







# Participant Handbook

Sector

**Domestic Workers** 

Sub-Sector Housekeeping Services

Occupation Housekeeping

Reference ID: DWC/Q0101, Version 1.0

**NSQF Level 3** 



Housekeeper cum Cook

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### **UNIT 1.2: Domestic Workers Sector in India**

# **Unit Objectives**



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

- 1. Discuss Domestic Workers Sector in India
- 2. Explain the categories of domestic workers in India
- 3. Describe the classification of Domestic Workers Sector in India
- 4. Understand the reasons for the growth of Domestic Workers Sector in India
- 5. Discuss the emerging trends of Domestic Workers Sector in India

### 1.2.1 Introduction

The sectoral approach of Domestic Workers may be new to India but we have been seeing the presence and significance of domestic workers to our day by day life as they have been an essential part of our families across the nation. Until a couple of years back, the domestic workers had an extremely customary picture and this work was not viewed as an optimistic employment This stigma made it the last choice as work for the general population. Be that as it may, this picture is currently changing as this work has begun being viewed as a dignified work, and various youths are going along with this sector. This change is an inviting sign for the extremely positive development and institutionalisation of this sector.

### 1.2.2 Domestic Workers Sector in India -

Domestic Workers Sector is still an informal and unorganised sector in India, hence there is a lack of correct data on the number of existing domestic workers, yet various reports of government and private agencies range this number from 7.5 million to 20 million. This sector is ordinarily dominated by women with greater than 90% of share even as most of them are untrained. The most important job roles covered under this sector are - General Housekeeper, Cook, Ayah (Child Caretaker) and Elderly Caretaker.

# 1.2.3 Categorisation of Domestic Workers in India

The domestic workers of India can be divided into three categories based on their number of working hours –



Fig. 1.2.3. Categories of Domestic Workers in India

# 2.1.4 Common Household Appliances & Furniture



Fig. 2.1.4a Washing Machine



Fig. 2.1.4c Gas Stove



Fig. 2.1.4e Computer

Fig. 2.1.4A Household Appliances & Furniture



Fig. 2.1.4b Refrigerator



Fig. 2.1.4d Cupboard



Fig. 2.1.4f Sofa Set



**STEP 9:** Use a damp mop/Swiffer to clean dust from the oil-painted walls while use a muslin cloth/ synthetic brush for the other walls.



**STEP 10:** While cleaning non-wooden furnishings use a damp cloth to wipe the dust.



STEP 11: While cleaning the Air Conditioners, remove the air filter and wash it thoroughly under running water, then let it dry before placing back. You ought to clean the outer body of the Air Conditioner as well.



**STEP 12:** As soon as you finish the entire dusting, clean the floor as well otherwise, the whole dust will be laid there. Do not forget to throw the dust and debris in the dustbin.





**Practical 1: Doing Sweeping Activity** 

Perform sweeping of a floor.

**Practical 2: Doing Dusting Activity** 

Perform dusting of a floor.

**Practical 3: Doing Mopping Activity** 

Perform mopping of a floor.

**Practical 4: Cleaning of room using Vacuum Cleaner** 

Clean a room using Vacuum Cleaner.

# \_ Activity: 🔯



1. Tick on the tools required for sweeping –













# **UNIT 3.1: Sorting, Washing and Drying of Clothes**

# **Unit Objectives**



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

- 1. Understand the importance of laundry
- 2. Explain different methods of laundry
- 3. Understand the rules of sorting clothes for laundry
- 4. Wash clothes/ linen/ upholstery using appropriate product.
- 5. Understand the procedure to dry different clothes

### 3.1.1 Introduction

Before learning the methods of washing the clothes, it is necessary to know the importance of cleaning our garments –

The clothes/ garments we use have a tendency to acquire dirt and dust from our skin and the environment, which in result permits the germs and bacteria to grow on it which is harmful to our health. To prevent this and to keep ourselves healthy and hygienic, we must wash our clothes regularly. Washing can make the clothes look nicer and increase their life as well and the clothes last longer.

# 3.1.2 Methods of Laundry

Commonly used methods of laundry are -

- 1. Hand-wash
- 2. Machine wash
- 3. Dry-cleaning

### Hand-wash

It is the oldest and the most common method of laundry. It is performed by using water, detergent soap/ powder and clothes cleaning brush. This method is very useful in washing the daily used clothes which are lighter in weight and less soiled and dirty.

