

PROFESSIONAL AND WORK OPPORTUNITIES FOR WOMEN



(Achieving Success in All Areas - How to develop Entrepreneurial mindset, explore new opportunities and touch sky heights; Becoming a Womanpreneur; Online Business; Making best use of Flexi Hours; Advisory; Consultancy; Technical & Non-Technical areas; Social Media; Online Coaching; Acing Areas of Interest like Astrology, Numerology, Languages; Becoming a Life Coach & Career Counselor etc.)



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By



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PREFACE

Ordinary Women, Extraordinary Work

She is a Dreamer, she is a believer, she is a doer, she is an achiever, and that she is “You”.

Women are the strength of the family. The role of women in today’s world has changed significantly and for better. They are very strong, self-sufficient, well-aware and financially independent. In every field, they play an important role whether it is sports, academics, business or community as a whole.

“Women are leaders everywhere you look—from the CEO who runs a Fortune 500 company to the housewife who raises her children and heads her household.....”

– Nancy Pelosi

‘Forging ahead, Leading the world, shattering glass ceilings’.....you may have heard these phrases being used to describe famous women who have made a mark for themselves and feisty novices who continue to outshine in every arena.

When the Covid-19 pandemic struck the world and kept it in lockdown for unending periods of time, perhaps, it was the first time people understood the enormity of the Women’s task – keeping the family safe, optimistic and amicable under the same roof. Added to this were chores, chores and more chores. It was a whole lot tougher for the woman who additionally had to ‘work from home’ and juggle the kids, food, family and grapple with the horrors of the pandemic together. No doubt, everyone contributed and shared the duties, but in the end, there is only one boss at every workplace who is responsible for shouldering the brickbats and the bouquets.

Ordinary women do Extraordinary things. *Michelle Obama* rightly said *“There is no limit to what we, as women, can accomplish.”* So what is it that keeps these women going? They are not only performing at the workplace, but also at the home-front, where there are no promotions, salary raise, fringe benefits, leave of absence and definitely no weekend holidays! ‘Women’s day’ may bring them to the fore for a single day, but they need to go on for lifetime and cannot bask in the glory of a single day. These Wonder women create magic everyday just by painstakingly consistently doing the simple tasks. There may or may not be any external impetus, and more often than not, they don’t even require it. They Manufacture their own Magic.

How Women create ‘MAGIC’:

M – Management – They may not have access to high tech software, nor may have learnt this at business schools or read books on this, but ‘management skills’ are inbuilt into them. Without maintaining excel sheets, they can tell you from memory about the monthly budgeting to be done and

items to be bought. They can do all this while simultaneously being up-to-date on the kid's homework, exceling in their day to day office work, having the meals planned and cooked, keeping tab of a relatives' or neighbours' special engagement to be attended, ensuring plans are in place for the next day and maybe struggling with some health issue of their own.

A – Adaptability – They have the gift of adaptability in abundance. Whether it is adjusting into a new job, new colleagues, new family, a new neighbourhood or a new lifestyle, they quickly take to it as a fish takes to water. Flexibility or adaptability is a gift. The ability to be easily modified, change directions easily when required and compromise when appropriate, is a quality which people with strength of character possess. 'Change' is the only constant and they accept 'Change' in their lives skillfully.

G – Grit – Their grit, determination and resilience is hard to match. When they know it's their work, children and families at stake, they summon immense amount of energy and patiently persist and persist.

I – Intelligence - (multiple intelligences) – they are gifted with out of the box thinking & multiple intelligences. They have skills and knowledge, which they apply appropriately as and when required. They make use of Multiple intelligences which are needed to become a leader and attain success in any field— cognitive, spiritual, moral, behavioural, and emotional – at all spheres in their life.

C – Courage – Women are the epitome of courage. Sometimes their courage comes to the forefront in the direst circumstances, and they themselves are amazed at their courage which they never believed they had. It is only when you are pushed to the brink that your courage appears.

Celebrate their MAGIC every day. Be thankful for the women in your lives.

Each woman is EXTRAORDINARY!!

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INTRODUCTION

“The need of the hour is flexible workplaces, the work-from-home ecosystem, and flexible work hours. We can utilise systems like a flexible workplace as an opportunity to increase women’s labour force participation. By making the right use of women power, India can achieve its goals faster”. – Prime Minister Narendra Modi at the 44th national conference of labour ministers and secretaries of all states and union territories (August, 2022)

Nowadays, professional & work opportunities are available for everyone in both online and offline mode. Professional opportunities are similar for men and women, so essentially there is really no differentiation. However, women have certain skills which are well suited to certain roles, which can be capitalized.

Before you explore opportunities, Understand the following:

- Explore your skills
- Understand your resources.
- Figure out your network.
- Work out your priorities.
- Look at your goal board.

A skill set refers to an individual’s range of abilities and skills that they can apply to acquire and perform a job well. Taking the time to understand your skills and develop and improve them can help you achieve your professional goals like earning a promotion or becoming an expert in a specific field. Skills include both personal and professional skills. Personal skills, also known as soft skills or interpersonal skills, are traits and attributes related to how you express yourself. Whereas, Professional or hard skills are the technical expertise you gain through education and work experience. If you apply for a job that requires different skills than what you currently have, you may be required to develop new skills.

Ways to work on yourself and improve existing skills:

- Set your career goals
- Get a Mentor
- Read books
- Join a training course
- Practice regularly
- Join a professional association
- Ask for feedback

Find your spark within and conquer your Everest.

Make 'Networking' a part of life. You will get to meet experienced professionals and women Members who have set up their own ventures and guide you if you want to start your own business and resume your career after a break or switch your profession from industry to self-employment. You can build relationships and connect with juniors, seniors, contemporaries and seasoned professionals. Availability of opportunities, broadening of mindset and learning from others' experiences are some of the benefits which will go a long way in growing your professional life. Collaboration, mentorship, lasting friendships will enhance your ways of thinking and make you a better person and professional.

Think beyond the obvious and challenge yourself in every role, share knowledge, use social media and become a Thought Leader in your area of passion, for it is passion that converts potential to performance. Be an individual who is recognized as an authority in a specific field. To become that person, bring single-minded focus of your thoughts on the field you are most passionate about. Thoughts are things; they determine the universe we exist in. Our thoughts shape our reality and our life.

Always observe and learn from whatever comes your way. Make best possible use of Social Media to share your knowledge and benefit society. Through advancement in technology you can reach the 8 billion population of the world by a click of a button.

Don't limit your thoughts; There is tremendous opportunity in the world; Seek and you will Find. Think Big.



START WITH YOUR WHY – FIND YOUR PASSION

Passion Is A Feeling That Drives You To Do Things. It Can Push You To Accomplish Things You Never Imagined You Were Capable Of.

‘The only way to do great work is to love what you do. If you haven’t found it yet, keep looking. Don’t settle.’

— Steve Jobs

A short excerpt from the classic children’s book Alice’s Adventures in Wonderland, written in 1865 by Lewis Carroll, which is a short exchange between Alice and The Cheshire Cat – seems quite relevant to the world of identifying passion, converting passion into income earning goal and achieving success in life:

Alice : “Would you tell me, please, which way I ought to go from here?”

The Cheshire Cat : “That depends a good deal on where you want to get to.”

Alice : “I don’t much care where.”

The Cheshire Cat : “Then it doesn’t much matter which way you go.”

Alice : “...so long as I get somewhere.”

The Cheshire Cat : “Oh, you’re sure to do that, if only you walk long enough.”

It is not possible to have a roadmap to a non-existent destination. You cannot possibly find a path to reach ‘somewhere’ when you don’t know or have not yet decided where your ‘somewhere’ is. Likewise, without a proper goal in mind, you would just be drifting through life and end up making poor decisions that could eventually lead you to end up where you did not want to be. No doubt you will reach somewhere, but whether it will give you 100% satisfaction or 100% repentance, that is something you need to think about.

Evidence suggests that finding a purpose for your life may add years to it. According to a research published in Psychological Science, a journal of the Association for Psychological Science, ‘feeling that you have a sense of purpose in life may help you live longer, no matter what your age’. Everything starts with our passion, when we work in the area we are passionate about, achieving success is certain for us. The new workplace of the world is dynamic and ever-evolving. For progressing in this new environment, we too need to constantly upgrade, upskill and keep reinventing ourselves.

The Power of Knowing Our Purpose

Life is precious. What is it that I want to invest this precious life into? This is the most important question everyone should ask themselves. Most people go through life joylessly, because they are not doing what they want to do. Thus, it is important to contemplate as to what you should invest your life into. What is your ‘WHY’ of life?

Your PURPOSE, PASSION, GOAL, WHY in life – is your reason for doing what you do, that which gives you utmost happiness. Your purpose does not need to be big or magnanimous; the only thing it needs to be is 100% honest. Your purpose, passion or goal in life is something which you are truly and deeply connected with; which you aspire to achieve at any cost and are willing to work for it 24x7 and 365 days of the year. It is something which when you’re at it, it keeps you so engrossed and motivated that you forget to look at the watch. Whether you are at it for 2 hours or 20 hours, you are always fully immersed and enthusiastic while performing tasks. So much so, that even if you fail, you don’t want to give up, and keep persisting at it.

You must declare your ‘why’ to yourself, because this self-declaration will chart your trajectory for Life. Knowing your purpose will give you strength to take on challenges and work towards achieving success. Your ‘WHY’, your sense of purpose will give you unwavering focus and inspire you to keep going even in tough times. When you’re powered by a clear purpose, there is little you cannot do.

How to Find Our Purpose/Passion

Identifying our Passion provides clarity in our life, enables single minded dedication, fuels motivation and becomes our driving factor. Finding our Passion is important because, if we are not absolutely devoted to what we are doing, we will not achieve anything significant in our life. Knowing

our “why” is a transformative force in both life and business. It is the underlying important foundation of a successful personal & professional life, which results in embarking on a meaningful life journey and creating a purpose-driven business, both at the same time.

We can find our Passion by carefully reflecting upon our values, motivations, consistent activities, and strengths. One can also try conducting self-experiments, tracking their thoughts, analyzing their career, and asking their inner circle.

- Think Clearly without bias
- Solitude & Soul searching
- Self SWOT (Strengths, Weaknesses, Opportunities, Threats) Analysis
- Analyze your best performances in the past and when were you the happiest
- Revisit your childhood memories and speak to your family
- Seek input from friends, colleagues, and mentors. Inquire about the strengths and attributes they associate with you.
- Ask yourself the following questions:
 - o If you didn't have to worry about paying the bills, what is it that you would want to do every single day and would make you happy
 - o If you did not care what others might think of you, what would be your true 'why' of life?
 - o If you did not fear being judged or misunderstood, what would you admit you deeply wanted?
 - o If you were being brutally honest, what do you want to do each day of your life?
 - o If you were granted a wish, what is it that you would wish for?
 - o What makes you come alive?
 - o What do you want to move toward?
 - o What do you want to move away from?

Sometimes after trying our level best, we are still unable to know & find our 'Why'. Sometimes we may feel distressed and get purpose anxiety if we are unable to search for our 'purpose'. Then, it is best to step back and live in the moment and the 'Why' will come through living in the moment. The 'Why' may become clearer through repeated failures, and is most likely to appear through trial and error.

The more real you get with yourself about finding your 'Why', the more the worries and fears will start to pop up. Feeling safe feels comfortable. We don't like to get out of our comfort zones, instead we feel safer spending the rest of our life earning a living doing the things we are not too passionate about. These fears are bound to haunt you:

- Possibility of change
- Risks involved
- Consequences of success.
- Opinions of others
- How others will Respond to your 'purpose'
- Self-Limiting Thoughts
- Thinking About the Future
- Analysis of Existing Circumstances

You need to push past these fears and overcome your desire for staying in the comfort zone. You will then be able to identify your 'purpose' and successfully pave the way for growth of your personal and professional life.

Converting Our Passion into Income Earning Goal

Once you are certain of 'Why' you want to do it, the 'How' to do it will start becoming clear.

It takes courage to convert your passion into money. To generate money in any venture requires extreme hard work. But remember, as Simon Oliver Sinek, English-born American author of bestselling book *'Start with Why'* said *"Working Hard for something we don't care about, is called Stress. Working Hard for something we love, is called Passion"*.

Therefore, do the following to convert your Passion into Money:

- Identify your passion - A sense of purpose will help you stay motivated and make your rigorous efforts and hard work seem relevant.
- Set goals – Setting goals and action plans for goal fulfillment will make you focused and provide direction for your efforts.
- Build a brand – Building a brand around your area of passion will give you an identity and eventually establish you as a thought leader with expertise in your area
- Evaluate Market Potential - Determine if there is a demand for your product or service and understand how your passion can realistically become a profitable business. Identify potential customers, competitors and industry trends in that area.
- Develop a business plan to turn your passion into a viable business - A business plan outlines your products or services, the target customer base, the marketing strategy and competitive advantages, sales projections and the financials of the venture.
- Leverage Your Network and Resources – Leverage your network of friends, family, and professional contacts. Seek advice from mentors and join industry-specific groups or forums. Join a business group to network formally or informally with others. There are many national and international business networks in which a person or an organization may procure membership by paying a membership fee. These networks may be in the form of online social media networks, professional associations, trade bodies or chambers of commerce, community service groups, fitness and sports group comprising of business people or professionals etc.
- Make use of Digital space, technology, social media - Utilize social media platforms like LinkedIn, Twitter (X) and Facebook to connect with people and participate in relevant subject-oriented discussions and providing helpful advice. Utilize online resources, such as webinars, podcasts, and courses, to gain knowledge and stay updated on industry trends. Make You-tube videos on your passionate area to connect with an extremely large audience. Create a Website & have strong online presence.

- Writing books, blogs, articles in magazines and newspapers etc. on your area of passion to establish yourself as an expert and showcase your abilities and skills, while simultaneously inform about your product or service. You could also share knowledge through newsletters, Emails, online discussion groups etc. Become a Speaker on the subject in which you want to expand your business.
- Focus on delivering Value and Monetize your content – Focus on delivering exceptional products or services that solve a problem or fulfill a need. Initially, start on a small scale and once you gain confidence, gradually scale up your operations. Later, you can diversify your income streams.



THE ABCD OF SUCCESS – ACTION; BELIEF; COURAGE; DESIRE

Have a Goal of achieving success and Focus on it. The simple ABCD of achieving success in life, is the combination of ALL the four factors:

A = Action - Action towards attaining your target;

B = Belief - Belief in yourself;

C = Courage - Courage to persist in single-minded effort every single day;

D = Desire - Desire to achieve your target, to achieve success.

Any task requires effort. *'Hard work beats talent when talent doesn't work hard'*, emphasized professional basketball player Kevin Durant reciting the words of his high school basketball coach. You will find that often it's not the most intelligent student that can succeed in the toughest of exams, but the most hardworking one. We are all able and capable to achieve what we desire. Those of us who are willing to work extremely hard are the ones who will succeed.

All aspects of our life need to be managed for us to be super achievers – our time, our mind, our talent, our identity. Instead of focusing on the end result, just concentrate on the present act. Remember you are capable of more than you think. You just need to make a beginning and one single act of courage will set into motion a chain of acts of courage. Don't constraint yourself by excuses, gather your courage and search for different strategies in which you can accomplish your goal. Sometimes in life you need to stop whatever you are doing, take a deep breath and look from another point of view to see things differently.

Action - Action towards attaining your target;

Sri Krishna said: Perform your prescribed duty (karma) because action (karma) is superior to inaction. Even the maintenance of your body cannot be accomplished through inaction. The concept of karma (the law of Action) is the core idea of the Bhagavad Gita, the Hindu Scripture set in a form of dialogue between Pandava prince Arjuna and his charioteer Lord Krishna. When Arjuna faces the dilemma of his duty as a warrior to fight the righteous war between Pandavas and Kauravas, Arjuna is counselled by Lord Krishna to fulfill his Kshatriya (warrior) duty as a warrior and establish Dharma.

Action is imperative to achieve. Action is just the simple act of doing. It is common knowledge that no idea can be turned into reality without action on the idea. Creation of an idea and the desire to turn it into reality backed by all the monetary power available will still not guarantee riches unless there is action performed towards that idea. Over-analyzing and over-thinking will kill the idea even before inception.

So the key is to start and start Now! The starter in a vehicle is the most important device which is used to rotate an internal-combustion engine so as to initiate the engine's operation under its own power, without which the entire vehicle, the time and money spent on its creation is a waste.

So, if you want to become rich, successful, reach the great heights of success you have imagined in your life – it's not going to come to you while you just sit there at your table dreaming about it. Do it. Take Action.

Belief - Belief in yourself

Belief, faith, conviction are words that move mountains. It is a state of one's mind which can lead the owner of that mind to achieve things that no one has ever achieved just by the mere presence of this small little word "Belief".

Belief in your idea, belief in your line of action, belief in the outcome, belief in yourself – is the cornerstone to strike gold. If you don't truly believe in the innermost soul of your heart in whatever it is you set out to do, I can guarantee, you most definitely will not succeed in it. However, if you believe in your thought, even though it may sound foolish to the world and unachievable at that point of time, it will most definitely bring you laurels sooner or later.

Belief is that unwavering faith that cannot be shaken by strokes of destiny or the tumultuous disasters. You convince your brain that you are one hundred percent sure that you will succeed in your endeavor.

You either have the belief or you don't. You cannot fake having it but you can cultivate it by convincing your brain truthfully that you have it. Positive thinking and always reaffirming that you will receive what you desire will cause your brain to believe that indeed it is so. Constantly feed your mind with positive thoughts and positive statements of your belief in what you are hoping to achieve and you will cultivate the belief it requires.

Faith can move mountains. For the one who has truly experienced this in difficult times will believe this statement but for the skeptics such phrases

hold little meaning and value. However, the power of faith or belief is enormous and it can only be produced by the believers own mind itself and by no one else. The countless followers of gurus, yogis, mystics etc. bear testimony to the fact that a person's own mind cultivates his faith in that which he wants to believe in. The religion we follow, the holy scriptures of every religion, the teachings of holy men are all nothing but the crystallization of our faith. When we truly and honestly from the depth of our soul believe that it anything is possible, then even the universe somehow works with us to create circumstances which end up making it possible. Faith removes constraints and turns adversity into opportunity and we can accomplish that, which seemed impossible.

Courage – Courage to persist in single-minded effort every single day

'Courage is not the absence of fear but the triumph over it', these famous words of Nelson Rolihlahla Mandela, the South African anti-apartheid revolutionary, political leader, and philanthropist, who served as President of South Africa exemplify that every human is afraid of something but only those who overcome the fear are the ones who achieve success.

In childhood our strength is tested when we play the 'dark room' game – a basic hide-and-seek game but adapted to playing in a room that is pitch dark. At the start this could be a very scary experience for four year olds who are left alone in complete darkness. However, after the initial few minutes the child finds the game thrilling and the potential for fun goes up in the dark because there's a sense of mystery and excitement. The moment the child overcomes his or her fear, he or she opens up a new world of possibilities, anticipation and curiosity.

Fear is generally of the unknown. We mostly fear that which is unfamiliar to us. So, the first time we go up on stage in an auditorium full of people – we are fearful; when we are investing in a new stock – we are fearful; when we are about to undergo an operation – we are fearful. It is only when we transcend that fear; we set the wheels in motion for what is to come next. We would miss out on a whole new world if we are stuck in our fear.

Every human being has courage in him but it will only come to the forefront when the person is in the direst circumstances. It is only when you are pushed to the brink that your courage appears. Sometimes even in those moments you still cannot sum up the courage. At times it is just

one small word, quote, deed, event or person that may suddenly give you the courage which was eluding you all this while.

There is a trick to awaken your courageous side and you must remember it if you want to earn big riches and realize your dreams. The trick is – ‘Get out of Your Comfort Zone’. Nothing of consequence was ever achieved by anyone unless they got out of their comfort zone. A comfort zone is a situation where one feels safe or at ease. And it is common knowledge that when one feels adjusted to the situation which may be favourable or unfavourable he will never do anything to change that situation. He will never show valor to diversify and explore new fields in his business if he has a comfortably good returns business. He will never be brave enough to change the complete line of business if he comes across a new idea which he ‘believes in’ even if the current business is failing. Courage comes when comfort zone is exited.

