TRAINERS' MODULE

MODULE FOR THE ENTREPRENEURSHIP DEVELOPMENT PROGRAM

A guide and reference for trainers to deliver training on Health Entrepreneurship

KHPT
engage, innovate, empower

LANDMARKCARES
Doing Good Does Good

Module for the Entrepreneurship Development Program

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PREFACE

Chincholi is a Taluk in the Kalaburagi district. Chincholi Taluka borders the following talukas of Kalaburagi: it shares borders with Kalaburagi Taluka to the west, Chitapur taluka to the south-west and Sedam Taluka to the south. It also borders Humnabad Taluk of Bidar district to the north and Tandur Mandal of Vikarabad district of Telangana to the east and Mogudampally Mandal of Sangareddy district of Telangana to the northeast. The closest railway stations are Sedam railway station (42 km) and Tandur railway station (30 km) in the opposite direction. The closest international airport is Rajiv Gandhi International Airport (146 km), while the nearest domestic airport is Gulbarga Airport (80 km). Chincholi is famous for two main attractions, Chincholi Wildlife Sanctuary and Chandrapali reservoir.

Chincholi is one the most backward taluks of Karnataka as per the Human Development Index. Children in Chincholi suffer from eye problems, headache, lack of nutrition and lack of toilets in schools. Women and young girls have reported the excess loss of blood during menstruation, iron deficiency, uterus problems, hair loss, premature greying of hair, loss of appetite, and anaemia. Elderly suffer from issues such as joint pain, vision loss, calcium deficiency, indigestion, heart diseases, diabetes, cataract, and Alzheimer's disease. Access to Health Services is the main challenge. Given the rigid patriarchal norms of the society in these villages and lack of empowerment among women, the women are often incapable to travel alone to access services and need company. Again given that primarily the villagers are daily wagers, they cannot afford to travel long distances, neither for themselves nor for anyone else as it leads to loss of earnings. Hence people do not access the services many times.

In the health realm, Sustainable Development Goals (SDG) takes a more inclusive and holistic development approach. Landmark group and KHPT jointly are working on an entrepreneurship model. While Landmark funded the pilot, KHPT is implementing

the project on the ground at Chincholi District of Northern Karnataka. Entrepreneurship is becoming increasingly important within the healthcare sector as societal changes give space for new entrepreneurs in the field. Entrepreneurship would allow for a market-driven approach to better health that is self-sustaining, has better access, is affordable, and that provides livelihood to many people. Entrepreneurship around health and wellbeing has gained significant momentum during the last decade. It facilitates the communities to access to primary health care at their doorstep and help in connecting the healthcare ecosystem.

Project Health Entrepreneurship in Chincholi focuses on building a team of health entrepreneurs HEs who will deliver preventive and promotional healthcare products and services that are affordable and easily accessible to the community. Health Entrepreneurs provides last-mile delivery of primary healthcare to the community to prevent illness, maintain their wellbeing, and actively participate in creating awareness related to primary healthcare.

KHPT trained local community men and women to conduct primary point of care device based tests of Diabetes, Hypertension and Anaemia. These Health Entrepreneurs move around the community and conduct tests for people who look susceptible to have diabetes, Hypertension and anaemia, ensuring all the safety protocols. Since this project focuses on sustainability, Health entrepreneurs also charge a minimum fee for conducting this test. Referral and counselling of confirmed cases is an integral part of their work.

This Health Entrepreneurship Trainers' Module is a guide and a reference for trainers to deliver training for health entrepreneurs in the future.

The module contains a total of 14 sessions.

BACKGROUND

In India, many people in remote areas are unable to access preventive and promotive health services provided at primary health centres due to distance, societal responsibilities, loss of wages, and travel-related costs. People normally do not visit a health facility let alone a primary health centre until a health condition is really serious and requires urgent treatment. This results in delayed diagnosis and poor treatment outcomes that often lead to complications resulting in increased economic and social burden. To address the last mile connectivity, delivering technology-enabled health care services at the doorstep with minimal cost could be a game-changer.

KHPT, with funding support from the Landmark Group, is piloting a health entrepreneurship model to improve access to healthcare in the remote areas of Chincholi block, North Karnataka, which is a poor performing block in terms of human development indicators. The model involves a cadre of 15 trained Health Entrepreneurs (HEs) delivering health services at the doorstep of community members, with each HE covering a population of around 8000-10000.

This model would allow for a market-driven approach to a better health facility that is self-sustaining, accessible, affordable and provides livelihood to people. By encouraging these entrepreneurs to work in coordination with the frontline health workers, the local panchayats, and public health facilities to improve the health and wellbeing of the community, the local ecosystems will also be strengthened. The model will not only provide essential health services to low-income families but also results in improved health knowledge and health-seeking behaviour in the community.

These Health Entrepreneurs will complement the services provided by ASHAs, AWWs, and JHAs and sensitise the community by selling health products and services. They will also establish referrals and linkages with private and public health facilities for treatments and follow up. This model, thus, is an opportunity to test the effectiveness of a self- sustainable model for improving the overall health and wellbeing of the community.

▌ KEY STRATEGIES

The HEs use three different approaches to provide services to the community:

➲ Offering services at their own (HE's) house,

➲ Offering services at the doorstep of the client, and

➲ Offering services at local gatherings such as weekly "haats" (local markets)

The HEs use an application in their smartphones to enter and save the readings of tests conducted by them that helps them plan their business and visits. They keep a track of all the clients screened, and they can easily approach the enrolled customers with the help of the database stored in the App.

ACTIVITIES PERFORMED

- **Line listing:** Understand health needs and prepare plans to deliver services to households in respective gram panchayat areas.

- **Screening (test):** Conduct screening during household visits and weekly camps in local haats.

- **Providing Reports:** Help maintain health cards containing readings from tests that patients/clients will carry with them during their visit to clinics/health facilities.

- **Referrals:** Refer clients with identified risks to doctors (government/private) from a provided list.

- **Sale of Products:** Sell Energy Dense Food to population vulnerable to malnutrition and candle water filters to provide safe drinking water.

SERVICES OFFERED

Sr. No.	Test	Cost per test
1	Each Blood Sugar test (RBS, FBS, PPBS)	₹ 50
2	BP Measurement	₹ 20
3	Haemoglobin test to diagnose Anaemia	₹ 40
4	Blood Grouping test	₹ 45

INNOVATIONS

The Health Entrepreneurship model is innovative, serving multiple objectives. Making healthcare accessible at an affordable price, and in the process, creating livelihood opportunities for many is a milestone. Technology in health services is common, but the use of technology to monitor the health status and generate income is new. The use of point of care devices to screen is time-saving, accurate, easy to operate, and also does not require extensive training.

ABOUT THE MODULE

The objective of this module is to act as a guide and a reference to train the Health Entrepreneurs. The trainer will be able to provide standard training to all the participants by referring to this module, and at any point of time, the trainer will follow the same instructions, activities and content of the module for the training of Health Entrepreneurship.

MODULE CONTENT

Module content is broadly categorazed into two themes such as empowerment and business skills, and divided across multiple sessions.

TRAINING FORMAT

The training would be conducted for $2^1/_2$ days where the trainer shall deliver the training in fourteen sessions. The training module has two parts – Empowerment Sessions and Business Sessions.

TARGET AUDIENCE

The average size of a batch should ideally be between 10-20 trainees. Having information about the batch before the training starts will help you in rolling out a better training session.

Gather essential information such as age, where they live, about their occupation & what level of business knowledge they have from the field team. This will help the trainer to understand the potential of the participants and plan for the sessions accordingly. Knowing the background of the participants will help the trainer give more practical, relatable references and examples during the session.

PRE-REQUISITES FOR QUALITY TRAINING AND TIPS TO THE TRAINER

Providing training to adult learners need more than just good training content. It is also essential to understand the needs of adult learners. Be confident before the batch, have all the required documents and back up ready. Have a concrete understanding of the material and modules. Respect your participants and understand the pace of learning of the group. Sharing is key, don't be anonymous to them, give the necessary information about you before starting the session.

To deliver quality training, you must use appropriate verbal and body language apart from making the training engaging and interactive. Keep in mind the following points to provide quality training:

- For any training, the communication language of the batch and the proficiency of the trainer in that language is key.

- An excellent interactive session in a happy medium of communication always has a better result.

- Maintain regular eye contact with the participants. Be familiar with the module and remember the flow of the module before training. Learn essential points and deliver them in your style.

- A smile helps in building trust with the batch and encourages the participants.

- Try to avoid too much hand movements; it may distract the concentration of the participants (Tip: Carry placards/a pen in hand).

- Use ice-breakers that will help the groups understand each other and initiate group dynamics.

- Involve everyone in the room. Never point to the silent one, or never over appreciate the active one. Maintain a balance that everyone feels comfortable. Give a fair chance to everyone.

- Adding a pinch of humour to the sessions helps keep a lighter mood.

- Try to share personal and relatable examples for the people.

- Be audible and clear.

EMPOWERMENT SESSIONS

🎯 Objective

To help the participants understand each other's strengths and be self-confident about their abilities and achievements.

📝 Methodology

Lectures, group discussion, storytelling, and group activities

✎ Resources needed

Whiteboard, marker pens, wooden blocks/matchboxes, blindfold

🕐 Duration

60 Minutes

Session Delivery

- Start the session by setting the context of self-confidence. Explain the objective of the session

- Encourage the participants to explain self-confidence and listen to multiple answers. After listening to all the answers provide the participants with the definition of self-confidence

- Write down the six reasons for lack of self-confidence on the whiteboard

- Encourage participants to answer if they have faced lack of confidence and how did they overcome it

- Suggest a few tips to boost self-confidence

- Narrate the Story of "Rani" provided below in the explanation (Story 1)

- Be well versed with the story and try to make the story interesting using voice modulation
  Voice modulation using low and high pitch adds quality to the narration
  Explain the characteristics of Rani (Knowledge and Willingness)

- Conduct the block activity given below in explanation (Activity 1)
  Try to Involve and engage as many participants as possible, make random groups to increase bonding and break the hesitation. Try to make the activity exciting and entertaining. Give interesting names to each group, such as names of political party or names of cities

- Conclude the activity with the message "knowledge and willingness helps in overcoming the lack of confidence."

- State the key learnings of the session

📖 Explanation

Self-confidence is the belief that a person has for oneself. Confidence is essential to complete any task successfully. Due to various reasons, most people lack self-confidence, and those who lack confidence are unable to take up responsibilities or new tasks. If entrusted to them, they tend to be scared or hesitant to accept obligations or new duties. A few reasons for lack of self-confidence:

1. Discouraging words from family members while growing up
2. Lack of encouragement from family and friends
3. Lack of networking
4. Personal traits - e.g., being reserved and introverted
5. Lack of information and knowledge
6. Failures experienced in the past

Start explaining tips to boost self-confidence with the following lines

These reasons not only come in the way of self-development but also steer the individuals away from success. Those who lack self-confidence will not take up any challenging tasks. Even if they take them up, they will not be able to complete it. People with strong confidence and belief will do wonders.

There are many such successful people in the world, like Columbus, who discovered America, Louis Braille, who invented the Braille writing system, Copernicus, who believed that the Earth rotates around the Sun, and other such distinguished personalities who were self-confident. They never gave up when they faced hurdles and obstacles in their efforts. They moved confidently towards their goals and became successful.

Self-confidence plays a significant role in business. It leads to adding new customers as well as selling products. It finally helps them become successful industrialists/businessmen.

▎A few practices/instances to boost self-confidence are

1. Association with people who have a positive outlook
2. Encouragement and support received from others during work
3. Overcoming inferiority complex
4. Collection and use of data
5. Preparing plans
6. Timely preparation
7. Setting the goal, a bit higher than the perceived potential
8. Start taking responsibilities
9. Continuous effort
10. Enjoying every success, be it small or big

STORY 1

Rani's Story

Rani was the 6th child in a low-income family. Since childhood, people said that she was not beautiful and attractive. Even family members agreed, due to which her family never took her out with them, and it continued till Rani was 20 years old. She was married to a clerk who was a widower with a child and worked in a big factory.

She was not happy with all this but was helpless. She had to put up with all the insults. Rani always thought of proving to the society that she is a 'capable woman,' and she was confident of proving it one day or the other. After becoming a mother, she thought of starting a business by somehow finding time in between her household work. She started a small unit to make pickles. Many people laughed at her in the beginning. Some tried to discourage her by saying that she is not capable of running this unit. Rani never got affected by these taunts, and continued to run her group with confidence. It grew into a large factory in just five years. Recognizing her success, the Government honoured her with the "Successful Women Entrepreneur" award. Articles about her were published in newspapers and magazines. Now her family is proud of her. Rani's self-confidence, despite all the hurdles and adversities, made her a successful entrepreneur.