### **Machine Wash**

Laundry clothes through a machine has become extremely popular since last 2-3 decades as it is easy to operate and time-saving. The new age washing machines are very helpful in washing all varieties of clothes irrespective of its fabric.

### **Dry-Cleaning**

There are some clothes/ fabrics which should not be cleaned using water and detergent. Hence to keep these clothes clean, the process of Dry Cleaning is being used. As this process requires the use of some chemicals in a certain amount as per the fabric and size of the garment, so it should not be done at home rather it is to be done by the expert only.

# 3.1.5 Other Commonly Used Cloth Items in a Household

# (c) Bedding

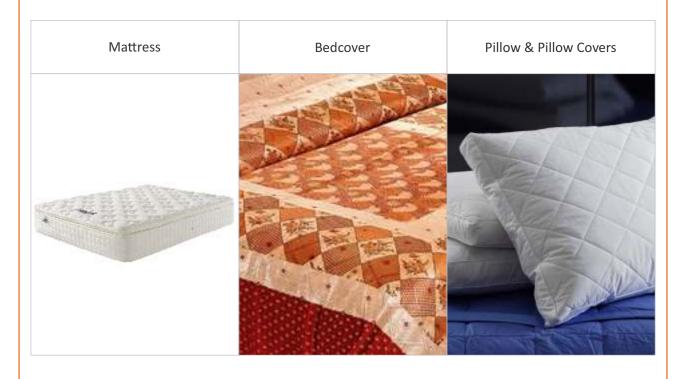




Fig: 3.1.5 (c) Beddings

# Tips:



- 1. Set the timer of washer or dryer as per the clothes' fabrics and weight.
- 2. Do not open the lid of Dryer while clothes are spinning.
- 3. Do not leave wash solution in the washer for a longer period of time as it could damage your machine.
- 4. Keep the machine cord away from water.
- 5. Always wear rubber slippers to avoid any electric shock.
- 6. Read the instructions given in the washing machine user manual carefully before using it.

# 3.1.8.2 Fully Automatic Washing Machine

Though Top Loading and Front Loading are variants of Fully Automatic Washing Machine, the process to wash clothes in them is almost similar-

- 1. Plug in the machine in an electric socket.
- 2. Connect the inlets of hot and cold to water pipes and turn the tap on.
- 3. The water outlet pipe should be at the appropriate place.
- 4. Fill the detergent powder/ liquid into the detergent section.
- 5. Drop the clothes into the machine and close the lid.
- 6. Set the water level, timer, wash cycle and temperature and let the water fill in.
- 7. Turn on the machine and let it perform its task effectively.
- 8. Once the clothes are washed, a buzzer will alarm you about it. You need to take the clothes out and dry them in air.
- 9. You can repeat the process for the other clothes to be washed.
- 10. There are different temperature settings available in washing machines as some fabrics and colours are to be washed at different levels of heat.
- 11. You should use hot water to wash the light colours, particularly the light colours that are very
- 12. The heat will remove the stains right out of those white items.
- 13. Always wash the dark coloured clothes in cold water so that your clothes may not fade so early.
- 14. Wash cotton items in cold water as they are less likely to shrink in cold water.
- 15. Most laundry machines have a knob to select the correct size load for the quantity of clothes you have got (generally small, medium or large).
- 16. If the one-third of the machine is filled with clothes, you should select small, while if it is filled up to Two-thirds of the machine, it means you should select medium, and if the clothes fill up the whole machine, you should select largely.







- After ironing a segment, move the garment away from you. in case you pass it in the direction of you, it may wrinkle as you lean over it and likely push it against the ironing board.
- Flip the garment to iron on the alternative side.
- While ironing Acrylic garments, let the fabric cool and dry completely before moving it as they can warp when wet and warm.
- To iron Corduroy, you need to hold the iron just above the garment so that the steam thoroughly penetrates the clothing, then make it smooth it with your palm along the ribs.
- To iron over Pleats, you need to hold them in place with paper clips (but be careful that the clips should not snag or damage the fabric).
- Use a sleeve board to iron Sleeves- without creases; if you don't have a sleeve board, roll up a towel and positioned it snugly inside the sleeve, then iron. but, you do now not need to apply a sleeve board; simply region the wrist button facet going through upward and iron across the buttons.
- To iron the right side, turn the fabric over as this will make certain that the proper side is immaculate, and any creases you by chance create are ironed to the again, in which it subjects much less.
- To get the ironing board heat up soon, you can place aluminum foil on it. It will help in ironing both the sides of the garments easily as the garment takes heat from both sides. A silver ironing board cover available in the market also accomplishes the same task.





