing process
- Maintain health, safety and security in the washing department
- 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 - Roles and Responsibilities of Washing Machine Operator



Key Learning Outcomes

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

1. Familiarise with Apparel industry.
2. Describe the home furnishing and made-ups sub sectors.
3. Identify the roles and responsibilities of a Washing Machine Operator.
4. Familiarise with the personal attributes of Washing 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 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 casual 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.

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 7.4% per annum. Further, the Global Textile and Apparel, or T&A, trade is expected to grow to USD 1 trillion by 2020.

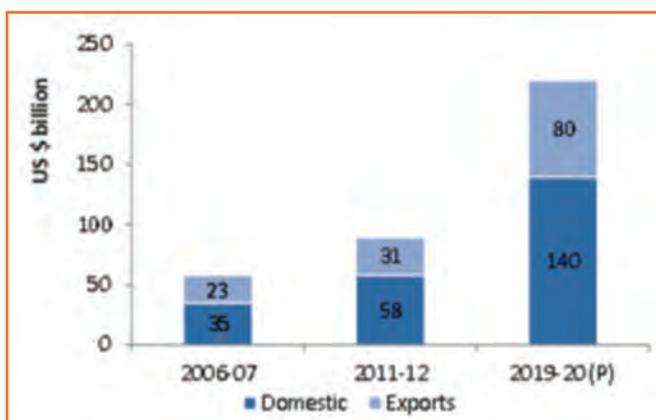


Fig.1.1.1: Major Textile Exporters to the World (% share)

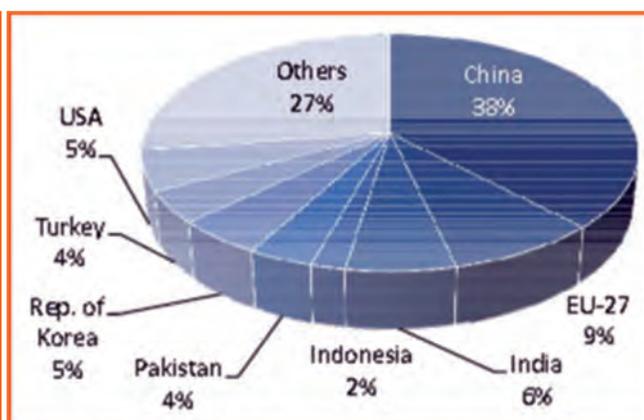


Fig.1.1.2: Major Textiles and Clothing Regions in India

Source: Office of Textile Commissioner and IMACS Analysis

- **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 7.31 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

1.1.2 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:

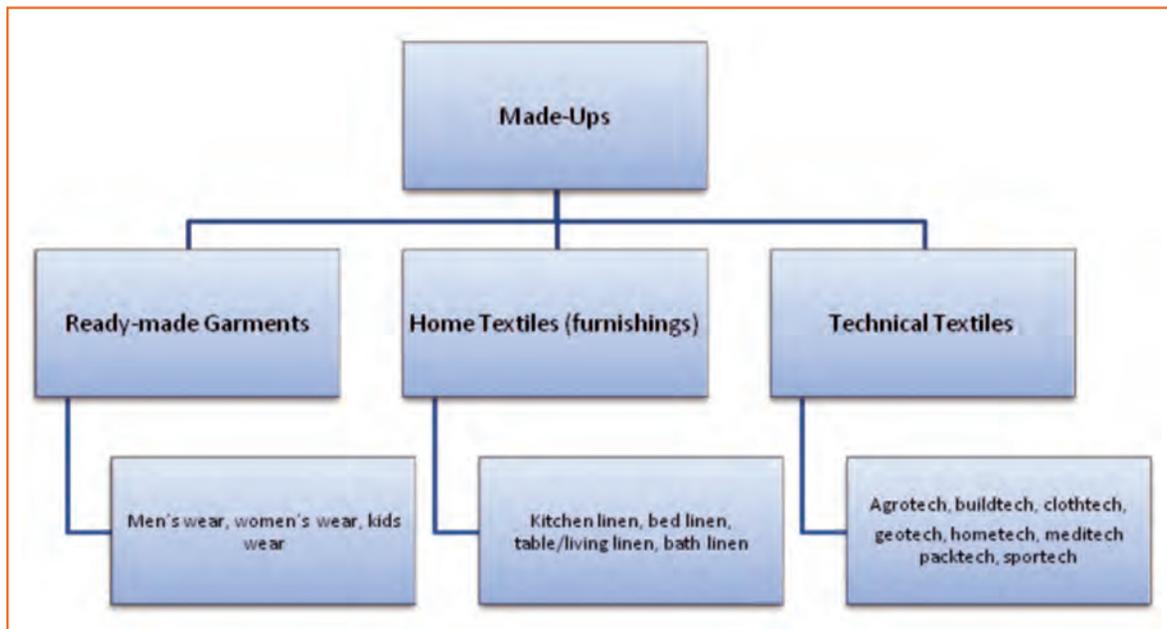


Fig.1.1.4: Made-ups and Home Furnishing Sub-sector

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	6 1 2 2 4 3 6 0 (31.65%)	1	7 4 2 9 9 7 5 (3.8%)	7	Italy, Bangladesh, Hong Kong, Vietnam
Home Textiles	55921991	China	2 4 0 1 5 8 5 3 (42094%)	1	3 9 7 3 0 4 2 (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

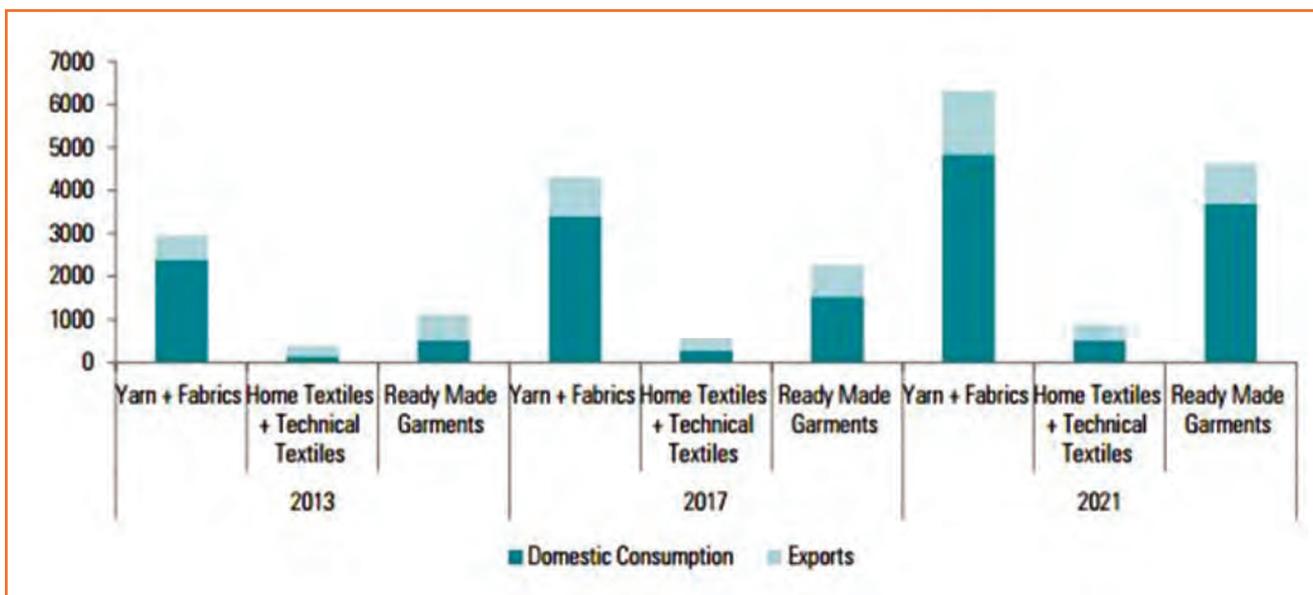


Fig.1.1.7: Estimated Domestic Consumption of Indian Textile Production (in INR '000) * Source NSDC Skill Gap Study – Textile & Clothing

With increased demand and completion 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

7.2.4 Communicating Effectively Identifying Barriers

There are many reasons why communications fail. These failures are the result of barriers in communication which may occur at any stage in the communication process. Barriers may lead to one's message becoming distorted and therefore risk wasting both time and money by causing confusion and misunderstanding. Effective communication involves overcoming these barriers and conveying a clear and concise message.