Activity Building a tall pillar with wooden blocks/matchboxes

Invite three volunteers for this activity. Spread at least 30 wooden blocks or matchboxes in front of them and ask them to count. Write the count on one side of the board.

Then, write the names of the volunteers on the board and ask them how many blocks can they stack to make a pillar. Write the numbers confirmed by each participant. Crack a joke (Reply to the response of any participants block number as, "Mr./Mrs….. will prepare Taj Mahal using the number mentioned by the participant)", and then create suspense by asking them whether they gave the number thinking they could use both their hands. The volunteers will naturally say "yes," to which you may reply by saying, "No, you have to use only one hand, and that too the left hand." Having said that, ask the participants again, "how many pieces can you all arrange now?" The volunteers will lose confidence and decrease the number. This number also needs to be noted on the board.

You can then lighten their moods with some humour (Statement 1: - Don't worry Sachin Tendulkar always came to the crease to score a century but got out 27 times in his nervous 90's) and then add one more challenge to the activity; now, the participants need to arrange these blocks with their eyes closed. The volunteers will feel that it is even more challenging to build the pillar with eyes closed and reduce the number drastically.

After this, you should start the activity with the volunteers.

Once the activity is complete, you may ask the participants the following:

CASE 1

Why did the number reduce when asked to build it with one hand? Expected answers are: it is difficult to make the pillar out of wooden blocks/matchboxes with one hand.

You can then explain that every individual has a specific potential and that the participants should first explore their potential. Clarify that it is human tendency to back out from a tough situation in the absence of any help or support. The number will not decrease if one is confident about oneself instead of depending upon others.

CASE 2

Why did the number reduce when asked to build it with eyes closed? Likely answers are: "I do not have experience."

In this case, too, the participants immediately reduced their numbers, assuming no one would help and support. Explain to them that it is possible to perform better than imagined by moving ahead with self-confidence, even if one does not have the required experience. Thus, one will have to aim higher than one's potential and keep challenging oneself.

🛆 Key Learnings from Session 1

- Self-confidence is vital for doing business
- Main reasons for lack of self-confidence in business
- Tips to improve self-confidence

SESSION 2 — Fear Management-Fear of Death, Fear of Failure, and Fear of Rejection

🎯 Objective

To make participants understand the concept that "fear is a state of mind" and the importance of overcoming fear in business.

📋 Methodology

Lectures, group discussion, storytelling, and group activities.

✎ Resources needed

Whiteboard, Marker pens

🕐 Duration

60 Minutes

▌Session Delivery

- Start the session by setting the context of fear. Explain the objective of the session
- Randomly select two or three participants and ask what the biggest fear in his/her life is and why?
- Note: - Ensure not to pressurize any participant
- Ask the participants what does fear mean to them and when do they feel it?
- Ask the group to expand a few common acronyms such as PS, PO, FIR, RTO, etc. Now in a narrating tone, expand the acronym "FEAR". You may start by asking "do you know the full form of FEAR?" Once the participants have responded, elaborate it to them by referring to the explanation given below
- Elucidate three critical fears affecting people as mentioned in the explanation. Go word by word as written in the text and use a narrative tone. By the time you have explained the 'three critical fears affecting people", the participants might be a bit low in energy. In a loud and enthusiastic tone, ask the group of participants if they know that there are measures to manage fear, and explain the methods as given in the explanation
- Conclude the session by listing down the key learnings

🗐 Explanation

By asking "what is fear?" and "when are you afraid?", explain that like happiness and sadness, fear is also only a state of mind. Thus, like happiness and sadness, it is possible to change the mind-set in case of fear too. By doing so, one can drive fear away and become brave.

Meaning of Fear

The term **FEAR** signifies:

F - False

E - Evidence

A - Appears as

R - Real

No two things can occupy a space at the same time. Likewise, when false things that do not exist will appear to be real. Therefore, unless we learn to manage fear, it will not go away from us. Unless fear goes, courage cannot occupy its place. In our mind, there is a place for only one thing– either fear or courage, and hence we can choose only one out of these two. You choose whatever you want. You will reap what you sow. For example, if you sow mango seeds, only the mango tree will grow, and you sow rice grains; the rice will grow. You cannot get mangoes by planting rice grains. Similarly, if you want to be brave, you have to get involved in activities that will make you bold. You cannot become brave by sitting back out of fear.

Three critical fears affecting people

1. **Fear of Failure**
2. **Fear of Rejection, and**
3. **Fear of Death**

Fear of Failure

If a person allows fear to overpower his/her conscience, he/she will not be able to take up any challenging task. That person will not participate in any competition. If the person does not participate, he or she cannot win. In such a situation, one should understand the reason for failure and try to prevent it. If the person cannot take the responsibility to participate, he or she cannot win. If the person does have a fear of failure, he or she cannot prepare adequately for achieving success. Only participating in competitions becomes his/her work. Time and money spent on such activities go waste. Just participating does not ensure success. It may be a success for those who have not participated earlier, but winning is a success for those who participate time and again. Therefore, it becomes vital to keep the fear of failure in one corner of the mind, fill the whole brain with the willingness to succeed, make sufficient preparation, and celebrate success.

Fear of Rejection

Fear of rejection is more dangerous than the fear of death or the fear of failure. Many people do not take advantage of their talent and ability. Thus, there is a high chance that they will lose the opportunity to succeed. If one does not utilize his/her potential and knowledge, it is as good as not having those qualities at all. What do you mean by fear of rejection? One starts thinking unnecessarily about the adverse reactions and criticisms from neighbours, colleagues, relatives, and friends. Because of these reasons, one will not do that work at all. Fear of rejection comes in the way of success. It renders ones ability, talent, intelligence, or wisdom useless. It does not allow one to win and succeed. For example, there is a chance of winning by participating in a competition, and one is capable also; but he/she is afraid of the fact that if they fail, what will the others think. Because of this fear, one will stay away from the competition and consequently miss an opportunity to win. Thus, if one does not overcome this fear of rejection, he/she cannot avoid the loss which has occurred earlier, which is happening now and which will happen in the future. Also, one will not become successful, and therefore, one has to come out of the fear of rejection.

Fear of Death

Fear of Death bothers every person at some stage of life. After death, we cannot fulfil our desires. Hence, people resist death, even though it is inevitable. The fear of death starts bothering people when they are closer to the end. Examples: there is a fear of death as we grow old, or while on the road, the memory of an accident causes fear of death.

But some people unnecessarily think of death. Fear of death does not allow people to make progress. This state of fear does not allow them to live peacefully, for instance, the fear of a tree falling while standing under it, the fear of an accident while crossing the road, or the fear of the roof collapsing while sitting at home. Such persons will lose their peace of mind thinking of death all the time.

The trainer should explain fear of death using the example of a person walking in the middle of the road: the trainer should clarify that it is an individual, personal choice of stupidly walking in the middle of the way, but it is crucial to be cautious, and a have a fear of death while walking, crossing and driving on the road. A small mistake can end up taking someone's life, and this is the actual fear of death, but if the individual walks on the footpath explicitly assigned for walking, there will be no accident. The trainer can be humorous while quoting this example.

Managing Fear

Fear is a state of mind. Let us now see how to overcome this fear.

Methods to Manage Fear

1. Get more information
2. Discuss with people who have been in similar situations
3. Prepare adequately in advance
4. Move ahead without worrying about the consequence
5. Accept whatever comes with positivity

If any person, situation, object, or place creates fear in us, try and get more information about them. E.g., Fear of an interview is because one does not have the answers to the questions to be asked by the interviewer. Most people attending meetings are afraid. Because of this fear, they are unable to perform well in the interview and fail as a result. In such a situation, getting information from those who have already attended the conversation can be quite helpful, such as, who all constitute the committee, what is their background, what questions did they ask, and so on. Sometimes, if you ask those who have failed in the interview, they might give the wrong information and mislead you. In such a situation, confirm by asking counter questions. Be smart with your knowledge and each hurdle crossed will boost your spirit. Next, prepare in advance by studying the subjects which are relevant to the post for which you have applied and face an interview confidently. Sometimes, the interviewers may ask odd questions. Do not get demotivated by such questions. Reply positively with what you know. If you do not know, you could respond with, "I am sorry, I do not know about this," and be mentally prepared to accept the result- be it positive or negative.

🛝 Key Learnings from Session 2

- Fear is reasonable, but don't let it overpower you
- Work on three of the fears of life mentioned earlier
- Inculcate measures to manage fear

SESSION 3 — Business Communication

🎯 Objective

To make participants understand the steps involved in business communication.

📋 Methodology

Lectures, group discussion, and simulation games.

📐 Resources needed

Whiteboard, marker pens, projector

🕐 Duration

60 Minutes

Session Delivery

- Start the session by setting the topic- Communication. Encourage the participants to share what communication means to them and listen to multiple answers
- With the help of the points taken from the discussion explain to them the meaning and importance of effective communication
- Tell them about the activity that they are going to engage in and make them fall into a circle
- Conduct the activity "Chinese Whisper" given in the explanation below
- The activity could be conducted a couple of times till you get a close enough statement at the receiving end.
- Give the participants time to resettle in for the session. You can tell them to think about the activity and why was it conducted
- Encourage the participants to share what they thought about the activity. Give everyone a chance to share their thoughts and see to it that everyone is listening.
- With the help of the points taken from the discussion, explain to them the objectives of the activity. Appreciate those who pointed the right answers. This will encourage them to participate more in the session.
- State the key learnings of the session.

📖 Explanation

There is a proverb in Kannada: 'ಮಾತೇ ಮುತ್ತು, ಮಾತೇ ಮೃತ್ಯು.'

This proverb will tell you the importance and effects of communication in life. Kind words are valuable, like pearls. There are many examples where words uttered in anger have adverse results. Even though we may say that communication means talking with ease, it is not just talking. Communication involves the way we speak, the sentiments we express, and our body language. In our everyday life, we keep communicating most of the time. Communication plays an essential role in business too. It is necessary to have two or more persons for communication to take place. We can fulfil our needs through communication. Professionals can move towards success by improving their communication skills.

A business person can expect positive results only when he/she has excellent communication skills. A business person, by his practical communication skills, can succeed in attracting customers. Besides,

he/she can use communication media for advertising his products. He/she can, thus, increase the market share. A business person can use the following means to reach customers, suppliers, technologists, or distributors:

1. Notification in papers
2. Public meetings
3. Workshops
4. Pamphlets, Handbills
5. Advertisements

Most people think that only the role of the communicator is essential in communication. Communication is considered successful only when both the sender (the person who is talking) and the receiver (the person who is listening) participate effectively and fulfil their responsibilities. The sender's role does not end just by speaking big and attractive words. He should also check whether the words are relevant to the situation or not and if those words are reaching the receiver (listener). Communication is valid only when the words and signs arising out of the thoughts of the communicator reach the listeners, and they respond to the communicator. Both the speaker and the listener play an essential role in the success or failure of communication.

⚙ **Activity 2 Chinese Whisper**

Chinese Whisper

Make the participants sit in a circle or in a straight line. Call the first participant and tell her/him one or two sentences. Speak in a hushed and low tone so that only the first participant can hear. The first participant will whisper this in the ears of the second participant. The second participant will whisper it in the ears of the next participant, and until it reaches the last participants. Now the last participant will be asked to say out loud what he/she heard. It will be possible that there be a different sentence coming out from the last participant as compared to the original one. Ask the participants the reasons behind this.

