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**APPAREL MADE-UPS HOME FURNISHING  
SECTOR SKILL COUNCIL**

# Participant Handbook

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

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

Occupation  
**Stitching**



Reference ID: **AMH/Q0301, Version 1.0**  
**NSQF Level 4**

**Sewing Machine  
Operator**

**Published by**



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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

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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.

- Carry out stitching activities using machine or by hand.
- Contribute to achieve product quality in stitching operations.
- The trainees will be able to stitch/sew fabrics
- The trainees will be able to stitch/sew fur
- The trainees will be able to stitch/sew synthetic materials
- The trainees are able to accurately work with the sewing machines and are able to perform hand works, operate and work accordingly to increase productivity
- The trainee are able to identify quality defects and can perform improvements to avoid defects
- The trainee are able to maintain a clean and healthy working environment.
- The trainee is able to understand the rules and regulations related to apparels in a country specific manner.

The symbols used in this book are described below:

## Symbols Used



Key Learning  
Outcomes



Steps



Time



Tips



Notes



Unit  
Objectives



Exercise

## Table of Content

S. No.	Modules and Units	Page No.
1.	<b>Introduction and Orientation</b>	<b>1</b>
	Unit 1.1 - Introduction to Sewing and Apparel Sector	3
	Unit 1.2 - Role and Responsibilities of Sewing Machine Operator	8
2.	<b>Carry out Stitching Activities Using Machine or By Hand (AMH/N0301)</b>	<b>11</b>
	Unit 2.1 - Prepare for Stitching Operations	13
	Unit 2.2 - Stitch Components to Produce Apparels	38
	Unit 2.3 - Stitching a Trouser	58
	Unit 2.4 - Stitching a Shirt	76
3.	<b>Contribute to Achieve Product Quality In Stitching Operations (AMH/N0302)</b>	<b>103</b>
	Unit 3.1 - Contribute to Achieve Product Quality in Stitching Operations	105
4.	<b>Maintain Work-Area, Tools and Machines (AMH/N0102)</b>	<b>137</b>
	Unit 4.1 - Maintain Work Area, Tools and Machines	139
5.	<b>Maintaining Health, Safety and Security at Workplace (AMH/N0103)</b>	<b>147</b>
	Unit 5.1 - Maintaining Health, Safety and Security at Workplace	149
6.	<b>Comply with Industry, Regulatory and Organizational Requirements (AMH/N0104)</b>	<b>165</b>
	Unit 6.1 - Comply with Industry, Regulatory and Organizational Requirements	167
7.	<b>Professional Skills</b>	<b>179</b>
	Unit 7.1 Professional Skills	181
8.	<b>IT Skills</b>	<b>191</b>
	Unit 8.1 - Introduction to Computer	193
	Unit 8.2 - Basic Computer Knowledge	195
	Unit 8.3 - Components of Computer	198
	Unit 8.4 - Concept of Operating System	200
	Unit 8.5 - MS Word	209
	Unit 8.6 - MS PowerPoint	219
	Unit 8.7 - MS Excel	228
	Unit 8.8 - Internet Concepts	244
9.	<b>Employability &amp; Entrepreneurship Skills</b>	<b>253</b>
	Unit 9.1 – Personal Strengths & Value Systems	257
	Unit 9.2 – Digital Literacy: A Recap	274
	Unit 9.3 – Money Matters	279
	Unit 9.4 – Preparing for Employment & Self Employment	288
	Unit 9.5 – Understanding Entrepreneurship	297
	Unit 9.6 – Preparing to be an Entrepreneur	316
	<b>Annexure - Exercise</b>	<b>331</b>







# 1. Introduction and Orientation



Unit 1.1 - Introduction to Sewing and Apparel Sector

Unit 1.2 - Role and Responsibilities of a Sewing Machine Operator



## Key Learning Outcomes

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

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

## UNIT 1.1: Introduction to Sewing and Apparel Sector

### Unit Objectives

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

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

### 1.1.1 Introduction to Sewing

Sewing is the craft of fastening or attaching objects using stitches made with a needle and thread. Sewing is the craft of using needle and thread to attach or fasten objects. It is one of the oldest existing crafts in the world.