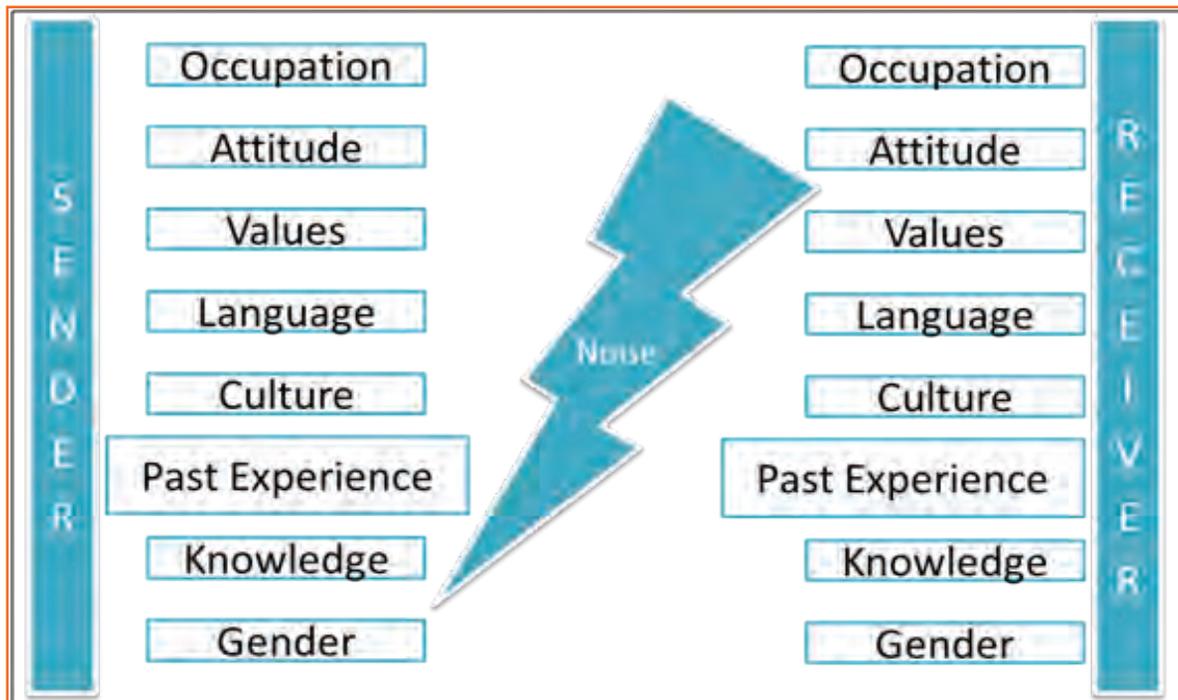


Fig.7.2.3: Barriers in Communication

A skilled communicator must be aware of these barriers and try to reduce their impact by continually checking understanding or by offering proper feedback.

Dealing with Barriers

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

7.2.5 Effective Communication-Practice

Active Listening

Listening is one of the most important skills you can have. To become a better listener is to practice active listening.

In active listening one make a conscious effort to hear that other person is saying but more importantly try to understand the complete message been sent.

7.2.5.1 Some Tips for Active Listening

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

It takes a lot of concentration and determination to be active listener. Old habits are hard to break and if your listening habits are not good then you have to break those. Start listening deliberately and remind yourself frequently that your goal is to hear truly what the other person is saying.

Exercise

1. The process of conveying information through the exchange of thoughts, ideas, feelings, intentions, attitude by speech, gesture, writing etc. is known as communication.
 - a) Communication
 - b) Skills
 - c) Active Listening
 - d) Learning
2. Which of the followings are the steps of communicating with others?.
 - a) Encoding
 - b) Decoding
 - c) Encryption
 - d) Both a and b
3. What are tips of active listening?

.....

.....

.....

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 the staffs enter their department they need to be dressed in full uniform as per company norms, and also get properly groomed 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 front line team is the brand ambassador of the store. 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 should be worn while on duty.
- Nails must be clean & cut as most of the time one will be handling merchandise. When in store premises, even during off-duty hours, a well dressed appearance needs to be maintained.
- Hair should be 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

- Staffs need to keep their Hands clean at all times as they mostly will be handling merchandise or in contact with customers.
- Floor staffs should avoid biting nails on the floor.
- Floor staffs should also manage body odour & bad breath to be under control as they are offensive to the customer.
- Presenting Self by maintaining straight & upright posture on the shop floor, should be the floor staffs motive.
- Slouching on the floor should be avoided and hands in pockets & hands on the hips are not courteous to the customer & hence should also 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

Dress Code

- All frontline staffs in the store should wear a prescribed uniform everyday.
- The back-end staffs mostly are expected to be in formal dress code.

- The direct & indirect staffs need to display ID cards when on duty so as it helps the customers to identify the staffs.
- Service staffs handling edible foodstuff should wear clean gloves while all staffs working inside the kitchen & live bakery sections at FMCG stores need to wear caps when on duty.
- The shop-in-shop staffs & brand promoters have their approved uniforms.
- Mostly black socks & black belts are preferred as a part of staff uniforms.

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.