- If you use the aluminum foil as mentioned above, you could now not need to iron the other side. Ironing on both sides is based on the type of the fabric you are ironing —
- Cotton and silky rayon need not be ironed on the wrong side at all.
- Polyester might be pressed on either or both sides yet in the event that you are not certain, just press the wrong side and stop there.
- For sensitive fabrics or those with dynamic hues, you'd like to save, try to remove all the wrinkles out by pressing the wrong side (ironing on the right side can give dark shades an undesirable sheen).
- As soon as the garment is ironed, hang them on the hanger. Turn off the iron and empty the water out to avoid rusting inside. Let the iron cool, wipe the iron with dry duster, roll up the cord and keep it in its place



# **UNIT 4.1: Kitchen Cleaning and Organising**

# Unit Objectives 🧭



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

- 1. Understand the need of kitchen cleaning
- 2. Explain the steps of kitchen cleaning
- 3. Understand how to organise the kitchen

### 4.1.1 Introduction

There is an extremely familiar maxim, "If you would like to check the cleanliness of a person's house, you should visit the kitchen of that person". It means that a kitchen has a the most critical place in one's house and if the kitchen of a person is properly managed, that person must be very well organized in life.

The general housekeeper has number of responsibilities and keeping the cleanliness of the kitchen is one of the them. The proper cleaning of kitchen is highly required just not to make it presentable but also to make it hygienic as the most basic need of human being "food" is being cooked here. There is a direct impact of kitchen cleaning on the cooking and the health of the family members. Managing kitchen is not a difficult task and anyone can do it but one needs to follow some basic rules while keeping the convenience as well.

As kitchen is like a complex production unit, it has number of appliances and sections which need to be cleaned properly in a systematic manner. We can divide the kitchen cleaning in following segments

- 1. Cleaning kitchen ceiling and walls
- 2. Cleaning of Kitchen Counter top & Floor
- 3. Cleaning of Kitchen Cabinets
- 4. Cleaning of Kitchen Appliances

# 4.1.2 Cleaning of Kitchen Ceiling and Walls

The cleaning of kitchen starts with cleaning its ceiling and walls. However, before cleaning them, you should make sure that all the food items are either be kept in the refrigerator or placed adequately in closed containers.

You should follow the steps mentioned below to clean it -

- 1. You should begin with breaking the cobwebs from the ceiling of the kitchen and walls.
- 2. Do not forget to remove cobwebs from the corners of the walls, cabinets, under the kitchen sink and behind the door.
- 3. Wipe off dust and dirt from the ceiling fan of the kitchen with a clean cloth duster or long-handled synthetic brush.

# **UNIT 4.3: Cleaning of Kitchen Appliances**

# **Unit Objectives**



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

1. Understand how to clean various kitchen appliances

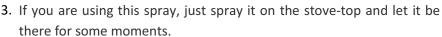
### 4.3.1 Introduction

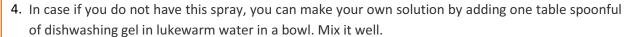
The new age kitchen has a variety of appliances, most of them are commonly used across the globe. These appliances are there not only to reduce our workload but also to make our kitchen graceful and presentable. If we want to use these appliances without any hassle, it is necessary to handle these appliances properly and take care of them. There are many ways to clean the kitchen appliances, let us discuss some common ways

# 4.3.2 Cooking Stove

A cooking stove is one of the most important appliances in the kitchen, without it, a kitchen cannot be imagined. Cooking stoves are commonly made up of stainless steel. As cooking stove is the most used appliance in a kitchen, it is very difficult to clean it.

- 1. Before beginning to clean the cooking stove, you should turn off the regulator of the gas cylinder.
- To clean the stove-top, you can use stove top cleaner which commonly comes in a spray can.





- 5. You should dip a sponge in the solution and let it absorb the solution for a while.
- 6. Now squze the sponge and remove the excess solution so that it won't drip while cleaning the stovetop.
- 7. You should remove the grates, burner covers and knobs before starting cleaning.
- 8. Place all these items in the kitchen sink so that these items may be cleaned with dishwashing liquid and scour.
- 9. You need to wash these items thoroughly under the running water and keep aside to let them dry.
- 10.You should use a cotton duster to remove the food particles and lose dirt from the stove top.
- 11. Dip a sponge in the dishwashing liquid solution, and rub the entire surface thoroughly.
- 12. Wipe out the stove except burners, with a damp cloth. You can use hot water as well to remove sticky food or spills from the stove.
- 13. You should not forget to clean the inner bottom of the stove as well.
- 14. You need to shift the stove from its place and wash the countertop beneath the stove top thoroughly.