“If you want something you’ve never had, you must be willing to do something you’ve never done.” - Thomas Jefferson, American Founding Father and third President of the United States

Instead of focusing on the end result, just concentrate on the present act. Remember you are capable of more than you think. You just need to make a beginning and one single act of courage will set into motion a chain of acts of courage. Read about the lives of great men and women who have accomplished great feats. You will see that everyone is human. Everyone feels the same fear and anxiety as you feel. It is said that in a human body, the naval is the centre of energy. When our energy center is strong and secure, we are able to stand up for ourselves and we vibrate courage. Draw energy from the centre of your naval to exhibit courage in the toughest times.

“In the beginning there is not much difference between the coward and the courageous person. The only difference is, the coward listens to his fears and follows them, and the courageous person puts them aside and goes ahead. The courageous person goes into the unknown in spite of all the fears.” - — Osho, Courage: The Joy of Living Dangerously

Desire - Desire to achieve your target, to achieve success.

LOVE+COMMITMENT+PASSION = DESIRE

You have to find what you truly desire. If today were the last day of your life, would you want to do what you are going to do today? If the answer

is 'No', it is certain that something is wrong and needs to be changed. For you will attract riches and fame only if you are doing something you are passionate about.

If you love what you do, no one can stop you. You are bound to reach the peak of success.

Thomas Alva Edison, who is often referred to as America's greatest inventor held 1,093 U.S. patents singly or jointly. He developed many devices that greatly influenced life around the world. At an early age he developed hearing problems and his teachers said he was "too stupid to learn anything." He was fired from his first two jobs for being "non-productive." As an inventor, Edison made 1,000 unsuccessful attempts at inventing the light bulb. When a reporter asked, "How did it feel to fail 1,000 times?" Edison replied, "I have not failed 10,000 times—I've successfully found 10,000 ways that will not work."

A famous quote which we all may have heard many times in life is 'Choose a job you love and you will never have to work another day'. It is such an oft repeated quote that you would think everyone must be following it by now. But we humans are slow learners. Even now parents force their children into careers which they don't want to do. Due to monetary pressure people take up jobs in which they have no interest or inclination. Some of us may not have the luxury to pick and choose careers and jobs. Sometimes due to financial constraints we are forced to take up jobs which are totally undesirable to us. If your job/work etc. is not your passion, Make it your passion. Bring some innovation into it so as to make it more appealing. For example – There are many cricket crazy fans everywhere in this world. We all have our favourite cricketer whom we idolize. We follow their game. Ape their batting style. Study their bowling action in depth. Keep a tab on their personal life. Buy books on them. In short we worship them. However, it is an extreme rarity that anybody who watches cricket or follows cricket spares a thought on umpires. Umpires are those authoritative figures on the cricket field who call the shots during a match. Now, it is quite unusual that anybody grows up aspiring to be an umpire. This is because anybody who loves cricket will like to be a player and not an umpire because that is where the action is. So how can one be expected to be passionate about doing his job of umpire when he'd rather be on the pitch hitting sixes as a cricketer and being idolized by the audience. Well, somebody did just that – infused passion into his work – and became a success. Brent Fraser "Billy" Bowden, a cricket umpire from New Zealand was a cricket player until he began to

suffer from rheumatoid arthritis and took up umpiring. He is world famous for his dramatic signalling style which includes “crooked finger of doom” out signal (this signal was born as it was too painful for Bowden to signal a batsman out in the conventional fashion i.e. with a straight index finger raised above the head, and this led to the “crooked finger of doom”), a “crumb-sweeping” wave of the arm to signal four and the “double crooked finger six-phase hop” to signal a six. He has endeared himself to fans and critics alike. When Bowden is umpiring, the cricket match becomes double the fun. He infuses energy and excitement in an otherwise typical job as his work is his passion.



POWER OF YOUR MIND & THOUGHTS

The ultimate power lies in your own thoughts.

No matter how clichéd it may sound – your MIND is the single most important entity that determines your future. Everything begins in the intangible ‘Mind’. If you think it in your mind, you can achieve it through your actions. However, this MIND is not as easy to tame as it may seem. Only the rare few who master the art of managing their mind and maintaining that status quo – are the ones who achieve peace, contentment and ultimate fulfillment.

Success is a mind game. Famous musician, singer and song-writer George Harrison rightly said *‘It’s all in the mind’*. Achieving success is not a one-day event, but a long arduous journey. Many-a-times along this journey, your mind will play games with you – how tired you are, you can’t do it, it’s impossible – however, your triumph will be determined by how you ignore these self-deprecating thoughts, reenergize yourself and bring your mind back to the task at hand.

A ‘Thought’ is the Alpha and Omega of success. Buddha said ‘what you think, you become’. Accomplishment of your goal has already started when the seed was sown in your brain as a thought. To achieve success in your endeavors, you need to achieve success in your own mind first. Therefore, to be successful, you have to first train your mind; master your mind and have dominance over your thought. Herein lies your route to becoming successful.

Everyone experiences anxiety/ stress /negative thinking/doubt /worry, while some may gradually emerge out of it, others go further deep in the whirlpool of self-criticism and depression. With a conscious change in our way of thinking and correcting our internal dialogue, we may succeed in harnessing these negative emotions and energies in forging ahead and achieving results.

The 1937 bestselling book ‘Think and Grow Rich’ by Napoleon Hill, put forth specific steps for achieving wealth. It offers 13 principles for transforming thoughts into riches, including visualization, affirmation, creating a Master Mind group, defining a goal, and planning.

The 13 Principles as given in the Book 'Think and Grow Rich':

1. Desire – The starting point of all achievement
2. Faith – Visualization of, and belief in attainment of desire
3. Auto Suggestion – The medium for influencing the subconscious mind
4. Specialized Knowledge – Personal experiences or observations
5. Imagination – The workshop of the mind
6. Organized Planning – The crystallization of desire into action
7. Decision – The mastery of procrastination
8. Persistence – The sustained effort necessary to induce faith
9. Power of the Mastermind – The driving force
10. The Mystery of Sex Transmutation - Switching of the mind from thoughts of physical expression, to thoughts of some other nature.
11. The Subconscious Mind – The connecting link
12. The Brain – A broadcasting and receiving station for thought
13. The Sixth Sense – The door to the temple of wisdom

The Book also highlights the 'Six Ghosts of Fear' and how to master those fears to achieve success. There are six basic fears, with some combination of which, every human suffers at one time or another viz. The fear of 1. Poverty; 2. Criticism; 3. Ill health; 4. Loss of Love of Someone; 5. Old age and 6. Death.

The 2005 book 'Secrets of the Millionaire Mind' by best-selling author T. Harv Eker, provides insights into the mindset and habits that influence financial success and wealth accumulation.

He outlines how to identify and revise your money blueprint, to significantly increase your income and accumulate wealth, by combining your inner mind game (your tool box) with your outer game (the tools) to get rich. He emphasizes that the only way to permanently change your level of financial success is to reset your financial thermostat, i.e. change your money blueprint.

He gives 17 Powerful Wealth Files in the book, that give actionable steps and mindset shifts that can help you cultivate a millionaire mindset and can serve as guiding principles for achieving financial success

The Wealth Files: 17 Ways Rich People Think & Act Differently:

- #1: Rich people believe “I create my life”. Poor people believe “Life happens to me”.
- #2: Rich people play the money game to win. Poor people play the money game to not lose.
- #3: Rich people are committed to being rich. Poor people want to be rich.
- #4: Rich people think big. Poor people think small.
- #5: Rich people focus on opportunities. Poor people focus on obstacles.
- #6: Rich people admire other rich & successful people. Poor people resent rich & successful people.
- #7: Rich people associate with positive, successful people. Poor people associate with negative or unsuccessful people.
- #8: Rich people are willing to promote themselves and their value. Poor people think negatively about selling and promotion.
- #9: Rich people are bigger than their problems. Poor people are smaller than their problems.
- #10: Rich people are excellent receivers. Poor people are poor receivers.
- #11: Rich people choose to get paid based on results. Poor people choose to get paid based on time.
- #12: Rich people think “both”. Poor people think “either/ or.”
- #13: Rich people focus on their net worth. Poor people focus on their working income.
- #14: Rich people manage their money well. Poor people mismanage their money well.

- #15: Rich people have their money work hard for them. Poor people work hard for their money.
- #16: Rich people act in spite of fear. Poor people let fear stop them.
- #17: Rich people constantly learn and grow. Poor people think they already know.

By incorporating these Wealth Files into your mindset and actions, you can shift your relationship with money and work towards generating lasting wealth.

Nature has endowed humans with absolute control over one thing, and that is 'THOUGHT'. This fact, coupled with the additional fact that everything which humans create, begins in the form of a thought, leads one very near to the principle by which 'FEAR' may be mastered - By managing ones' own 'Thoughts', any person can condition themselves for success, both personally and professionally.

The Importance of Having a Growth Mindset

How you think about 'Growth' makes a huge difference in your ability to achieve that 'Growth'.

Growth is change. Change is uncertain and uncomfortable; It includes a lot of things you cannot control. Normally when we go through discomfort, we revert back to familiarity. It's a survival tactic, which is bound to kick in.

The concept of growth and fixed mindsets was coined by psychologist Carol Dweck in her 2006 book, 'Mindset: The New Psychology of Success'. According to Dweck, challenging situations can be catastrophic for those with fixed mindsets because of the implication that if they don't already have the skills or intelligence to complete a task, there's no chance of improvement. When you have a growth mindset, you believe you can gain the knowledge and skills necessary to succeed, which makes every challenge a learning opportunity.

Given the numerous challenges professional face, a growth mindset can be a powerful tool as you work toward your career success. As you enter the workplace or aspire to achieve success in business and start climbing the ladder, you will understand that to grow in your life and achieve success, every decision and action you take should be done with a 'growth mindset'. Growth mindset is based on the belief that your basic

qualities are things you can cultivate through your efforts. With a growth mindset, you can effectively assess your existing capabilities, leverage resources, and understand the dynamics of success.

Consistent growth is essential for the sustainability and profitability, hence, one should always function in Growth Mode. With a growth mindset, you can take the following actions to grow your career or business:

- Performing a Strengths, Weaknesses, Opportunities, Threats (SWOT) analysis of yourself
- Identifying your niche areas and areas where you score over others
- Laying down clear future goals for yourself
- Investing in training and education
- Upskilling continuously, adapting to market changes and evolving service offerings
- Adapting to technological changes, embracing technology and adopting cutting-edge tools and systems, leveraging automation, cloud solutions, and data analytics
- Becoming adept at pro-active problem-solving
- Focusing on brand-building and outreach
- Enhancing visibility by social media presence
- Establishing yourself as a thought leader in a specific service area
- Collaborating with other professionals and aligning mutual goals

Due to the dynamic nature of the workplace, businesses and economic environment, it is important to continuously reassess your growth strategy and stay flexible to refining your approach based on industry shifts, evolving technology and emerging opportunities.



POSITIVE ENERGY, AFFIRMATIONS, SELF-PERCEPTION

“Chi” is an ancient Chinese term, which can be translated as energy. It is said to be a universal life force, although there is no empirical evidence that such a life force exists. ‘Chi’ is present in everyone and everything, but not equally or consistently distributed. It is a part of the universe and is a part of the air which is enveloping us. This all pervasive energy plays a major role in our life. Harness your energies, congregate them and channelize them to generate a dynamic and intense force. Assimilate these energies and then merge them to create a power source in yourself which can be consciously controlled by your mind so as to guide your body towards dynamic action to achieve the impossible.

Create an Internal Power Source

Create an internal power plant inside your body which manufactures power within yourself. When you feel fatigued, have an internal dialogue with yourself and tell your inner self – ‘I have lots to do, I can’t take rest’. Make energy ‘Portable on Demand’. Just as ‘podcast’ is a digital recording of media that can be downloaded from the internet to a portable media player - Receive consistent energy from your own inner self. Let yourself be motivated by your own inner talk and keep going.

Cultivate a childlike energy within yourself. A young child is a reservoir of energy. He is a livewire and it is difficult to keep up with him. Even if he is active throughout the day, his body rarely experiences extreme fatigue. With his infinite enthusiasm his mind is like a volcano as it conjures up various ideas and images in his mind. Create energy within yourself by motivating yourself and apply your thought process and abilities of the mind to harness those energies and accumulate it to a point that you can exercise full control over it.

Power of Positive Affirmations

Power of Positive Affirmations is a concept based on the belief that positive or negative thoughts bring positive or negative experiences into a person’s life. You attract what you focus on. The words we choose matter: A good positive affirmation can help you fight stress and anxiety. Positive Affirmations are positive phrases we say to ourselves to eliminate

negative thought and to surround our self with positive energy. The power of positive affirmations and the law of attraction is best elaborated in the famous book 'The Secret' by Rhonda Byrne, wherein it states that "*The Law of attraction is the law of creation.....if you are complaining, the law of attraction will powerfully bring into your life more situations for you to complain about*". "Begin right now to shout to the universe 'Life is so easy! Life is so good! All good things come to me!'".

It is best to do Affirmations daily and the words you use must always be in the present tense only. There is no limit on the number of times you should repeat the positive affirmations, it can be done as many times as required.

Self-perception

The image of our own self in our own eyes, impacts many aspects of our lives as it is the most important determinant of success. Don't fill yourself with self-doubt and skepticism. Our self-image impacts our life in a big way – either it builds confidence and helps us to accept our strengths and weaknesses or it causes anxiety and stress within us as we struggle with our insecurities. Accept yourself the way you are and be comfortable in your skin. Don't compare yourself to others and beat yourself over their achievements. A clear and confident self-image of yourself will give you strength to tide over all types of negativities.

How you perceive yourself in your own eyes will determine how people perceive you. Know your strengths and weaknesses and capitalize on your strengths and minimize your weaknesses rather than developing an internal crisis. We tend to get easily influenced by the achievements, success and materialistic possessions of the people around us. Instead of making the most of what we have and counting our blessings we tend to count our shortcomings instead. Let the mind be a storehouse of pure positive thoughts. There should be no room for self-doubt. Bury your negative thoughts and just like you do spring cleaning of your house, do mind cleaning 3 times a day. Be comfortable with your identity.



EMPOWER YOURSELF FOR SUCCESS & IMPROVE QUALITY OF LIFE

Take responsibility for your life and your decisions. The idea of self-preservation or protection of oneself from harm is a basic instinct in humans. Nutrition, healthy food, exercise, mental health, social activities all go hand-in-hand in improving our quality of life. All these factors which help in self-preservation should be taken seriously as without having a healthy and well-functioning body, all other qualities are of no use and will not empower us.

It is rightly said that 'Health is wealth'. Even a small imbalance in your body can turn your entire day upside down. Eat right. Live Right. The first and foremost thing is to remain happy and healthy, both mentally and physically. Listen to your own inner voice, and keep your own self happy, as only after that you can perform to your super best capability and achieve your desires.

Eating Right

Eating right has become a mantra in today's polluted and adulterated times. Every person is becoming more conscious of the substances he/she is putting into their body. A balanced diet comprising foods that contain vitamins and minerals, proteins, carbohydrates and right amount of fats are the way to a healthy life.

It is hard to make a radical overnight change in your diet and eating habits. But if you consciously make small changes, you will eventually reach an overall healthy diet. Find the strong and weak points in your current diet and start from there. See what you can immediately change, and what needs to be handled slowly. Consult a dietician for best results and healthy way of eating. Keep track of your food intake by writing down what you eat and drink every day. This record will help you assess your diet. Try baking or grilling your food instead of frying it, so as to reduce fat intake. Don't eat in large portions. If you truly want to remain young, energetic and keep your body in good health – you can make small lifestyle changes in your everyday life.

Exercise

There is strong scientific evidence to prove that whatever your age may be, being physically active can help you lead a healthier and happier life. Exercise benefits all parts of your body – skin, muscles, brain, heart, body weight and also prevents us from chronic diseases. With so many benefits to boost, everyone must obviously be exercising. But that is not so. We want to attain self-empowerment by developing skills and goal attainment but how will we have a body which is working in tandem with our goals and attainment of success. There can be no way in which we can transform our external life without first feeling totally fit, energetic and vibrant in our internal self.

Meditation

Meditation is an art which makes you aware of yourself. It identifies “You” to “Yourself”. As you meditate, you become more aware of each breath you take. Through Meditation you can identify your energies and then harness them to attract good fortune. To perform meditation and achieve its benefits it is always advisable to get in touch with a certified Yoga and Meditation practitioner. If you have never meditated before, follow these simple steps to make a beginning.

1. Wake up early at a time when there is absolute silence for you to meditate. For meditation to be most effective (especially for a beginner) it is imperative that there is silence around you.
2. If you are comfortable indoors - Find a quiet corner at your home to perform Meditation. Otherwise go to the neighborhood park or other serene and peaceful area in your vicinity where you will not be disturbed.
3. Close your eyes and sit with your legs loosely crossed and both feet resting below the opposite thigh or knee. However, if this sitting position is uncomfortable for you, adopt the position that works for you. The idea is to be comfortable and totally at ease so that you are not distracted.
4. Keep your spine straight and rest your hands in your lap. It is important for the hands to be at rest so that the mind can focus within.
5. Shut out all thoughts and just focus on your breath. As you breathe in and out focus on each breath. This may be difficult at first but with continued practice every day you will master the art.

Social Activities

Man is a social animal. Healthy relationships are the fundamentals of good health and well-being in turn determining personal and professional success. When you forge strong relationships with others you will generate a sense of camaraderie. Declare your goals and aspirations with supporters and people you trust which will in turn move you one step closer to achieving them.

The secret of happiness is being part of a community – a part of a whole. It gives you a sense of belonging and the willingness to achieve. Life is a network of people, no matter whichever field you are in. You cannot be an achiever in isolation. To be super successful, earn lots of wealth, make it big – connect; network and unify.

Although each of us has different skills, understandings and interests, we can become more conscious of our own thoughts and feelings when we integrate with our surroundings. You can follow some of these ways to integrate with your surroundings:

- Stop to greet neighbours and try to make the newcomers in your locality feel comfortable by your friendly behavior
- Join your favourite hobby class in your area
- Start a book club and encourage people of your locality to join in
- Volunteer for community work. Be a part of your local resident welfare association
- Form an exercise club or morning walk or joggers club with people who you meet at the time of your daily exercise regimen
- If you are an employer, start a new informal interaction club within your organization allocating just 2 hours at the end of the week for employees to interact
- Join a business group to network formally or informally with others
- Learn a new activity or language. Acquire a new qualification



MAXIMIZE PRODUCTIVITY USING PARETO 80/20 RULE

Productivity refers to the efficiency with which work is done. It is a measure of how much output can be produced with a given amount of input (like time, resources, or effort), essentially focusing on the quantity of work completed in relation to the resources used to achieve it. Thus, to maximize productivity, we need to be efficient.

Efficiency is the art of achieving maximum productivity with minimum wasted effort or expense. It is the key word which sets apart one individual from another. It is the reason for organizations having some 'prized' employees which are indispensable to them. It is the reason why some people are more successful than others.

As Bill Gates, American business magnate and co-founder of Microsoft Corporation says "The first rule of any technology used in a business is that automation applied to an efficient operation will magnify the efficiency. The second is that automation applied to an inefficient operation will magnify the inefficiency". Just as an organization will never use a technology which will not give 'efficiency', similarly no individual can get the opportunity to showcase his passion, talent or belief in an idea if he is not efficient. It is relatively easy to list what you don't have and what you may have accomplished if you had it. However, it is very tough to make do with what you have and deliver magical results out of them.

Therefore, productivity has got nothing to do with the 'lack of time' and everything to do with the 'lack of planning your time'. Productive people achieve more and move faster to their goal.

How to maximize Productivity using The Pareto Principle

The Pareto principle (also known as the 80/20 rule) states that 80% of consequences come from 20% of the causes. Named after Vilfredo Pareto an Italian economist and sociologist, who developed this principle in 1896 on observing that 80% of the land in Italy was owned by only 20% of the population. It was observed that this was applicable in various areas like economics, business, manufacturing, management, human resources etc. For e.g. 80% of a company's profits come from 20% of customers; 20% of players were responsible for scoring 80% of points in a match etc.

The Pareto Principle postulates that 80% of consequences come from 20% of the causes i.e. a small percentage of causes have an outsized effect. Applying the Pareto principle in personal time management, we can use it to prioritize tasks and efforts, thereby increase our productivity and in turn maximize returns. We can use the 80/20 rule to decide where we can focus our efforts to maximize our output since 80% of our work-related output could come from only 20% of our time at work. Thus, out of our entire tasks for the day, if we can identify 20% of the most significant tasks of our day, completing which will yield 80% of the results, then we can focus on those 20% tasks to get the maximum impact of our work.