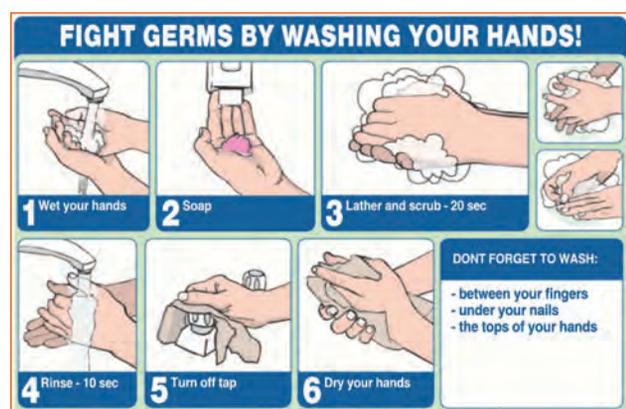


Fig.7.3.3: Personal Hygiene

Why to brush teeth?

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.....
.....

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?

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.....

Why to wear clean clothes?

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.....
.....



Fig.7.3.6: Clean clothes



Fig.7.3.7: Cut nails

Why cut nails?

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.....

Why wash hands?

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.....
.....



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

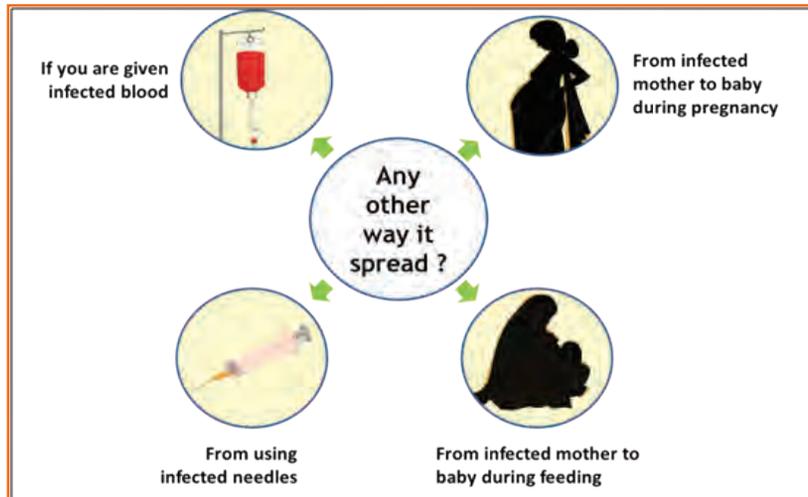


Fig.7.3.16: AIDS transimtion

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.

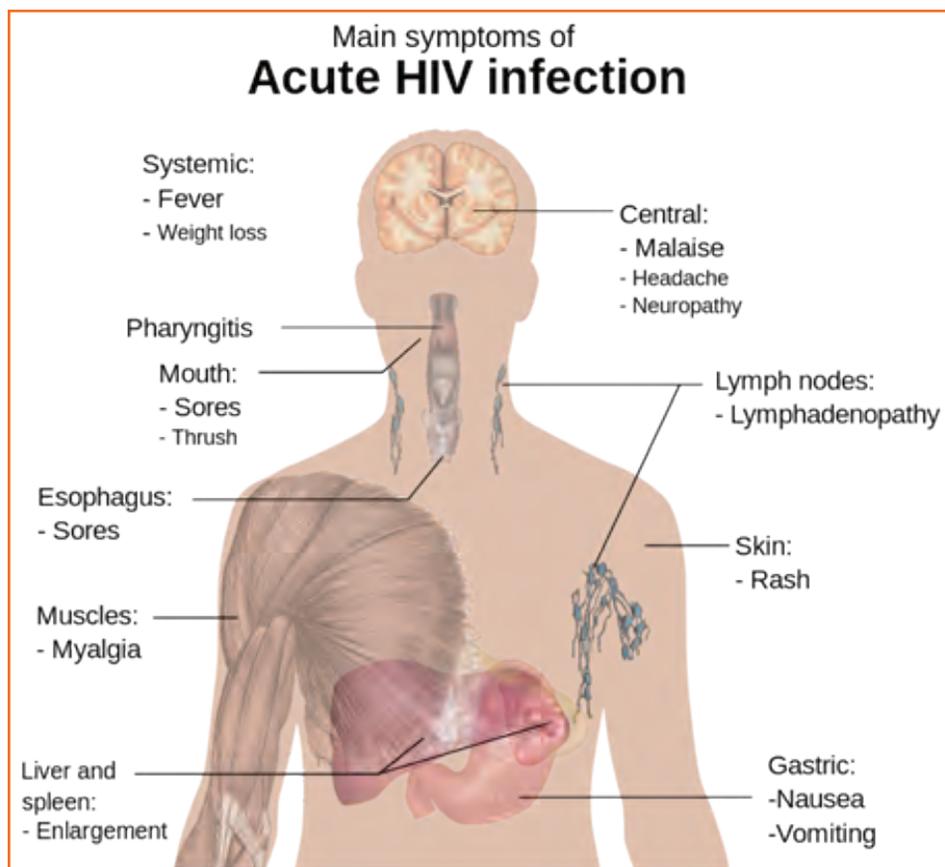


Fig.7.3.17: Acute HIV Infection

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.