Figure 1

Communication Process takes place as under:

Need		Leads to Action
↓		↑
Thinking		Understanding
↓		↑
Word / Signs / Expressions		Interpreting Word / Signs / Expressions
↓		↑
Sending Communication	→	Receiving Communication
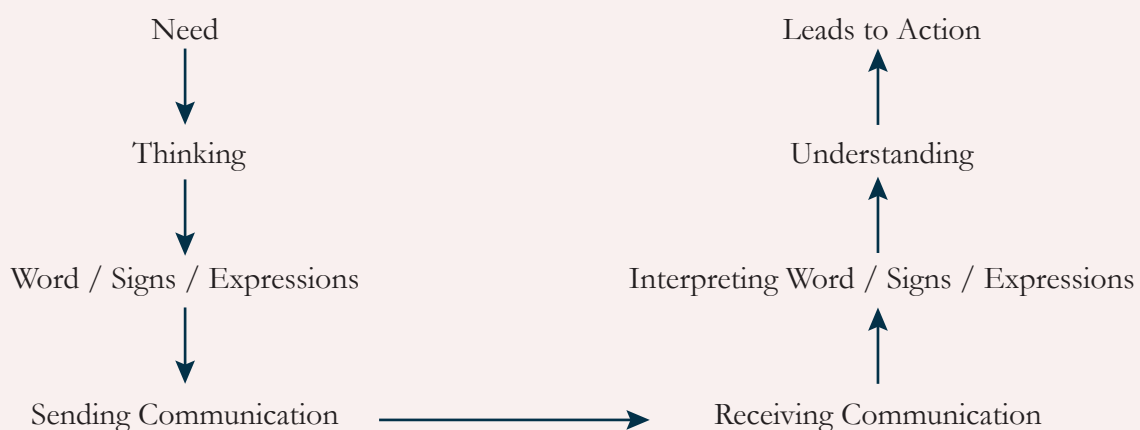
Communication has to be effective and fruitful:

- The communicator (speaker) should speak with clarity by using simple words
- The communicator should use apt body language
- The communicator should develop eye contact with the listener
- The communicator should use language and words which the listener can understand
- The communicator should change his tone depending on the situation
- The communicator should observe the listeners. He should repeat if necessary, and ask questions
- The communicator should be aware of the background, ability, and culture of the listeners
- The communicator should dress appropriately for the occasion
- The listener should listen attentively
- If there is doubt or confusion, the listener should get them cleared by asking questions

Key Learnings from Session 3

- Importance of communication
- Methods of communication
- Importance of communication in business
- Reasons for failure in business communication

SESSION 4 — Problem - Management/Conflict management

🎯 Objective

To make participants understand that in business, problems are inevitable and explain the steps of problem-solving

📋 Methodology

Lectures, group discussion and storytelling

📐 Resources needed

Whiteboard, marker pens, projector

⏱ Duration

45 Minutes

▌Session Delivery

- Start the session by setting the context of conflict, conflict management and resolutions. Explain the meaning of conflict and the importance of conflict management
- Encourage the participants to talk about incidents or situations where they have encountered a conflict in their lives
- Ask them to share what they did to manage these conflicts
- Explain to the participants the nature of problems in our lives
- Further discuss with the participants the three universal truths about conflicts/issues
- Explain to the participants how one can solve a problem/conflict
- Narrate the story of war between Lakshmana and Indrajit given in the explanation
- With reference to the story, explain to the participants the steps involved in problem-solving
- State the key learnings of the session

📖 Explanation

Problems are a part and parcel of life. Having issues and solving them have become an integral part of our lives. To succeed in life, we should face the problems and find solutions to them. Only then can we achieve something big in life. It is important to learn more about managing problems. Before doing this, we should understand three universal truths relating to the 'problem.' They are:

1. Everyone has their problems: Right from the Prime Minister to a common man, everyone has his/her share of problems. The nature and extent of difficulties might differ, but problems do exist.

2. Every problem has a solution: Like there is no person without a problem, there is no problem without a solution. Every problem has a solution.

3. Once a problem is solved, another new problem will arise: One cannot sit back and relax after finding a solution to a problem. That is because, when you find a solution to one problem, a new problem will be ready for you. Therefore, you cannot relax once a problem is solved. It is good to be mentally prepared to face any upcoming challenge.

Thus, the problem is like a wheel. As it rotates, the top portion will move to the bottom, and the bottom portion will move to the top. The ability of problem-solving is the most important trait of a successful entrepreneur. This quality is significant for an entrepreneur because problems are common in business. For example, common issues in the construction business are the absence of workers, non-availability of raw material or non-functional machines.

Most people live with problems, and finally, they end up as a problem for others around them. But an entrepreneur is a unique person. He/she will not live with problems. Instead, he/she will face challenges and find solutions to them. If he cannot master the skill of problem-solving, he cannot withstand the challenges encountered daily in business. Thus he cannot succeed in his business. His dream to become a successful entrepreneur will remain a dream, and his business will fail. With this background, the following simple methods have been developed to help resolve problems.

Problem-solving method

Problem-solving ability is a combination of knowledge, skills, and learning ability. For this, it becomes essential to know the surrounding environment, people, goals, the capability to identify and analyse problems, and the ability to understand whether the decision taken is right or wrong.

Another important trait of an entrepreneur is being optimistic while solving a problem. We usually tend to make decisions based on our past experiences. Instead of doing so, one should take action after thinking of all possible alternatives. New thoughts will emerge while doing this. An Entrepreneur should try to find the root cause to help solve the problem.

An example of problem-solving is also in one of the events of Ramayana, said to have taken place 3000 years ago.

STORY 2

Story of war between Lakshmana and Indrajit

In Ramayana, Rama fights Ravana to get back his wife. Before the war between Rama and Ravana, there was one more fight with Indrajit, under the leadership of Lakshmana. In this war, Indrajit's arrow hits Lakshmana, and he collapses. The news reaches Rama in no time. Rama thinks that Lakshmana is dead and starts worrying. Sushena- the doctor of Banaras- who had been present there, examines Lakshmana. He confirms that Lakshmana is not dead, but he is only unconscious. Hearing this, Rama gets relieved. Then Sushena tells Rama that this is not the time to relax. He tells Rama that Lakshmana will die if in he doesn't wake up in the next 24 hours.

Rama asks Sushena, "How to wake up Lakshmana?" (Problem)

Sushena replies, "We can wake up Lakshmana by using the Sanjivini herb." (Solution to the problem).

Rama asks, "Where to find the Sanjivini herb?" (Problem).

Sushena responds by saying, "It is in Dronagiri.", (Uttarakhand as of now) (Solution to the problem)

Rama- "Who will bring the Sanjivini herb in 24 hours?" (Problem)

"Our beloved Hanuman will bring it." (Solution to the problem)

Thus, they encouraged Hanuman and sent him to bring the Sanjivini herb. Hanuman flies to Dronagiri and gets Sanjivini herb for Lakshmana.

Therefore, we need to be calm and composed and think positively to find solutions to our problems. We should find out ways to solve problems without getting scared of them.

The problem is like a small marble. Even though the marble is little, it covers the whole eye when brought closer to ones eye, eventually blocking the entire view. It will not allow us to see our surroundings and make us feel that it has occupied the whole world. If we see the same marble by keeping it at a distance, we feel like asking, "was it this small?" Problems are also like small marbles.

Steps involved in problem-solving

STEP 1
Identify the root cause. Real problems are associated with many unreal reasons. It is essential to identify the actual root cause

STEP 2
The second step is the collection of facts and figures. It will help in finding out the right solution to the problem

STEP 3
Identify experts who can help in finding solutions to problems, discuss with them, and take their guidance

STEP 4
List out all possible options to solve a problem. Also, write down the time, expenditure, and other pros & cons for each option and then choose the option which takes less time and costs less

STEP 5
Implement actions to solve the problems as soon as possible. Delaying this may allow the problem to grow. It may also lead to new problems. E.g., A business person running a hotel should maintain cleanliness. Else, the health department would inspect and issue notice. Officers will force the businessman to shut down the hotel

STEP 6
Firstly, try the problem-solving techniques on a smaller scale before applying it to a more significant problem

Key Learning from Session 4

- There is no escaping from problems
- Every problem has a solution
- Calmness and optimism helps in problem-solving
- Follow the steps to solve any problem

🎯 Objective

To make participants understand the qualities required to become successful entrepreneurs.

📋 Methodology

Lectures, group discussion and case studies narration

📐 Resources needed

Whiteboard, marker pens, sketch pens, K.G. cardboard, projector.

⏱ Duration

60 Minutes

▌ Session Delivery

- Start the session with the life story of a successful entrepreneur to let the participants understand the life situations and decisions one makes to be a successful entrepreneur (given in explanation)

  ▶ Give the reference of Vijay Shekhar Sharma, Founder - Paytm

- Engage with the participants to see what they have gathered from the story narrated
- Further, explain the key points or qualities of a successful entrepreneur
- Give the participants some time to relate the points discussed with the story
- Encourage the participants to share the key learnings and add to the points further

📖 Explanation

To start an industry and succeed in that, one has to manage different roles in different situations. If we look at successful people in any field, we will notice that they are different from others. But they are not born with such qualities. As they grow, they learn good qualities from different people and adopt those qualities. In this process, ordinary people become extraordinary people. With this background, an entrepreneur needs to possess the following attributes to play different roles and become successful.

1. Strong Desire to Win

Many people might dream of success, but they do not make any effort to realize their dreams. It is common for a person to like something new or valuable. But this liking does not last long and keeps changing. Hence, he cannot get what he wants. But as the liking gets intense, it becomes a desire.

Similarly, one who wants to become a businessman should have the desire to reach newer goals continuously. One should keep trying until she achieves success. E.g., The fight put up by a child until she gets the balloon she desires. The child will not yield to the mother's effort to divert attention; she exhibits a strong will to get what she desires without any fear.

2. Self-Driven

Winners, as well as business persons, are self-driven. They do not work because someone compels or tells them to. They work hard to become successful because they are doing the work with their interests. E.g., Birds, which set out early in the morning in search of food, will have a better option to choose what they want and complete their work in short time, where as birds which start late in the morning will have limited option to choose from.

3. Will do at any cost / will not give up

An entrepreneur should have the will to succeed. Entrepreneurs who are committed to their work never give up in the middle. They overcome the problems (hurdles) in their way and work hard until the project is complete. E.g., Even after 999 experiments, Thomas Alva Edison did not succeed in inventing the 'bulb.' Scientists assisting Edison discouraged him. But Edison ignored all of them and succeeded in the 1000th experiment. He developed the Tungsten wire and lit the world with an electric lamp.

4. Self Confidence

Entrepreneurs should have confidence in themselves. Many times family members, relatives, friends, etc. in the society will try to discourage them by saying that many who wanted to do this have failed miserably. Those who have self-confidence will not get discouraged by what others say. Instead, entrepreneurs with confidence will use their potential and succeed.

5. Looking for opportunities and using them

An entrepreneur is always alert and does not miss out on opportunities. An entrepreneur will not only find new ways but can convert adversities into opportunities. Besides, depending upon the situation, they will use the opportunities effectively to achieve their goals.

6. Data collection

Entrepreneurs keep themselves updated by collecting data on what is not known to them or what is new. This helps them survive even in changing situations. If the entrepreneur does not have updated knowledge of the rules and regulations of the government, new or modified machines, they may lose market share, and their business will start incurring losses.

7. Planning for future

Business people are ahead of others when it comes to thinking of the future. To secure their future, they will make plans. Most of the successful people set goals for themselves. They move ahead to achieve these goals by devoting the needed time, and money. E.g., the process followed in conducting a festival, marriage, and so on successfully.

8. Time Sense

Time is money for an entrepreneur. Wasting time is like spending money. Therefore, a businessman gives great importance to time. In business, timely payment is a must. Hence, a businessman does not waste time and uses time effectively. If a businessman does not have time, he will lose customers in many cases.

9. Facing problems

A series of problems come in business. Therefore, entrepreneurs should develop the quality of facing issues. An entrepreneur should not be scared of a problem. One should improve the quality of understanding the root cause of the problem and solved it. By doing so, self-confidence increases, and this helps in solving significant issues that might arise in the future.

10. Convincing

Business people can deal with all kinds of people. An entrepreneur has to deal with all sorts of people in the course of his business. Sometimes, others will not accept the projects, products, working style, or strategy. In such a situation, the entrepreneur has to convince them and clear the hurdles. He has to get his work done by using his skill to persuade others.

11. Adapting for change

"Change is the symbol of growth, and growth is the symbol of life." Entrepreneurs should possess the quality of adjusting to the changing situation. They cannot continue to do what they are doing or what they like. Depending upon the case, they have to make the necessary changes to make the business successful. Keeping in mind the pros and cons, they should not hesitate to change their views when the need arises. Example:

A potter who makes mud pots should not only produce traditional ones. He should adapt to the current situation and come up with alternate of options like decorative pots, and toys to increase his/her business.

12. Firmness

At times, businessmen/women may need to speak strictly and firmly. Business people sometimes may face unforeseen problems. In such situations, they have to deal firmly with those who are responsible for those problems. After noticing the problem, business people should warn the concerned. Even after the notice, if the involved people do not correct themselves, strict actions should be taken against them.