However, there is a common misinterpretation of the principle that with 20% of effort, you can achieve 80% of the results. This cannot be true because these percentages don't refer to the amount of effort you're putting in, but the causes and consequences you're working on and how to create a bigger impact. Effort required in the work will always be 100% i.e. you still have to put 100% of effort into that 20% of focus work to achieve 80% of results. Another important aspect to keep in mind is that despite applying the 80/20 rule, you cannot ignore all the other tasks. The Principle helps you only in prioritizing tasks and maximizing productivity, and eventually you do have to do all the tasks.



TIME MANAGEMENT, OVERCOMING PROCRASTINATION & PARKINSON'S LAW

Procrastination is the act of unnecessarily and voluntarily delaying or postponing something. We tend to procrastinate tasks that have no need for our immediate attention or have no immediate deadline. When there's plentiful time available for the work, we are more likely to postpone starting the work. Procrastination and lack of time management can hinder productivity.

Parkinson's Law is the idea that your 'work will expand to fill the time allotted for its completion'. The law implies that you take longer than necessary to complete a task or you procrastinate and complete the task just before the due date. The phrase became popular when in 1955, Naval historian C. Northcote Parkinson published an essay in *The Economist*, a British weekly newspaper, wherein he made two observations out of which one was - "work expands so as to fill the time available for its completion". In his work, Parkinson gave an example of an old lady who spends the whole day writing a postcard to her niece, a simple activity that a busy person would finish in a couple of minutes. Although, the aim of Parkinson's essay was to talk about the bureaucratization of the British Civil Service, however, it also became famous for identifying the concept of procrastination and inefficiency, which later famously became known as the concept of 'Parkinson's Law' and still lives on today. He later wrote a book about the concept, named 'Parkinson's Law; or, The Pursuit of Progress' (1958).

Whether we like it or not, Parkinson's Law comes into play very often. Unless we take effective steps to overcome it, we would just continue to be extremely busy whereas achieve very little.

So, how do we stop procrastinating and boost our productivity?

Ways to do effective work –

- Strategically plan your work ahead of time
- Understand the requirement & prioritize your work
- Identify the short-term & long-term goals

- List the tasks and sub-tasks and other actions you need to do
- Ascertain the resources you'll need
- Lay down the timeline for completion and track your time
- Use time Management Techniques like:
 - o Timeboxing – Instead of working on a task until it's done, you can use timeboxing. Timeboxing is a technique wherein you allocate a maximum unit of time to a planned task (called a timebox), and stop working on it once the allocated time is up.
 - o Time Mapping - time map is a time management tool that is used to create a timeline for specific durations, to accomplish significant personal and professional tasks.
 - o Pomodoro Technique - The Pomodoro Technique is a time management method in which you do focused work during 25-minute sessions — known as pomodoros — and take a five-minute break. The technique involves 5 steps – Pick a task; Set a timer to 25 minutes; Work on a task for the duration of the timer; Take a 5-minute break; Every 4 four pomodoros, take a 15-30-minute break

Overcoming Parkinson's Law is essential if you want to take control of your time and increase the amount of work you're able to complete. You can accomplish more work in less time and achieve better work-life balance.

Ways to effectively manage your time:

How we use and organize our time is a key factor which determines our success. Effective time management is the practice of planning and organizing your time to complete tasks efficiently and productively. The bottom-line is that any person needs to coordinate their tasks and activities so as to maximize the effectiveness of their efforts.

- a) Follow consistent daily routines & habits -
Having routines and habits make you productive and help you manage your time effectively. Daily routines provide a provide a structured framework for your day, thus helping you in planning your day and allocating time for each activity. For e.g. if you follow

a consistently follow a routine of exercising each morning from 6:00am to 7:00am, you already fixed a time schedule and made your time productive. Building positive habits is a gradual process, but once established, they make you utilise your time meaningfully.

b) Take time for Planning -

Using time to think and plan is time well spent. The purpose, time required for completion, resources to be utilised, buffer for unexpected circumstances – all these things and more will need to be thought about at the Planning stage. Organize in a way that makes sense to you. Even when we decide a fixed deadline for attainment of our goal we seem to not fulfil it. The reason for this lies in the absence of a detailed time-bound action plan which fixes the time frame for each activity to be completed for goal fulfilment. Instead of a deadline we need a planned action schedule for each activity which will ultimately result in the achievement of the goal by our set deadline. Prioritizing your responsibilities and engagements is very important. Make a Schedule. Allocate specific times to complete tasks using, quarterly, monthly, weekly, or daily planners.

c) Set goals for yourself -

Set Goals. Ask yourself if you are absolutely crystal clear as to what you want to accomplish and whether you passionately desire it. When you are absolutely 100% clear about what your goal is, how you will manage your time to attain to attain it will eventually fall into place.

Find your goal, your purpose in life. Put down your goals on paper. List what you aspire for. A 2015 study by Dr. Gail Matthews, psychology professor at Dominican University of California showed that when people wrote down their goals, they were 33% more successful in achieving them than those who did not put down their goals in writing. Dr. Matthews's study focuses on how goal achievement in the workplace is influenced by writing goals, commitment to the attainment of goals and accountability for realization of goals. Goals that are written are concrete. Therefore, the key requirement is to write down your goal. Written goals are like a commitment you make to yourself and so it becomes easier to make progress toward written goals.

Set challenges for yourself and maybe a reward system too. Set a time schedule by which you need to complete the task,

motivate yourself and then finally offer a reward to yourself once you achieve your benchmark. This will encourage you to not only complete your task but will ensure you do a great job of it and thus increase the quality of work too.

d) **Prioritizing Work -**

The first stage of improving your time management skill is to list absolutely everything that you have to do. This may sound obvious, but speaking from experience, most people tend to leave important tasks until the last minute, which can impact on the quality of their work and their overall grade. Use the 80-20 Rule originally stated by the Italian economist Vilfredo Pareto who noted that 80 percent of the reward comes from 20 percent of the effort. The trick to prioritizing is to isolate and identify that valuable 20 percent. Once identified, prioritize time to concentrate your work on those items with the greatest reward. Prioritizing' the work is important. An important part of focusing on results is working out what to focus on! Many people work very hard all day doing little jobs that do not actually affect the quality of their work.

e) **Mix Fun Tasks and Distasteful Tasks -**

Make a Self-analysis to find out your Strengths, Weaknesses, Opportunities and Threats as it is important to know what your talents and weaknesses are as you are more likely to do a better job if you like the work rather than dislike it. Note that almost every work has tedious or unpleasant elements to it - it is important that a right mix of the two is created by you in your planned time schedule.

Make two activity lists: "Likes" and "Dislikes" Mix up activities from both lists and work on each activity for a short period of time. When you work alternating between tasks which you love to do and those tasks which are not as much fun for you, then it helps to maintain motivation and interest.

f) **Don't Procrastinate. Get started -**

It is important to start the action immediately. The simplest way to save time is to start off a job immediately. Start with boldness and once the flow is established you will be pleasantly surprised with the quick results. Don't wait to start in a perfect way. Trying to be a perfect person sets you up for defeat. Don't procrastinate and avoid tasks just so that they are done perfectly. You can always

improvise and make things better as you go along, but it is most important to begin.

g) Recreation and Entertainment -

Take out time for relaxation and entertainment as that will increase your productivity. Take a break and give yourself a chance to rejuvenate. A short break helps to perform a task faster and better. Do things which energise and refresh you – this could be different for different people – like watching television, playing games, going for walk, talking with friends or anything else which soothes your mind and renews your energy. Come back to the task and you will be able to perform it with renewed gusto.

h) Discover your Work Pattern -

Think about when you are most alert, so that you can plan your most important work to be completed around these times. Make sure that you get enough sleep. Most people need between 7 to 8 hours sleep every night to remain focused and alert. Different people have their own 'best time' zones when they can devote unwavering attention and produce top quality work in less time. Devote more time to important and high priority tasks in your 'best time' zone.

i) Motivate Yourself -

Work with a friend to motivate each other. Consider how long-term and short-term goals will be fulfilled by getting things done on time. Visualize how it felt to get tasks done on time in the past, and remember how stressful it was to put off work.

There are many great men and women in history who have achieved their success through determined insistence. Gain inspiration from other people. Your subconscious mind listens to you. Motivate yourself to overcome temporary failures and make the best use of NOW. Listen to inspirational talks, read self-help books, stay in the company of optimistic people and summon up that strength to utilize your time in the best possible manner.

Imagine yourself in ten years' time. What would you like to look back upon? What would you like to achieve in 10 years from now? Now remind yourself that utilising your time to work hard is a bridge between your 'Now' and your 'Future' which you can visualize ten years from now.

j) Logical Conclusion -

Any work you do must be ended by you. So every task should be brought to a logical conclusion. Jobs once begun must be put to an end or else you will have left too many jobs half done and too few complete. Be flexible but realistic, this will help you to correctly enumerate the tasks you can complete in a set frame of time and then make it a point to stick to it.

Don't get swayed by Distractions. It always happens that the moment you allocate time for important and pressing matters, you will be trapped by distractions which have appeared from out-of-the-blue. Learn to say 'NO' to them. The favourite movie you have been waiting to see on T.V for a long time will magically appear at the same time you have allocated for finishing your presentation. Don't fret. These distractions will make you stronger and improve your self-worth if you stick with the right choice. Just remember not to buckle and indulge in time wastage.

k) Reassess after Fixed Intervals -

Make sure to check your progress now and again. This will help you to keep track of your performance and correct yourself rather than realizing at the end of the time frame that you have done nothing at all. If you feel you haven't got much done in the first week, try adopting different strategies or allocating diverse time schedules for jobs than what were adopted earlier.

Some people describe themselves as "working better under pressure." However, make sure that the pressure comes from you and not someone else. The pressure you impose on yourself should be a motivational tool rather than a stress generator. Find out what your assets are. If you work your assets into everything you do you will definitely achieve better quality work in shorter periods of time. This will boost your confidence and motivation for completing the other tasks in your schedule.



VISION AND GOAL SETTING

According to the Merriam Webster online dictionary, a goal is the end toward which effort is directed. Goal setting is the process of defining and working towards specific objectives.

There is no right or wrong goal for anyone – it could be any particular thing for any particular person. There may be more than one goal - there may be a goal for now, one for 5 days from now and another for 5 years from now. Whatever your goal is, whatever the time period the goal relates to and no matter how many goals you have laid down in your life - the path to attain that goal begins from one basic starting point only viz. *The starting point of anything you wish to aspire for is to 'look carefully and decide how much it means to you'.*

'Goal' is serious business. To fix a goal in your life you need to take a break from all kinds of influences. When you are totally happy and clear you must decide your goal. Don't set goals in desperation. Desperate goals will mean something to you only at that moment but will seem confusing to you later and make you wonder why you set them in the first place. *Be 100% clear about the reason you have set your goal and the value your goal holds for you.*

Edwin Locke, an American psychologist, developed a goal-setting theory to explain human behavior in specific work situations. This theory believes that a person who has found his goal will also find the knowledge and skills necessary to achieve it and argues that goals and intentions are cognitive and willful. The two key findings of Edwin Locke's theory are:

- Setting specific goals (e.g., I want to earn \$500 more a month) leads to higher performance than setting easy or "do best" goals (e.g., I want to earn more money),
- Goal difficulty is linearly and positively related to performance such that, the harder the goal, the greater the effort, focus, and persistence, which results in higher performance.

Steps to Setting Goals

Action #1: Find Unwavering Focus - Identify your best time of the day. Avoid the disturbance around and set your priorities right. The time

you set aside to think about, write and chalk out the action plan for the attainment of your goal(s) should be your best time of the day. There should be absolutely no physical or mental disturbance and you should be totally engrossed and at peace with your objective of goal setting.

Action # 2: Goals should be SMART - 'SMART', a mnemonic/acronym giving criteria to guide in the setting of objectives or goals was first used in the November 1981 issue of Management Review by George T. Doran. Accordingly, goals should be SMART - Specific, Measureable, Attainable, Relevant and Time-bound. This criterion helps us to set goals that are measurable and executable which makes them achievable. Arbitrary and vague goals cannot be transformed into executable plans and thus will get diffused or lost on the way. An important aspect to keep in mind while setting goals is that 'Measurable Specifics' ensure success whereas 'Generality' results in failure.

Action # 3: Identify Your Motive - Your Goal should be important to you. Make sure you know what you want rather than what others want for you. Identify what is truly important to you and why it is important for if you are truly passionate and committed about what you want, then your goal itself will motivate you. Don't set a goal just because you are bored and want to occupy yourself with something. Set goals that relate to the high priorities in your life

Action # 4: Write It Down - Although your goal takes birth internally in your own mind, however its growth process and steps for achievement can only take place externally when you write it down yourself. Put down your goals on paper. A 2015 study by Dr. Gail Matthews, psychology professor at Dominican University of California showed that when people wrote down their goals, they were 33% more successful in achieving them than those who did not put down their goals in writing. Dr. Matthews study focuses on how goal achievement in the workplace is influenced by writing goals, commitment to the attainment of goals and accountability for realization of goals. Goals that are written are concrete. Written goals are like a commitment you make to yourself and so it becomes easier to make progress toward written goals.

Action # 5: Identify Your Goals at various stages - Like a butterfly goes through various stages viz. egg, larva, pupa before its metamorphosis into an adult butterfly with each stage having a different goal. Similarly, the goal we set also may have various stages which require short term objectives to be overcome which will in turn complete

the larger picture. When writing down your goal, create a time sheet whereby you identify the shorter goals to be completed and their time frame for completion.

Action # 6: Identify the Barriers to Your Goal - The problem can be tackled only when the problem is identified, therefore identify the roadblocks which are stopping you from achieving your goal. If the goal is important to you, you can most certainly find a way out of each dark tunnel which comes between you and your goal. It will no doubt be very tough to overcome all the hurdles but when you emerge victorious you will forget the pain and tears

Action#7: Planned Action Schedule – Even when we decide a fixed deadline for attainment of our goal we seem to not fulfill it. The reason for this lies in the absence of a detailed time-bound action plan which fixes the time frame for each activity to be completed for goal fulfillment. Instead of a deadline we need a planned action schedule for each activity which will ultimately result in the achievement of the goal by our set deadline.

Action # 8: Write your Commitment statement – Your Commitment Statement is like a pledge you make to yourself to achieve your goal and gives you confidence in yourself and the courage to endure when on the path to attainment of your goal. It may sound foolish to oneself to write out your innermost desire statement, but however silly it may appear to you, it is a proven fact that your commitment is your living proof to yourself that you have dedicated yourself to the attainment of your objective. Every time you stumble or suffer stoppages on the path to working towards your goal, reach out for your commitment statement, reenergize yourself and inspire yourself to not quit.

Action # 9: Creative Visualization – As mentioned earlier, this phenomenon has been used by many sportsmen through ages in achieving historic victories. To achieve whatever your heart desires use the power of your imagination to creatively visualize your goal – feel it completely as if you are there in that moment when you are achieving your goal. As American author William Arthur Ward said “If you can imagine it, you can achieve it. If you can dream it, you can become it.”

Action # 10: Take stock of yourself – Be honest of what you already possess, what you need to acquire and what you need to improve about yourself. Accept yourself but don't shut your eyes to your shortcomings in any field which need to be improved upon.

Action # 11: Tools you need – Just as a workman needs his tools to create something phenomenal, humans too need the tools of positive attitude and determination to succeed and overcome challenges and roadblocks (both external and internal) on the way.

Action # 12: Monitor your progress - Review and Re-evaluate. Keep a tab on your progress by maintaining a logbook or diary. Each day record your observations; preferably let it be the same book where you have written your goal both (large and small), your commitment statement and your action plan to achieve your goal. As you go along the way, you have to tweak the action plan as unforeseen circumstances crop up, therefore always keep revisiting your goal and keep reviewing and reevaluating the action plan for the same so that it remains vibrant instead of becoming obsolete.

Important things to keep in mind while setting goals:

- YOUR GOAL SHOULD BELONG TO YOU – Your Goal should not be what you SHOULD be doing but what you WANT to be doing.
- YOUR GOAL SHOULD BE IN WRITING AND REVISITED EVERYDAY – Goals which are thought in the mind seldom get accomplished because they get converted to dreams and further daydreams. Writing them gives them an act of finality and conviction.
- YOUR GOAL MUST BE OF IMMENSE VALUE TO YOU – If you truly value your goal you will give your whole life and everything you have in life to achieve it. You will be motivated by it and overcome all challenges that come in your way
- YOU SHOULD BE OBLIVIOUS TO EVERYONE’S OPINION ABOUT YOUR GOAL – People will say what they have to say. It’s your job to focus and not pay attention to anything but your goal
- YOU SHOULD HOLD YOURSELF RESPONSIBLE FOR YOUR GOAL – You should reward yourself for every extremely challenging step you take towards achieving your goal. Make yourself accountable to yourself and ensure you don’t falter in your path to your goal.

Fears to stay away from when setting goals and working towards them:

- Your inner voice that tells you that “it’s impossible”, “it’s too complicated”, “it’s impracticable”, “it’s unattainable” etc.
- The fear of being scoffed at by people for your ‘foolish’ goal
- Taking a shortcut or ‘easy way out’ to accomplish your goal
- Expecting ‘Destiny’ and ‘Luck’ to shine on you
- Thinking You are the only one working hard while others are having it easy

Seek Mentorship

Having a mentor is a perfect resource for learning the best strategies to convert your passion into income earning goals. A mentor is someone with knowledge and experience in your desired field who is willing to share this knowledge to help you achieve your goals.

A mentor can provide guidance, support and encouragement and also provide you with the feedback, support, guidance, and tools, you need to thrive in your career. Mentor helps Mentee in, amongst other things, these 4 important aspects in professional & personal life: Career guidance; confidence building; critical thinking and change management.

A good mentor should have many qualities, but few of the most important ones are:

- Dynamic Communicator
- Empathetic and genuine
- Values diversity of perspectives.
- Able to give constructive feedback.
- Achievements and industry experience
- Skilled at Networking & advice on finding resources.
- Focused on the mentee
- Good Listener and sounding board.

- Honest and candid.
- Knowledgeable

The important things one should consider when choosing a Mentor are:

- Professional outlook - whether Mentor shares your professional outlook
- Accomplishment of goals – whether Mentor will be most suitable to assist you to accomplish the goals you hope to achieve
- Knowledge and Opportunity centers— whether Mentor is a knowledge & opportunity center i.e. they Mentor can ‘provide you with insights and context and experiences that either you may not necessarily have at all or you have limited visibility into’

Having a mentor relationship can provide immense advantages, such as a large pool of knowledge & experience, expanded networks and the ability to advance professionally. Networking events, your personal network & social gatherings, networking opportunities offered by professional organizations with others in your field, online forums etc. are all good sources for finding the possible mentor candidates.



WORK OPPORTUNITIES

Work Opportunities can be undertaken in various areas – technical, non-technical, vocational etc. ‘Career’ is often used to refer to a profession, occupation, trade or vocation. It refers to a long-term occupation or profession that a person pursues throughout their working life. Though your education in a specific field significantly impacts the type of career you eventually choose, as it provides the necessary knowledge and skills to work in that particular industry or profession; however, it is not imperative to choosing a career of your choice.

There are many famous people who pursued careers significantly different from their field of study:

- Lisa Kudrow (studied biology but became an actress),
- John Legend (studied English but became a musician),
- Rowan Atkinson (electrical engineer who became an actor)
- Shah Rukh Khan (economics graduate, but became an actor)
- Vera Ellen Wang (initially pursued a career in figure skating before becoming an American fashion designer)
- Harsha Bhogle (a B.Tech and M.B.A who became a cricket commentator)

However, whatever field one chooses to pursue, the ultimate purpose of being successful cannot be achieved if there is no aspiration to be valuable. What is the value addition we can make – will determine how successful we will become. What more can we provide? What is our skill set that is unique and cannot be duplicated by anyone? The knowledge, with which we equip our self, will help us acquire that skill set which takes us to the goal of our dream.

Work Opportunities – In Technical Areas

1. Commerce

A career in commerce involves working in fields related to business operations, finance, marketing, and trade. Commerce is the lifeline of an economy. The global business services market is projected

to reach USD 1.38 trillion by 2032. The India E-Commerce Market size is estimated to reach USD 350 billion by 2030. According to International Data Corporation (IDC), India's IT & Business Services market is projected to reach US\$ 19.59 billion by the end of 2027. The global Business Services Market size is poised for substantial growth from 2023 to 2032, driven by factors such as the increasing demand for specialized business solutions, advancements in technology, and the need for efficiency and cost savings in a competitive business environment.

