







Participant Handbook

Sector

Beauty & Wellness

Sub-Sector Yoga

Occupation Yoga Services

Reference ID: BWS/Q2201, Version 2.0 NSQF Level 4





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Yoga Instructor (B&W)

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Email: info@bwssc.in Website: www.bwssc.in

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Skilling is building a better India.
If we have to move India towards development then Skill Development should be our mission.

Shri Narendra ModiPrime Minister of India







COMPLIANCE TO QUALIFICATION PACK – NATIONAL OCCUPATIONAL STANDARDS

is hereby issued by the

BEAUTY AND WELLNESS SECTOR SKILL COUNCIL

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We would especially like to thank Bapu Nature Cure Hospital & Yogashram, Art of Living, S-VYASA University, The Yoga Institute who have reviewed and given input for this trainee manual. This participant manual is dedicated to all the aspiring youth who desire to achieve special skill which would be a lifelong asset for their future endeavours and help them make a bright career in the Beauty and Wellness Sector.

About this book

Yoga is a universal symbol of 360-degree wellness, and form a prominent part of the Beauty & Wellness sector. Yoga practice benefits people of all ages and leads to a sense of fulfillment in every walk of life with holistic health, happiness and harmony. Global Yoga market is worth \$80 billion, and in India this market is worth INR 490 billion. According to a recent study conducted by ASSOCHAM, the demand for Yoga trainers is likely to grow by 30-35% in the next couple of years.

Increased emphasis on a holistic well-being with people's desire to look good and young are other motivators for the beauty and wellness industry.

This Participant Handbook is designed to enable theoretical and practical training to become a Yoga Instructor (B&W). The Qualification Pack of a Yoga Instructor (B&W) includes the following National Occupational Standards which have all been covered in this Trainee Manual:

- 1. Prepare and maintain work area.
- 2. Conduct the basic yoga session for holistic wellbeing.
- 3. Maintain health and safety at the workplace.
- 4. Create a positive impression at the workplace.

The key learning objectives and the skills gained by the participant are defined in their respective units. We would also like to acknowledge the efforts put in by the B&WSSC team. We hope that this Participant Handbook will be able to provide a sound learning and aspire students to build their career in the beauty and wellness industry.

Symbols Used



Key Learning Outcomes



Steps



Time



Tips



Notes



Unit Objectives

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1. Introduction

Unit 1.1 - Introduction to Yoga

Unit 1.2 - Yoga and India

Unit 1.3 - Yoga Terminologies & their Meanings

Unit 1.4 - Job Role of a Yoga Instructor (B&W)

Unit 1.5 - Setting up and Maintaining a Yoga Center



(BWS/N9001)

Key Learning Outcomes 👸



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

- $1. \ \ \, \text{Explain the meaning of Yoga}$
- 2. Describe different streams of Yoga
- 3. Explain major benefits of practicing Yoga
- 4. Describe the significance of 'International Day of Yoga'
- 5. Describe the history & evolution of Yoga
- 6. Explain common terminologies of Yoga
- 7. Define job role & responsibilities of a Yoga Instructor (B&W)

UNIT 1.1: Introduction to Yoga

Unit Objectives



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

- 1. Explain the meaning of Yoga
- 2. Describe, why Yoga is so relevant in today's fast paced world
- 3. Explain different definitions of Yoga
- 4. Describe different streams of Yoga
- 5. Explain eight limbs of 'Ashtanga Yoga'
- 6. Explain major benefits of practising Yoga
- 7. Describe the significance of 'International Day of Yga'

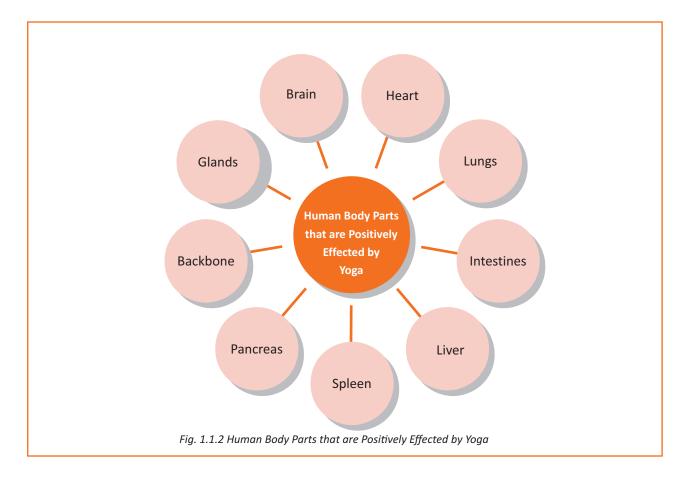
1.1.1 What is Yoga?