13. Cautious against losses

Entrepreneurs always have to be alert and keep a close watch on the business. They should be aware of profit and loss. In case of losses in business, it is important to identify the cause of the loss. The next immediate step should be to take measures to overcome the loses. It is taking suitable action in the initial stage, which can help prevent and reduce the loss.

14. Taking responsibility

Business people take responsibility and move ahead. Most people do not take responsibility and try to shift responsibility to others. But, because business people consider trust as a challenge and put in efforts to fulfil it, there are chances of newer opportunities opening up for them. Besides, they get suitable recognition and respect for successfully fulfilling the responsibility.

15. Concern for good quality

A business person never compromises on the quality of his/her product or service. If the product or service needs to be better than others, suitable actions should be taken to improve his/her product or service. By doing so, a business person is prepared better to face any competitor in the future.

Thus, if an entrepreneur has most of these qualities, it is very likely that the person will develop into a successful business person.

🗄 Key Learning from Session 5

- An entrepreneur should have the skill to seize the opportunity
- An entrepreneur should be ready to take risks
- An entrepreneur should be prepared to invest

SESSION 6   To know the self

🎯 Objective

To understand oneself and incorpocate personal strength to groom the business.

📝 Methodology

Lecture and discussions

🖊 Resources needed

Whiteboard, marker pens

⏱ Duration

60 Minutes

▌ Session Delivery

- Start the session by explaining the concept of the Johari window
- Explain the importance of interpersonal skills and team building
- Explain to them the Johari window concept given below and elaborate for their understanding
- Explain the concept of an ideal window or personality
- Talk about how understanding the Johari window concept will improve personality and relationship with people
- Take review from the participants about how the Johari's window concept helped them have better interpersonal skills
- Explain the key learnings from the session

📖 Explanation

Johari window is a technique that will help people understand themselves and others. The Johari window concept was developed in 1955 by famous psychologists Joseph Luft and Harrington Ingham. This concept is prevalent in human resource development programs. Even in the present competitive and technological world, this concept/theory will help to develop a good personality by understanding and improving one self through the process of self-analysis. To make the method understandable and straightforward, even to the common man, Johari used the concept of a window. According to this theory, body/personality is like a home with four rooms.

There are four sides to every individual. These sides represent his strengths, weaknesses, values, knowledge, etc. Every incident in life will go on accumulating experiences in the relative portion. When the person changes the size of the four portions (windows), his personality becomes ideal. It is important to understand which portion or window has to be increased and reduced. It is necessary to know the size of each of the four windows before deciding on which window size to be changed and to what extent.

Figure 2

Johari Window

1. Arena or Open Window

Things that are in this window are known to the person and also to others. These could be a person's ability, his achievements, his specialities, etc. Usually, these will give happiness to the person and a feeling of acceptance from others. E.g., When we buy a new sofa or TV which is unique, we take pride in sharing these with others. We exhibit these in the hall of our house so that all can see these.

2. Blind Window

Things in this window are not known to the person but are known to others. These things are his/her weaknesses and usually, make him/her sad. Because these are weaknesses, it will not come to his/her notice. Even if it comes to his/her opinion, he/she may not give importance to it. They remain within and finally bring sadness to the person. E.g., We do not pay heed to our weaknesses like jealousy, anger, etc. but these are known to others by our actions. In such situations, we feel bad about our self.

3. Concealed Window (Facade)

Things in this window are a person's beliefs, values, and mistakes. Therefore, these are known only to him and not to others. Usually, people do not like to share this information with others. In case others come to know of these things, there is a possibility that others may not respect him. Because of this, the person may get humiliated or accused. E.g., A shopkeeper on the outskirts of a locality will be selling the goods at high prices. People buy from them because there is no other choice. When we buy anything for Rs.1850 and give him Rs.2000, the shopkeeper, by mistake, returns Rs.1850 instead of Rs.150. We do not return the excess money given by the shopkeeper by mistake and quietly take the money and walk away.

Similarly, we make mistakes, either knowingly or unknowingly. Those may be being involved in antisocial activities, unethical practices, or those who are not acceptable to society. We feel bad about it when we come to know of it, but keep it to ourselves and do not share it with others.

4. Dark Window

Things in this window are related to knowledge, information, awareness, etc. We do not know many things or the information, and therefore, it falls in a dark window. There will not be any problem as long as others also do not know of these things. But, we cannot prevent others from knowing this as it is not in our hands. If others come to know of it, we might incur a loss. E.g., I do not know how to manufacture soap powder. Therefore, I cannot make a profit by producing soap powder. It is not known to others also. Hence, they also cannot make a profit.

How to have an ideal window or personality

Things in the open window are our abilities and achievements. They give us happiness, increase respect, and others feel proud of us. Therefore, we should try to increase the size of this window. Our happiness increases as the window get bigger.

Things in the blind window are related to our weaknesses. They bring us pain. Therefore, we need to reduce such things. By subjecting oneself to self-analysis and by reacting positively to others' feedback or reactions, one can realize his/her weaknesses and overcome them.

Things in the concealed window relate to being antisocial, unethical, or unacceptable to society, it is essential not to do such things. If such issues have occurred in the past without our knowledge, we should share this with others and lighten our hearts. This condition will help us succeed further. But we should be careful about when and with whom we are sharing this information. If the situation or the person is not apt (right), we might be under more pressure. In short, it is better to make people know of the events which are disturbing our peace and making us sad.

Things in the dark window are related to information and knowledge. Increasing our knowledge by getting more and more information will help in improving our personality. Taking the same example of soap powder, we can make a profit by learning how to make soap powder. We can also teach this to our close associates.

In this way, the concept/theory of Johari Window helps us in understanding the self and others. This understanding will improve our personality and relationship with people.

Key Learning from Session 6

- Points to be remembered
  a. Know your strengths and weaknesses
  b. Always go with your strengths
  c. Try to reduce your weaknesses
  d. Don't let others take advantage of your weaknesses
- Work to increase the open window and reduce the blind window
- Incorporate personal strengths to groom the business
- Work on your grey areas for better productivity

BUSINESS SESSIONS

🎯 Objective

To provide an opportunity to listen to the experience of 'Role Models' who are already in the business and are successful.

📋 Methodology

Experience sharing, question & answer

✏️ Resources needed

Whiteboard, marker pens

🕐 Duration

60 Minutes

Session Delivery

- Start the session by introducing successful business persons or entrepreneurs (given in the explanation)
- To make it more relatable, explain to the participants the concept of Health Entrepreneurs and some successful works done by them
- Introduce a HE from the HE project and let him/her discuss their success and life
- Have an interactive session with the HE and the participants
- State the key learnings of the Session

Invite those Social Advisors to Health and Wellness Improvement (SATHIs) who attended the workshop earlier and have become successful now. They will share their experiences in detail including their background, what motivated them to become SATHIs, problems faced in their work, how did they find the solution to these problems, feedback from customers or others, support from family members, how did they manage if they did not get support from family members, or sharing profit from the business. These SATHIs will also answer questions from the participants and clear their doubts. Encourage participants to become successful by developing a positive mind-set of looking at problems as challenges and converting them to opportunities.

👤 Key Learning from Session 7

- Learn from the experience of others
- Don't make the same mistakes which others made
- Learn to be always motivated

SESSION 8 — Market Study

🎯 Objective

To help the participants understand the importance of the market survey in a business by conducting market survey.

📋 Methodology

Lecture, management activity

✏️ Resources needed

Whiteboard, marker pens, market survey questionnaire

⏱ Duration

90 Minutes

Session Delivery

- Start the session by explaining to the participants that preparation is the key to success
- Give them an example of preparing for an exam and preparing to make Kesari Bath, and how both are different. Make it enjoyable while explaining
- Similarly, tell them the importance of preparation for business - market study
- Perform a small market study activity with a participant. Conduct this activity in groups
- After 15 minutes, ask the groups to present their market study analyses
- Provide suggestions and recommendations for each presentation and summarise the market study in context with the HE model
- State the key learnings of the session

📓 Explanation

Any business requires planning. It is crucial to understand the various aspects of a market, like customers, geography, pricing, demand, and supply, for the participant. The market is a combination of customers and competitors; knowledge of the market will help the participants to plan their business. Entrepreneurship requires creative thinking, and there are no fixed sets of rules for success, but a smart and proposed approach plainly shows results. A market survey activity will provide a full picture of the feasibility of the business that participants are going to take up.

🧠 Activity 3 Market Survey

Step 1: Divide participants into small groups

Step 2: Let the groups plan to do this survey.

Factors to be covered:

- Target Customers
- Condition of existing Healthcare facility
- Type of disease prevalent in the area

Questionnaire 1: Market Survey

Market Survey Village Level							
Village Name				**Gram Panchayat**			
Population						**Yes**	**No**
No. of General shops					PHC		
Anganwadi				**Health Care Facility**	CHC		
Nearest Market					Taluk Hospital		
					Private Clinic		
		Yes	**No**		Private Hospital		
Weekly Haat					**Percentage Distribution**		
Diagnostic Lab					Farmer		
				Occupation	Private Service		
					Government Service		
					Self Employed		
					Daily Wage Labourer		
Types of Disease Prevalent	Typhoid			**Type of NCDs Prevalent**	Hypertension		
	Malaria				Diabetes		
	Diarrhoea				Anaemia		
	Other				Malnutrition		

Step 3: Ask the group to present the findings after 15 minutes

Step 4: Summarize the analysis of all the groups

Key learnings from Session 8

- The market study helps in the planning of the business
- The Market study provides an analysis of the potential of a business idea
- The Market study helps in the identification of Challenges and competition threats

Objective

To help participants understand the concept of marketing and sales in a business

Methodology

Lecture, case study, story, narration, films & video

Resources needed

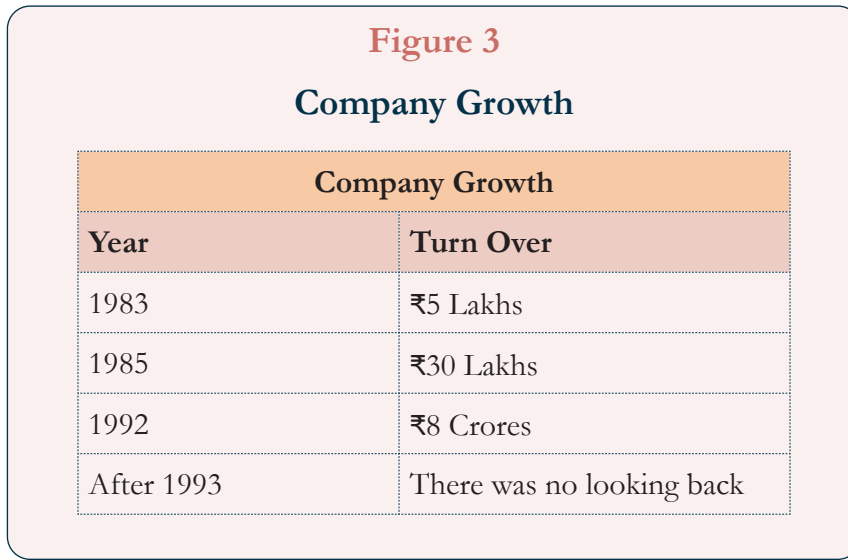Whiteboard, marker pens, projector, practice materials

Duration

140 Minutes

Session Delivery

- Open the session with the question- "How many of you have heard of Chik Shampoo?" Subsequently, ask for how many of them have used it
- Link the objective of the session with the example of the Rural Marketing Genius- Mr CK Ranganathan (see explanation)
- Explain to the participants the difference between marketing and sales with the definition "Marketing is the process to attract customers to make them buy products or services, and the business person may have to use many methods, techniques, and all his skills. Sales is the process of providing products or services at a cost. Sales is a part of marketing."
- Elucidate that a customer is important for business
- Ask the participants the unique selling point of the Hero Motorcycles ("Good after-sales service"), and then connect the USP of Hero with the HE Model
- Ask the participants to sit back and enjoy the video
- Ask them what did they understand from the video and also make them take a pledge that they will not involve themselves in any unethical practice
- Now draw the attention of the participants to the projector screen and play the "vase selling trick" video and again remind them not to indulge into any unethical selling tricks
- Try to engage the attention of the participants by asking if they have ever noticed how a saree seller sells? After the response, show them the steps involved in selling a saree
- Summarise the narration with reference to the NCD diagnostic screenings
- Explain the 6 P's of marketing (Product, Place, Price, Promotion, Personality, Personal Contact)
- After explaining the 6 Ps, narrate the story of LG Sampoorna TV, Philips 1 min Radio, and Coca-Cola to connect them with the 6 Ps
- Elucidate the relation between marketing tools and marketing challenge
- Summarize the session with the key learnings

Mr CV Ranganathan - Cavinkare

Mr CK Ranganathan was born in Cuddalore, Tamil Nadu, a small coastal village, and had a Bachelor's Degree in Chemistry. He founded his company CavinKare in 1983 with just ₹15,000. He started his company out of a small house cum Office and factory space. His first product was the popular Chik Shampoo. One of the significant reasons for success is his excellent relationship with the suppliers. He hired people with zero marketing experience in Fast Moving Consumer Goods (FMCG), but he trained them and developed a passion for achieving the common goal, which is the success of the organisation.