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

### 1.1.2 Apparel Sector – Industry Overview

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

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

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

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

### Ready Made Garments

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

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

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

### Actual and Projected size of Indian Textile Industry

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

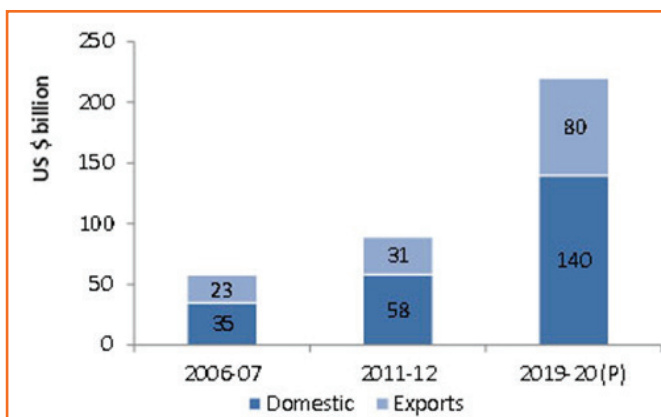


Fig.1.1.1: Major Textile Exporters to the World (% share)

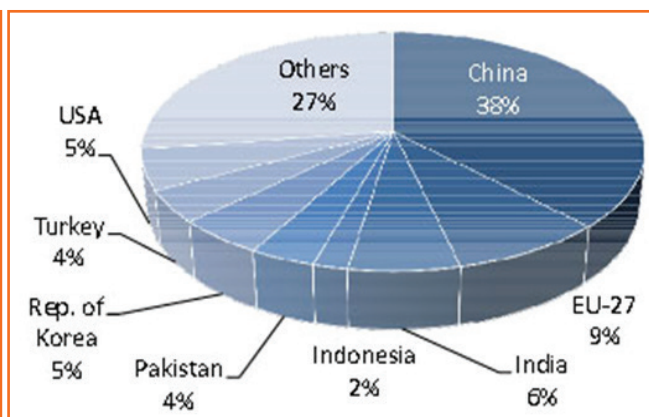


Fig.1.1.2: Major Textiles and Clothing Regions in India

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 6.31 million additional employment opportunities during the period 2013-22.