# – Activity: 🔯



1. Match different types of household garbage of table B with the corresponding garbage bin of table **A**:

Table A	Table B
	Fruit & Vegetable Peels and pieces
	Plastics bags, bottles, packing item
	Diapers/Napkins
	Paints
	Computer Peripherals
	Scrap Clothes
	Newspapers
	Aluminum cans
	Tetra pack
	Used tissue papers
	Pamphlets
	Disposable Crockery
	Animal/ Human Hair
	Used DVDs
	Old Medicines
	Insecticide
	Glass bottles and Jars
	Pest Killer

- 7. If you are working for a big family, you should try to purchase the grocery from the nearby wholesale market as a item would cost lesser when buying in bulk.
- 8. You should give proper time in making the shopping list so that you may purchase all the items in one visit as it will save your energy and money.
- 9. You should always keep a copy of the shopping list mentioning the date on it, so that the copy may be used in case the original gets lost.
- 10. You must always have an emergency stock of the items (in small quantity), so that you need to rush to market when you are cooking something on urgent basis.

### **Sample Grocery List**

Monthly Grocery List			
S. No	Item	Quantity	
01	Split Red Gram	2 Kg	
02	Split Red Lentil	1 Kg	
03	Split Green Gram	1 Kg	
04	Bengal Gram	1 Kg	
05	Red Kidney Beans	1 Kg	
06	Brown Rice	6 Kg	
07	Whole Wheat Flour	10 Kg	
08	Sugar	4 Kg	
09	Semolina	500 gms	
10	Canola Oil	2 liters	
11	Olive Oil	2 liters	
12	Eggs	6 pieces	
13	Low Sodium Salt	1 Kg	
14	Turmeric Powder	100 gm	
15	Red Chili Powder	100 gm	
16	Cumin Seed	100 gm	
17	Asafetida	50 gm	
18	Butter	500 gm	
19	Oats	1 kg	
20	Cornflakes	500 gm	

# **UNIT 6.3: Tools, Equipment and Appliances**

# Unit Objectives <a>©</a>



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

1. Recognise the utensils & appliances required for cooking

### 6.3.1 Introduction

A good cook would be supposed to cook different dishes and for that he/she needs various types of utensils and applicanes. These utensils may vary from metal to glassware and of various sizes.

### 6.3.2 Common Utensils







**Plates** 

Pressure Cooker

Kadhai







Glasses

Knife

Pan with Lid







Soup & other Bowls

Spoon

Fork

# **UNIT 6.4: Preparing Ingredients and Methods to Cook**

# **Unit Objectives**



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

- 1. Learn how to prepare various ingredients for cooking
- 2. Explore different methods of cooking

### 6.4.1 Introduction

The process of cooking a food starts with the preparation of the required ingredients for it. The quality and taste of food depends on the how good the ingredients have been prepared. The cook must know that every dish needs a set balance of various spices and other items, so that the authenticity of its taste may be maintained. While preparing ingredients one has to do number of activities like washing vegetables and meat, cutting, chopping, grinding etc. Let's learn the main activities to be done before cooking the food.

# **6.4.2** Preparing Ingredients

# 6.4.2.1 Washing Vegetables and Fruits

The fruits and vegetables we buy from the market, whether from local hawker or a super store, all must be washed thoroughly before use. These fruits and vegetables might be having pesticides and chemical residues on them, and it applies to the organic ones as well. These pesticides and chemicals are harmful for our body and therefore needs to be removed thorough following below mentioned steps –

- 1. All the fruits and vegetables should be rinsed under the tap before use.
- 2. You should soak the fruits andvegetables which will be eaten/ cookedwith their skin in a vegetabel basin for 20 to 30 minutes.
- 3. The chemical residue will get dissolved in the water which you should discard.
- 4. In case if you do not have a separate vegetable basin, you can use a c lean plastic tub but do not soak fruits and vegetables in the kitchen sink as it might be full of bacteria even it is being cleaned regularly.
- 5. You should use a vegetable brush to gently scrub all the surfaces of fruits and vegetables with smooth skin and wash again in clean water.
- 6. It is best to put in a few spoons of white vinegar while washing green leafy vegetables, because vinegar is the best agent to dissolve any chemicals sticking to the leaves. You should not forget to rinse the vegetables twice in the clean water afterwards.
- 7. You should not use salt while soaking vegetables as it will makes the chemical to stick on the leaves of the vegetables.
- 8. You should put the vegetables in the colander and let the water drip completely before cutting it.
- 9. You should peel the skin of the root vegetables and discard it before rinsing. The vegetable should be kept in colander to drip dry before cutting them into the shape and form as required by the recipes. You must rinse them once more in a colander before cooking to keep them fresh and clean.
- 10. You should cut the fruits and vegetables that you are going to eat raw with a clean knife and cutting board.