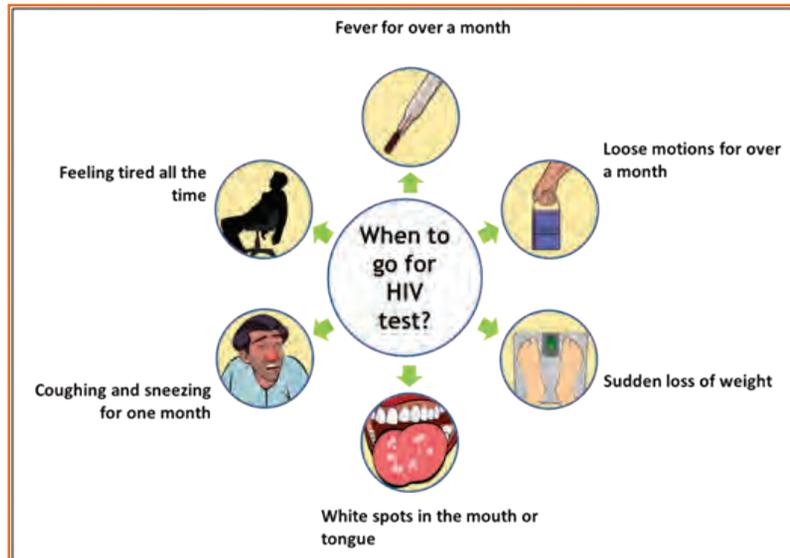


Fig.7.3.18: AIDS non-nispersing Diseases

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.

9.5.7 Risk Appetite & Resilience

Entrepreneurship and Risk

Entrepreneurs are inherently risk takers. They are path-makers not path-takers. Unlike a normal, cautious person, an entrepreneur would not think twice about quitting his job (his sole income) and taking a risk on himself and his idea.

An entrepreneur is aware that while pursuing his dreams, assumptions can be proven wrong and unforeseen events may arise. He knows that after dealing with numerous problems, success is still not guaranteed. Entrepreneurship is synonymous with the ability to take risks. This ability, called risk-appetite, is an entrepreneurial trait that is partly genetic and partly acquired.

What is Risk Appetite?

Risk appetite is defined as the extent to which a company is equipped to take risk, in order to achieve its objectives. Essentially, it refers to the balance, struck by the company, between possible profits and the hazards caused by changes in the environment (economic ecosystem, policies, etc.). Taking on more risk may lead to higher rewards but have a high probability of losses as well. However, being too conservative may go against the company as it can miss out on good opportunities to grow and reach their objectives.

The levels of risk appetite can be broadly categorized as “low”, “medium” and “high.” The company’s entrepreneur(s) have to evaluate all potential alternatives and select the option most likely to succeed. Companies have varying levels of risk appetites for different objectives. The levels depend on:

- The type of industry
- Market pressures
- Company objectives

For example, a startup with a revolutionary concept will have a very high risk appetite. The startup can afford short term failures before it achieves longer term success. This type of appetite will not remain constant and will be adjusted to account for the present circumstances of the company.

Risk Appetite Statement

Companies have to define and articulate their risk appetite in sync with decisions made about their objectives and opportunities. The point of having a risk appetite statement is to have a framework that clearly states the acceptance and management of risk in business. It sets risk taking limits within the company. The risk appetite statement should convey the following:

- The nature of risks the business faces.
- Which risks the company is comfortable taking on and which risks are unacceptable.
- How much risk to accept in all the risk categories.
- The desired tradeoff between risk and reward.
- Measures of risk and methods of examining and regulating risk exposures.

Entrepreneurship and Resilience

Entrepreneurs are characterized by a set of qualities known as resilience. These qualities play an especially large role in the early stages of developing an enterprise. Risk resilience is an extremely valuable characteristic as it is believed to protect entrepreneurs against the threat of challenges and changes in the business environment.

What is Entrepreneurial Resilience?