The progress of the company was slow but steady for him.

Figure 3

Company Growth

Company Growth	
Year	**Turn Over**
1983	₹5 Lakhs
1985	₹30 Lakhs
1992	₹8 Crores
After 1993	There was no looking back

It became the second most popular shampoo brand after Clinic plus, a market leader during the decade of 2000. Mr CK Ranganathan was a marketing genius. As his first marketing strategy, he gave free shampoo sachet for any four empty sachets of shampoo. Mr CK Ranganathan encouraged people to use shampoo. He did not impose his product on the market but actually, create a space for Shampoo in general. Once the strategy started working, he smartly improvised to one free Chik Shampoo for four sachets of Chik Shampoo. Now, he started capitalising on the investment.

Mr. Ranga back then knew that there is only 8% penetration of shampoo in the Indian market. During the 1980s, Chik Shampoo was selling for ₹1 per sachets, but even a rupee was costly for a rural family. A family of 5 using ten sachets in general, leads to an expenditure of ₹50 per month. Now ₹50 may not sound much for an urban family, but it's a lot for a rural family. Therefore, his next move was to introduce sachets worth 50 paisa. He could manage it because he was a chemistry graduate, and with a new composition, they removed the excess water from the shampoo composition and packed it into smaller sachets. With time, Mr CK Ranganathan improved the fragrance and conditioning. Later, the Company also came up with a 50 ml bottle of Chik shampoo, which captured and an additional 5% of market share.

In Andhra Pradesh, CavinKare started Meera with Reetha, and in Tamil Nadu, he started it with Shikakai. In Kerala, he added Meera with Hibiscus. For Karnataka, he launched a low-cost version called Karthika with a mixture of herbs that are preferred by the people there. Karthika retails at ₹1 while Meera at ₹2.

CavinKare is the largest hair wash company in South India, leaving behind HUL & P&G: worship.

Mr. Ranga is also known for the development of market-changing products such as introducing Spinz at ₹10 a pack. In Feb 1998, CavinKare introduced Fairever. CavinKare also has brands Ruchi (Known for soya nuggets) & Chinni pickles. Today CavinKare is a ₹750 Crore company that challenged the market leaders in a different mix of areas.

✎ Explanation

Sale is an essential part of business. All other activities of business involve expenditure. Sales is the only activity which brings income. One starts a business mainly to make a profit. In the process of making a profit, the business will provide products and services to people by charging some fees. Marketing attracts customers and makes them buy products or services, and the business person may have to use many methods, techniques, and all his skills. Sales is the process of providing products or services at a cost. Sales is part of marketing.

In sales or marketing, there are both customers and sellers. Earlier, customers used to buy products or services only for their use. Today, the products or services are ten not just for use, but also to meet other requirements like they should have a specific colour, or flavour. Because of this, business people should use all the skills and techniques to sell their products/services.

Business is Customer Oriented

Surviving in business means attracting customers, retaining them, and satisfying them more than your competitors. The success of a business person depends upon to what extent he/she fulfils the customers. A business person does not just sell products or services but also meets the customers' requirements. A businessman has to focus on what the customer wants instead of what he/she gets.

The primary motive of all businesses is to earn a profit. Earn profit by offering services at an affordable cost while serving the community. Many people in business give importance to hard work over smart work. In business, along with hard work, one should also focus on the marketing and promotion of the services. Sales and marketing are different in their approach, but surprisingly, sales is a part of marketing. Although selling is a significant part of marketing, it is not all of it. In sales, the focus is on the product, and in marketing, the focus is on customers.

Unique Selling Proposition

A participant has to understand its unique selling point. Biggest competitors for them is government, as they provide free of cost diagnosis at PHC, CHC, Taluk Hospital. On top of it, there are mobile health camp vans that go to every village and Tanda once in a week. This is applicable to Kalyana Karnataka. Therefore the main USP of the Health Entrepreneurs is doorstep service along with: -

1. No waiting – Saves time
2. Affordable prices; at par with private practitioners
3. One phone call away service
4. Data Record
5. Referrals

Video 1

Show the participants a video clip to demonstrate selling techniques

https://www.youtube.com/watch?v=sAqZd75sa0g

Narration 1

Step 1: Ask participants to recall the last time they bought a Saree

   Ask them to share their experience

Step 2: Explain the actions involved in selling a saree

   The moment a customer enters the saree shop

a) Shopkeeper greets you," Namaskara!!!" and asks you to take a seat. Even if the shop is full, the shopkeeper ensures that you get a seat and politely asks you to wait. He may also offer water or tea.

b) Usually, people do not go to buy saree alone. Either you take your friend or a family member.

The shopkeeper will ask three fundamental questions (surprisingly, the shopkeeper doesn't ask about your budget)

   i.   What would you like to buy?
   ii.   Who will wear it?
   iii. And for which occasion?

Here, the Shopkeeper is doing "Customer Profiling".

c) The shopkeeper will then ask the budget, and once he is aware, he will start showing sarees which are below the budget, and most probably you won't like it. Then he will start showing sarees of your range, but again you won't like it. At last, the shopkeeper will take a piece placed very high (usually not along with the other sarees). The shopkeeper would then start by saying, "Ma'am, although the saree is slightly above the budget, it's beautiful and would look good on you". The moment the shopkeeper unfolds it; you like it. The shopkeeper will go on saying that the product won't fade; it is a pure and original product.

Here, the shopkeeper pitches the product and pulls your attention

d) Then you try to negotiate but still end up agreeing on a price above your budget

e) Once the negotiation is complete, the shopkeeper will ask do you need Pico and Fall. May be to tell you that it will take a week and if you need it immediately, you need to pay extra

f) After that, the shopkeeper will ask that if you need anything else such as Blouse, Stole, or Salwar-Suit.

g) And if you are with any of your female friends or relatives, the shopkeeper will surely ask them too if they need anything

h) Lastly, he/she will pack everything in a bag with the name and branding of the shop in it along with the bill and visiting card

i) The shopkeeper will always close the deal by saying that if anything happens to the saree, please bring it back. He also asks to revisit the shop, mentions festive discounts and offers. It may also occur that shopkeepers may give products on credit to build a rapport as every new customer is essential and adds to the list of all the happy customers

You just went to buy a saree. But you purchased a saree, pico, and fall service, stole or other items

Step 3: Now try to explain NCDs testing in the context of selling technique of Saree

❚ Explain the 6 Ps of Marketing

Mainly six factors influence the customers to buy products or services. Business people can succeed by understanding these factors, situations in which these factors influence the customers, and by responding appropriately. The six factors - six Ps are:

1. Product

Usually, customers buy a product considering quality, nature, brand image, packing, guarantee, etc. E.g., For occasions like marriage, people buy specific sarees such as Kanchivaram, Dharmavaram, Mysore silk, etc. This shows the confidence they have in these products. They will not overthink about price, place, and other factors.

2. Place

At times, the place of manufacturing or sale plays a significant role. E.g., When buying electronic goods, customers will buy without hesitation if they are 'made in Japan.' Similarly, a business person needs to make products available readily and close to the customer; also position the product to attract more customers. FMCG Company HUL, Colgate, Coca-Cola, has a robust distribution system using auto-rickshaw, bullock carts. LG- company depot supplies the distributors twice a week– has 45 area offices and 59 rural offices.

3. Price

The factor which influences the majority of customers is price. The cost of a product or service should be such that it attracts customers. Discounts, payment terms, etc. also influence the customers to use the service to a great extent. E.g., Videocon's washer without dryer launched specifically for the rural market, costing ₹3000/- and Micromax X1 at ₹1250/-.

4. Publicity/Promotion

Attractive advertisements by business people will significantly influence people to buy the products. Pepsi, beauty products, etc. have dominated the market due to engaging publicity by the promoters. E.g., HUL Operation Bharat.

5. Personality

In this competitive world, we can see many business people who have attracted customers by their characters and retained/maintained sales of their products.

6. Personal Contact

Personal contact plays an essential role in making customers buy the product. In days of global competition, we can see that even multinational companies try to reach customers through personal contact and succeed to some extent.

There are three broad categories of Market:

- Geographical: Region, size, city, population, weather, etc.
- Personal: Age, sex, income, profession, education, caste, nationality, social status, etc.
- Psychological: Lifestyle, personality, features desired, the status of the customer, etc.

CASE STUDY 2 (Series)

After explaining 6 Ps narrate the story of LG Sampoorna TV, Philips 1 min Radio, and Coca-Cola to connect them with this 6 Ps:

1. Sampoorna TV

LG proved that customers are price-conscious but are value-conscious and are ready to pay a reasonable premium if an organization delivers the solution to their long-standing problem. To increase the reach to towns, rural areas, and semi-urban markets, it sent vans which covered a distance of 5000 km every month for brand awareness among traders and customers regarding their lost cost and quality TV product named Sampoorna. LG focused more on development and advertising. They sold 100,000 Sampoorna TV sets in the first year of the product launch.

2. Coca-Cola's tin box and Thermocol box

To address power cuts and availability of refrigerators in rural India, Coca-Cola came up with low cost tin boxes for new outlets and Thermocol boxes for seasonal outlets.

3. Philips' 1 min Radio:

In the audio segment, the ₹1666 crore net worth Philips India developed a new range of battery-free radio across the nation. Radio had a small dynamo that could power the radio by swinging a key in the Indian market priced at ₹995. According to Philips India senior vice president (consumer electronics), Mr Rajeev Karwal: "Philips battery-less radio will enable consumers to save ₹1200 a year, which he would otherwise have spent on batteries".

Today's market is customer-centric; providing excellent customer service is very important. Below mentioned points have to be kept in mind while dealing with customers:

1. While speaking with the customers, look at them, introduce yourself, and speak clearly and with sincerity.
2. Keep a smiling face when talking to customers.
3. Your talk and body language should supplement each other while talking to customers.
4. Respect customers and listen to their needs with interest.
5. Give importance to every customer and do not distinguish them based on their status. (Do not gauge/judge them by religion, caste, education, social status, profession, etc.)
6. Establish eye contact with customers. Try to understand whether customers are satisfied or not. Find out reasons for their dissatisfaction and take measures to meet them.
7. When a customer is confused while purchasing, respond to them positively, and help them honestly in making a decision. Let the customers' decision be final.
8. Show interest and self-confidence in your talk and action.
9. Keep your body and attire neat and well maintained.
10. Provide additional information to customers about the product or service.

Maintain the same kind of interest and enthusiasm shown to the customer while buying the product even when servicing. Clarify the doubts customers might have after the product is purchased. Similarly, get feedback from customers after they have used the product. Assure customers of the replacement of the product if it is damaged. This will encourage customers to make repeated purchases.

The customer is God for a businessman. A business person can grow when customers are willing to buy products and services. Therefore, the business people have to show customers the same kind of devotion, humbleness, confidence, respect, and dedication to every customer. Even though one may think that customers can be made to believe by excellent talk, it is the quality of the product and the service which will keep the customers forever. Thus, the businessmen need to focus on maintaining product quality and providing satisfactory & timely service.

Figure 4

Marketing Tool Vs. Marketing Challenge

Marketing Tool	Marketing Challenge
Product	Accessibility
Price	Affordability
Place	Availability
Promotion	Awareness

Key learnings from Session 9

- Try to innovate, and don't hesitate to try new things
- Marketing is nothing but about innovating in selling
- Have an excellent understanding of the products and services
- Have a good understanding of the market

SESSION 10 — Customer Profiling and Selection of Service

🎯 Objective

To help the participants understand the importance of customer profiling before pitching the sale.

• To impart the skill of suggesting apt service to right client.