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

Fig.1.1.3: Sub-Sectors in Apparel Industry

### 1.1.3 Made-ups and Home Furnishings

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

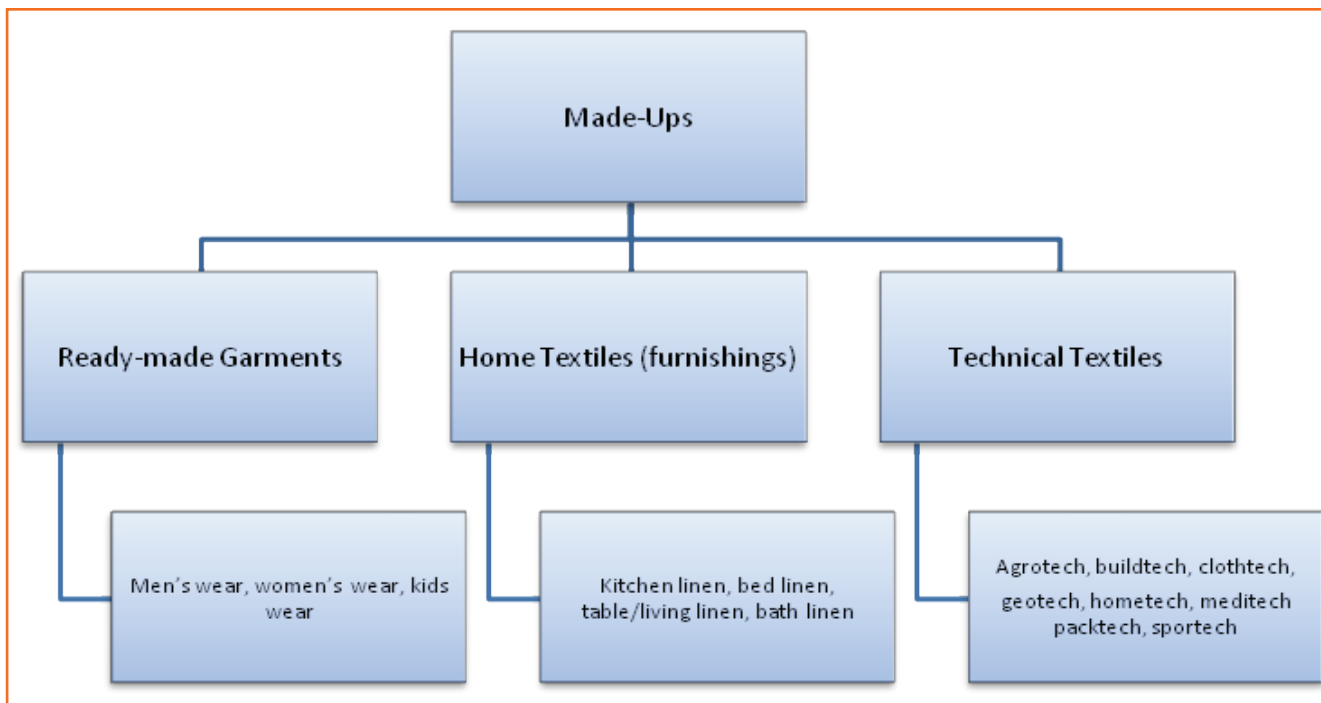


Fig.1.1.4: Made-ups and Home Furnishing Sub-sector

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

Product	Total World Export	Major Contributor			India's Contribution		Other Competing Countries
		Country	Share & Value	Ranks	Share & Value	Ranks	
Apparel	193400159	China	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

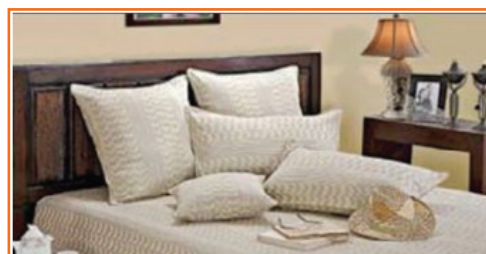


Fig.1.1.6: Home Furnishing



# 7. Professional Skills

Unit 7.1 Professional Skills



## Key Learning Outcomes

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

1. Work effectively within a team.
2. Manage job related stress effectively.
3. Understand the importance of punctuality.
4. Recognize the causes of AIDS.
5. Get familiar with prevention methods for AIDS.
6. Importance of health and hygiene.
7. Effects of alcohol and tobacco.



## UNIT 7.1: Professional Skills

### Unit Objectives

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

1. Work effectively within a team.
2. Manage job related stress effectively.
3. Understand the importance of punctuality.
4. Understand the causes of AIDS.
5. Know prevention methods for AIDS.
6. Importance of health and hygiene.
7. Effects of alcohol and tobacco.

### 7.1.1 Team Work

Teamwork is a skill in which a group of people work together to achieve a set goal and target objective given to them. It is an integral part of professional life of everyone who works in a professional environment. At the heart of effective teamwork in the workplace is the sense of comradeship and valuing of each other, which means when people come together they deliver more than they would separately, and they are empowered to do it! Effective teamwork in the workplace happens when three things are in place:

1. Individuals flourish as they use their Strengths.
2. People come together building relationships that often become friendships resulting in effective Teamwork.
3. Together everyone accomplishes more as enactment flows and Results are achieved.
4. Teamwork in the workplace encompasses cooperation among workers. This cooperation is for the sake of a common goal that the entire team is working toward -- such as a sales quota or some other measurable result. But in some situations, the common goal may be something more imprecise, such as the wellbeing of the company. Teamwork requires that all workers add their fair share to the workload so that the company can achieve its goals in a timely and acceptable manner.



Fig.7.1.1: Team Work

#### 7.1.1.1 Elements of Team Work

##### Collaboration

Collaboration is a significant component to any team. As per Penn State University, teamwork allows projects to get done that one person alone is not able to complete. Members of the team bring in their own capabilities and level of proficiency to a venture to help create an effective finished product. To collaborate effectively the team must be able to communicate and share ideas, and there also needs to be a feeling of respect in place for each team member's impact.