# 7.1.3 Component of Table Setting

Table setting has three components:

- 1. Dinnerware Plates, bowls, cups, saucers, platters and other serving pieces.
- 2. Flatware Knives butter and regular, Forks - salad, pickle and regular; Spoons- dessert, soup and regular.
- 3. Glassware Glasses- water, milk, wine and sherbet water goblet and sherbet glass.

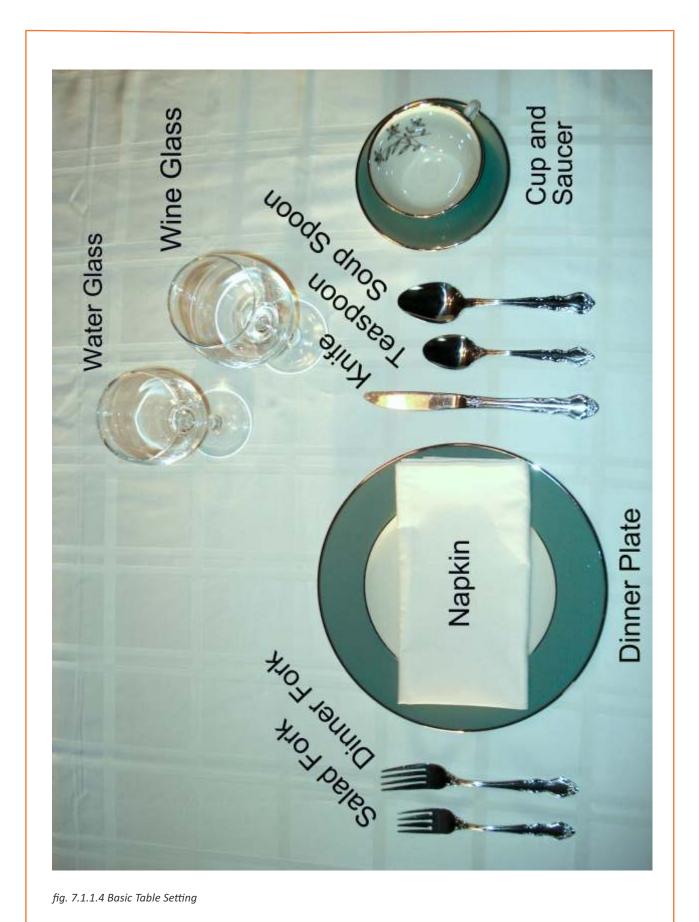
# - 7.1.4 Table Setting Techniques

The setting up of table should not be a last minute task which normally happens, as in such case you may either misplace any tableware or put it at wrong place. For a daily family meal, you can use basic setting up of table, while for a special occasion li ke festival, get together and other small parties, the formal set up can be applied. Let's discuss the table setting methods —

# 7.1.4.1 Basic Table Setting

The basic table setting is used for our daily meals like breakfast, lunch or dinner. The order of placing cutlery is following -

- 1. Before setting the table, make sure you have cleaned the table and placed table mats on it.
- 2. To understand the placement of items, you need to sit on the chair supposing you are going to have meal.
- 3. First you need to place the place at the center of the table mat in front of you and start arranging items from your left to right (it will go clockwise from the left hand side to right hand side as mentioned in the pic).
- 4. First Place the Fork on your left.
- 5. Then place Knife and Spoon on your right next to the plate. The sharp edge of the knife would be towards the plate.
- 6. Place glass on the upper right side of the mat just above the knife and spoon.
- 7. You can add bowls and other quarter plates as per requirement from left to right beween fork and glass.
- 8. The cloth napkin can be placed either left of the fork or on the plate.
- 9. While serving, you should know that bread and curry will go on the left hand side while the drinks on the right hand side.
- 10. Placing of butter knife is optional based on the requirement e.g. the butter knife must be on the table during breakfast but not necessarily the time of lunch/dinner.