You can find work opportunities in various areas of commerce:

- International Trade; Import & Export
- Business Advisory and Planning
- Formation of business organizations
- Entrepreneurship
- Startups
- MSMEs
- E-commerce business
- Marketing
- Trading
- Manufacturing
- Brand Building, Digital Marketing & Social Media Management

2. Management

A Management career in commerce refers to a professional path within the business world where you focus on planning, organizing, and overseeing various aspects of a company, such as operations, finance, marketing, or human resources, with the goal of achieving organizational goals and maximizing efficiency, often requiring a strong understanding of business principles and financial management learned through a commerce background; examples of management roles in commerce include Sales

Manager, Marketing Manager, Human Resources Manager, or Operations Manager. Within management, you can specialize in different areas like sales, marketing, finance, operations, or human resources depending on your interests and skills.

Some common management roles include:

- **Sales Manager:** Overseeing sales teams, developing sales strategies, and achieving sales targets.
- **Marketing Manager:** Creating marketing campaigns, managing brand image, and analyzing market data to drive customer engagement.
- **Operations Manager:** Managing day-to-day operations, optimizing production processes, and ensuring smooth workflow.
- **Human Resources Manager:** Implementing HR policies, recruiting talent, managing employee relations, and ensuring compliance with labor laws.
- **Financial Manager:** Analysing financial data, creating financial reports, managing budgets, and making investment decisions.
- **Supply-chain manager:** Overseeing the flow of goods from sourcing raw materials to delivering finished products, and being responsible for the company's import, export, and sometimes the manufacture of products.

3. Management Consultancy & Business Growth

Management consulting is the practice of providing consulting services to organizations to improve their performance or in any way to assist in achieving organizational objectives. The Management consultant and advisor on business growth, plays a pivotal role in helping organizations achieve sustainable success and overcome challenges. She develops and implements business strategy that helps the business grow.

The range of management advisory services includes:

- **Strategic Planning & Management**

- Financial planning
- Budgeting, Inventory Management, Working Capital Management
- Business policy, corporate planning, organization development, growth and diversification
- Executing growth strategies
- Business structuring
- Raising of Capital
- Operational Efficiency, streamlining processes to enhance efficiency
- Systems analysis and design, and computer related services
- Contract tendering (negotiation) areas of consulting
- Cross border investments
- Market Expansion and identifying new opportunities.
- Personnel recruitment and selection, incentive plans
- Talent Acquisition, fostering innovation and driving business success

4. Accounting

According to the Report 'Accounting Services Market Research, 2023-2032' by Allied Market Research, a market research, consulting, and advisory firm - The global accounting services market was valued at \$628.4 billion in 2022, and is projected to reach \$1.5 trillion by 2032, growing at a CAGR of 9.2% from 2023 to 2032. Accounting career will typically involve analyzing, developing and presenting financial reports including tax returns, budgets and others for individuals or businesses. Accountants are needed everywhere to keep records of business and financial transactions in organized way, prepare financial and tax documents and assist in financial decisions.

You can also choose to specialize in a more specific field, such as tax accounting, management accounting or insurance accounting.

Most accountants are also finance advisers and assist their clients in analyzing their finances, create and pursue financial goals and recommend and implement strategies in all or organization that has to evaluate or use numbers might hire an accountant to do so professionally, e.g. Insurance industry, banking sector, corporate sector, E-commerce business, taxation, wealth management, education sector.

An accounting job in Government sector could include work in areas of auditor, accounting clerk, general accountant, financial accountant, cost accountant, accounting supervisor, etc. It is a highly prestigious sector with competitive salaries, career progression, and other excellent benefits.

5. Auditing

The global market for Auditing Services is projected to reach a size of US\$295 billion by 2028. Auditors are in high demand because audits are important for a business as they provide a sense of credibility to the financial statements and reports of the firm. Firms conduct some audits to identify inefficiencies and make recommendations for improvement, while they conduct others to check for non-compliance or wrongdoing. There are several types of audits that companies can conduct, either internally or through an external organization, and various other checks in the field of audit which can be made into a career option.

6. Finance

Financial System of any country consists of financial markets, financial intermediation and financial instruments or financial products. The financial sector is a section of the economy made up of firms and institutions that provide financial services comprising a broad range of industries including banks, investment companies, lenders, finance companies, insurance companies, real estate firms, credit unions, asset managers, stock brokerages etc.

According to the “Financial Services Global Market Report 2023” by ‘Research and Markets, the world’s largest market research store’ the global financial services market is expected to grow to \$33.31trillion in 2026. The market is then expected to grow at a CAGR of 6.3% from 2026 and reach \$45.14 trillion in 2031. India is amongst the fastest growing Fintech markets in the world. Indian

Fin-Tech industry's market size was US\$50 billion in 2021 and is estimated at US\$150 billion by 2025.

Financial services comprise one of the most important and influential sectors of the economy. They provide financial services to people and corporations and make up an essential part of our everyday life. The financial services sector is a primary driver of a country's economy, as it provides the free flow of capital and liquidity in the marketplace. In recent years, there has been an increasing focus on financial technology (fintech) within the financial services sector, which refers to technology used to augment, streamline, digitize or disrupt traditional financial services.

If you're analytical, carry exceptional reasoning skills, and are accurate with numbers, then you can be involved in a diverse set of roles and responsibilities ranging from financial analysis and reporting to budget management to evaluation and auditing, tax consulting and business strategies for clients etc. You can work for businesses, the government and individuals and provide expert financial advice and help clients manage their funds.

You can perform various roles in finance function in assisting business organizations to utilize resources effectively, increase their efficiency and achieving their goals and objectives, through career options in following areas:

- Banking & Non-Banking finance
- Cooperatives
- Investment Banking
- Mergers & Acquisitions
- Foreign collaborations & Joints ventures
- Corporate Finance
- Raising Capital
- Short Term and Long Term finance
- Equity & Debt Finance
- Debt Syndication

- Private Equity & Venture Capital
- Trade Financing
- Investment Trusts
- Foreign Direct Investment
- Foreign Institutional Investors
- Foreign Exchange Services
- Capital Market
- Commodity Market
- Mutual Funds
- Stock Broker
- Portfolio Management
- Financial Due Diligence
- Valuation
- Actuarial science – including financial modeling and risk analysis of property loss, disability, or other probable problems that could impact the company.
- Insurance
- Financial Advisors
- Fintech
- Forex & Treasury Management

The Finance function requires deep understanding of financial statements, accounting principles, and business operations, expertise in financial analysis and risk assessment, knowledge of tax laws and regulations and a variety of other factors, including market knowledge, discipline, and risk management. One can also be Investment Advisers who offer investment advice, perform financial planning, do asset allocation, assist in diversification and managing investment portfolios.

7. Training

I. Training: Finance managers handle the finance and accounting departments, and non-finance managers are usually more focused on the non-finance processes. However, they may have to make decisions for the growth of the company, and every business decision affects the company's financial position. This is why non-finance managers like sales managers, operations managers, and marketing managers are requested to learn about the finance and accounting subjects to understand the impact of their decisions and accordingly approve or reject suggestions for the progress of the company. Thus, Finance for non-finance people could be an area you can address as a trainer where areas of involvement could be:

- Critical financial accounting and financial management concepts;
- Understanding & analyzing financial statements,
- Financial modeling
- Working Capital Management
- Capital Financing & Budgeting,
- Cost Management
- Management accounting
- Business Accounting & Taxation, GST
- New investment decisions;
- Other business strategies for growth etc.

8. Taxation

Taxation is an important aspect of the economy and with fast-paced economic reforms and digitalization, it has become a dynamic sector both at the level of organizations as well as at the individual level. Tax is an unavoidable fact of life – it affects every person, company and organization.

Areas of Taxation which can be developed into a career are:

- Tax Planning & Transaction Structuring
- Tax Compliances and all types of Tax Returns
- Representations, Tribunal Appearances
- Regulatory Aspects for High Net-worth Individuals
- Goods and Services Tax (GST), compliances, returns, audit etc.
- Taxation and regulatory compliance of foreign companies setting up base in India
- Double taxation reliefs
- Succession Planning including Formation of Trusts
- International tax structuring
- Tax related issues pertaining to all Non-Residents Indians (NRI's), Overseas Citizen of India (OCI's), Persons of Indian Origin residing overseas (PIO's) and Foreign Citizens Residing in India (Expatriates).
- Global Due-Diligence, Tax Planning & Transaction Structuring
- Acquisitions, Mergers, Joint Ventures, Private Equity Funds, Offshore global holding companies
- Foreign companies setting up base in India
- Foreign Direct Investment
- Foreign Exchange Management Act (FEMA) Compliances

9. Information Technology

With the advent of information technology and technological innovations, new possibilities and transformations have been brought into the field of commerce and finance. The sectors are now on the threshold of transformation with heightened opportunities, avenues for innovation and new dimensions of value creation. Artificial Intelligence and integration of AI in finance is

redefining the professional realm of service in the commerce and related sectors.

Key areas for work opportunities in this sector include:

- Data analytics
- Data science
- Cyber security
- Dashboard creation
- Digital forensics
- AI driven tools
- Business Analysis
- Web Development
- Content Writing and Copywriting
- Search Engine Optimization
- Planning, executing, and monitoring IT projects

10. Research

There are ample academic and research opportunities e.g.:

- Credit Research
- Equity Research
- Research & academic writing – Commercial & Economic laws etc.
- Report writing;
- Writing for Publications
- Faculty positions in Academic, Research and Management Institutions, Professional Institutions

11. Consultancy

Work opportunities in this area could include:

- Business growth consultancy;
- Business structuring;
- Advisory of form of organization, registration & formation, compliances under law;
- Contract tendering (negotiation) areas of consulting
- Cross border investments
- Non-resident Indians and taxation, FEMA
- Consultancy with respect to a specific industry, sector etc.

12. Startups

An entity which works towards innovation, development or improvement of products, processes or services and/or it should be scalable business model with high potential for wealth creation or employment generation; having annual turnover not exceeding INR100 crore for any of the financial years since incorporation/ registration and not having been formed by splitting up or reconstructing an already existing business - is considered as a Start-up up to ten years from the date of its incorporation/ registration. There are various Government Initiatives for the Department for Promotion of Industry and Internal Trade (DPIIT) registered startups. Also there are various nuances of startups - Simplification and handholding, Funding support and incentives and Industry-academia partnership and incubation; State Startup policies, tax incentives, regulatory reforms, schemes etc. A lot of work opportunities are available in formation, advisory, technicalities and fundraising etc.

13. MSMEs

The micro small and medium enterprises (MSMEs) sector, with more than 6.33 crore enterprises, is one of the largest employment provider in India. Areas of work opportunities in this field could include:

- Counseling of MSMEs for the rights and benefits available to them.

- Assistance in obtaining credit and finance availability
- Advisory role in formation, Registration, taxation and foreign direct investment
- Registration under MSMED Act 2006; Disclosure Requirement etc.
- Advisory on numerous laws applicable to MSMEs
- Assistance in obtaining several clearances or permissions

14. Cyber Laws, Data Privacy and AI

India does not have any exclusive unitary cybersecurity law. The Information Technology (IT) Act, 2000, is the primary law governing the IT industry in India. It covers various aspects of electronic commerce, including digital signatures, cybersecurity, and data protection. India uses the IT Act 2000, a few provisions of the Bharatiya Nyaya Sanhita (BNS) and the Bharatiya Sakshya Adhinyam (BSA), and multiple other sector-specific regulations to promote cyber security standards. The Government also enacted the Digital Personal Data Protection Act, 2023 on 11th August 2023. Data privacy, cyber security and AI are all interwoven with each other. Preserving data privacy in the age of AI is a cause of concern. Cyber security refers to the methods of protecting and preventing, not only data but also networks, software, hardware and devices from illegal access and criminal use.

Guidelines on Cyber Security and Information Technology by sectoral regulators like Reserve Bank of India (RBI), Securities and Exchange Board of India (SEBI), Insurance Regulatory and Development Authority of India (IRDAI) and Telecom Regulatory Authority of India (TRAI) have to be complied with. Department of Telecommunications of the Ministry of Communications also issues directions from time to time which have to be complied with

Thus, there are huge work opportunities available in this area with respect to Consultancy, training; advisory on compliances etc.

15. Financial Outsourcing

Financial and accounting services outsourcing allows businesses to transfer their financial tasks to third-party organizations to

focus more on core aspects of the business. Financial services outsourcing broadly refers to the outsourcing of several finance and accounting functions. This usually includes back-office tasks like: Financial analysis. Managing accounts payable and accounts receivable. This can be undertaken for international and domestic clients

Areas of Involvement in this area can include:

- serving as outsourced finance function (virtual finance office); providing accounting, bookkeeping, auditing, taxation outsourcing services and services related to managing key financial tasks in a business.
- Auditing
- Accounting
- Book keeping
- Taxation
- Payroll accounting
- Management accounting

16. Drafting and Documentation

Drafting documents can be a valuable career opportunity because it allows professionals to use their skills to work in various sectors like law, business, government, and consulting, offering diverse roles where the ability to clearly and accurately craft written documents is crucial. Work opportunities include:

- Drafting of documents; conveyance, registration, stamping
- Commercial trade agreements etc.
- Documents Frequently drafted include
 - o Documents for Formation of an Entity - Partnership Deed; MOA/ AOA; Trust Deed
 - o Wills

- o Business Agreements – Arbitration; Joint Venture; Foreign Collaboration; Franchisee; Research & Development; Technology Sharing Agreements
- o Property Agreements - Transfer Deed; Lease Agreement; Gift Deed of Property; Construction Agreement; Rent Agreement; Sale/ Purchase Agreement; Agreement to Sell; Relinquishment Deed; Mortgage Deed
- o Power of Attorney
- o Affidavits
- o Documents relating to Intellectual Property - Patent and High Technology Agreements; Licensing and Franchise; Consulting and Know-How Agreements; Software Development Agreements
- o Banking Documents - Bank Guarantee; loan agreements / lease deeds; overdraft agreements
- o Export/Import documents – Letter of Credit; Agency Agreement; Documents for obtaining EXIM finance
- o Documents relating to Labour Laws and Service Laws
- o Documents relating to Insurance
- o Documents Relating to Private Equity Form of Funding - Business Plan; Term Sheet; Warranties and Indemnities; Disclosure Letter; Shareholders' / Investors' Rights/ Subscription Agreement
- o Documents relating to Cyber Law

17. Foreign Trade

Foreign trade is the exchange of goods and services between countries and India's foreign trade is a significant part of its economy. Work opportunities in this area inter-alia include:

- Advisory with respect to various rules and regulations of foreign trade

- Assistance in fulfilling the regulatory and licensing requirements
- Liaison across related government agencies like Director General of Foreign Trade (DGFT), Reserve Bank of India (RBI) etc.
- Representation and Liaison for Foreign companies/NRIs/OCBs in India, Indian Investments Abroad
- Ensuring preparation of correct documentation required at all stages of export & import

18. Arbitration

Arbitration is the process of settling legal disputes privately and confidentially outside the public court system. Work opportunities in this area could include:

- Mediation; conciliation; arbitration; settlement conferences, neutral evaluation; facilitated negotiation; family dispute resolution etc.
- Guidance to clients in the process of undertaking settlement of Disputes at various international arbitration agencies.

19. Intellectual Property Rights

Intellectual Property Rights provide means by which an owner or an innovator can protect his innovation etc. from being imitated and safeguard the fruits of his valuable labor and investment. IPRs is a collective term that includes the following independent IP rights which can be collectively used for protecting different aspects of an inventive work: Patents, Trade Marks, Geographical Indication of Goods, Industrial Designs, Copyrights, Integrated Circuit layout design, Plant Variety and Farmers Rights, Biological Diversity, Undisclosed Information etc. Work opportunities in this area could include:

- Registration of Intellectual property rights (IPRs);
- Documentation,
- Valuation,

- Accounting of IPRs
- Advisory Services on Taxation of IPRs
- Negotiating royalty
- Intellectual property management and audit
- Patent & trademark litigation support

20. Corporate Social Responsibility & Corporate Governance

Corporate Governance is about ethical conduct in business and the task of running an organization in a more efficient and transparent manner. Companies are increasingly being evaluated on their environmental impact, social responsibility, and governance practices. Investors and stakeholders demand greater transparency and accountability in these areas, leading to the integration of Environmental, Social and Governance criteria into governance frameworks. In line with global trends, India has started placing greater emphasis on Environmental, Social, and Governance (ESG) factors. Regulators in India mandate reporting and disclosures to enhance transparency and accountability regarding corporate governance, sustainability practices and their impact on stakeholders. Work opportunities in this area could include:

- CSR Consultants to companies;
- Advisories on companies CSR programs,
- Corporate Governance Frameworks,
- Internal Controls
- Disclosure Requirements - BRSR reporting
- Vigil Mechanism

21. Independent directors on Boards of companies

Independent Directors are the vital organ of the company's corporate governance structure. They are not executive directors interested in the day-to-day management of the company's affairs, rather their role is independent as the name suggests. They

are expected to have impartial and objective judgment for the proper functioning of the company and they bring accountability and credibility to the Board processes. The Report of the Expert Committee on Company Law, of the Ministry of Corporate Affairs stated that the Committee was of the view that given the responsibility of the Board to balance various interests, the presence of Independent directors on the Board of a Company would improve corporate governance. Thus, the provisions related to Independent directors came into the Companies Act and have been specifically defined under Chapter XI of the Companies Act, 2013.

22. Nominee directors for foreign companies setting up offices in India

Every company in India is established under the Companies Act, 2013. The Board of Directors manages the company. The Board of a company can comprise Indian residents and foreign nationals. However, an Indian company must have at least one director who is an Indian citizen. The Board cannot contain only foreign directors. Foreign companies setting up offices in India can appoint an Indian as their nominee director.

23. Investment Advisors

Professionals often have a deep understanding of financial statements, accounting principles, and business operations, which can give them an advantage in analyzing companies for stock market investing. Their expertise in financial analysis and risk assessment allows them to make informed investment decisions. Additionally, their knowledge of tax laws and regulations can help them identify tax-efficient investment strategies. However, success in the stock market also depends on a variety of other factors, including market knowledge, discipline, and risk management. Work opportunities in this area include giving Investment advice, Financial planning, Asset allocation, diversification, Managing investment portfolios etc.

24. Real Estate

Real Estate sector is a large, huge diversified sector, with many verticals such as land, design/construction, development, investment, lending etc. Real estate laws are the rules and

regulations that regulate every aspect of a real estate property transaction. Intricate requirements are involved in every real estate transaction be it acquisition, selling, transfer, or foreclosure of a property. Real estate laws are in place to safeguard the rights in the property owned or purchased or sold. Work opportunities in this area include:

- Advisory
- Documentation
- Legal contracts and agreements;
- Dispute resolutions related to real estate property distribution or possession;
- Assistance & consultancy on Buying, selling, acquisition, leasing, and disposition of different types of real estate properties.
- Taxation issues concerning real estate;
- Compliance with all laws

25. Competition law & Consumer protection

The Competition Act, 2002 regulates and maintains competition in the market through its provisions proscribing anti-competitive agreements' and abuse of dominance. Under the Competition Act, the Competition Commission of India ('CCI') is the adjudicatory body for issues relating to competition. The Consumer Protection Act, 2019 (CPA) seeks to protect the interests of the consumers against unfair trade practices, deficiency of services, information asymmetry etc. Under the CPA, the District Forum, the State Commission and the National Consumer Disputes Redressal Commission (NCDRC) are empowered to deal with issues affecting consumers. Work opportunities in this area include Advisory and Consultancy Services to enterprises; Drafting of anti-competitive agreements; Advisory to consumers and procedures of filing complaints etc.

26. Fraud Detection

Professionals are trained to detect signs of fraud, whether it's misappropriation of funds, financial statement manipulation, or embezzlement. Their analytical skills and attention to detail enable them to uncover discrepancies that might otherwise go unnoticed. Forensic accounting is a specialized field of accountancy which investigates scams and frauds and analyze financial information to be used in legal proceedings in the court. Work opportunities in this area can include:

- Money laundering;
- Asset misappropriation
- financial data analysis,
- Insurance claims
- White collar crime
- Perform due diligence,
- Forensic audit
- Assistance in professional negligence claims

27. Income Tax & GST filings – Annual filings of individuals and companies etc.

Navigating the intricate landscape of Income taxation and Goods and Services Tax (GST) in India requires meticulous attention to detail and a profound understanding of the regulatory framework. Thus, the field of taxation calculations, preparations and filing is always in demand.