### Conflict Resolution

When a team works together there can be conflict in opinion, strategies and decision making. There are some team members who are not very articulate. They feel their concepts are not being heard. Whereas there are others who are over-articulated and they impose their ideas. They feel they should always be part of the team's solution. There could also be a struggle for leadership of the group that can threaten to diminish the group's effectiveness. The element of conflict resolution within a team means leaving room for everyone's helps, developing the ability to listen to all ideas and creating a method of agreement that is used to develop a solution the team can agree on.

**Related Reading:** *How to Make the Workplace Environment Become Less Stressful & Increase Feelings of Teamwork.*

### 7.1.1.2 Roles and Responsibilities of Team

A team work has a dynamic personality because there are many different people playing different and unique role in a group work. But the team is only effective and can contribute positively when the members understand their roles and responsibilities within the group, and effort to execute them efficiently. According to the Missouri Small Business and Technology Development Centres, an assignment given to a group is completed more effectively when the responsibilities are distributed fairly among the group members. Each member is assigned a part of the task based on his role within the group and his level of expertise.



Fig.7.1.2: Team Role

### 7.1.1.3 Differing Points of View

The best assets about doing a project in a team within an organization is the capability to bring together divergent points of view and opinions in order to settle down with a solution. According to Penn State University, an effective team creates solutions that are manufactured from the many different perspectives of the individual group members. This helps to see a circumstance from several different angles, and can create a solution that no one individual could create on his own.

#### Fundamental Techniques in Handling people

1. Do not criticize, condemn or complain.
2. Give honest and sincere appreciation.

#### Six ways to make people like you

1. Be genuinely interested in other people.
2. Smile
3. Remember to address by the person's name.
4. Be a good listener.
5. Talk in the terms of other person's interest.

6. Make the other person feel important.

#### **Win people to your way of thinking**

1. Avoid arguments.
2. Show respect for other people's opinion.
3. Admit your mistake.
4. Be friendly.
5. Let other people express their ideas.
6. Dramatize your ideas.
7. Throw down a challenge.

**Be a leader:** A leader's job often includes changing people's attitude and behaviour.

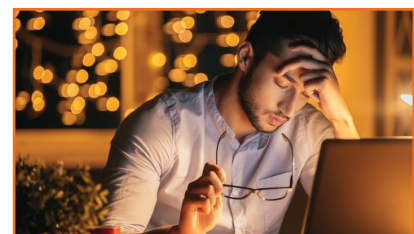
1. Call attention to mistakes indirectly.
2. Ask questions instead of giving direct orders.
3. Praise improvement.
4. Give a person a fine reputation to live up to.
5. Encourage hard work.
6. Make the person happy about accomplishing work.

## 7.1.2 Stress Management

In today's world, each and every human being is stressed in some way or the other. Stress had a very detrimental effect on us. Therefore it is imperative to resolve any element that causes stress. Here comes the role of Stress Management. Stress management refers to the wide spectrum of methods and psychotherapies aimed at controlling a person's levels of stress, especially chronic stress, usually for the purpose of refining everyday functioning. It is a prearranged strategy for coping with psychological or emotional turmoil. As part of a health benefits package, a company may offer stress management therapy to improve job performance.

#### **Negative effects of stress**

- Physiological impact
- Skin problem and hair loss
- Heart palpitations and fluctuation of blood pressure
- Anxiety and Depression



*Fig.7.1.3: Stressed mangement*

### 7.1.2.1 Basic Techniques to Analyse Stress

- Get the facts.
- After analysing the facts return to a choice.
- Once a choice is reached, act on it.

#### Tips to prevent stress

- Changing in the point of view and expectation level from the people around.
- Task break-down into manageable elements.
- Set S-M-A-R-T goals:
  - » Specific – mark a definite area for progress.
  - » Measurable – calculate or indicate the progress.
  - » Achievable – the goal set should be attainable.
  - » Realistic – The result of the set goal should be realistic and not illusory.
  - » Time-bound – the goal should be time bound and time definite.
- Avoid postponement for tasks.
- Set restrictions on procrastination.
- Plan some 'ME' time for your rejuvenation.