Resilience is used to describe individuals who have the ability to overcome setbacks related to their life and career

aspirations. A resilient person is someone who is capable of easily and quickly recovering from setbacks. For the entrepreneur, resilience is a critical trait. Entrepreneurial resilience can be enhanced in the following ways:

- By developing a professional network of coaches and mentors
- By accepting that change is a part of life
- By viewing obstacles as something that can be overcome

Characteristics of a Resilient Entrepreneur

The characteristics required to make an entrepreneur resilient enough to go the whole way in their business enterprise are:

- A strong internal sense of control
- Strong social connections
- Skill to learn from setbacks
- Ability to look at the bigger picture
- Ability to diversify and expand
- Survivor attitude
- Cash-flow conscious habits
- Attention to detail

9.5.7.1 Tips

- Cultivate a great network of clients, suppliers, peers, friends and family. This will not only help you promote your business, but will also help you learn, identify new opportunities and stay tuned to changes in the market.
- Don't dwell on setbacks. Focus on what you need to do next to get moving again.
- While you should try and curtail expenses, ensure that it is not at the cost of your growth.

9.5.8 Success & Failures

Understanding Successes and Failures in Entrepreneurship

Shyam is a famous entrepreneur, known for his success story. But what most people don't know, is that Shyam failed numerous times before his enterprise became a success. Read his interview to get an idea of what entrepreneurship is really about, straight from an entrepreneur who has both, failed and succeeded.

Interviewer: Shyam, I have heard that entrepreneurs are great risk-takers who are never afraid of failing. Is this true?

Shyam: Ha ha, no of course it's not true! Most people believe that entrepreneurs need to be fearlessly enthusiastic. But the truth is, fear is a very normal and valid human reaction, especially when you are planning to start your own business! In fact, my biggest fear was the fear of failing. The reality is, entrepreneurs fail as much as they succeed. The trick is to not allow the fear of failing to stop you from going ahead with your plans. Remember, failures are lessons for future success!

Interviewer: What, according to you, is the reason that entrepreneurs fail?

Shyam: Well, there is no one single reason why entrepreneurs fail. An entrepreneur can fail due to numerous reasons. You could fail because you have allowed your fear of failure to defeat you. You could fail because you are unwilling to delegate (distribute) work. As the saying goes, “You can do anything, but not everything!” You could fail because you gave up too easily – maybe you were not persistent enough. You could fail because you were focusing your energy on small, insignificant tasks and ignoring the tasks that were most important. Other reasons for failing are partnering with the wrong people, not being able to sell your product to the right customers at the right time at the right price... and many more reasons!

Interviewer: As an entrepreneur, how do you feel failure should be looked at?

Shyam: I believe we should all look at failure as an asset, rather than as something negative. The way I see it, if you have an idea, you should try to make it work, even if there is a chance that you will fail. That’s because not trying is failure right there, anyway! And failure is not the worst thing that can happen. I think having regrets because of not trying, and wondering ‘what if’ is far worse than trying and actually failing.

Interviewer: How did you feel when you failed for the first time?

Shyam: I was completely heartbroken! It was a very painful experience. But the good news is, you do recover from the failure. And with every subsequent failure, the recovery process gets a lot easier. That’s because you start to see each failure more as a lesson that will eventually help you succeed, rather than as an obstacle that you cannot overcome. You will start to realize that failure has many benefits.

Interviewer: Can you tell us about some of the benefits of failing?

Shyam: One of the benefits that I have experienced personally from failing is that the failure made me see things in a new light. It gave me answers that I didn’t have before. Failure can make you a lot stronger. It also helps keep your ego in control.

Interviewer: What advice would you give entrepreneurs who are about to start their own enterprises?

Shyam: I would tell them to do their research and ensure that their product is something that is actually wanted by customers. I’d tell them to pick their partners and employees very wisely and cautiously. I’d tell them that it’s very important to be aggressive – push and market your product as aggressively as possible. I would warn them that starting an enterprise is very expensive and that they should be prepared for a situation where they run out of money.

I would tell them to create long term goals and put a plan in action to achieve that goal. I would tell them to build a product that is truly unique. Be very careful and ensure that you are not copying another startup. Lastly, I’d tell them that it’s very important that they find the right investors.

Interviewer: That’s some really helpful advice, Shyam! I’m sure this will help all entrepreneurs to be more prepared before they begin their journey! Thank you for all your insight!

9.5.8.1 Tips

- Remember that nothing is impossible.
- Identify your mission and your purpose before you start.
- Plan your next steps – don’t make decisions hastily.