28. Compliances with Specific Legislations

Advisory and consultancy with respect to the areas of Specific Acts such as Provident Fund/Employee State Insurance/Pension/Luxury Tax/Entertainment Tax/ Stamp duty laws/ Prevention of Sexual Harassment etc.

Work Opportunities – In Non-Technical Areas

29. Content Writing

Content writing jobs offer a diverse and rewarding career path for individuals with a passion for writing and a knack for crafting compelling, informative, and engaging content. These roles involve creating content for various mediums e.g. blogs, magazines, websites, newspapers, ghost writing, technical writing etc.

30. Social Media Consultancy

One can work as Social media consultant individually or freelance with firms who work with clients to improve upon, optimize and grow their social media presence. It is a lucrative field for one who stays updated on digital trends, has strong analytical skills, and is passionate about creating engaging content strategies; it offers a dynamic field with high demand, diverse clientele, and the potential for good earning potential, but it also requires adaptability to the ever-changing social media landscape.

31. Coaching/Teaching

Teaching & Coaching is a noble profession as teachers play a critical role in shaping the future of society as they have the ability to inspire and guide their students. To start a career in teaching you must be very passionate about it. It can be done both online and offline. Options can be considered in the following areas:

- Teaching students at primary, secondary or professional level.
- Coaching students at various levels of professional courses like CA, CS, CMA etc. i.e. Foundation, Intermediate, Final, by teaching at a coaching institute or setting up your own
- Preparing students for various Entrance exams
- Institutional Teaching i.e. as faculty in colleges, management institutes and Government Institutions
- Soft Skills Teaching i.e. inter-personal skills like communication skills; anger management skill; team management skills; general etiquette; negotiation skills; problem solving skills etc.

- Trainer and Development e.g. offering guidance, holding workshops, setting up a classroom training facility to coach in this area, by offering soft skills & personal development training camps at various corporate offices & institutes, creating online courses and hosting classes through various platforms etc.
- Executive Coach for leaders and managers
- Mentor, coach and emotional intelligence trainers & design and deliver workshops focused on developing emotional intelligence skills in individuals and groups.
- You-tube teaching i.e. creating your own course and imparting through you-tube lectures
- Curriculum writing
- Creating courses
- Human resources
- Social work
- Content writing
- Authoring books
- Publishing
- Counselling

32. Areas of Interest/Passion

Interest/passion in any area like Numerology, Astrology, Languages, Psychology, Reiki, any subject etc. can be developed into work from home opportunity; consultancy, teaching

- Numerology - the branch of knowledge that deals with the mystical significance of numbers.
- Astrology - the study of the movements and relative positions of celestial bodies interpreted as having an influence on human affairs and the natural world.

- Reiki - Reiki is a pseudoscientific form of energy healing
- Learning Indian Regional languages
- Learning International languages
- Subjects – Psychology etc.

33. You-tube content creator & influencers

YouTube content creators and influencers create and share content that can be entertaining, educational, or captivating. They can also promote products and services. Many famous you-tube channels of Women Influencers are there focused on different topics.

34. Life Coach/ Mentor

Life coaches provide accountability, guidance, and a structured approach to achieving personal growth and professional goals. A life coach helps people achieve their goals by improving their skills, developing strategies, and overcoming obstacles. Life coaches can help with a variety of areas, including careers, relationships, health, and well-being. The power of mentorship lies in identifying and showing a mentee his/her potential for greatness that lies within each and every one of us. Each and every person who has achieved something in life, should share their skill, knowledge and expertise and consider becoming a mentor in their field, for there is always someone who can benefit from your knowledge and guidance.

35. Career Counsellor

Career Counselling entails helping people identify their strengths, interests, and career goals, leading to greater career satisfaction, informed decision-making, and a clearer path towards professional development; this includes assisting with resume writing, interview preparation, and navigating career transitions while providing valuable support and guidance throughout the process.

Due to multiple career options, students, as well as parents, are confused and they look for professional advice. Career guidance business needs proper marketing planning; you can arrange the seminar in schools and colleges on career guidance and approach the students to take full career guidance from your service.

36. Interior Designer

While a formal education in interior design is often preferred, it is possible to pursue a career in interior design without a degree by gaining practical experience through internships, building a strong portfolio, mastering design software, developing a keen eye for aesthetics, and actively networking with industry professionals; however, this path may be more challenging and could limit opportunities for certain high-level positions depending on your location and desired career trajectory.

37. Art Collector

Art collector business takes a lot of time, patience and passion; if you have good eyes for art then you can start the art collecting business, many of art students are happy to sell their arts and there are many buyers who are ready to buy the art at any price.

38. Handmade Jewellery (Small business for women)

A handmade jewelry business is an excellent small business option for women in India who want to work from home because it allows them to leverage their creative skills, work flexible hours, utilize readily available local materials, and tap into a growing market for unique, handcrafted pieces, all while operating from the comfort of their own home.

39. Cloth Boutique

If you are the person who is good with clothes designing and knowledge of sewing techniques, then you can start the cloth boutique where you can sell your owned design of cloths. While starting such a business you need to be in tune with the fashion trend, additionally, you can sell your product on shipping sites such as Amazon, Flipkart etc.

40. Hobby Classes

If you are good at something and plan to turn your skills into a career, then the hobby classes are the perfect option for you. Parents want their children to be perfect in other curricular activities like drawing, singing, dancing, cooking, etc. In day to day, busy life parents are not able to teach the children so they can easily look for the classes where their children can learn the things and this

will give birth to hobby classes, which you can even start from the comfort of your home.

41. Tiffin/M Meal Service

Nowadays People are aware of their health and they try to avoid junk food, therefore, the demand for the workplace Tiffin delivery is increasing. You can start the meal service business from your home kitchen by preparing a fresh and delicious homemade meal, and delivering to people. The meal service business growth depends not only on your food quality, but also on the delivery service.

42. Event and Project Planning; Wedding Planner

People hold parties and events for various reasons such as birthday, marriage, success celebration party, you can offer them services at an affordable price and manage all the events for them. Event management includes a selection of venue in the budget, decoration of the venue, conducting games and entertaining activities, dance and music, mascot appearance, buying and packing return gifts, etc. event and project planning is one of the best small business ideas which a person can start even from home. If you have strong organizational skills, communicative, pay attention to the little details, and love weddings, then you could also do wedding planning.

43. Yoga Trainer

Nowadays most everyone is aware of the health and conscious about their fitness but all of them.

You can learn yoga at any certified yoga training centre, and after qualifying as a yoga instructor or yoga trainer, you can start teaching yoga, both online and offline. Many people prefer to learn from the comfort of their home as they don't have time to go outdoors for fitness activities or dislike fitness activities like gym and sports.

44. Beautician Service

Running a beauty parlour is a profitable business opportunity for women. To start the beauty parlour you need the required skills as well as space and equipment. You can learn the beautician skills

by taking the admission in the well-certified beauty parlour training centre or through online training. If investment is a constraint, you can begin the business even from home.

45. Travel Planner

Travel planning involves working directly with clients to design and book their dream vacations, considering their budget, interests, and desired destinations, by arranging accommodations, transportation, activities, and other travel details to create a personalized itinerary; essentially acting as a dedicated travel expert to guide clients through the planning process.

46. Music/Dance Instructor

You can teach dance or start a dance studio. The business idea involves providing a space for people to learn and practice various dance styles, such as ballet, jazz, hip-hop, and salsa. To start this business, you will need a space to hold classes, essential equipment, and instructors. Similarly, you can teach music or start a small music academy. One way to do this is to build a website, showcasing your talents in these areas. As a performer, you may wish to highlight particular performances or record videos of yourself.

47. Cooking

Cooking is a very handy skill to start a business with. There are home-made food business ideas for ladies who love to cook, such as starting a You-tube recipe channel and earn money from and revenue or collaboration and sponsorship with advertisers.

If you love cooking, starting a small business could involve offering services like catering, personal chef services, meal prep delivery, running a food truck, hosting cooking classes, selling baked goods, or even starting a food blog, depending on your skills and desired level of involvement in the kitchen.

48. Day Care & pre-schooling

Starting a daycare service from home can be a great small business option for women, as it allows them to leverage their childcare skills while working flexible hours from the comfort of their own space, making it particularly suitable for mothers looking

to balance family life with entrepreneurship. Setting up a preschool or daycare requires licensing, a suitable facility, and a structured curriculum.

49. Virtual Assistant

A virtual assistant is a self-employed professional who works remotely to provide administrative or technical support to companies and individuals. It can be a good career option for people who want to work from home. The virtual assistant provides administrative support to businesses and entrepreneurs remotely. It helps clients manage tasks efficiently and focus on core activities. Skills in office software, communication, and organization are an advantage.

50. Health and Wellness Coaching

Health and wellness coaching guides on improving overall well-being through lifestyle changes and goal setting. It helps clients achieve their health objectives and maintain a balanced life. Skills in coaching, nutrition, and motivational techniques are an advantage. One can start, by obtaining relevant certifications and marketing their services.



BECOMING A ‘WOMANPRENEUR’ & SMALL BUSINESS IDEAS

The increasing presence of women as entrepreneurs – ‘Womanpreneur’ – is playing a prominent role in society by not only bringing in demographic shifts, but also inspiring the next generation of women founders.

Entrepreneurship is the pursuit of starting, managing, and scaling a business. It is the ability and readiness to develop, organize and run a business enterprise. Some definite characteristics that make an entrepreneur successful are ability to take risks, visionary and leadership quality, thinking out-of-the-box, problem-solving mindset, flexible and open to changes etc.

Entrepreneurship implies being your own boss, taking own independent decisions and dealing with sudden challenges. Thus, becoming a successful female entrepreneur requires a combination of hard work, dedication, and strategic planning.

Entrepreneurial Mindset

The word “entrepreneur” originates from a thirteenth-century French verb, *entreprendre*, meaning “to do something” or “to undertake.” By the sixteenth century, the noun form, *entrepreneur*, was being used to refer to someone who undertakes a business venture.

Entrepreneurial mindset is a way of thinking that enables us to overcome challenges, be decisive, and accept responsibility for our outcomes. It is a constant need to improve our skills, learn from our mistakes, and take continuous action on our ideas.

Anyone willing to do the work can develop an entrepreneurial mindset. An entrepreneurial mindset is a set of beliefs, thought processes, and ways of viewing the world that drives entrepreneurial behavior. Typically, entrepreneurs firmly believe it’s possible to improve their life situation and live life on their own terms. They also believe in their ability to learn, grow, adapt, and succeed. The mindset of successful entrepreneurs is different from the mindset of traditional workers in many ways.

As the founder of Ford Motor Company, Henry Ford once said, “Whether you think you can or think you can’t – you’re right.”

Develop an entrepreneurial mindset

Anyone can learn how to act like an entrepreneur, build the habits, and learn some business hacks to fearlessly create a business or start a side hustle. We can work towards starting a business and earning passive income without quitting your job, without knowing how to code, and without a million-dollar idea.

But..... The biggest killer of the entrepreneurial mindset is not what you would expect. It's not failure, the economy, or bad ideas.

It's doubt – in ourselves, our surroundings, and our abilities.

Self-doubt kills many dreams, long before any external factors can come into play.

Learn to develop the entrepreneurial mindset. Most people are afraid to start pursuing their dreams. Or if they do start, they turn back at the first signs of struggle, convinced they don't have what it takes. This is why, being an entrepreneur starts with that feeling inside us – that entrepreneurial spirit we need to nourish and hone.

Whether we are an employee looking to level up our career, a 9-to-5 worker exploring how to become a freelancer, or become a founder and CEO of our own company– when we master the entrepreneur mindset, we will begin to accomplish more goals than we ever imagined.

Most Important Ingredient of Entrepreneurship - Unconventional Thinking

Unconventional thinking is the catalyst for Entrepreneurship, transforming ordinary ideas into extraordinary breakthroughs. It gives unparalleled potential for significant success as it emboldens the entrepreneur to go beyond her comfort zone, challenge traditional norms and embrace innovative approaches.

The World is moving at jet speed and you have to do the same to keep up. Opportunity does not come knocking on doors anymore, you have to get up from your seat and go searching for it. The good sense to recognize an opportunity when you see one can only be done by the power of lateral thinking as opposed to logical thinking.

Most complex situations do have a solution. It is only that we don't Attempt to think.

How can you think of things that no-one else thinks of? The answer is by deliberately taking a different approach to the issue from everyone else. There are dominant ideas in every field. The brilliant thinker purposefully challenges those dominant ideas in order to think innovatively. Such innovative thinking can help us devise creative and imaginative solutions to problems and help us spot opportunities that we might otherwise miss.

The term “out-of-the-box thinking” came from solutions to the so-called “nine dot problem” -- where there are three rows of three dots and the problem is to connect all the dots with just four lines. The solution lies in drawing a line that goes outside the imaginary “box” formed by those nine dots. “Thinking out of the box” has come to mean thinking of a solution that is somehow outside of what you already know and do, coming up with something wholly new.

Thinking out of the box requires an increase in imagination. We need to question ourselves why things are the way they are. One should not be bogged down by rules and instead ask what the actual problem is and then find ways to solve it. This is the kind of thinking required to become an Entrepreneur.

If an entrepreneur has neither thought of these questions nor searched for answers to these questions, there is a high probability that he/she doesn't have a strategy for success. Businesses with a clear and a solid strategy are destined to win.

One of the main obstacles to thinking big is the inability to outgrow our environment and this results in inability to create businesses that go beyond the confines of their reality or environment. In other words, the environment in which we operate restricts our thinking to the point that the business suffers limited growth or even death.

Many entrepreneurs lack the motivation to pursue big ideas. This mentality is prevalent among entrepreneurs who have had some level of monetary success in business that diminishes their willingness to pursue bigger ideas. The entrepreneurs remain in their comfort zone or have become accustomed to going for low-hanging fruit. It could also be that, these entrepreneurs could simply be overwhelmed with running their own business and don't have the bandwidth to do anything else. For overcoming lack of motivation, entrepreneurs should find an individual or team to hold them accountable for pursuing their big idea, step by step.

Several entrepreneurs lack the self-confidence to think big. They don't see themselves running a large organization, or they are frozen by the enormity of their idea. They may ask themselves, where do I start? How will I build a team capable of pulling this off? Where will I get the start-up capital for such a huge idea? To boost your self-confidence, devise and take small steps that start you working on your idea. For example, do some basic research about your idea or write down your ideas. These small wins will add up to increase your confidence and to propel you forward.

An Entrepreneur may often lack the diversity and expertise required to think and eventually to execute in a big way. To jump this hurdle, one must establish a diverse network of individuals who think big and understand what it takes to arrive at that level. Likewise, they can help you to vet and improve your idea.

Government Initiatives for Women Entrepreneurs

The Government of India defines a woman entrepreneur as someone who owns and controls a business with at least a 51% stake in the capital. The business must also provide at least 51% of its employment to women.

The Government's Startup India initiative is committed towards strengthening women entrepreneurship in India through initiatives, schemes, creation of enabling networks and communities and activating partnerships among diverse stakeholders in the startup ecosystem. Furthermore, various States have Startup Policies for women led startups.

The Central Government Departments have various schemes for women entrepreneurs:

- Skill Upgradation and Mahila Coir Yojana
- Mahila Samridhi Yojana
- Women Entrepreneurship Platform (WEP)
- Trade Related Entrepreneurship Assistance and Development (TREAD)
- Support to Training and Employment Programme for Women
- Mudra Yojana for Women/ Mahila Udyami Yojana

- Stand-Up India
- Nai Roshni- Scheme for Leadership Development of Minority Women
- Mahila Shakti Kendra
- Nari Shakti Puraskars
- Women Scientists Scheme
- National Startup Awards
- BIRAC-TiE WInER Awards
- BIRAC Regional Techno-entrepreneurship Centre East and North East Region (BRTC-E & NE)
- Credit Guarantee Scheme for Micro and Small Enterprises
- Self-Employment Lending Schemes- Credit Line 1 - Mahila_Samridhi_Yojana

50 Small business ideas:

1. Affiliate Marketing
2. Bakery
3. Blogging
4. Book keeping
5. Catering
6. Clothing boutique
7. Coffee shop
8. Content creation
9. Cooking classes
10. Custom-made gift boxes creator
11. Custom-made party food supply
12. Dance studio

13. Data Entry
14. Day care business
15. Digital marketing
16. Elderly care
17. Event planning
18. Fast food corner
19. Freelancing
20. Ghost Writing
21. Graphic Design
22. Handicraft Business
23. Home décor
24. Home delivery
25. Home stay Business
26. Home-made tiffin business
27. Interior Designer
28. Make-up Artist
29. Menu planning for events
30. Motivational Life coach
31. Music studio
32. Non-profit work
33. Online tutorial
34. Pet grooming
35. Photography
36. Product reviewer

37. Proofreading
38. Remote Accounting
39. Resume Writer
40. Salon
41. Social Media Management
42. Translator
43. Travel planner
44. Tutor
45. Virtual Assistant
46. Web design
47. Web developer
48. Wedding Planner
49. Yoga classes
50. You-tube Influencer



SETTING UP ENTERPRISES & PUBLIC PROCUREMENT

A business organization is formed and administered by laws or principles in order to engage in business and other allowed activities. There can be a variety of business entities in India:

- Sole Proprietorship
- Partnership Firm
- Limited Liability Partnership
- One Person Company
- Small company
- Public Limited Company
- Private Limited Company
- Unlimited Company
- Joint ventures
- Branch Office of foreign company
- Subsidiary of Foreign company
- Non-Government Organization (NGO)
- Cooperatives
- Dormant company
- Public sector undertaking (PSU)
- Trusts
- MSME Enterprise by virtue of classification and registration as such
- Startup Enterprise by virtue of recognition and registration as such

With India's growing economy and the diversity of the MSME sector, the Government had set out two major initiatives to facilitate innovation and investment in India and serve as a pathway to progress for MSME sector.

Startup India, Standup India Initiative

To nurture innovation, boost economic growth and create employment opportunities, on 16th January, 2016, the Government of India launched the 'Start-up India' initiative. A start-up is a newly established small business. Vide the notification G.S.R. 127 (E) dated 19th February 2019 issued by DPIIT, the following is the eligibility criteria for an entity to be considered as a Start-up:

The entity should be incorporated as a private limited company (as defined in the Companies Act, 2013) or registered as a partnership firm (registered under section 59 of the Partnership Act, 1932) or a limited liability partnership (under the Limited Liability Partnership Act, 2008) in India and-

- (i) an entity is considered as a Start-up up to ten years from the date of its incorporation/ registration;
- (ii) the entity has an annual turnover not exceeding INR100 crore for any of the financial years since incorporation/registration;
- (iii) the Entity should not have been formed by splitting up or reconstructing an already existing business; and
- (iv) it should work towards development or improvement of a product, process or service and/or have scalable business model with high potential for creation of wealth & employment. Earlier, the criteria for period was seven years and turnover was twenty-five crore rupees.

Recognition as a 'Start-up' by The Department for Promotion of Industry and Internal Trade (DPIIT), ensures a number of benefits to the business.

Make in India Initiative

'Make in India' initiative was launched by the Government of India on 25 September 2014 to encourage companies to manufacture their products in India and also increase their investment. As per the current policy, 100% Foreign Direct Investment (FDI) is permitted in most 25 sectors covered under this initiative.

The 'make in India' initiative looks to provide an opportunity to MSME sector to enhance their infrastructure by facilitating investment in this sector. The Foreign Direct Investment (FDI) in MSMEs is subject to the sectoral caps, entry routes and other relevant sectoral regulations.

Difference Between MSME and Startup Enterprise

Business enterprises may differ from one another on the basis of their business model, growth trajectory, and focus. Most entities evolve from micro to small to medium and to large entities. Thus, at any point in time there is a distribution of these entities across the spectrum.

An enterprise may register as a Startup or a Micro, Small, and Medium Enterprise (MSME) with the Government (provided it satisfies the conditions for registration), depending upon its growth aspirations and strategies. Though registration of an enterprise as a Startup or MSME is not compulsory, however, registration as such will make it possible for it to avail of incentives, exemption and development schemes of the Government panned out for such kind of enterprises.