#### How to fight stress?

- Be busy to keep stress out of your mind.
- Do not fuss about trifles.
- Co-operate with the ineffective.
- Do not consider the past and think about the present.

#### Cultivating a attitude to stay happy

- Fill your mind with thoughts of peace, courage and health.
- Never try to get even along with your enemies.
- Do not worry about feeling.
- Believe in the thrill of giving.
- Count your blessings and not your troubles.
- Be yourself
- Try to create the best of everything you get.

#### How to keep from worrying about criticism

- Criticism of any kind is compliment in disguise.
- Do not focus on the negative aspect of criticism.
- Correct and criticise yourself before anyone would do and don't repeat mistakes.

**Ways to prevent fatigue**

- Rest before you get tired.
- Relax at work.
- Keep your table clear.
- Do things in the order of importance.
- Be organized and reduce rework.
- Have enough amount of sleep daily.

**7.1.2.2 Benefits of Stress Management****Physical health gets better**

- Focus on physical fitness

**Emotions stabilized**

- Positive Mental Attitude
- Optimistic Approach

**Ability to focus improved**

- Productivity increases when one is stress-free.
- Present moment awareness.
- Conflict resolution skills get enhanced
- Work-Life balance is easy

**7.1.3 Punctuality****Importance of punctuality**

- **Respect:** Timekeeping speaks of a person's respect of others.
- **Credibility:** An employee who is punctual is deliberated as trustworthy in the eyes of his/her employer.
- **Organised:** A punctual person usually bring together his/her work well, thinks ahead of time, arranging the given tasks and is overall successful.
- **Networking:** Much of the interacting in a company happens just before a meeting when the board members are waiting for everybody to gather. Being early can give you a chance to talk to the company leaders and senior managers, and create a network of associations for you.
- **Ready:** Being a couple of minutes early to a meeting or work, gives you time to relax, collect your opinions and arrange your day's To-Do activities. This will help you sail through the day with no major glitches.
- **Productivity:** An employee who isn't stressed about reaching late or has come in early enough to give him minutes to settle in before the day's work begins, has got better chances to get more accomplished than a late comer who feels more pressurized.
- **Promotion:** All of the above points help an employee become a strong contender for a promotion (of course, given the fact that he/she is good at the job).



Fig.7.1.4: Punctuality

## 7.1.4 AIDS Awareness

### Causes

The virus can be found in the blood, semen, vaginal fluid, and breast milk of infected people. HIV is also found in saliva, sweat, and tears, though not in high enough amounts to transmit the virus to another person. There are no known cases of anyone catching HIV through sneezing, shaking hands, or from toilet seats or mosquito bites. The two most common ways to be infected with HIV are through sharing needles and unprotected sex.



Fig.7.1.5: AIDS Logo

HIV may be transmitted through unprotected heterosexual or homosexual, vaginal, anal, or oral sex. Although the risk of infection is lower with oral sex, it is still important to use protection during oral sex. HIV can also be passed on through perinatal infection, where mothers who have HIV are at risk of giving the disease to the baby during birth. The risk of perinatal infection is declining with new treatments. Breast-feeding by an infected mother can also transmit HIV. Once HIV enters the bloodstream, it proceeds over cells vital to the immune response, known as CD4+ lymphocytes. The virus then inserts its own genes into the cell, turning it into a miniature factory that produces more copies of the virus. Slowly, the amount of virus in the blood goes up and the number of healthy CD4+ cells goes down. The obliteration of CD4+ cells interferes with the body's ability to fight off infections and other diseases