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- **3.** Fire Fire could be one the most dangerous emergencies at home as there are following top reasons a house can catch on fire like and the precautions you should take-
- a. Cooking on gas top You should be near the gas stove when cooking as leaving it could distract your attention to something else, and you may forget about the pan on the gas stove.
- b. Heating of home in winters Heaters are the another most common reason for a home fire in winters. To avoid this always keep the heaters away from furniture and curtains/ bedsheets etc. You must switch off the heater before going to sleep.
- c. Smoking- If there is any smoker in the house, ask that person to smoke outside as smoking is not only injurious to health but also a very common reason for the home fire.
- d. Short Circuits- Faulty electrical wiring could be the reason for short circuits, so always get the electrical wires checked and replaced if defective. Otherwise, it could lead to a home fire.
- e. Candles Buring open flame candle could be very dangerous, so either try not to use them or blow off the candles before leaving the room.

### How to deal with fire -

If the house has got fire, you need to take following steps-

- a. If the fire is very small and can be handled, you should deal with it yourself. Otherwise, you should come out of the house with other family members.
- b. Call the Fire Bridge and also the neighbours for help.
- c. If your clothes got fire, lie down on the floor and roll around so that the flames may smooth.
- d. If you are trapped in a fire in a room, bent down on your knees and try not to inhale the smoke as much as possible.
- e. You should crawl toward the exit as soon as you can.
- f. You can use the fire extinguisher on the small fire, but you should get yourself trained on it.

### How to use Fire Extinguisher

If you want to operate Fire Extinguisher, you should remember the term PASS-

- 1. P stands for Pull You should pull the pin and hold the fire extinguisher pointing the nozzle towards the fire and release the locking mechanism.
- 2. A stands for Aim Low- You should point the extinguisher at the base of the fire.
- 3. S stands for Squeeze- You need to squeeze the lever slowly and evenly.
- 4. S stands for Sweep- You must sweep the nozzle from side to side.
- 4. Gas Leak- If you smell gas leak in the kitchen, you should take the following steps-
- a. You must not switch on or switch off any electrical point
- b. Turn off the gas regulator nob.
- c. Open all the windows and leave the kitchen.
- d. Call the customer care of your gas supplier and register your complaint.
- e. Inform the family members and ask them not to go to the kitchen.









# 9. Create a Positive Impression of Oneself in the Household

Unit 9.1 – Dressing up for Work & Basic Etiquettes

Unit 9.2 – Effective Communication



### **UNIT 9.2: Effective Communication**

# Unit Objectives



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

- 1. Understand importance of Communication
- 2. Understand Basics of Effective Communication

### 9.2.1 Introduction

Communication is the way to express our feelings towards others, and it is essential to

The ability to communicate effectively is important in relationships, education and work. Here are some steps and tips to help you develop excellent communication skills.

### 9.2.2 Basics of Effective Communication

Communication is a process by which signals/messages can be transferred between a sender and a receiver through various methods like written words, nonverbal cues, spoken words. It is the principal mechanism used by us for establishing and modifying relationships. To be able to have effective communication one should –

- You should be confident to speak out what you believe in, but before that you must make yourself clear about your opinions and feelings.
- 2. You should not feel that your opinion is not worthwhile as what is important for one may or may not important for other.
- 3. You should also not change your statements just to please others, whereas you must not hesitate in changing your account if you are not correct.
- 4. The skills of effective communication cannot be developed in a day; it is a result of many practices, focus and dedication. So you should keep practising for improving your communication.

# 9.2.3 How to have Effective Communication

Following are the points essential for effective communication -

- 1. Whenever you are listening or speaking to someone, you should make eye contact with that person. It makes the interaction successful and encourages the other person to be interested in return.
- 2. You should use gestures of your hands and face. It will help you in presenting your thoughts effectively. But make sure it should not be loud.

# **UNIT 10.1: Managing Self Health and Hygiene**

# **Unit Objectives**



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

- 1. Understand the benefits of being healthy, hygienic and disease-free
- 2. Take appropriate measures and seek medical help in case of casualty

### 10.1.1 Introduction —

In today's time, it is imperative for any person to be healthy, hygienic and presentable. It is your physical appearance which attracts someone in the first instance. So one needs to be very careful about his/her physical appearance and keep maintaining it.