📋 Methodology

Lecture, group discussion, role-plays

📐 Resources needed

Whiteboard, marker pens, projector

🕐 Duration

60 Minutes

▍ Session Delivery

- Conduct an activity to group the focus of the participants. Ask the participants what do they think is the most important factor of business, and wait till the participants get to answer "Customer"
- Explain what the role of customer profiling is in business, followed by the importance of selection of service for different beneficiaries
- Conduct customer role play exercise and try to make it humorous to keep the activity entertaining. Divide them into 4 or 5 groups and ask them to perform the activity among themselves
- Explain the five-step process of customer profiling and selection of service
- Conclude the session by explaining the key learnings

🗒 Explanation

Customer Profiling

The process involved in the planning of identifying, grouping customers, and assessing their needs is called customer profiling. The participant should have some information about the type of Non Communicable disease cases in the village. The problem faced by Health entrepreneurs while selecting a particular service is the lack of observation and knowledge about the requirement and condition of customer and the process of service selection.

It's crucial to develop their capability and help them in making the right decision in service selection. It's essential to provide relevant information about factors influencing the choice of service. Factors responsible for assessing it are age, occupation, physical appearance, and family medical history. The overall objective is to make Health entrepreneurs understand the process of selecting the right service.

Role Play 1

Step 1: Divide participants into 4-5 groups. Conduct a role-play exercise with the participants. (Explain the plot of the activity)

Step 2: Next step is to select one service provider and customer

Instruct the service provider to approach and try to offer service

But before approach consider the following factors

Ask and Observe: - Age and Gender

- If Male and above 21, Start with Hypertension
- If female and above 18, Start with Anaemia

Analyse customer's situation:

- See or ask if the person is in a hurry or is preoccupied with some work.
- If busy or occupied, ask when you can come back and revisit.
- If free, have a script learned by heart.

E.g., - In Kannada "My name is _____, I am a self-employed entrepreneur, and I offer Hypertension, Diabetes, and Anaemia testing at an affordable rate. I am trained and allowed to conduct tests in _____ Block. Are you Interested?"

Technical Information:

- Inform the customer that you have a point of care device to test NCDs, which are certified.

Finance:

- Start by mentioning the price of the Hypertension Test. If the customer is interested, conduct Hypertension test first. Then specify the cost of Diabetes testing and later Haemoglobin.
- If female, start with Anaemia testing first.

➲ Discuss: (Importance of conducting testing)

Inform customer

- why tests are important
- How frequently customer should do testing
- Precautions to be taken
- Refer to Doctor if the readings are alarming
- Suggest the customer that regular testing can save their lives. And you are available to provide services whenever the customer requires it

Data Keeping:

- Use Mobile based application to enter the customer details and readings for future reference and follow-up.
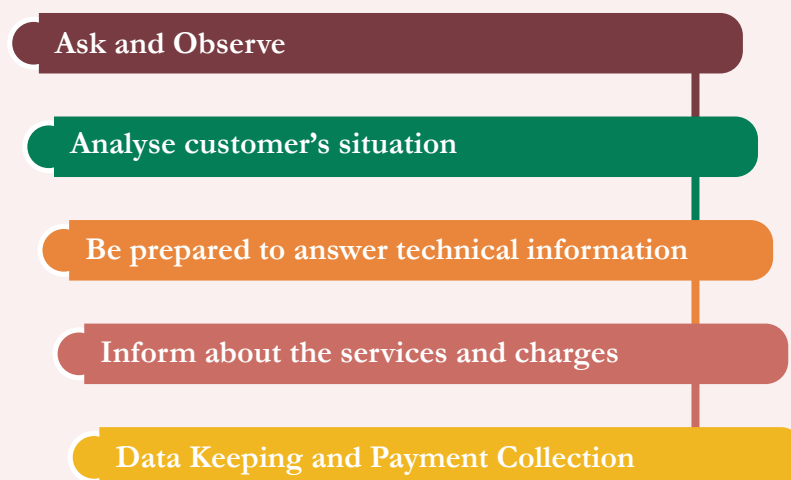
Payment Collection:

- At times customers may resist to pay, make some effort to explain to the customer the reasons for charging for services.

a. Testing cost is minimal

b. You are only charging a nominal commission; rest is the cost of point of care devices and required consumables

c. Government does provide free screening but you are providing services at the doorstep, and you are just a phone call away

Figure 5

The five-step process for customer profiling and selection of service

Steps

Ask and Observe

Analyse customer's situation

Be prepared to answer technical information

Inform about the services and charges

Data Keeping and Payment Collection

Key learnings from Session 10

- Consumer profiling is important for business planning
- Customer profiling helps in assessing the need for the services
- Selection of right service to the right customer
- Health Entrepreneurs should have a thorough knowledge of Diabetes, Hypertension and Anaemia

🎯 Objective

- To make participants understand different ways of selling the services by learning types of buyers

- To make participants understand the role of communication and need for planning in selling services.

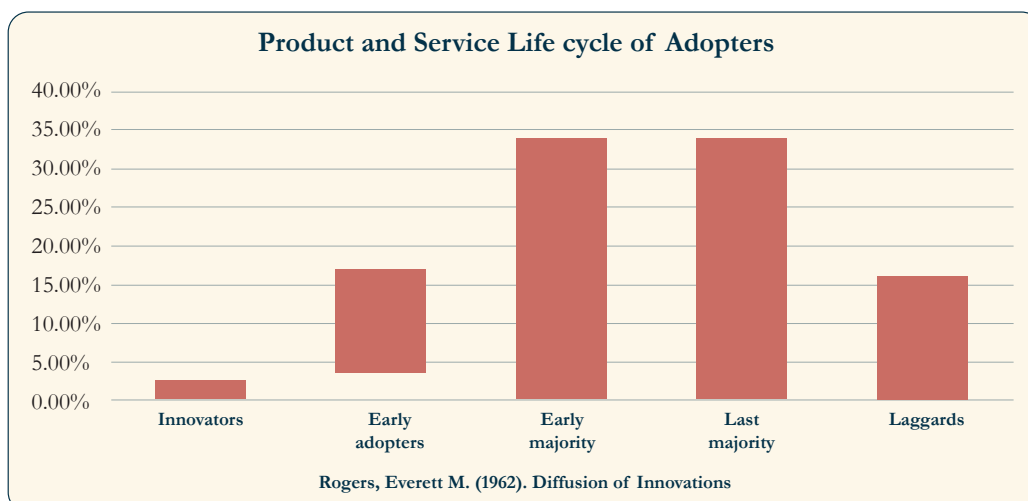| 📝 **Methodology**	📐 **Resources needed**	🕐 **Duration**
Lecture, sales role play	Whiteboard, marker pens, projector	85 minutes

▊ Session Delivery

- Ask the participants what 'Customer Satisfaction' means
- Use the projector to project the figure of the Product and Service Life-cycle of adopters
- Explain the different adopters (refer explanation)
- Call a volunteer and ask for a role-play on introducing an ideal Health Entrepreneur
- Divide the participants into 4-5 groups. Ask the groups to perform the role-play exercise. Also, take a public poll for the best performance and also give a prize to the winning group
- Instruct the participants not to push the sale of services for profit. Instead, exhort them to focus on providing customer satisfaction
- Summarize the session by explaining the key learnings

📖 Explanation

In a business context, "Customer is God." An unhappy customer will give negative feedback to others. A satisfied customer always spread good feedback about you. The approach should be such that our customer does marketing for you. Word of mouth is more powerful than any form of marketing. Especially in a rural setting, it is essential to have goodwill because more than the products and services of the seller, it's goodwill that sells.

Product and Service Life cycle of Adopters

Bar chart showing adopter categories: Innovators, Early adopters, Early majority, Last majority, Laggards.

Rogers, Everett M. (1962). Diffusion of Innovations

Product and Service life cycle of Adopters

1. **Innovators**

   Innovators are the first customers to try a new product and service. Study shows that there are only 2.50% of customers who buy products without much thinking.

2. **Early Adopters**

   Early adopters are influential people. Early adopters like to experience new products and services after the review and feedback of innovators.

3. **Early Majority**

   Early Majority are reasonably risk-averse and wants to be sure that their limited resources are spent wisely on products and services

4. **Late Majority**

   Late Majority put their resources towards tried and tested solutions only and are risk-averse.

5. **Laggards**

   Laggards are the ones who wait and wait for the prices to come down. They do not want to take the risk and wish to utilize their hard-earned money wisely.

Steps involved in approaching customer

Step 1: Define customer:

The customer is an individual who has a need, approaches a seller, or seller approaches a customer for products and services in exchange for payment.

Step 2: When you meet a potential customer:

1. Greet the customer
2. Do not directly jump into selling the services
3. Keep eye contact
4. Introduce yourself
5. Use the script mentioned in the session: Consumer Profiling and Selection of Service
6. Be polite and courteous
7. Be honest

Step 3: Is it available?

Role-play 2

Activity- How to sell a saree.

Divide the participants into groups of 4-5. Ask the groups to perform the role-play exercise. Also, take a public poll for the best performance and also give a prize to the winning group.

Key learnings from Session 11

- Everyone is not your customer
- Focus on potential customers
- Do not get disheartened if few individuals do not appreciate your hard work
- Follow the steps to convince the customers to buy a product

Objective

- To learn financial literacy to manage finances
- To learn about savings using three bucket financial planning

Methodology	Resources needed	Duration
Lecture	Whiteboard, marker pens	37 minutes

Session Delivery

- Set the context of the session by explaining the objectives of the session
- Elucidate 'Financial Management helps in getting back returns on the investment.'
- Make the participants acquainted with few financial terms such as investment, expense, returns, profit, etc.
- Explain the saving plan- 3 Bucket Plan
- Summarize the session with the key learnings

Explanation

A successful business person always keeps his/her financial records up to date. Even if a businessman is incurring a specific loss in that quarter, up to date financial records help in planning future strategies to get back on track. Financial Management helps in getting back returns on the investment.

Session Delivery

Step 1: Financial Literacy

Explain the concept of Investment, Expenses, Returns, and Profit

Investment
- Economic Growth
- High return rate
- Higher Risk

Expense
- The cost incurred in doing business
- Higher the expense lesser the profit

Returns
- Return is directly proportional to Investment
- Better Planning results in better returns
- Return on investment isn't necessarily the same as profit

Profit
- Profit is a Residual Reward
- It is the End Result of Business
- Profit is a Dynamic Concept
- Profit is not Fixed Income, it is Uncertain and Fluctuating

Step 2: Payment in Business:

Concept of Payment- Types of Payment: Cash, Online or Credit

There are new ways to get paid. UPI and other payment options such as Phone pe, and Google pay. have made payments easy and convenient. These methods can also be used to accept payments for the services our health entrepreneurs have to offer.

Step 3: Saving Plan

The Three Buckets of Financial Planning

A concept by Ric Sarro, CFP(r) Senior Program Manager, BECU Investment Services

Always keep a portion of net profit as savings

- Divide your saving process into three baskets

  Bucket 1: - Fix a minimum net profit from earnings of Health Entrepreneurship. Try to save 50% of the net profit of each month in your bank account for three months.

  E.g., if your minimum net profit from earning of Health Entrepreneurship is ₹5,000, then you must have ₹7,500 anytime in your bank account. This Basket 1 is for your emergency.

- Bucket 2: - Depending upon your expense, fix a percentage to save for things you wanted to buy for a long time. E.g., Phone, Laptop, Refrigerator for the house.

- Only when you have completed your Bucket 1:
  Bucket 3: - Save 50% of your net profit to invest in Property, SIP Mutual Funds, Life Insurances, Fixed Deposits in Banks, or Post offices, buy Security bonds, get Sukanya Samridhi Yojana for the girl child.

Key learnings from Session 12

- Money management helps in making more money
- Financial Literacy is important for business
- Saving and investment are the backbones of any business

Objective

- To learn how to make a business plan
- To enable participants to identify the usefulness and need for a business plan
- To facilitate participants to prepare their own business plans

Methodology	Resources needed	Duration
Lectures, group discussion, management games	Whiteboard, marker pens, notepad, printed questionnaires	80 Minutes

Session Delivery

- Prepare the session by explaining what is a business plan and its need
- Discuss the problems to which the business will provide solutions
- Divide the participants into four groups and circulate the standard business plan form and ask the participants to fill it. Give them 20 minutes to complete it
- Randomly pick any business plan and discuss
- Note: - Properly capture the points as mentioned in explanation for the one-pager business plan
- Summarise the session with key learnings and randomly ask any participant to repeat all the key learnings

Explanation

We have a perception about a business that is very different; either people from the West or those who have a degree in MBA can do business. In reality, marketing is complicated but planning makes everything easy. Business Plan is a tool that makes our planning process for the business and simplifies the complexity. Business Plan may sound like a complicated term, but it isn't. Our participants need to plan a one - page business plan. A document which summarises:

1. What will you sell?
2. Who will buy?
3. How will it help people?
4. How else can you make money?
5. How will your customers know about your business?
6. When will the business be successful?
7. Target number of customers?
8. Annual Net Income?
9. Challenge?
10. Proposed solution?