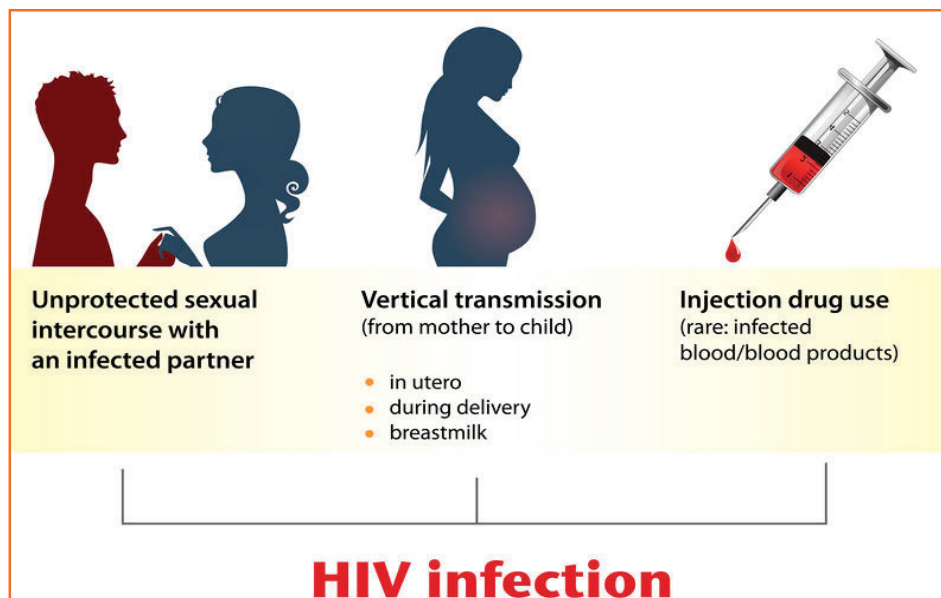


Fig.7.1.6: How AIDS spreads

### Prevention

- Do not share razors.
- Dispose needles after use.
- Have protected sex.

## 7.1.5 Health and Hygiene

### Hygiene

Poor hygiene can lead to poor health. If you have cut yourself, the wound should be cleaned and dressed suitably, this can help reduced the risk of infection and pain. Conditions such as head lice, athlete's foot etc. should be treated immediately to prevent further infections and spread to others.

Hand washing cannot be emphasised enough as this simple action can prevent a plethora of illnesses and disorders developing. Many people 'forget' to wash their hands after using the toilet or before handling foods; this can cause a great deal of illness and even death.



Fig.7.1.7: Health and Hygiene

**Hair:** Dirty head hair does not actually cause many health problems

- **Greasy hair:** There is extremely just one solution to greasy hair which is to clean it.
- **Dandruff:** If you suffer from dandruff, try the various shampoos available. If it's serious there ar some medical treatments available that are not harmful to the skin.
- **Head lice:** Head lice are extremely contagious. If left unattended, the lice grow large enough that you can really see them moving and therefore the white eggs are also sometimes visible. Read more about head and hair hygiene here.

**Teeth and Mouth:**

- **Teeth:** A beautiful smile can create a person's day - however if teeth are grubby or breath is smelly, it has an entirely different result. Brush your teeth twice daily with a decent.
- **Smelly breath:** Generally, despite good brushing a tooth will succumb to decay, if left untreated this can spread and infect your gums. bad breath can be the sign of a gum infection. make sure you visit your dentist regularly to keep a check on it.
- **Areas prone to Odour and fungal Infection:** Unpleasant smells and fungal infections are most commonly experienced in areas of the body that are warm and not often exposed to fresh air: the feet; the genitals and some of our sweat glands.
- **Smelly Feet:** The feet contain lots of sweat glands. If feet are confined in socks and shoes the sweat has nowhere to 'evaporate' and the skin microorganism can in effect attack to, inflicting that pungent'cheesy' aroma. Here are some measures you can take to minimise smelly feet:

- » Wash regularly and dry thoroughly with a soft towel and an anti-bacterial foot powder or a baby talc.
- » Allow feet to air when feasible and wear open shoes as much as possible.
- » Change socks more than once a day if needed and make sure they are cotton or other breathable fabric.

### 7.1.5.1 Effects of Alcohol and Tobacco

#### Effects of tobacco

Tobacco is one of the major reasons of unnecessary deaths globally. Tobacco use leads most usually to ailments distressing the heart, liver and lungs. Smoking is a major jeopardy factor for heart attacks, strokes, chronic obstructive pulmonary disease (COPD) including emphysema and chronic bronchitis and cancer (particularly lung cancer, cancers of the larynx and mouth, and pancreatic cancer). It also causes peripheral vascular disease and high blood pressure.