# 10.1.2 Maintain Hygiene -

- 1. Shower every day as this will cut down on body odour, body acne, and hygiene-related diseases.
- 2. You should brush your teeth twice daily as it prevents not only bad breath but also gum disease.
- 3. Clean your feet and make sure to scrub between your toes to prevent athlete's foot and unpleasant odour.
- 4. You must regularly scrub and moisture your heels as the cracked heels can turn into wounds that take the time to heal.
- 5. Cut your nails as it not only will make you hygienic but also prevent your nails from damage.

# 10.1.3 Being Presentable

- 1. Always wear clean and ironed clothes.
- 2. Change your underwear and socks once daily.
- 3. The females should wash their hair at least once a week and always keep them tied.
- 4. The males should shave daily and keep short hair-cut.
- 5. The females should not overdo makeup.
- 6. Wash your hands before and after preparing food, after using the toilet, before and after treating a minor wound, and after blowing your nose, coughing, or sneezing.
- 7. Always keep handkerchief or paper towel and use while sneezing, coughing or blowing your nose.
- 8. Use mild deodorant as it prevents body odour.

# **10.2.7** Spend Intelligently

It has been noticed that when a lot of people have money, they don't think logically before spending. They just purchase a lot of things impulsively, which in result make a big hole in their savings. People spend money on useless things just to show off others as they think that by spending money they will become the part of the high society which is not at all true. To use your money wisely, you should always ask yourself the necessity of the item you wish to purchase. You must debate yourself whether you can manage without that particular item or not and even if your mind says that you should buy that product, do not buy immediately. You must postpone the purchase for a week and in most of the cases, you will not feel any need to buy it after one week. In this way, you can save your good amount of money and also prepare for the future.

# 10.2.8 Open Bank Account

It is indeed said that the more money in your hand the more you spend. We all have been listening from our elders that it is tough to save money when it is in your pocket and you are surrounded with so many lucrative items and offer. So to save your money, you must trust on a bank and open your account in the bank. The bank provides several facilities to save your money through different accounts and other schemes. Some of them are —

- a. Savings Account- can be opened to save money. You can deposit any amount of money in it and can withdraw whenever needed. The Bank provides an interest on you money deposited in this account.
- b. Recurring Deposit Account—It is popularly known as RD Account. You need to deposit a fixed amount every month in this account which can be withdrawn only after a period. You will always get the higher rate of interest in this type of account.
- c. Fixed Deposit- It is known as FD and is being used to deposit a certain sum of money for a given period. The bank offers a good rate of interest on the money deposited under FD.
- d. In India, the Post Offices also provide the facility of saving money through various accounts and schemes.

How to open a bank account – It is very easy to open a bank account. You just need to follow these steps-

- 1. You need to decide the type of account you want to open.
- 2. You should select the bank, ideally choose the nearby bank and meet the bank officer.
- 3. Fill the bank account opening form.
- 4. Give reference of someone having an account in that bank.
- 5. Submit the bank account opening form and the required documents.
- 6. Bank office will check your documents and approves after verification.
- 7. Deposit the initial amount in the bank and start operating your account.

### **Strategy 5: Changing Your Environment**

If you find that your environment is the cause of your anger, try and give yourself a break from your surroundings. Make an active decision to schedule some personal time for yourself, especially on days that are very hectic and stressful. Having even a brief amount of quiet or alone time is sure to help calm you down.

### **Tips for Anger Management**

The following tips will help you keep your anger in check:

- Take some time to collect your thoughts before you speak out in anger.
- Express the reason for your anger in an assertive, but non-confrontational manner once you have calmed down.
- Do some form of physical exercise like running or walking briskly when you feel yourself getting angry.
- Make short breaks part of your daily routine, especially during days that are stressful.
- Focus on how to solve a problem that's making you angry, rather than focusing on the fact that the problem is making you angry.

# Tips



- Try to forgive those who anger you, rather than hold a grudge against them.
- Avoid using sarcasm and hurling insults. Instead, try and explain the reason for your frustration in a polite and mature manner.

# 11.1.8 Stress Management: What is Stress?

We say we are 'stressed' when we feel overloaded and unsure of our ability to deal with the pressures placed on us. Anything that challenges or threatens our well-being can be defined as a stress. It is important to note that stress can be good and bad. While good stress keeps us going, negative stress undermines our mental and physical health. This is why it is so important to manage negative stress effectively.

### **Causes of Stress**

Stress can be caused by internal and external factors.