The terms "Startups" and "MSMEs" are often used interchangeably. However, while startups and MSMEs contribute significantly to the Indian economy, they possess distinct characteristics that set them apart viz. growth aspirations, risk appetite, funding models, innovation strategies, and regulatory environments.

Establishing a MSME

Any enterprises, whether proprietorship, Hindu undivided family, association of persons, co-operative society, partnership firm, company or undertaking, by whatever name called may be classified as micro, small or medium enterprise on the basis of its investment in plant and machinery or equipment and on basis of turnover. Therefore, firstly the enterprise must start a business by choosing a type of business entity it wants to set up as. The different type of legal entities which can be chosen to conduct business are - Sole Proprietorship, One Person Company, Partnership Firm, Limited Liability Partnership, Private Limited Company and Public Limited Company. The choice of the business entity is dependent on various factors such as taxation, owner liability, compliance burden, and investment and funding and exit strategy.

An Enterprise under section 2(e) of the MSMED Act 2006, means an industrial undertaking or a business concern or any other establishment,

by whatever name called, engaged in the manufacture or production of goods, in any manner, pertaining to any industry specified in the First Schedule to the Industries (Development and Regulation) Act, 1951 or engaged in providing or rendering of any service or services.

Thus, Manufacturing Enterprises and Enterprises rendering Services can be classified as Micro, Small or Medium Enterprise on the basis of its investment in plant and machinery or equipment and on the basis of its turnover, as follows:

Classification of Enterprises

Vide Ministry of Micro, Small and Medium Enterprises (MoMSME) Notification No. S.O.2119(E) dated 26th June 2020 (Revised Classification applicable w.e.f 1st July 2020), An enterprise shall be classified as a micro, small or medium enterprise on the basis of the following criteria, namely: --

- (i) a micro enterprise, where the investment in plant and machinery or equipment does not exceed 1 crore rupees and turnover does not exceed 5 crore rupees;
- (ii) a small enterprise, where the investment in plant and machinery or equipment does not exceed 10 crore rupees and turnover does not exceed 50 crore rupees; and
- (iii) medium enterprise, where the investment in plant and machinery or equipment does not exceed 50 crore rupees and turnover does not exceed 250 crore rupees.

The main steps involved in setting up a Micro, Small & Medium Enterprise are as below:

Project Selection

Conceptualizing the MSME with respect to selection of product to be manufactured/ service to be provided and process technology to be decided. The location of the project keeping in mind availability of raw material and locational advantages or disadvantages is of utmost importance.

Technology and Machinery

Technology and Machinery needs to be selected. One of the major deficiencies in the case of micro, small and medium enterprises is

the prevalence of outdated production and management methods due to non-availability of funds, hindering the efficient operation of micro, small and medium-scale units. However, the Ministry of MSME provides facilities for technology up-gradation, modernization, quality improvement and infrastructure to MSMEs. To provide right stimulus to the growth of industry in the country – particularly to micro, small and medium enterprises, Ministry has established Technology Centers across India. These were earlier known as Tool Rooms and Technology Development Centers.

Arranging Finance

No business can function without finance. MSME could require the following types of finance - Long and medium term loans; Short term or working capital requirements; Risk Capital; Seed Capital/ Marginal Money; Bridge loans etc. Financial assistance in India for MSME units is available from a variety of institutions. The important ones are:

- (i) Commercial/Regional Rural/Co-operative Banks.
- (ii) SIDBI: Small Industries Development Bank of India (refinance and direct lending)
- (iii) SFCs/SIDCs: State Financial Corporations (e.g. Delhi Financial Corporation)/State Industrial Development Corporations.

For loans from financial institutions and commercial banks a formal application needs to be made. The details of documentation that need to be provided with the loan application are indicated below:

- Documentation for Loan Application
- Balance Sheet and Profit Loss Statement for last three consecutive years of firms owned by promoters
- Income Tax Assessment Certificates of Partners/Directors
- Proof of Possession of Land/Building
- Architect's estimate for construction cost
- Partnership deed/Memorandum and Articles of Associations of Company
- Project Report

- **Budgetary Quotations of Plant and Machinery**

A sanction or rejection letter is issued by bank after its assessment of the application. After receiving a sanction letter, applicants need to indicate in writing their acceptance of terms and conditions laid down by Financial Institutions/Banks.

Subsequently, loan is disbursed according to the phased implementation of the project. In today's environment there are other choices apart from commercial banks and Government owned financial institutions. These options include venture capital funds and non-government finance companies.

Udyam Registration

Any person who intends to establish a micro, small or medium enterprise may file Udyam Registration online in the Udyam Registration portal, based on self-declaration with no requirement to upload documents, papers, certificates or proof. On registration, an enterprise (referred to as "Udyam" in the Udyam Registration portal) will be assigned a permanent identity number to be known as "Udyam Registration Number". An e-certificate, namely, "Udyam Registration Certificate" shall be issued on completion of the registration process. A GST number is not mandatory for MSME registration unless the business has an annual turnover above ₹40 lakhs.

To register an MSME unit:

- Go to the Udyam Registration Portal
- If you're a new entrepreneur, click the option "For New Entrepreneurs who are not Registered yet as MSME or those with EM-II"
- Enter your Aadhaar number and name
- Click "Validate and Generate OTP"
- Enter the OTP you receive on your registered mobile number
- Enter the type of organization and PAN number

You can download your MSME certificate by:

- Going to the Udyam registration portal

- Clicking “Print Udyam Certificate”
- Entering your Udyam application number and registered mobile number or email address
- Entering the OTP you receive

Approvals and Clearances

An entrepreneur has to obtain several clearances or permissions depending upon the nature of his unit and products manufactured.

- Product Specific Clearances
- Environment & Pollution Related Clearances
- Regulatory or Taxation Clearances

Furnishing Information related to Enterprise

For facilitating the promotion and development and enhancing the competitiveness of MSMEs, the Ministry of MSME vide Gazette Notification No. 750(E) dated 29.07.2016 had notified the MSME Development (Furnishing of information) Rules, 2016 under which all MSMEs are to furnish information relating to their enterprises online to the Central Government in the data bank maintained by it at www.msmedatabank.in. This data bank will enable the Ministry to streamline and monitor the schemes and pass on the benefits directly to MSMEs. It will also provide the real-time information about the status of MSMEs under various parameters. Data Bank is helpful to MSME units, who can now update their enterprise information as and when required without visiting any government office and also update information about their products/ services, which can be accessed by government departments to do procurement under Public Procurement Policy of Government of India.

Compliances and Disclosure Requirements

MSME has to adhere to various regulations, laws, and guidelines set by the government as well as ensure compliances with respect to the legislative framework governing the type of enterprise it is incorporated as. MSMEs also need to comply with numerous statutory, tax, and regulatory requirements to ensure smooth operations and avoid legal issues:

- Tax Compliance, GST Registration and Filing, Income Tax Return (ITR), Advance Tax Payments

- Regulatory Compliance depending on type of business entity e.g. Companies Act 2013 annual filings, board meetings, and financial statements, Shops & Establishment Act Factories Act (if applicable) etc.
- Statutory Compliance, compliance with health, safety, labor laws,
- Contribution to Employees' State Insurance (ESI) and Provident Fund (PF)
- Disclosures required under various applicable legislations

The MSMED Act 2006 requires certain additional information to be furnished in the Annual Accounts of enterprises, which are subjected to an audit under any law for the time being in force and who are buyers of goods or services from micro or small enterprises. The disclosure requirements in Section 22 of the Act requires any buyer, whose annual accounts are audited under any law for the time being in force, to furnish additional information in his annual statement of accounts. The Act strengthens provisions relating to delayed payments to SME's by specifying a maximum credit period and higher penal interest if delayed beyond that period. Further, Section 32 of the Act repeals the provisions of 'Interest on Delayed payments to Small Scale and Ancillary Industrial Undertakings Act, 1993' that was applicable to some of the enterprises covered under this Act.

Public Procurement from MSME &GeM PLATFORM

To provide marketing support to Micro and Small Enterprises (MSEs), Ministry of MSME has notified the Public Procurement Policy for Micro and Small Enterprises (MSEs) Order, 2012 under the MSMED Act, 2006 which is effective from 1st April, 2012 and has become mandatory w.e.f. 1st April, 2015. India had launched "Support and Outreach Programme" for MSME sector on 2nd November, 2018, and had announced 12 key initiatives, which would help in the growth and expansion of MSMEs across the Country. One of the above mentioned announcements inter-alia pertained to Public Procurement Policy, making it mandatory for public sector companies to procure 25%, instead of 20% of their total purchases, from MSEs including a special provision of 3% procurement for women entrepreneurs.

In pursuance of the said announcements, Public Procurement Policy for MSEs Order, 2012 was amended vide Gazette Notification No. S.O.

5670(E) dated 9th November, 2018. The amended Policy mandates 25% annual procurement from MSEs by Central Ministries/ Departments/ Central Public Sector Enterprises (CPSEs), which also includes 3% procurement from MSEs owned by women entrepreneurs.

An amendment in the 'Public Procurement Policy for MSEs Order, 2012' was notified vide Gazette Notification No. S.O. 5745(E) dated 08.12.2022 to "Consider the requests of the Central Ministries/Departments/PSUs for exemption, on a case to case basis, from procuring certain items from the reserved list for MSEs through open tendering".

The Ministry of MSME had launched "MSME-SAMBANDH Portal" on 8th December, 2017, which helps in monitoring the procurement by Central Government Ministries, Departments and CPSEs and enables them to share the list of required products/services from MSEs.

Government e Marketplace (GeM) Platform

GeM Platform is a dedicated electronic market or ecommerce portal for procurement and selling of different goods and services by various Government organizations. The Government e Marketplace (GeM) is a 100% Government owned & National Public Procurement Portal, set up as a Section 8 company (under the Companies Act 2023) under the administrative control of the Department of Commerce, Ministry of Commerce and Industry, for procurement of goods and services by Government Ministries, Central & State Departments, Public Sector Undertakings (PSUs) and Autonomous Bodies.

GeM facilitates online procurement of common use Goods & Services required by various Government Departments / Organisations / PSUs and aims to enhance transparency, efficiency and speed in public procurement. It provides the tools of e-bidding, reverse e-auction and demand aggregation to facilitate the government users, achieve the best value for their money.

The GeM platform was established through the Government of India (Allocation of Business) Rules, 1961, vide notification dated 8th December 2017 which made the following entry – "*32. Development, operation and maintenance of National Public Procurement Portal—Government e Marketplace*".

Being an open marketplace that focuses solely on being a platform for Government buyers to meet sellers and conduct business, the purchases

through GeM by Government users have been authorized and made mandatory by Ministry of Finance by adding a new Rule No. 149 in the General Financial Rules, 2017.

There are many benefits for MSMEs registering on the Government e-Marketplace (GeM) portal, including:

- Access to a national public procurement market
- There are no fees or charges for registering on GeM.
- GeM has special provisions and sections for MSMEs
- GeM is a fully online, paperless, and contactless platform.
- GeM has eliminated additional verification layers, which reduces the lead time for government procurement.
- GeM registration eliminates the need for intermediaries.
- GeM provides MSMEs with access to more potential suppliers, which expands their market reach.
- GeM has helped create and maintain government positions, which supports the growth of the MSME sector.
- MSMEs can receive prompt online payment because intermediaries have been eliminated.

Registering a micro, small, or medium enterprise (MSME) on the Udyam portal, which is a one-time exercise and doesn't require renewal, automatically registers the unit on the Government e-Marketplace (GeM) portal, and enables the MSME to sell goods and services directly to the government digitally via the Government e-Marketplace (GeM) portal.



BECOMING A THOUGHT LEADER, WRITING BOOKS, PUBLIC SPEAKING

To run a successful entrepreneurship, becoming a thought leader in your field, as it establishes you as a credible expert in your field, attracts customers, builds trust, and helps you stand out from competitors by providing valuable insights and unique perspectives within your industry, ultimately driving business growth and influence.

A thought leader has been described as an individual or firm recognized as an authority in a specific field. A thought leader is a person who specializes in a given area and whom others in that industry turn to for guidance. A thought leader is one who works for their passion, in the field of their expertise. Thought leadership is the expression of ideas that demonstrate you have expertise in a particular field, area, or topic. They become the trusted sources who inspire people with innovative ideas; turn ideas into reality, and know and show how to replicate their success.

Everyone has the potential to become a thought leader. With the right processes, we can transform our individual experiences and expertise in our industry into influence with our audience.

To become an effective and powerful thought leader, we should understand our area of passion and create content in that area e.g. writing for business magazines, organizations, online websites, Institutes, Universities, etc.; become a speaker at seminars, webinars, conferences, events, training workshops etc.; authoring books; reach out to people with the help of videos and audios like Podcasts, You-tube videos etc.

Sharing Knowledge & Writing Books

The Indian e-book market is projected to reach a revenue of \$279.8 million by 2027, with 133.3 million readers. Today technology has made it possible for readers to access books through their computers and mobile phones. The dynamic landscape of e-books and audiobooks has opened a new world of learning. In this digital age, e-books have become a norm as they are accessible to the reader on the go, anytime and anywhere. The proliferation of technology has led to a surge in digital content and e-books, which, in turn, has made it imperative for traditional bookstores

to embrace digital transformation too. Anyone can learn how to write a book. And thanks to the rise of technology and self-publishing, anyone can publish a book as well!

Writer - Focal Points:

- First and foremost – hold yourself accountable to writing a book
- You should be willing and able to stick to a daily writing schedule
- Establish a consistent writing space. It doesn't have to be a soundproof room with a stunning view. All you really need is a quiet place free of distractions where you can consistently get good writing done. Whether it's a home office, your couch, or a coffee shop, the environment where you work should allow you to focus, uninterrupted, for hours at a time.
- Choose your Book-Writing Software. Determine what you are most comfortable with - Google Drive, Grammarly, Evernote; or instead do you prefer the classic way of notebook & pen
- Determine your topic – which area does your expertise lie, what is your passion, target audience. Keep researching potential topics and choose a topic you are passionate about because you will be able to write quickly on that (so flow will not get disrupted)
- Write a book outline & prepare a rough draft, create a working title & later finalize title
- Break your book writing into small chunks and build the momentum to finish writing your book
- Collaborate with others when required
- Parts – front & back cover, preface or introduction, Foreward, Author Bio, Glossary, Notes, Images
- Edit your book, Self-edit your book or take help of friend/associate/mentor etc. Re-write sections of your book's draft using edit feedback.
- Choose a Compelling Book Cover and Format Your Book
- Publish Your Book

The first step towards writing books begins in your mind. Many fears come to the mind and stall the idea of writing even before it has begun – fear that I am wasting my time, fear that I am a terrible writer, fear that no one will like my writing, fear that my books will never get read or sold, fear that others will ridicule my writing – and the list is endless. Therefore, the first step in learning how to write a book are overcoming mindset blocks, dealing with self-doubt as a writer, and developing a healthy frame of mind. Just focus on the task at hand and stop aiming for validation from people or a literary prize in writing. You are just sharing what you know, and you may not know it at that time, but this act of yours may in effect be profitable for some reader out there. Know that the power of sharing your knowledge and experience through your book is stronger than any fear that might hold you back. So, develop a writer's mindset, whereby you think positively about 'writing' and support your work because what you think is what you become, and how you act.

The next step to writing books is to create a writing space, an ideal writing environment that fits your sensibilities. Think about the space where you do your best work best and then make it a practice to work there consistently. This space need not be large, luxurious or filled with amenities; it should just be perfect for you. Your writing space should make you comfortable and get your creative juices flowing; It should make you want to sit there for hours at an end to pour your thoughts out. Find creative spaces where you can produce your best writing as where you choose to write will have a major impact on your writing productivity.

Thirdly, decide upon the tool you would like to use to write your book. You can find a number of book-writing software and apps, most of which are free, that assist you in organization and provide book writing templates. They also help in editing and aid in identifying grammatical errors, typos, and incorrect sentence structure. Some of these tools are e.g. Google Drive, Grammarly, Evernote etc. However, if you prefer to use the conventional pen and paper when it comes to writing a book, you should do that.

Go ahead with what suits you. If you like, get support – a strong support network like friends or like-minded individuals, a community of peers, a book-writing coach etc. with whom you can share your writing with on a daily or weekly basis for feedback. Alternatively, if you work better in seclusion and without a support system, then stick with that.

Create writing discipline. Make a schedule wherein you set fixed hours

each day to sit at your specified place and do your writing dutifully, It's not good enough to write only when inspiration strikes. There will be days when writing is the last thing you want to be doing. But your discipline towards your writing will make you take action and write. Determine a writing goal, including how many days a week you intend to set aside time to write, and set a deadline or due date for when you'd like to have parts of your book ready. Alternatively, you could set a daily word count goal. Decide what time in the day your mind is the sharpest and you do your best work; do you work best early in the morning or late into the night – sit to write in those specific hours and incorporate that as a routine.

Lastly, motivate yourself to complete your goal of writing the book. Many roadblocks and challenges may arise time and again during your writing process wherein you enter the self-doubt phase and think of giving up the task. However, you need to motivate yourself to complete your goal of writing a book. Hold yourself accountable to writing your book.

Know that every expert was once a beginner, so liberate yourself from the fear of not being 'good enough'. You don't have to be fully prepared or fully confident to write a book – you just need to start writing and everything else will fall in place bit by bit.

Every act first starts as a learning process for anyone, and then we gain mastery over the task as we do it repeatedly day-in and day-out. Therefore, just stick to your bit-by-bit routine, use positive affirmations to move forward and you will surely achieve the goal of writing a book.

You are not a writer but a 'Global Writer', because anyone anywhere may read your book. Whether you eventually publish your work as an e-book or a hard copy, with the role of the technology & the internet, it may be accessible to any person anywhere in the world. You can get your book published by approaching a publishing house or you can get it self-published too. Some free e-book publishing platforms charge no fees, but only take some percentage royalties on sale of e-book viz.:

- Amazon KDP (Kindle Direct Publishing) - https://kdp.amazon.com/en_US/
- Apple Books - <https://authors.apple.com/publish>
- Barnes & Noble Press - <https://press.barnesandnoble.com/>
- Draft2Digital - <https://www.draft2digital.com/>

- Google Play Books - <https://play.google/books/>
- Kobo writing life - <https://www.kobo.com/in/en/p/writinglife>
- Lulu - <https://www.lulu.com/>
- Notion Press - <https://notionpress.com/>

Public Speaking at Seminars, Conferences & Workshops

Public speaking involves the act of communicating information or ideas to a group of people and may take place in a range of areas like classrooms, boardrooms, stage etc. You may have to give a presentation at work, deliver a speech at a conference, participate in a panel discussion, address a meeting, conduct a workshop, pitch a business idea to investors or clients, teach people, create a you-tube video, interact with a group of people in a business network etc. Whatever your reason may be, but, to deliver your thoughts and message to others, you need to present yourself adequately and communicate effectively. You achieve success when you make a positive lasting impact on your listeners.

If verbal communication is ineffective you don't put across your ideas and views in the manner you had wanted to and thus lose out on a potential opportunity or valuable relationship. If your communication is not accompanied with the appropriate body language, you run the risk of an unsatisfied or unconvinced audience. The quantity, quality and style of communication are very important for climbing the growth trajectory to success. It empowers you to put across your viewpoint in an accurate manner.

Speaker – Focal Points:

- To become effective at public speaking, you must focus on the “speaking” and let go of the “public.” Be normal and treat it as a conversation between you and the audience.
- Be yourself; talk directly to people and make a connection with them
- When you make a mistake, your audience doesn't care as much as you yourself do. People don't want to hear from someone who is 'perfect'; they will relate much more easily to someone who is real.