Ask the participants to prepare a business plan for Health Entrepreneurship

Step 1: Ask the participants to fill the business plan in the prescribed format

Business Plan			
Personal		**Financial**	
Name			
Age		Your Income/Month	
Husband/Wife		Family Income/year	
No. of Children		Your Expected Income/Month	
Children above 10 Years		Expected Family Income/year	
Other depended family members			
Total no. of Family members			
Education			
Educational background			
Work experience			
Any prior work experience			
Nature of work		Per month income from it	
Plan			
What will you sell?			
Who will buy it?			
How will it help people?			

How will your customers know about your business?
When will the business be successful?
Target no. of Customers?

Challenge?	Proposed Solution

Step 2: Randomly take any Business Plan and discuss

Trainers Tip: Properly capture the points mentioned above for a one-pager business plan

Step 3: Go through the plan point-by-point and explain what is to be filled up

Step 4: Open the session for discussion and take questions

Key learnings from Session 13

- Ask questions to those who know the answers or solutions to the problems
- Get inspiration from successful people
- Listen to the people who are experienced and won't misguide

SESSION 14 — Open House Discussion - Clarifying doubts and Questions & Answers

🎯 Objective

- To clear doubts which the participants may have, and encourage the participants to ask questions and provide satisfactory answers to the questions
- To motivate them to start implementing the project with confidence

📋 Methodology

Questions & answers, group discussions

✏️ Resources needed

Whiteboard, marker pens, projector

⏱ Duration

60 Minutes

Session Delivery

- Revise all the thirteen sessions
- Invite questions from the participants and try to answer them
- Ask the participants to answer the feedback form
- Take oral feedback of the participants for the training provided

📖 Explanation

Understanding the expectations the participants had before the training and the topics learned during the training is essential. Encourage the participants to ask questions and get their doubts cleared and explain in greater detail the issues that the participants may like to know. Ultimately prepare the participants to get involved in their businesses with confidence.

To ensure the learning is long lasting, recapture the previous day's learning at the beginning of each training day. You can use a quiz format or any other exciting and innovative method for the recapitulation.

Then, after each day of training, conduct an exercise that can give you an idea about the extent of the participants' understanding. A brainstorming session at the end of each day to gather insights from the participants regarding their learnings and to get their opinions and reactions to what has been presented by you can be a good exercise to evaluate the participants.

Feedback of the Participant

Feedback is an integral part of the training module. Long-term evaluation activities enable participants to assess both the positive and negative effects of the training focused on modules or the entire workshop. It is essential to evaluate the participants' attitudes, knowledge, and practice levels post-training. You can ask the participants to reflect on several items including the relevance of the topics covered; facilitation style; facilitators' use of language; space to freely express one's opinions; methodologies used; scope/ level of participation; handouts and materials; adequate breaks; food, and accommodation. Evaluation is also important in collecting suggestions for future training sessions.

Training Feedback form

Name :	Ph no :	Date:
Village / Taluk :	District / State :	
Name of the trainer :	Name of the training :	
Date of training :	Venue :	

Rate your feedback	(Rating Scale)				
A. (Reaction)					
Could you understand the objective of the training?	1	2	3	4	5
Do you feel that the material used for the training was beneficial?	1	2	3	4	5
Could you understand the content of the training?	1	2	3	4	5

B. (Learning)					
Could you understand the concept of Health Entrepreneurs?	1	2	3	4	5
Would you use the content of the training in your business?	1	2	3	4	5
Did you learn the concepts which you wanted to learn before starting the business?	1	2	3	4	5

C. (Behaviour)					
Did the training help you in building your self-confidence?	1	2	3	4	5
Do you think that this training will help you with your entrepreneurship?	1	2	3	4	5
Do you think that this training helped you to gain more knowledge about business?	1	2	3	4	5

D. (Result)					
Did you like Health Entrepreneurship training?	1	2	3	4	5
What did you like in training?					
Did you like the presentation of the trainer	1	2	3	4	5
Did you like the materials used in training?	1	2	3	4	5
Did you like meeting and interacting with people who share a similar interest in entrepreneurship?	1	2	3	4	5

ANNEXURE I

Session	S.no		Content
Session 1 : Enhancing Self Confidence.	**Story 1**		**Rani's Story:** Rani was the 6th child in a low-income family. Since childhood, people said that she was not beautiful and attractive. Even family members agreed, due to which her family never took her out with them, and it continued till Rani was 20 years old. She was married to a clerk who was a widower with a child and worked in a big factory. She was not happy with all this but was helpless. She had to put up with all the insults. Rani always thought of proving to the society that she is a 'capable woman,' and she was confident of proving it one day or the other. After becoming a mother, she thought of starting a business by somehow finding time in between her household work. She started a small unit to make pickles. Many people laughed at her in the beginning. Some tried to discourage her by saying that she is not capable of running this unit. Rani never got affected by these taunts, and continued to run her group with confidence. It grew into a large factory in just five years. Recognizing her success, the Government honoured her with the "Successful Women Entrepreneur" award. Articles about her were published in newspapers and magazines. Now her family is proud of her. Rani's self-confidence, despite all the hurdles and adversities, made her a successful entrepreneur.
Session 1 : Enhancing Self Confidence.	**Activity 1**		**Block Activity** Building a tall pillar with wooden blocks/matchboxes Invite three volunteers for this activity. Spread at least 30 wooden blocks or matchboxes in front of them and ask them to count. Write the count on one side of the board. Then, write the names of the volunteers on the board and ask them how many blocks can they stack to make a pillar. Write the numbers confirmed by each participant. Crack a few jokes, and then create suspense by asking them whether they gave the number thinking they could use both their hands. The volunteers will naturally say "yes," to which you may reply by saying, "No, you have to use only one hand, and that too the left hand." Having

said that, ask the participants again, "how many pieces can you all arrange now?" The volunteers will lose confidence and decrease the number. This number also needs to be noted on the board.

You can then lighten their moods with some jokes and then add one more challenge to the activity; now, the participants need to arrange these blocks with their eyes closed. The volunteers will feel that it is even more challenging to build the pillar with eyes closed and reduce the number drastically.

After this, you should start the activity with the volunteers.

Once the activity is complete, you may ask the participants the following:

Case 1: - Why did the number reduce when asked to build it with one hand? Expected answers are: it is difficult to make the pillar out of wooden blocks/matchboxes with one hand.

You can then explain that every individual has a specific potential and that the participants should first explore their potential. Clarify that it is human tendency to back out from a tough situation in the absence of any help or support. The number will not decrease if one is confident about oneself instead of depending upon others.

Case 2: - Why did the number reduce when asked to build it with eyes closed? Likely answers are: "I do not have experience."

In this case, too, the participants immediately reduced their numbers, assuming no one would help and support. Explain to them that it is possible to perform better than imagined by moving ahead with self-confidence, even if one does not have the required experience. Thus, one will have to aim higher than one's potential and keep challenging oneself.

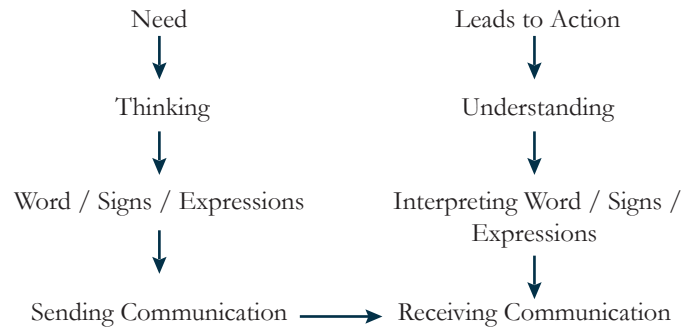| **Session 3: Business Communication** | **Activity 2** | | **Chinese Whisper** |
| | | | Make the participants sit in a circle or in a straight line. Call the first participant and tell her/him one or two sentences. Speak in a hushed and low tone so that only the first participant can hear. The first participant will whisper this in the ears of the second participant. The second participant will whisper it in the ears of the next participant, and so on. Now the last participant will be asked to say out loud what he/she heard. It will be possible that there be a different sentence coming out from the last participant as compared to the original one. Ask the participants the reasons behind this. |

Session 3: Business Communication	Figure 1		**Communication Process takes place as under:**
			Need Leads to Action ↓ ↓ Thinking Understanding ↓ ↓ Word / Signs / Expressions Interpreting Word / Signs / Expressions ↓ ↓ Sending Communication → Receiving Communication
Session 4: Problem - Management/ Resolution or Conflict management.	Story 2		**Story of war between Lakshmana and Indrajit** In Ramayana, Rama fights Ravana to get back his wife. Before the war between Rama and Ravana, there was one more fight with Indrajit, under the leadership of Lakshmana. In this war, Indrajit's arrow hits Lakshmana, and he collapses. The news reaches Rama in no time. Rama thinks that Lakshmana is dead and starts worrying. Sushena- the doctor of Banaras- who had been present there, examines Lakshmana. He confirms that Lakshmana is not dead, but he is only unconscious. Hearing this, Rama gets relieved. Then Sushena tells Rama that this is not the time to relax. He tells Rama that Lakshmana will die if in he doesn't wake up in the next 24 hours. Rama asks Sushena, "How to wake up Lakshmana?" (Problem) Sushena replies, "We can wake up Lakshmana by using the Sanjivini herb." (Solution to the problem). Rama asks, "Where to find the Sanjivini herb?" (Problem). Sushena responds by saying, "It is in Dronagiri.", (Uttarakhand as of now) (Solution to the problem) Rama- "Who will bring the Sanjivini herb in 24 hours?" (Problem) "Our beloved Hanuman will bring it." (Solution to the problem) Thus, they encouraged Hanuman and sent him to bring the Sanjivini herb. Hanuman flies to Dronagiri and gets Sanjivini herb for Lakshmana. Therefore, we need to be calm and composed and think positively to find solutions to our problems. We should find out ways to solve problems without getting scared of them. The problem is like a small marble. Even though the marble is little, it covers the whole eye when brought closer to ones eye, eventually blocking the entire view. It will not allow us to see our surroundings and make us feel that it has occupied the whole world. If we see the same marble by keeping it at a distance, we feel like asking, "was it this small?" Problems are also like small marbles.

Session 8: Market Study	Activity 3		**Market Survey**
			Step 1: Divide participants into small groups
			Step 2: Let the groups plan to do this survey.
			Factors to be covered:
			- Target Customers
			- Condition of existing Healthcare facility
			- Type of disease prevalent in the area
			Step 3: Ask the group to present the findings after 15 minutes
			Step 4: Summarize the analysis of all the groups

Session 8: Market Study	Ques-tion-naire 1		

Market Survey Village Level							
Village Name				**Gram Panchayat**			
Population						**Yes**	**No**
No. of General shops					PHC		
Anganwadi					CHC		
Nearest Market				**Health Care Facility**	Taluk Hospital		
					Private Clinic		
		Yes	**No**		Private Hospital		
Weekly Haat					**Percentage Distribution**		
Diagnostic Lab					Farmer		
					Private Service		
				Occupation	Government Service		
					Self Employed		
					Daily Wage Labourer		
Types of Disease Prevalent	Typhoid				Hypertension		
	Malaria			**Type of NCDs Prevalent**	Diabetes		
	Diarrhoea				Anaemia		
	Other				Malnutrition		

Session 9: Sales and Marketing Techniques.	Case Study 1		**Mr CV Ranganathan – Cavinkare**

Mr CV Ranganathan – Cavinkare

Mr CK Ranganathan was born in Cuddalore, Tamil Nadu, a small coastal village, and had a Bachelor's Degree in Chemistry. He founded his company CavinKare in 1983 with just ₹15,000. He started his company out of a small house cum Office and factory space. His first product was the popular Chik Shampoo. One of the significant reasons for success is his excellent relationship with the suppliers. He hired people with zero marketing experience in FMCG, but he trained them and developed a passion for achieving the common goal, which is the success of the organisation. The progress of the company was slow but steady for him.