The effects depend on the number of years that a person smokes and on how much the person smokes. Smoking earlier in life and smoking cigarettes higher in tar increases the risk of these diseases. Also, environmental tobacco smoke, or passive smoke, has been shown to cause adverse health effects in people of all ages.

#### Effects of alcohol

**Brain:** Alcohol inhibits with the brain's communication pathways, and can distress the way the brain looks and works. These disruptions can change mood and performance, and make it harder to think visibly and move with synchronization.

**Heart:** Drinking a lot over a long time or too much on a single occasion will damage the heart, causing problems including:

- Cardiomyopathy – Stretching and drooping of heart muscle
- Arrhythmias – Irregular heart beat
- Stroke
- High blood pressure

**Liver:** Heavy drinking takes a toll on the liver, and can lead to a variety of problems and liver inflammations including:

- Steatosis, or fatty liver
- Alcoholic hepatitis
- Fibrosis
- Cirrhosis

**Pancreas:** Alcohol causes the pancreas to produce noxious substances that may eventually cause pancreatitis, a dangerous inflammation and swelling of the blood vessels in the pancreas that prevents proper digestion.

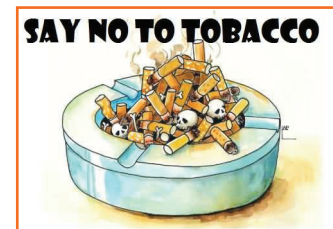


Fig.7.1.8: Tobacco and Cigarette



Fig.7.1.9: Effects of tobacco



Fig.7.1.10: Say no to Alcohol







- » 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 accountable and control the fate of the business. It usually offers a 3-5 year projection and outlines the plan that the company intends to follow to grow its revenues. A business plan is also a very important tool for getting the interest of key employees or future investors.

A business plan typically comprises of eight elements.

## 9.6.4.1 Elements of a Business Plan

### Executive Summary

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

Your Executive Summary should include:

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

### Business Description

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

Your Business Description should include:

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

### **Market Analysis**

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

Your Market Analysis should include:

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

### **Organization & Management**

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

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

### **Service or Product Line**

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

Your Service or Product Line section should include:

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

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

### Marketing & Sales

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

Your Marketing section should include the following strategies:

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

Your Sales section should include the following information:

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

### Funding Request

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

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

### Financial Planning

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

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

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

#### Risk Management

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

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

#### 9.6.4.2 Tips

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

### 9.6.5 Procedure and Formalities for Bank Finance

#### The Need for Bank Finance

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

### 9.6.5.1 What Information Should Entrepreneurs Offer Banks for Funding

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

#### General Credentials

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

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

#### Financial Situation

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

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

#### Guarantees or Collaterals

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

### 9.6.5.2 The Lending Criteria of Banks

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

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



- Experience in business
- Good reputation

#### The Procedure

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

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

#### 9.6.5.3 Tips

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

### 9.6.6 Enterprise Management - An Overview

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

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

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

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

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

**Step 3: Hire the right people for the job.**

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

**Step 4: Motivate your employees and train them well.**

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

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

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

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

**Step 6: Market your enterprise effectively.**

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

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

**9.6.6.1 Tips** 

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

**9.6.6.2 Considering Entrepreneurship**

Questions to Ask Yourself Before Considering Entrepreneurship

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

- Have others attempted to solve this problem before? Did they succeed or fail?
- Do I have a mentor<sup>1</sup> or industry expert that I can call on?
- Who is my ideal customer<sup>2</sup>?
- Who are my competitors<sup>3</sup>?
- What makes my business idea different from other business ideas?
- What are the key features of my product or service?
- Have I done a SWOT<sup>4</sup> analysis?
- What is the size of the market that will buy my product or service?
- What would it take to build a minimum viable product<sup>5</sup> to test the market?
- How much money do I need to get started?
- Will I need to get a loan?
- How soon will my products or services be available?
- When will I break even<sup>6</sup> or make a profit?
- How will those who invest in my idea make a profit?
- How should I set up the legal structure<sup>7</sup> of my business?
- What taxes<sup>8</sup> will I need to pay?
- What kind of insurance<sup>9</sup> will I need?
- Have I reached out to potential customers for feedback

### 9.6.6.3 Tips

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

#### Footnotes:

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

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





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