- Research, organize and rehearse your speech, focusing on your delivery, and engaging with your audience
- Creative visualization is a powerful component of public speaking. The best way to fight anxiety and to become a more comfortable speaker is to visualize on a consistent basis and prepare your mind for the prospect of speaking in public.
- Practice. Practice. Practice. There is no such thing as a perfect public speaker; your goal should be to be an effective public speaker which the audience relate to. Like how world champion athletes practice every day, do daily consistent practice to improve public speaking skills
- Use language and examples that will resonate with your audience, making it easier for them to understand and relate to what you are saying.
- Whenever possible, insert a personal-interest element in your public speaking. This technique will make your listeners warm up to you
- Eye contact and body language is very important
- Extant of vocabulary is important in enhancing public speaking skills as it enables you to express yourself effectively and fluently
- Modulate pitch of voice
- Active listening
- Conclusion of speech is important
- Solicit feedback
- Overcome fear of public speaking

Before any public speaking activity, be sure that you have done proper planning regarding the type of audience which will be listening to you, topics to be delivered, timing, and other factors. Always reach a little before time prior to the event, so that you are relaxed and calm. Whatever tools you will be needing for your speech, have them ready in advance and go through them thoroughly e.g. power point presentation, prepared speech, pointers, statistics to be shared, quotes you will use etc. While delivering your dialogue, make sure you are clear and coherent and are

pronouncing words correctly. Don't repeat ideas just be using different sentences otherwise the audience will lose interest. Be specific so that there is no misunderstanding and the audience gets a clear picture of what you are trying to say. Be spontaneous and converse naturally using simple words, not modulating your pitch or trying to force the information onto the audience. Give emphasis on important points, but don't bring too much emotion into your speech as it will draw away the attention of the audience. Always keep your body language and eye contact in check while delivering your piece. In the end, interact with listeners courteously and solve their queries as well as absorb their feedback.

People fear speaking publicly for a variety of reasons. One of the major reasons for anxiety is fear of being judged; 'what will others think of me' syndrome. It could be that you forget your lines or fumble in nervousness, and hence, the biggest fear is that people will ridicule you. Confidence is lacking because of lack of past experience or because of past negative experiences.

To improve your own public speaking skills, you can watch and learn from exceptional speakers through YouTube, TED Talks (influential videos from expert speakers, with subtitles in 100+ languages), JOSH Talks (an Indian media platform which hosts content in 10 languages).



PROCURING POWER SKILLS

The new workplace of the world is dynamic and ever-evolving. For progressing in this new environment, essential soft skills over and above the technical knowledge in any business will be absolutely critical for achieving success. Thus, 'soft skills', referring to more human-centric proficiency as opposed to 'hard-skills', which is primarily technical expertise – have become immensely vital. The personal skills or people skills determine how well a person interacts with 'others'. Perhaps, their necessity is the very reason that soft skills are now aptly being rebranded as 'Power skills' to basically describe the effect of such skills and thus, reshape the way we look at the importance of these skills.

Hence, to achieve success, an entrepreneur should develop the following skills:

a. *Interpersonal Skills*

The ability to communicate or interact with other people (whether it is clients, suppliers, subordinates or your team) is what is known as interpersonal skills. Some examples for the same could be communication skills; anger management skill; team management skills; general etiquette; negotiation skills; problem solving skills etc. Almost every business requires you to interact with customers, vendors, debtors, creditors and other stakeholders on a daily basis. The people you come in contact with may be from different social, economic and cultural background. Your interpersonal skills become vital in these cases – to the extent that they largely determine your success ratio. Your one-to-one interaction with people will leave an impact as people perceive the business based on their interaction with the people behind the business. So even the most innovative and productive idea may fall flat if the face behind the company is not dependable. Improving interpersonal skills will keep you in the good memory of people and attract people to do business with you.

Interpersonal skills can be loosely described as life skills we use every day when interacting with others personally or professionally. They may include a variety of activities like – Communication, Listening, body language, ability to collaborate, display of work ethics and workplace etiquette, display of personal etiquette,

commitment capacity, professionalism, problem solving capability, decision making ability, self-confidence, receptiveness to feedback, showing appreciation, positive attitude and overall vibrant demeanor. This list is not exhaustive and may include many more skills depending on the level of personal and professional interaction at play.

Some advantages of interpersonal relationships can be listed as follows:

- Leave a lasting impression on people
- Equip you with Productive Abilities
- Ensure your Personality development and overall growth
- Facilitates in Team management
- Makes you Indispensable to organization
- Gives you an Edge over Competitors
- Forges Better Relationships

b. *Leadership Skills*

What or who is an actual leader? A leader is one who has a vision and set direction and inspires and guides others to the right way. It is possible for anyone to be a leader as leadership is based on the strengths and abilities individuals demonstrate. These abilities are essentially known as leadership skills as they lead the way toward achievement of goals. These leadership skills are to an extent in-built and are of varying styles, but since there is no particular style of leadership which can be considered the benchmark it is clear that leadership skills can definitely be acquired.

There are certain key skills a leader must display viz.:

- Leading by doing
- Strategic Thought process
- Compelling vision
- Decision making

- Problem solving
- Effective Communication
- Effective Listening
- Clarity in planning and course of action
- Project Management
- People management
- Change management
- Time management
- Delegation proficiency
- Persuasion abilities
- Talent to motivate self and others
- Managing Emotions of self and others
- Mind control

Leadership cannot be viewed as a standalone object. The cornerstone of leadership comprises multiple intelligences rather than being dominated by a single general ability. Every leader may have the same target of goal attainment but their personal style of functioning and attaining objective is different from person to person. No style may be labeled as correct or incorrect and each may be suited to the requirement the circumstances demand.

c. *Decision making skills*

Decision-making skills are extremely important to succeed in life. Decisions have to be made and you have to take responsibility for your decisions, no matter whether they lead you to success or failure. Don't shy away from making decisions and prolong and postpone the decision making process as it can snowball into a disastrous situation for your enterprise. You may have to take tough decisions at times, but do what needs to be done and don't ponder over the matter. If you have a compelling vision, you won't falter. Having a strategic thought process and clarity in planning and course of action will definitely be a bonus in helping you to make

thoughtful decisions. To be a good decision maker, always be a good listener and keen observer, as you will pick up wisdom from people and situations which will come in handy in decision-making.

d. *Presentation Skills*

Presentation skill is the most important skill that a person must have for being an entrepreneur. The presentation may be written or oral communication like power point presentations, articles, speeches etc. and may even be body language or the clothes you wear. Presentation may be you and your work as an entire package.

The first most important thing to remember in any kind of presentation is to put yourself in place of your audience (referring to people you are presenting to in whichever way as supplier, employer, client, leader, subordinate, colleague or otherwise) – what would you as an audience like to see, hear or read. Then explore what value addition you are bringing to the table – are you putting forward something new and innovative in what you are presenting or is it old wine in new bottle. Your audience may come from different cultural and social backgrounds – are you being neutral in your approach or is it becoming too centric on a particular thing. Happiness and positivity are global phenomenon and they sell – are you vibrant and positive (even though you may be talking statistics and financial performances) or are you dull and boring.

Whatever your mode of presentation may be – remember the mantra for success is to just be yourself. If you just be yourself and not emulate others, you will present your presentation in a relaxed and comfortable manner.

e. *Liaisoning and Negotiation Skills*

Liaisoning is defined by oxford dictionary as an activity of communication or cooperation which facilitates a close working relationship between people or organizations. When a number of people are involved in any aspect whether it is personal or professional front – liaisoning, negotiation and persuasion are a part and parcel of people involvement. Even in your personal life you play the roles of negotiator and perform various roles

of persuasion, mediation, conflict resolution etc. as the situation demands.

Negotiation skill is a part-and -parcel of interpersonal skills too. Your ability to successfully negotiate empowers you to achieve mutually agreeable solutions while paying attention to others needs and viewpoints. Good liasoning and negotiation skills will empower you to develop personally and grow professionally. Negotiation fails if it based on the foundation of over confidence or lack of confidence and disregard for other's perspectives.

To have excellent liasoning and negotiation skills, consider the point of view of all involved, evaluate your leverage and that of other parties involved before taking decisions, listen carefully, communicate effectively and most importantly do your groundwork methodically well in advance.

f. *Communication Skills*

Communication is important and it is the bridge to your destination. If written communication is faulty and lacking, the document becomes inadequate. Good correspondence has two rules; promptness and precision. Come across as clear, confident and concise. If verbal communication is ineffective you don't put across your ideas and views in the manner you had wanted to and thus lose out on a potential opportunity or valuable relationship. If your communication is not accompanied with the appropriate body language, you run the risk of an unsatisfied or unconvinced audience. Not only is communication vital in professional life, it is the underlying foundation to build your business. Therefore, the quantity, quality and style of communication are very important for entrepreneurship.

To be a successful communicator, you first have to be a good listener. Listen carefully to what others have to say and listen even more carefully to what they don't say. A very important aspect of communication is "Silence". If you listen to their silence and interpret it correctly, you will communicate better. When to remain silent and when to speak is the core element of communication. It can help you to say a lot without actually saying anything.

g. Perseverance Skills

Skill is the ability to do something well; and if you treat perseverance like an inherent skill and hone this skill by continuous rigorous practice you will realize that there is nothing in this world you can't achieve. It isn't easy: but it has to be done. The only way to get over with it is to go through it: face it headlong. That in a nutshell is perseverance – the persistence in doing something despite difficulty or delay in achieving success.

“Nothing in the world can take the place of persistence. Talent will not; nothing is more common than unsuccessful men with talent. Genius will not; unrewarded genius is almost a proverb. Education will not; the world is full of educated derelicts. Persistence and determination alone are omnipotent. The slogan ‘press on’ has solved and always will solve the problems of the human race.” - Calvin Coolidge. So every time you feel like throwing in the towel, remember this famous quote of John Calvin Coolidge Jr., the 30th President of the United States of America and a Republican lawyer from New England he had a quiet but methodical climb up the political ladder.

Don't Quit, because there is always a silver lining at the end of every cloud. You may have achieved a setback today but you are learning which means you are not stagnant. It is important to grow and growth encompasses good and bad both.



PARTICIPATION, ENGAGEMENT & NETWORKING & STRATEGIES FOR SHOWCASING EXPERTISE

There's strength in numbers when it comes to accomplishing a huge task. Interacting with people of diverse industries with varied experiences is an essential requirement for your own professional growth and growth of your business as it will give you access to networking and an exposure to new ideas; You can build relationships and connect with contemporaries and seasoned professionals. Networking can open doors to new opportunities and collaborations and assist in seeking direction and encouraging new ways of thinking.

To establish connections with potential clients and industry professionals, attend relevant trade shows, conferences, and networking events in the industry. You may meet new professional acquaintances which may lead to lasting friendships and meet new individuals who may end up as mentors, potential collaborators and future employers, clients or partners. Apart from the knowledge which you obtain from networking, you also get the added advantage of forging connections with others, especially experienced stalwarts of a subject. As you meet and collaborate with more and more people, you will be fortunate to learn from sharing of real life case scenarios, actual working of particular industry or field and practical experiences of experts and seniors of not only your profession but from the world over. This will be extremely beneficial and will enable you to evaluate, stay up to date on current events, comprehend concepts, and build your network. It will broaden your mindset and expose you to new possibilities.

There are many national and international business networks in which a person or an organization may procure membership by paying a membership fee. There may be many types of business networks which may allow people from various overlapping professions or on the contrary be exclusive to some particular business or profession. These networks may be in the form of online social media networks, professional associations, trade bodies or chambers of commerce, community service groups, fitness and sports group comprising of business people or professionals etc. The advantage of joining any such network is manifold – it can give access to new ideas, broaden the area of work, promote attendance of educative seminars which lead to awareness of innovation

and opportunities in your specified business or profession and yield the benefit of experience and advice of people in like-minded business and profession which can prove to be useful to handle typical problems of a particular sector.

Strategies for showcasing Expertise

Here are some strategies that entrepreneurs can make use of to show their expertise in an area where they want to generate business, grab opportunities and showcase their professional services:

1. Visiting cards – Always carry visiting cards, so as to share your professional qualifications and expertise in areas, when asked for by others.
2. Word-of-mouth references - Word-of-mouth recommendations can be incredibly powerful as a satisfied client is the most convincing person to give others a detailed synopsis of your work expertise.
3. Create a Website & have strong online presence – Having a website and online presence enables your organization to be known.
4. Use of Social Media - We can use social media to share our knowledge or show our expertise in specific areas. Sharing of knowledge is not violation of professional ethics and code of conduct. Utilize social media platforms like LinkedIn, Twitter (X) and Facebook to connect with people and participate in relevant subject-oriented discussions and providing helpful advice.
5. Make You-tube videos - If you are not very comfortable with writing, but wish to prove your expertise nevertheless, you can make you-tube videos on your subject to connect with an extremely large audience.
6. Writing books, blogs, articles on topic of interest – To establish yourself as an expert in any field, you can author or co-author books, blogs, articles, contributions in subject-related journals and magazines etc. on the subject. Publish high-quality content on relevant platforms whereby you share valuable insights, tips, and updates related to the subject you want to provide services in so that you can position yourself as an authority in your field. Articles in magazines and newspapers have a wide reach and are an

- excellent way to market your abilities and skills and inform about your product or service.
7. Sharing knowledge – Newsletters, Emails, Online discussion groups - Sharing your knowledge to educate potential clients could elevate you and your business into a thought leader on the subject.
 8. Become a Speaker – You can become a speaker on the subject in which you want to expand your business to show your expertise on the subject. For e.g. if you want to provide services related to foreign trade you can become a speaker w.re.to topics like export-import, regulatory framework of international trade, licenses and permissions required, procedural formalities etc. You can try hosting webinars or monthly seminars on the subject or become a speaker at places where such seminars are being hosted.
 9. Socializing with like-minded people - Join a business group to network formally or informally with others. There are many national and international business networks, online social media networks, professional associations, trade bodies or chambers of commerce, community service groups, fitness and sports group comprising of business people or professionals etc.
 10. Networking – The concept of business networking implies interaction between business people from similar or different fields. Entrepreneurs, professionals, business men and women meet to form relationships and to recognize, create, or act upon business opportunities, share information and seek potential partners for ventures. By creating such networks with each other, the participants endeavor to further each other's business interests by forming mutually beneficial business relationships and leveraging their business and personal connections to garner a regular supply of new business for themselves.
 11. Attending seminars, conferences, workshops - Attending events where professionals and experts come together to share their knowledge, ideas, and experiences offer a number of benefits. These conferences not only provide unique opportunities to learn and stay updated on industry trends & best practices, but also provide a platform for networking and collaboration. Conferences provides a great opportunity to interact with people of diverse industries with varied experiences. Conferences and events

combine education with networking and thus, by staying connected and attending programs you can secure a well-rounded experience for yourself which will contribute to your personal and professional growth in meaningful ways.

12. Chambers of Commerce and Industry & Associations - A Chamber of Commerce is an association of business organizations. It is like a business community which works to further the goal of its businesses and protect the common interests of its members. Some well-known chambers of commerce in India are Federation of Indian Chambers of Commerce and Industry (FICCI), Associated Chambers of Commerce and Industry of India (ASSOCHAM), The Confederation of Indian Industry (CII) etc. It is highly recommended to identify and take membership of such associations as they are specific to the businesses they represent and thus you will be in the midst of members from the business community and can have access to networking with people from industry.
13. Collaborate with Complementary Businesses - Try collaborating with other professionals, service partners, consultants etc. who cater to businesses or areas of the specific industry you want to be a part of.
14. Target different markets - Widen your horizon. Instead of being stuck in the same niche market which all your peers are stuck in, you may surprise yourself by looking for opportunities in related or similar segments. Venturing into new areas adds to the line of business and services and thus results in business growth.
15. Licensing and franchising - If you are already running a successful business, it would be a good idea to consider licensing or franchising it. You could enter into a franchising arrangement whereby you would permit the franchisee to use your business model or brand name for a fee. Alternatively, you may enter into a licensing arrangement whereby you could sell the right to use or produce a company's product to the licensee, for royalty.
16. Participation in Trade Exhibitions and Fairs - Trade exhibition and fairs are organized so that companies in a specific industry can showcase and demonstrate their latest products and services, meet with industry partners and customers and examine recent market trends and opportunities. These events are a great forum for

networking, learning and seeking new opportunities all in one place. You should participate at these events to broaden your horizon and keep abreast with the latest developments in your field.

The India Trade Promotion Organization (ITPO) ITPO, is the nodal trade promotion agency of the Ministry of Commerce & Industry, Government of India. It approves holding of international trade fairs in India and regulates holding of various expositions in India and has an extensive infrastructure as well as marketing and information facilities that are availed by both exporters and importers. Any person can access its website (<http://indiatradefair.com/>) for information related to the exhibition or fair of its interest.

17. Teaching/ Coaching - Sharing your knowledge with others through teaching others also works like a two-edged tool – it not only further sharpens your knowledge, but also helps others by learning from experiences. You not only gain confidence and mastery over your skills, but also establish yourself as an expert in the field you are teaching/coaching.
18. Social work - Social work and helping others in any way possible whether through financial or non-financial means is the only deed which can give you a true sense of accomplishment and purposefulness in life. Although each of us has different skills, understandings and interests, we can become more conscious of our own thoughts and feelings when we work selflessly for others. When you participate and emerge yourself in activities which benefit the society as a whole, you feel a sense of pride and accomplishment which is reflected in your business and professional as well and which ultimately results into growth.



USING SOCIAL MEDIA FOR BRANDING

Social media has made networking and sharing valuable information easier. With the advent of internet, the world has become a small marketplace. You can directly approach a future prospective customer or employer etc. without having to go through various channels of communication. We are blessed to be born in the internet age where we can meet 1000s of people on a single digital platform. Powerful social media tools such as Facebook, Linked-in, Gmail, YouTube, blogs, websites, Twitter (now X), WhatsApp, Instagram, e- articles, etc. allows us to share our knowledge and expertise and helps connecting people even though they are living miles apart. In Facebook, we can join 6000 groups, similarly, a person can send over 2000 emails daily, and professional expertise tools such as LinkedIn allows us to be part of 100s of the group. Additionally, certain platforms such as Twitter (now X), blogs, podcasts help to put our viewpoints. We can take the benefit of social media platforms by creating informative and engaging content. LinkedIn is a professional networking platform. It will be very helpful, where we can connect with business owners, tax experts, and other professionals in order to build their network.

How to use social media platforms?

When we share our knowledge, it helps to deepen our knowledge and further strengthens what we already know. Hence, we can use social media to share our knowledge or inspire others. Sharing of knowledge is not violation of professional ethics and code of conduct. We can use social media platforms in the following ways:

- Read various books or online resources to get technical expertise
- Learn various tools, software like Canva for designing, active campaign for e-mailing, website management, social media platforms etc.
- Create your own website, YouTube channel, Facebook page, LinkedIn, Twitter (now X), Instagram account, create account in blogging website, podcast
- Make more friends, join various groups

- Create WhatsApp Business account and Telegram, create various groups and invite people to join that group
- Create your own attractive flyers on various topics and post those flyers in Facebook, LinkedIn, Twitter, Instagram, WhatsApp multiple times in a day
- Tag others that post, share in various groups
- Create Poll for engagement for participants
- Make YouTube videos in just two hours and upload in social media platforms
- Make various articles, power-point presentations, upload in website, LinkedIn etc.
- Share those articles via e-mails in bulk by Active campaign, in SlideShare

How to make You Tube Videos?

- Create a YouTube Video Strategy.
- Create account on YouTube
- Choose the topic of our passion
- Get further expertise on the subject by doing research
- If topic is technical, get various statistics wherever needed
- Spend one-two hours on preparation and make pointers, memory techniques for making video, cover everything about that topic, make it meaningful
- Think out of box
- See other videos, think on how we can make different, extraordinary video
- Set up your video recording
- Record your video

- Analyze the video you have made and try to find out ways to make it better
- Go for another video recording,

Create a website

With the World Wide Web, now your product or service is not only being sold in a local, national or international arena but it can reach the most remote corner of the planet. The internet has made this feat possible. Having a website and online presence enables your organization to be known. It will make people aware of your presence and conscious of your ability in their needs. Today's customers are well informed and look for online information before they make a deal. They are already educated and have done their research in the intricacies of the product and service and are well aware of what they exactly want. This type of customer behavior trend emphasizes how your website is the backbone of your business.

However, it is not only important to create a website, it is equally important that your website is update with fresh and topical information. It should not seem unkempt and stagnated. Every piece of content you put on your website is a reflection of you and will form an image in the mind of the viewer.

Sharing Knowledge – Newsletters, Emails, Online Discussion Groups

Sharing your knowledge to educate your customers could take place in the form of sending emails and newsletters, creating e-books, forming groups, creating a blog or sharing knowledge at other platforms like presentations, seminars and open house discussions.

A free newsletter with good and current content can be sent to people to educate them about the topic. You can send these newsletters by email as that will be very cost efficient too. One person in your organization can be allocated for this purpose who can do the research work, content creation and final preparation of material to be covered in the newsletter. You can participate in online forums like Google Groups, Facebook Groups, LinkedIn Groups etc. which provide online discussion groups for people sharing common interests, and share your knowledge there.