### Internal causes of stress

- Constant worry
- Rigid thinking
- Unrealistic expectations
- Pessimism
- Negative self-talk
- All in or all out attitude

### External causes of stress

- Major life changes
- Difficulties with relationships
- Having too much to do

- Difficulties at work or in school
- Financial difficulties
- Worrying about one's children and/or family

### **Symptoms of Stress**

Stress can manifest itself in numerous ways. Take a look at the cognitive, emotional, physical and behavioral symptoms of stress.

### **Partnership**

A partnership firm is formed by two or more people. The owners of the enterprise are called partners. A partnership deed must be signed by all the partners. The firm and its partners have no separate legal existence. The profits are shared by the partners. With respect to losses, the liability of the partners is unlimited. A firm has a limited life span and must be dissolved when any one of the partners dies, retires, claims bankruptcy or goes insane.

### **Limited Liability Partnership (LLP)**

In a Limited Liability Partnership or LLP, the partners of the firm enjoy perpetual existence as well as the advantage of limited liability. Each partner's liability is limited to their agreed contribution to the LLP. The partnership and its partners have a separate legal existence.

# Tips



- Learn from others' failures.
- Be certain that this is what you want.
- Search for a problem to solve, rather than look for a problem to attach to your idea.

# 11.5.2 Leadership & Teamwork: Leadership and Leaders

Leadership means setting an example for others to follow. Setting a good example means not asking someone to do something that you wouldn't willingly want to do yourself. Leadership is about figuring out what to do in order to win as a team, and as a company.

Leaders believe in doing the right things. They also believe in helping others to do the right things. An effective leader is someone who:

- Creates an inspiring vision of the future.
- Motivates and inspires his team to pursue that vision.

### **Leadership Qualities That All Entrepreneurs Need**

Building a successful enterprise is only possible if the entrepreneur in charge possesses excellent leadership qualities. Some critical leadership skills that every entrepreneur must have are:

- 1. **Pragmatism:** This means having the ability to highlight all obstacles and challenges, in order to resolve issues and reduce risks.
- 2. **Humility:** This means admitting to mistakes often and early, and being quick to take responsibility for your actions. Mistakes should be viewed as challenges to overcome, not opportunities to point blame.
- 3. **Flexibility:** It is critical for a good leader to be very flexible and quickly adapt to change. It is equally critical to know when to adapt and when not to.
- 4. **Authenticity:** This means showing both, your strengths and your weaknesses. It means being human and showing others that you are human.
- Reinvention: This means refreshing or changing your leadership style when necessary. To do this, it's important to learn where your leadership gaps lie and find out what resources are required to close them.
- 6. **Awareness:** This means taking the time to recognize how others view you. It means understanding how your presence affects those around you.

### **Early Customers**

- Early adopters for proof-of-concept
- Expertise in productizing
- Reference customer
- First reviews
- Distribution channels

### Leadership

- Unequivocal support
- Social legitimacy

Market

- Open door for advocate
- Entrepreneurship strategy
- urgency, crisis and challenge

### Government

- Institutions e.g. Investment, support
- Financial support
   e.g. for R&D, jump start funds
   Regulatory framework
   incentives
   e.g. Tax benifits
- Research institutes
- Venture-friendly legislation
- e.g. Bankruptcy, contract enforcement, property rights, and labour

### **Networks**

- Entrepreneure's networks
- Diaspora networks
- Multinational corporations

### Labour

- Skilled and unskilled
- Serial entrepreneures
- Later generation family

# **Educational Institutions**

- General degrees (professional and academic)
- Specific entrepreneurship training

### Infrastructure

- Telecommunications
- Transportation & logistics
- Energy
- Zones, incubation centers, clusters

### **Support Professions**

- Legal
- Accounting
- Investment bankers

# Entrepreneurship Human Capital Supports Finance Culture

**Policy** 

### **Non-Government Institution**

- Entrepreneurship Conferences promotion in non-profits
- Business plan contests
- Entrepreneur- friendly association

### **Financial Capital**

- Micro-loans
- Angel investors, friends and family
- Zero-stage venture capital
- Venture capital funds
- Private equity
- Public capital markets
- Debt

### **Success Stories**

- Visible successes
- Wealth generation for founders
- International reputation

### **Societal norms**

- Tolerance of risk, mistakes, failure
- Innovation, creativity, experimentation
- Social status of entrepreneur
- Wealth creation
- Ambition, drive, hunger

Fig.11.5.2 Entrepreneurship at a Glance

### 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.

### **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





**Price: ₹ 160**