UNIT 9.6: Preparing to be an Entrepreneur

Unit Objectives

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

1. Discuss how market research is carried out
2. Describe the 4 Ps of marketing
3. Discuss the importance of idea generation
4. Recall basic business terminology
5. Discuss the need for CRM
6. Discuss the benefits of CRM
7. Discuss the need for networking
8. Discuss the benefits of networking
9. Understand the importance of setting goals
10. Differentiate between short-term, medium-term and long-term goals
11. Discuss how to write a business plan
12. Explain the financial planning process
13. Discuss ways to manage your risk
14. Describe the procedure and formalities for applying for bank finance
15. Discuss how to manage your own enterprise
16. List important questions that every entrepreneur should ask before starting an enterprise

9.6.1 Market Study / The 4 Ps of Marketing / Importance of an IDEA

Understanding Market Research

Market research is the process of gathering, analyzing and interpreting market information on a product or service that is being sold in that market. It also includes information on:

- Past, present and prospective customers
- Customer characteristics and spending habits
- The location and needs of the target market
- The overall industry
- Relevant competitors

Market research involves two types of data:

- Primary information. This is research collected by yourself or by someone hired by you.
- Secondary information. This is research that already exists and is out there for you to find and use.

Primary research

Primary research can be of two types:

- **Exploratory:** This is open-ended and usually involves detailed, unstructured interviews.
- **Specific:** This is precise and involves structured, formal interviews. Conducting specific research is the more expensive than conducting exploratory research.

Secondary research

Secondary research uses outside information. Some common secondary sources are:

- **Public sources:** These are usually free and have a lot of good information. Examples are government departments, business departments of public libraries etc.
- **Commercial sources:** These offer valuable information but usually require a fee to be paid. Examples are research and trade associations, banks and other financial institutions etc.
- **Educational institutions:** These offer a wealth of information. Examples are colleges, universities, technical institutes etc.

9.6.1.1 The 4 Ps of Marketing

The 4 Ps of marketing are:

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

Let's look at each of these 4 Ps in detail.

Product

A product can be:

- A tangible good
- An intangible service

Whatever your product is, it is critical that you have a clear understanding of what you are offering, and what its unique characteristics are, before you begin with the marketing process.

Some questions to ask yourself are:

- What does the customer want from the product/service?
- What needs does it satisfy?
- Are there any more features that can be added?
- Does it have any expensive and unnecessary features?
- How will customers use it?
- What should it be called?
- How is it different from similar products?

- How much will it cost to produce?
- Can it be sold at a profit?

Price

Once all the elements of Product have been established, the Price factor needs to be considered. The Price of a Product will depend on several factors such as profit margins, supply, demand and the marketing strategy.

Some questions to ask yourself are:

- What is the value of the product/service to customers?
- Do local products/services have established price points?
- Is the customer price sensitive?
- Should discounts be offered?
- How is your price compared to that of your competitors?

Promotion

Once you are certain about your Product and your Price, the next step is to look at ways to promote it. Some key elements of promotion are advertising, public relations, social media marketing, email marketing, search engine marketing, video marketing and more.

Some questions to ask yourself are:

- Where should you promote your product or service?
- What is the best medium to use to reach your target audience?
- When would be the best time to promote your product?
- How are your competitors promoting their products?

Place

According to most marketers, the basis of marketing is about offering the right product, at the right price, at the right place, at the right time. For this reason, selecting the best possible location is critical for converting prospective clients into actual clients.

Some questions to ask yourself are:

- Will your product or service be looked for in a physical store, online or both?
- What should you do to access the most appropriate distribution channels?
- Will you require a sales force?
- Where are your competitors offering their products or services?
- Should you follow in your competitors' footsteps?
- Should you do something different from your competitors?

Importance of an IDEA

Ideas are the foundation of progress. An idea can be small or ground-breaking, easy to accomplish or extremely complicated to implement. Whatever the case, the fact that it is an idea gives it merit. Without ideas, nothing is possible. Most people are afraid to speak out their ideas, out for fear of being ridiculed. However, if are an entrepreneur and want to remain competitive and innovative, you need to bring your ideas out into the light.

Some ways to do this are by:

- Establishing a culture of brainstorming where you invite all interested parties to contribute
- Discussing ideas out loud so that people can add their ideas, views, opinions to them
- Being open minded and not limiting your ideas, even if the idea who have seems ridiculous
- Not discarding ideas that you don't work on immediately, but instead making a note of them and shelving them so they can be revisited at a later date.

9.6.1.2 Tips

- Keep in mind that good ideas do not always have to be unique.
- Remember that timing plays a huge role in determining the success of your idea.
- Situations and circumstances will always change, so be flexible and adapt your idea accordingly.