CONCLUSION

Growth involves being a student throughout your life, acquiring knowledge, becoming more efficient as you progress and reinventing yourself with the changing times.

Keep going and keep growing. Supplement your knowledge and be a lifelong learner. Nowadays with the existence of social media you can acquire any information at any moment in time with the click of a button. Knowledge is free. You can acquire it if you want. With presence of mind, common sense, observation and an intense passionate desire to learn – you can learn from anywhere. Use newspapers, magazines, television, video, internet, self-help books, academic courses, training courses, online courses, professional development courses, and awareness to the environment around you – to contribute to your growth.

If you truly passionately desire something and have full faith and believe in it 100%, then there is absolutely nothing in this world that can stop you from achieving what you desire and have set your mind to. “Luck Is What Happens When Preparation Meets Opportunity”. This quote, attributed to Roman philosopher Seneca, reminds us that we make our own luck.

You determine your destiny when you react to situations you are confronted with in life. Your reactions determine your future and the life you create for yourself. If we have a goal and we live for that goal and dedicate our existence to that goal; then the presence of ‘luck’ is immaterial to us. We rarely bother to stop and analyze whether we have been ‘lucky’ or not because we are so busy pursuing our goal. When you have the right attitude and are persistent in your efforts you are bound to taste success.

Discover something new each day. Leave your comfort zone, break habits, unlearn what you already know and explore new territories. Patiently persist. Challenge yourself and you will be surprised.



USEFUL WEBSITES FOR SETTING UP ENTERPRISES

Micro, Small and Medium Enterprises

1. Ministry of Micro, Small and Medium Enterprises - <https://msme.gov.in/>
2. Single window access to useful links specific to MSMEs - MyMSME - <https://my.msme.gov.in/MyMsme/Reg/Home.aspx>
3. Public Procurement Policy monitoring portal - https://sambandh.msme.gov.in/PPP_Index.aspx
4. Online placement portal - <https://sampark.msme.gov.in/>
5. Delayed payment monitoring system - https://samadhaan.msme.gov.in/MyMsme/MSEFC/MSEFC_Welcome.aspx
6. Udyam Registration (UR) - <https://udyamregistration.gov.in/Government-India/Ministry-MSME-registration.htm>
7. Udyam Assist Platform - <https://udyamassist.gov.in/faq>
8. MSME Champions portal - <https://champions.gov.in/Government-India/Ministry-MSME-Portal-handholding/msme-problem-complaint-welcome.htm>
9. MSME databank - <https://www.msmedatabank.in/>
10. MSME Dashboard - <https://dashboard.msme.gov.in/dashboard.aspx>
11. Development Commissioner - <https://dcmsme.gov.in/>
12. Khadi and Village Industries Commission (KVIC) - <https://www.kvic.gov.in/kvicres/index.php>
13. Coir Board - <http://coirboard.gov.in/>
14. National Small Industries Corporation (NSIC) - <https://www.nsic.co.in/>

15. Schemes of NSIC - <https://msme.gov.in/schemes/schemes-national-small-industries-corporation>
16. National Institute for MSMEs (NIMSME) - <https://www.nimsme.org/>
17. Mahatma Gandhi Institute for Rural Industrialization - <https://mgiri.org/>
18. SFURTI - <https://sfurti.msme.gov.in/SFURTI/Home.aspx>
19. ASPIRE - <https://aspire.msme.gov.in/ASPIRE/AFHome.aspx>

Trade Promotion, Industry Associations & Export Promotion Councils

1. India Trade Promotion Organisation (ITPO) (<https://www.indiatradefair.com/>) is the premier trade promotion agency of the Ministry of Commerce & Industry, Government of India.
2. Federation of Indian Export Organisations (<https://fieo.org/>) is the apex trade promotion organisation in India set up by the Ministry of Commerce, Government of India, and the private trade and industry segment in 1965.
3. Three important websites have been developed and maintained by FIEO:
 - Indian Trade Portal – containing trade information of 98 Countries - <https://www.indiantradeportal.in/>
 - Indian Business Portal – exclusive marketplace for exporters registered in India - <https://www.indianbusinessportal.in/>
 - Ease of Logistics Portal - brings Exporters and Logistic service providers on a single platform.
4. National Chambers of Commerce:
 - Confederation of Indian Industry (CII) (<https://www.cii.in/>)
 - Federation of Indian Chambers of Commerce & Industry (FICCI) (<https://www.ficci.in/api/home>)
 - Federation of Indian Export Organisations (FIEO) (<https://fieo.org/>)

- Federation of Indian Micro and Small & Medium Enterprises (FISME) (<https://fisme.org.in/>)
- Associated Chambers of Commerce and Industry of India (ASSOCHAM) (<https://www.assochem.org/>)
- Indian Chamber of Commerce (<https://indianchamber.org/>)

5. Industry Associations in India:

- National Association of Software and Services Companies (NASSCOM) (<https://nasscom.in/>)
- Automotive Components Manufacturers Association of India (ACMA) (<https://www.acma.in/>)
- Builders' Association of India (<https://www.baionline.in/>)
- Cement Manufacturers' Association (<https://www.cmaindia.org/>)
- Consulting Engineers Association of India (<https://www.ceai.org.in/>)
- All India Plastics Manufactures Association (<https://www.aipma.net/>)
- Indian Drug Manufacturers Association (IDMA) (<https://idma-assn.org/>)
- All India Distillers' Association (<https://www.aidaindia.org/>)
- Indian Electrical & Electronics Manufacturers' Association (IEEMA) (<https://ieema.org/>)
- Indian Chemical Council (<https://www.indianchemicalcouncil.com/>)
- Hotel Association of India (<https://hotelassociationofindia.com/>)
- National Restaurant Association of India (<https://nrai.org/>)
- Federation of Hotel & Restaurant Associations of India (FHRAI) (<https://www.fhrai.com/>)
- Indian Machine Tool Manufacturers' Association (<https://www.imtma.in/>)

- Internet Service Providers Association of India (ISPAI) (<https://www.ispai.in/>)
- Internet and Mobile Association of India (IAMAI) (<https://www.iamai.in/>)
- Indian Small Scale Paint Association (<http://www.isspa.org/>)
- The Solvent Extractors' Association of India (<https://seaofindia.com/>)
- Electronic Industries Association of India (<https://elcina.com/>)
- The Fertiliser Association of India (FAI) (<https://www.faidelhi.org/>)
- Indian Sugar Mills Association (<https://www.indiansugar.com/>)
- Tools & Gauge Manufacturers Association of India (<https://www.tagmaindia.org/>)
- Indian Association of Tour Operators (<https://www.iato.in/>)
- Indian Agro & Recycled Paper Mills Association (<https://www.iarpma.org/>)
- Self Employed Women's Association (<https://www.sewa.org/>)
- Organization of Plastic Processors of India (<https://oppindia.org/>)
- Pesticides Manufacturers & Formulators Association of India (<https://www.pmfaiindia.org/>)
- Cellular Operators Association of India (COAI) (<https://coai.com/home>)
- Indian Wind Turbine Manufacturers Association (<https://www.indianwindpower.com/>)
- Manufacturers Association for Information Technology (<https://www.mait.com/>)
- Indian Footwear Components Manufacturers Association (<https://www.ifcoma.org/>)
- Indian Tea Association (<https://www.indiatea.org/>)

6. Regional / State Level Chambers of Commerce:

- The Cochin Chamber of Commerce & Industry (<https://www.cochinchamber.org/>)
- The Federation of Andhra Pradesh Chambers of Commerce and Industry (<https://www.fapcci.in/>)
- Indian Merchants Chamber (<https://www.imcnet.org/>)
- Bombay Chamber of Commerce & Industry (<https://bombaychamber.com/>)
- Gujarat Chamber of Commerce and Industry (<https://www.gujaratchamber.org/>)
- Gurgaon Chamber of Commerce and Industry (<http://www.gurgaonchamber.org/>)
- Goa Chamber of Commerce and Industry (<https://www.goachamber.org/>)
- Southern Gujarat Chamber of Commerce and Industry (SGCCI) (<https://sgcci.in/>)
- Kanara Chamber of Commerce and Industry (<https://www.kanarachamber.com/>)
- Udaipur Chamber of Commerce and Industry (<https://ucciendaipur.com/>)
- Bengal National Chamber of Commerce & Industry (<https://www.bncci.com/>)
- Delhi Chamber of Commerce (<http://www.delhichamber.com/>)
- Rajasthan Chamber of Commerce & Industry (<https://www.rajchamber.com/>)
- Southern India Chamber of Commerce (<https://sicci.in/>)

7. Bi-Lateral Chambers of Commerce:

- Indo-American Chamber of Commerce (<https://www.iaccindia.com/>)

- American Chambers of Commerce in India (<https://amchamindia.com/>)
- Indo-Arab Chamber of Commerce & Industries (<https://iacci.org/>)
- Indo-American Chamber of Commerce of Greater Houston (<https://www.iaccgh.com/>)
- Indo-Canada Chamber of Commerce (<https://www.iccconline.org/>)
- Georgia Indo-American Chamber of Commerce (<http://giacc.net/>)
- Indo German Chamber of Commerce (IGCC) (<https://indien.ahk.de/>)
- Indo-Italian Chamber of Commerce & Industry (<https://www.indiaitaly.com/>)
- Indo-Thai Chamber of Commerce (<https://itccthailand.com/>)
- SICC - Swiss-Indian Chamber of Commerce (<https://sicc.ch/>)
- US - India Chamber of Commerce (<https://www.usaindiachamber.org/speaker.php>)
- Indo-French Chamber of Commerce & Industry (<https://www.ifcci.org.in/>)
- Florida Indo-US Chamber of Commerce (<https://indo-us.org/>)
- Kuala Lumpur & Selangor Indian Chamber of Commerce and Industry (<https://klsicci.com.my/>)

8. International Trade Organizations:

- For Trade related Organizations outside India - https://fieo.org/view_section.php?lang=0&id=0,34,552

9. Export Promotion Councils

The Export Promotion Councils (EPCs) are set up with the objective to promote and develop Indian exports. Each Council is responsible for promotion of a particular group of products/projects/

services. As on 31.7.2023, there are a total of 39 Export promotion councils and commodities boards, out of which there are 30 EPCs and 9 Commodities Boards.

Commodities Boards:

1. Coffee Board
2. Coir Board
3. Rubber Board
4. Spices Board
5. Tea Board
6. Tobacco Board
7. Agricultural and Processed Food Products Export Development Authority (APEDA)
8. Coconut Development Board
9. Marine Products Export Development Authority (MPEDA)

Export Promotion Councils:

1. Apparel Export Promotion Council
2. Basic Chemicals, Cosmetics & Dyes Export Promotion Council (CHEMEXCIL)
3. Carpet Export Promotion Council
4. CAPEXIL
5. Cotton Textiles Export Promotion Council
6. Council for Leather Exports
7. EEPIC INDIA (Formerly Engineering Export Promotion Council)
8. Electronics & Computer Software EPC
9. Export Promotion Council for Handicrafts
10. Export Promotion Council for EOUs & SEZ Units

11. Federation of Indian Export Organizations (FIEO)
12. Gem & Jewellery Export Promotion Council (GJEPC)
13. Handloom Export Promotion Council
14. Indian Oil Seeds & Produce Export Promotion Council (IOPEPC)
15. Indian Silk Export Promotion Council
16. Jute Products Development and Export Promotion Council -(JPDEPC)
17. Pharmaceuticals Export Promotion Council of India (PHARMEXCIL)
18. Plastics Export Promotion Council
19. Power loom Development & Export Promotion Council
20. Project Exports Promotion Council of India
21. Services Export Promotion Council (SEPC)
22. Shellac & Forest Products Export Promotion Council (SHEFEXIL)
23. Sports Goods Export Promotion Council (SQEPC)
24. Synthetic & Rayon Textiles Export Promotion Council
25. Telecom Equipment and Services Export Promotion Council (TEPC)
26. Wool Industry Export Promotion Council
27. Wool & Woollens Export Promotion Council
28. Mobile and Electronic Devices Export Promotion Council (MEDEPC)
29. Export Promotion Council for Medical Devices
30. AYUSH Export Promotion Council (AYUSHEXCIL)



USEFUL WEBSITES OF HIRING PLATFORMS

Hiring platforms that solely focus on work opportunities for Indian women:

Herkey [Earlier known as – JobsForHer] - <https://www.jobsforher.com/>

JobsForHer is the largest career-oriented platform for women in India. It was launched in 2015, JobsForHer has connected more than 2.2 million job aspirants with 7500+ businesses nationwide. This was founded by Neha Bagaria, she initiated this company in 2003 in Bangalore.

SheJobs - <https://www.she-jobs.com/home>

SheJobs is founded by Swathi Nelabhatla in 2019. It is an online job portal specially for women who aspire to job opportunities. They also provide skill development training and opportunities to make you skillfully advanced.

Her Second Innings - <https://hersecondinnings.com/>

Her Second Innings is founded by Manjula Dharmalingam in the year 2014. It is a platform that works for helping women grow and become independent in their finances, emotionally strong, and socially powerful.

MyAvtar - <https://www.myavtar.com/> ; <https://www.avtarinc.com/myavtar/>

myAvtar was founded by Dr. Saundarya Rajesh in the year 2000 with Umasanker Kandaswamy as Founding Team Member and Karthik Ekambaram as Senior Vice President. myAvtar works to constantly boost the involvement of women in the workforce and aims at women taking participation increase in the workplace. Dr. Saundarya popularised the concept of Avtar which helps women who choose second careers among firm's and also launched Avtar I-Win which is India's first job portal. It was later named Avtar Women.

GharSeNaukri - <https://www.gharsenaukri.com/>

GharSeNaukri was founded in 2014 by Ajat Shatru, Mamta Singh Deo, Pratibha Sharma, and Sarika Gupta. It is considered to be one of the most reliable and well-known brands in India for HR service providers.

It is an employment portal that only works for women's employment and empowerment. It was initially launched in Delhi NCR Noida by a group of a young, energetic, and talented set of marketing professionals. GharSeNaukri is considered one of the largest community and career platform for women.

WhereWomenWork – This is a Global Platform (not focused on Indian women only)

<https://www.wherewomenwork.com/>

WhereWomenWork is a firm that supports and attracts female talents globally. Whether interns, apprentices, or graduates, women can get eminent career opportunities here who have returned to the workforce, and executives. WhereWomenWork mainly highlights the works and accomplishments of Women. It is a global firm that informs and motivates women about working for forward-thinking companies and applying for their interest sectors of jobs.

Sheroes - <https://sheroes.tech/>

Sairee Chahal co-founded Noida-based SHEROES.in in January 2014. SHEROES curates corporate jobs as well as flexible and work-from-home jobs for women in India. SHEROES has been building a community of working women, helping them find mentors and resources. They focus on helping women who are seeking a career along with maintaining a work-life balance. Sheroes help women in starting their own entrepreneurship and provide them with a marketplace where they could sell the products they create. Women on Sheroes are selling a range of items – from handmade accessories, healthy snacks, and home decor to custom mandala artwork. They provide reskilling, upskilling, and opportunities for women & give opportunities for networking.

Women's Web - <https://www.womensweb.in/>

Since 2010, Women's Web has grown from being user-generated media platform, to a platform that enables urban women to seek faster success in the early or mid-stages of their careers or business. Women's Web mission is to increase participation of Indian women in the paid workforce, by connecting millions of Indian women with the resources, tools and opportunities from enterprises. It is a digital platform that enables women @ work through content and community. Women's web though is not directly a job listing platform, but this platform has strong women-centric

content and a community to support women in building their careers. They support women in their self-development journey, by offering information on career development, entrepreneurship, and managing work and family. They offer training and conduct webinars on women's health, social issues, and personal finances.



USEFUL BOOKS TO READ

- Start with Why: How Great Leaders Inspire Everyone to Take Action - Author: Simon Sinek
- Zero to One - Author: Peter Thiel with Blake Masters
- The 4-Hour Workweek - Author: Tim Ferriss
- How to Win Friends and Influence People - Author: Dale Carnegie
- Rich Dad Poor Dad - Author: Robert Kiyosaki, Sharon Lechter
- The Art of the Start - Author: Guy Kawasaki
- Rework - Author: Jason Fried, David Heinemeier Hansson
- David and Goliath: Underdogs, Misfits, and the Art of Battling Giants - Author: Malcolm Gladwell
- Atomic Habits - Author: James Clear
- The 7 Habits of Highly Effective People - Author: Stephen Covey
- Think and Grow Rich - Author: Napoleon Hill
- The Power of your Subconscious Mind – Author: Joseph Murphy
- Limitless – Author: Jim Kwik
- Awaken the Giant Within – Author: Anthony Robbins



Some Other Publications Authored by CA (Dr.) Rajkumar Adukia

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Mr. Rishabh Adukia
Chief Advisor

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NATIONAL LEVEL GOLDMINE OPPORTUNITIES TRIBUNALS SYSTEM IN INDIA & PRESENTATION BEFORE TRIBUNALS, REGULATORS AND AUTHORITIES





Mr. Ritabh Adhikari
Chief Advisor





CA (Dr.) Rajkumar Saijanyan

Author of more than 300 books & 8000 articles, Professional Growth & Intellectual Growth
Author of more than 1000 articles & 8000 articles, Professional Growth & Intellectual Growth
Author of more than 1000 articles & 8000 articles, Professional Growth & Intellectual Growth

CA (Dr.) Rajkumar Saijanyan


CVBER SECURITY, DATA PRIVACY & PROTECTION AND INFORMATION TECHNOLOGY






Mr. Ritabh Adhikari
Chief Advisor

(Including Data Science, Artificial Intelligence & Other Developing Digital Technologies and their Applications in various areas)



Mr. Ritabh Adhikari
Chief Advisor



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CA (Dr.) Rajkumar Saijanyan

Importance of Corporate Governance in Business Guidelines, Standards & Desirable Practices of Corporate Governance

Building Board Composition & Governance, Independent Directors, Shareholders, Cash, High Dividends, Shareholders, Public and Corporate Governance in Liberal Market, India, USA, UK, etc., (MCA, SEBI, Insurance Co. etc.)





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Self Empowerment: Taking Control of Our Life

(Foundation of Growth is to know the Self & Work on the Self)





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TRANSFORM YOUR LIFE

**(SOLVING THE JIGSAW
PUZZLE OF LIFE - CONVERTING
ANXIETY, STRESS AND NEGATIVITY
INTO SUPERPOWERS)**





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CA (Dr.) Rajkumar Saijanyan



Author's Profile

CA (Dr.) Rajkumar S Adukia

Passionate to make anyone Global Speaker, Writer, Entrepreneur, Global Practitioner, Acquiring New Knowledge, Professional Qualifications, Growth in Business & Promotion As CEO

Author of more than 350 books & Global business, professional growth and motivational coach

My Profile:

Educational Qualification

- 1 Graduation from Sydenham College of Commerce & Economics.
5th Rank holder in Bombay University in 1980
- 2 Chartered Accountant
- 3 LL.B, LL.M, Diploma in Labour law and Labour welfare, IPR, Criminology
- 4 PhD in Corporate Governance in Mutual Funds
- 5 MBA & Diploma in IFRS (UK)
- 6 Master in Business Finance
- 7 Certification courses:
 - Arbitration • Forensic • Audit and fraud prevention • Concurrent audit

CA (Dr.) Adukia left no stone unturned during his career span expanding to more than 40 years. He is ever enthusiastic and have unlimited time to discuss the matter of professional and self-interest. He is a legendary example of seeking ways to explore new areas of business and profession. He is a true inspiration for each and every professional. His knowledge, qualifications itself tells a lot about him. He is a chairman of the Competent Insolvency Professionals Private Limited.

He has addressed more than 100 International Conferences. His vast experience includes training and professional services to banks, financial institutions, Corporate, Government Departments, and Regulators.

Presently he is Chairman of Board of Studies, ICAI and Vice-Chairman of Research Committee, ICAI

Awards and Accolades

- 1 The Jeejeebhoy Cup for proficiency and character.
- 2 State Trainer by the Indian Junior Chamber.
- 3 "Rajasthan Shree" by Rajasthan Udgosh, a noted Social Organization of Rajasthan.
- 4 Several other awards as a successful leader in various fields.
- 5 National Book Honors Award 2018.