It became the second most popular shampoo brand after Clinic plus, a market leader during the decade of 2000. Mr CK Ranganathan was a marketing genius. As his first marketing strategy, he gave free shampoo sachet for any four empty sachets of shampoo. Mr CK Ranganathan encouraged people to use shampoo. He did not impose his product on the market but actually, create a space for Shampoo in general. Once the strategy started working, he smartly improvised to one free Chik Shampoo for four sachets of Chik Shampoo. Now, he started capitalising on the investment.

Mr. Ranga back then knew that there is only 8% penetration of shampoo in the Indian market. During the 1980s, Chik Shampoo was selling for ₹1 per sachets, but even a rupee was costly for a rural family. A family of 5 using ten sachets in general, leads to an expenditure of ₹50 per month. Now ₹50 may not sound much for an urban family, but it's a lot for a rural family. Therefore, his next move was to introduce sachets worth 50 paisa. He could manage it because he was a chemistry graduate, and with a new composition, they removed the excess water from the shampoo composition and packed it into smaller sachets. With time, Mr CK Ranganathan improved the fragrance and conditioning. Later, the Company also came up with a 50 ml bottle of Chik shampoo, which captured and an additional 5% of market share.

In Andhra Pradesh, CavinKare started Meera with Reetha, and in Tamil Nadu, he started it with Shikakai. In Kerala, he added Meera with Hibiscus. For Karnataka, he launched a low-cost version called Karthika with a mixture of herbs that are preferred by the people there. Karthika retails at ₹1 while Meera at ₹2.

CavinKare is the largest hair wash company in South India, leaving behind HUL & P&G: worship.

			Mr. Ranga is also known for the development of market-changing products such as introducing Spinz at ₹10 a pack. In Feb 1998, CavinKare introduced Fairever. CavinKare also has brands Ruchi (Known for soya nuggets) & Chinni pickles. Today CavinKare is a ₹750 Crore company that challenged the market leaders in a different mix of areas.

Source: - CavinKare: A Case Study; July 1, 2011, Shrilata http://sparklesunlimited.net/2011/07/01/cavinkare-a-case-study/

Session 9: Sales and Marketing Techniques — **Figure 3**

Company Growth

Company Growth	
Year	**Turn Over**
1983	₹5 Lakhs
1985	₹30 Lakhs
1992	₹8 Crores
After 1993	There was no looking back

Source: - CavinKare: A Case Study; July 1, 2011, Shrilata http://sparklesunlimited.net/2011/07/01/cavinkare-a-case-study/

Session 9: Sales and Marketing Techniques — **Video 1**

https://www.youtube.com/watch?v=sAqZd75sa0g

Session 9: Sales and Marketing Techniques — **Narration 1**

Step 1: Ask participants to recall the last time they bought a saree.

Ask them to share their experience

Step 2: Explain the actions involved in selling a saree:

The moment a customer enters saree shop

a) Shopkeeper greets you," Namaskara!!!" and asks you to take a seat. Even if the shop is full, the shopkeeper will ensure that you get a seat and politely asks you to wait. May also offer water or Tea.

b) Usually, people do not go to buy saree alone. Either you take your friend or a family member.

The shopkeeper will ask three fundamental questions (surprisingly Shopkeeper will not ask for your Budget)

i. What would you like to buy?

ii. Who will wear it?

iii. And for which occasion?

Here, the Shopkeeper is doing Customer Profiling?

			c) The shopkeeper will then ask for the budget, and once he is aware, he will start showing sarees which are below the budget, and you won't like it. Then he will start showing sarees of your range, but again you won't like it. At last, the shopkeeper will take a piece placed very high (usually not along with the other sarees). The shopkeeper would start by saying, "Ma'am! Although the saree is slightly above the budget, it's beautiful and would look good on you". The moment the shopkeeper unfolds it; you like it. The shopkeeper will go on saying that the product won't fade; it is a pure and original product. Here, the shopkeeper pitches the product and pulls your attention. d) Then you try to negotiate but still end up agreeing on a price above your budget. e) Once the negotiation is complete, the shopkeeper will ask do you need pico and fall. May be to tell you that it will take a week and if you need it immediately, you need to pay extra. f) After that, the shopkeeper will ask that if you need anything else such as blouse, stole, salwar-suit, etc. g) And if you are with any of your female friends or relatives, the shopkeeper will surely ask them too if they need anything. h) Lastly, he/she will pack everything in a bag with the name and branding of the shop in it along with the bill and visiting card. i) The shopkeeper will always close the deal by saying that if anything happens to the saree, please bring it back. He also asks to revisit the shop, mentions festive discounts and offers. It may also occur that shopkeepers may give products on credit to build a rapport as every new customer is essential and adds to the list of all the happy customers. You just went to buy a saree. But you purchased a saree, and availed pico and fall service, and bought a stole or other items. Step 3: Now try to explain NCDs testing in the context of selling technique of Saree
Session 9: Sales and Marketing Techniques.	**Case Study 2 (Series)**		Narration of the story of LG Sampoorna TV, Philips 1 min Radio, and Cococola 1. Sampoorna TV: LG proved that customers are price-conscious but are value-conscious and are ready to pay a reasonable premium if an organization delivers the solution to

their long-standing problem. To increase the reach to towns, rural areas, and semi-urban markets, it sent vans which covered a distance of 5000 km every month for brand awareness among traders and customers regarding their lost cost and quality TV product named Sampoorna. LG focused more on development and advertising. They sold 100,000 Sampoorna TV sets in the first year of the product launch.

Source: -

a. LGs Growth Strategies in India

b. Page 22, Rural Marketing strategies for FMCG products, By Dr. Pritesh Shukla, Dr. Umesh R. Dangarwal

2. Coca-Cola's tin box and Thermocol box:

To address the power cuts and availability of refrigerators in rural India, Coca-Cola came up with low cost tin boxes for new outlets and Thermocol boxes for seasonal outlets.

a. Page 22, Rural Marketing strategies for FMCG products, By Dr. Pritesh Shukla, Dr. Umesh R. Dangarwal

3. Philips' 1 min Radio:

In the audio segment, the ₹1666 crore net worth Philips India developed a new range of battery-free radio across the nation. Radio had a small dynamo that could power the radio by swinging a key in the Indian market priced at ₹995, According to Philips India senior vice president (consumer electronics), Mr Rajeev Karwal: "Philips battery-less radio will enable consumers to save ₹1200 a year, which he would otherwise have spent on batteries".

Today's market is customer-centric; providing excellent customer service is very important. Below mentioned points have to be kept in mind while dealing with customers:

Source: - http://egyankosh.ac.in/bitstream/123456789/8076/1/Case-1.pdf

Session 9: Sales and Marketing Techniques.	Figure 4		Marketing Tool Vs. Marketing Challenge

Marketing Tool Vs. Marketing Challenge

Marketing Tool	Marketing Challenge
Product	Accessibility
Price	Affordability
Place	Availability
Promotion	Awareness

Session 10: Customer Profiling and Selection of Service	Role Play 1		Step 1: Divide participants into 4-5 groups Conduct a role-play exercise with the participants. (Explain the plot of the activity) Step 2: Next step is to select one service provider and customer Instruct the service provider to approach and try to offer service But before approach consider the following factors Ask and Observe: - Age and Gender - If Male and above 21, Start with Hypertension - If female and above 18, Start with Anaemia Analyse customer's situation: - See or ask if the person is in a hurry or is preoccupied with some work. - If busy or occupied, ask when you can come back and revisit. - If free, have a script learned by heart. E.g., - In Kannada "My name is _____, I am a self-employed entrepreneur, and I offer Hypertension, Diabetes, and Anaemia testing at an affordable rate. I am trained and allowed to conduct tests in _____ Block. Are you Interested?"
Session 10: Customer Profiling and Selection of Service	Figure 5		**The five-step process for customer profiling and selection of service** **Steps**
Session 11: Customer Service	Figure 6		**Product and Service Life Cycle of Adopters** Rogers, Everett M. (1962). Diffusion of Innovations

Session 11: Customer Service	Role-play 2		Activity- How to sell a saree. (Refer Narration 1) Divide the participants into groups of 4-5 . Ask the groups to perform the role-play exercise. Also, take a public poll for the best performance and also give a prize to the winning group.
Session 12: Financial Management	Figure 7		**Investment** - Economic Growth - High return rate - Higher Risk **Expense** - The cost incurred in doing business - Higher the expense lesser the profit **Returns** - Return is directly proportional to Investment - Better Planning results in better returns - Return on investment isn't necessarily the same as profit **Profit** - Profit is a Residual Reward - It is the End Result of Business - Profit is a Dynamic Concept - Profit is not Fixed Income, and it is uncertain and fluctuating
Session 13: Preparation of Business Plan	Ques-tion-naire 2		(see Business Plan table below)

Business Plan

Personal		Financial	
Name			
Age		Your Income/Month	
Husband/Wife		Family Income/year	
No. of Children		Your Expected Income/Month	
Children above 10 Years		Expected Family Income/year	
Other depended family members			
Total no. of Family members			
Education			
Educational background			

			Work experience			
			Any prior work experience			
			Nature of work		Per month income from it	

Plan
What will you sell?
Who will buy it?
How will it help people?
How will your customers know about your business?
When will the business be successful?
Target no. of Customers?

Challenge?	Proposed Solution

Session 14: Open House Discussion - Clarifying doubts and Questions & Answers

Feedback Form

Training Feedback form

Name :	Ph no :	Date:
Village / Taluk :	District / State :	
Name of the trainer :	Name of the training :	
Date of training :	Venue :	

Rate your feedback	(Rating Scale)				
A. (Reaction)					
Could you understand the objective of the training?	1	2	3	4	5
Do you feel that the material used for the training was beneficial?	1	2	3	4	5
Could you understand the content of the training?	1	2	3	4	5
B. (Learning)					
Could you understand the concept of Health Entrepreneurs?	1	2	3	4	5
Would you use the content of the training in your business?	1	2	3	4	5
Did you learn the concepts which you wanted to learn before starting the business?	1	2	3	4	5
C. (Behaviour)					
Did the training help you in building your self-confidence?	1	2	3	4	5
Do you think that this training will help you with your entrepreneurship?	1	2	3	4	5
Do you think that this training helped you to gain more knowledge about business?	1	2	3	4	5
D. (Result)					
Did you like Health Entrepreneurship training?	1	2	3	4	5
What did you like in training?					
Did you like the presentation of the trainer	1	2	3	4	5
Did you like the materials used in training?	1	2	3	4	5
Did you like meeting and interacting with people who share a similar interest in entrepreneurship?	1	2	3	4	5

ANNEXURE II: TRAINING SESSION OVERVIEW

Session Name	Session Highlights	Timings
Day 1		
EMPOWERMENT SESSION		
Enhancing Self Confidence	Self-confidence is key to successful entrepreneurship	10:00 – 11:00 AM
Tea		11:00 – 11:15 AM
Fear Management	Fear of death, fear of failure, and fear of rejection	11:15 – 12: 15 PM
Business Communication	Understand business communication & follow the steps involved	12:15 – 1:15 PM
Lunch		1:15 – 2:00 PM
Problem	Management/Resolution or Conflict management	2:00 – 3:00 PM
Qualities of a Successful Entrepreneur	Traits of a successful entrepreneur	3:00 – 4:00 PM
Tea		4:00 – 4:15 PM
Johari window theory	Self-analysis, understanding oneself, understanding others	4:15 – 5:15 PM
BUSINESS SESSION		
Day 2		
Recap of Day 1		10:00 – 10:30 AM
Experience sharing	Experiences of successful businessmen as "role-models"	10:30 – 11:30 AM
Tea		11:30 – 11:45 AM

Market Study	Importance of the market survey	11:45 – 12:45 PM
Lunch		12:45 – 1:30 PM
Sales and Marketing Techniques	Concepts of Sales and Marketing	1:30 – 2: 45 PM
Customer Profiling and Selection of Service	Importance of customer profiling	2:45 – 3:45 PM
Tea		3:45 -4:00 PM
Customer Service	Ways of selling, communication skills and promoting business	4:00 – 5:30 PM

BUSINESS SESSION

Day 3

Recap of Day 2		10:00 - 10:30 AM
Financial Management	Understanding the management of finances and savings	10:30 – 11:10 AM
Tea		11:10 – 11:25 AM
Preparation of Business Plan	Usefulness and need for a business plan	11:25 – 12:45 PM
Open House Discussion	Clarifying doubts and Questions & Answers	12:45 – 1:45 PM
Lunch		1:45 – 2:30 PM