9.6.2 Business Entity Concepts: Basic Business Terminology

If your aim is to start and run a business, it is crucial that you have a good understanding of basic business terms. Every entrepreneur should be well versed in the following terms:

- **Accounting:** A systematic method of recording and reporting financial transactions.
- **Accounts payable:** Money owed by a company to its creditors.
- **Accounts Receivable:** The amount a company is owed by its clients.
- **Assets:** The value of everything a company owns and uses to conduct its business.
- **Balance Sheet:** A snapshot of a company's assets, liabilities and owner's equity at a given moment.
- **Bottom Line:** The total amount a business has earned or lost at the end of a month.
- **Business:** An organization that operates with the aim of making a profit.
- **Business to Business (B2B):** A business that sells goods or services to another business.
- **Business to Consumer (B2C):** A business that sells goods or services directly to the end user.
- **Capital:** The money a business has in its accounts, assets and investments. The two main types of capital are debt and equity.
- **Cash Flow:** The overall movement of funds through a business each month, including income and expenses.
- **Cash Flow Statement:** A statement showing the money that entered and exited a business during a specific period of time.
- **Contract:** A formal agreement to do work for pay.
- **Depreciation:** The degrading value of an asset over time.
- **Expense:** The costs that a business incurs through its operations.
- **Finance:** The management and allocation of money and other assets.

- **Financial Report:** A comprehensive account of a business' transactions and expenses.
- **Fixed Cost:** A one-time expense.
- **Income Statement (Profit and Loss Statement):** Shows the profitability of a business during a period of time.
- **Liabilities:** The value of what a business owes to someone else.
- **Marketing:** The process of promoting, selling and distributing a product or service.
- **Net Income/Profit:** Revenues minus expenses.
- **Net Worth:** The total value of a business.
- **Payback Period:** The amount of time it takes to recover the initial investment of a business.
- **Profit Margin:** The ratio of profit, divided by revenue, displayed as a percentage.
- **Return on Investment (ROI):** The amount of money a business gets as return from an investment.
- **Revenue:** The total amount of income before expenses are subtracted.
- **Sales Prospect:** A potential customer.
- **Supplier:** A provider of supplies to a business.
- **Target Market:** A specific group of customers at which a company's products and services are aimed.
- **Valuation:** An estimate of the overall worth of the business.
- **Variable Cost:** Expenses that change in proportion to the activity of a business.
- **Working Capital:** Calculated as current assets minus current liabilities.

9.6.3 CRM & Networking

What is CRM?

CRM stands for Customer Relationship Management. Originally the expression Customer Relationship Management meant managing one's relationship with customers. However, today it refers to IT systems and software designed to help companies manage their relationships.

The Need for CRM

The better a company can manage its relationships with its customers, the higher the chances of the company's success. For any entrepreneur, the ability to successfully retain existing customers and expand the enterprise is paramount. This is why IT systems that focus on addressing the problems of dealing with customers on a daily basis are becoming more and more in demand.

Customer needs change over time, and technology can make it easier to understand what customers really want. This insight helps companies to be more responsive to the needs of their customers. It enables them to modify their business operations when required, so that their customers are always served in the best manner possible. Simply put, CRM helps companies recognize the value of their clients and enables them to capitalize on improved customer relations.

Benefits of CRM

CRM has a number of important benefits:

- It helps improve relations with existing customers which can lead to:

- » Increased sales
- » Identification of customer needs
- » Cross-selling of products
- It results in better marketing of one's products or services
- It enhances customer satisfaction and retention
- It improves profitability by identifying and focusing on the most profitable customers

9.3.3.1 What is Networking?

In business, networking means leveraging your business and personal connections in order to bring in a regular supply of new business. This marketing method is effective as well as low cost. It is a great way to develop sales opportunities and contacts. Networking can be based on referrals and introductions, or can take place via phone, email, and social and business networking websites.

The Need for Networking

Networking is an essential personal skill for business people, but it is even more important for entrepreneurs. The process of networking has its roots in relationship building. Networking results in greater communication and a stronger presence in the entrepreneurial ecosystem. This helps build strong relationships with other entrepreneurs.

Business networking events held across the globe play a huge role in connecting like-minded entrepreneurs who share the same fundamental beliefs in communication, exchanging ideas and converting ideas into realities. Such networking events also play a crucial role in connecting entrepreneurs with potential investors. Entrepreneurs may have vastly different experiences and backgrounds but they all have a common goal in mind – they all seek connection, inspiration, advice, opportunities and mentors. Networking offers them a platform to do just that.

Benefits of Networking

Networking offers numerous benefits for entrepreneurs. Some of the major benefits are:

- Getting high quality leads
- Increased business opportunities
- Good source of relevant connections
- Advice from like-minded entrepreneurs
- Gaining visibility and raising your profile
- Meeting positive and enthusiastic people
- Increased self-confidence
- Satisfaction from helping others
- Building strong and lasting friendships

9.6.3.2 Tips

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

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 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.

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.



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