The word Yoga is derived from Sanskrit word 'Yuj', which means 'Jod' in Hindi or 'Joining' in English. This is joining of 'Jivatama' (individual self) with 'Parmatma' (universal self). Through the practice of Yoga, one can have Self-realisation and achieve God. 'Yog' word became Yoga in English.

For a simple person, Yoga is another form of physical exercise. By doing physical exercises, one can develop only body muscles. But through Yoga, one achieves the conditioning of even all the internal organs like - heart, brain, spleen, liver, lungs, intestines, etc. Apart from these vital organs, through Yoga all the glands, like - thyroid, pituitary and penial gland of the brain, function better.



Fig. 1.1.1 Yoga Pose



1.1.2 Why Yoga? -

Yoga is a practical aid, not a religion. Yoga is an ancient art based on a harmonizing system for development of the body, mind, and spirit. The regular practice of yoga will not only lead you to a sense of peace and well-being, but will also give you a feeling of being at one with the nature. In the present time, more and more people, especially the Westerners, are resorting to Yoga to find a cure for chronic health problems and attain a peace of mind. They are also curious about knowing what exactly is Yoga and what all are included in it. Although many of us are well aware of the health benefits of Yoga, not everyone knows about the origin and exact definition of Yoga. It is a popular belief that Yoga merely includes stretching and warm up exercises.



Fig. 1.1.3 Dhyan Mudra in Yoga

Originated in ancient India, Yoga typically means 'union' between the mind, body, and spirit. It involves the practice of physical postures and poses, which is also referred to as 'asana' in Sanskrit. As the name suggests, the ultimate aim of practising Yoga is to create a balance between the body and the mind and to attain self-enlightenment. To accomplish it, Yoga makes use of different movements, breathing exercises, relaxation technique, and meditation. Yoga is associated with a healthy and lively lifestyle with a balanced approach.

The oldest physical discipline in existence known to humanity, the Yoga brings stability to the body and the wavering mind. It increases the lubrication of joints, ligaments, and tendons of the body. Studies in the field of medicine suggest that Yoga is the only form of physical activity that provides complete conditioning to the body because it massages all the internal organs and glands. It reduces the risk of many diseases. Yoga can create a permanently positive difference to the lifestyle of anybody practicing it on a regular basis.

Yoga is a perfect way to ensure overall health and physical fitness. Through meditation, breathing exercises (called pranayams); you can banish all your stress and lead a healthy life. In fact, it is one of the best remedies known to humankind, for curing chronic ailments that are otherwise difficult to be cured by other medications. People suffering from backaches and arthritis are often suggested to do asanas that concentrate on the exercise of the muscles at the strategic locations. Pranayamas are the best breathing exercises to increase the capacity of lungs.

The amazing thing about Yoga is that its positive effects on the health and mind are visible over time. Another specialty about Yoga is its wide choice of asanas. Depending upon the stamina and overall health, you can choose from the mild pranayamas and asanas to high-intensity asanas. It is a medication without the actual use of medicines. Moreover, no visible side effects are associated with the practice of Yoga on a regular basis. All you need to know is the most appropriate asanas according to the ability and structure of your body. Also, you need to know the right way of performing the asanas, because any wrong attempt can cause sprains and injuries.

Conscious connection to something allows us to feel and experience that thing, person, or experience. The experience of connection is a state of yoga, a joyful and blissful, fulfilling experience.

There is no single definition of yoga. To experience truth through yoga, we must study its classical definitions and reflect on our understanding of it.

If we wish to connect to the intuitive, creative part of us and realize the eternal Self, we need to consider what yoga really is. Each definition of yoga reveals a part of the ocean of knowledge and experience that forms the yogic path.



Fig. 1.1.4 Bhujangasana in Yoga

1.1.3 Different Definitions of Yoga

Any method that allows us to wake up to who or what we really are and to what life is all about is Yoga. Anything that allows us to be more aware of ourselves and to feel connected with ourselves and life is a form of yoga. Everything we do can become yoga if it is done with awareness. Awareness is the key to discover all the mysteries of who we truly are. Yoga reveals the luminous intelligence and the beauty that lies within us. Since Yoga is a very old technique to remain healthy, hence there are many Yogis in history who have given a different definition to Yoga. All are valid and give greater meaning to Yoga, so we should know all these definitions.



Fig. 1.1.5 Yoga is beneficial for whole Body

1.1.3.1 Patanjali's Definition of Yoga

The great sage Patanjali, in Raj Yoga, gave one of the best definitions of yoga. He said, 'Yoga is the blocking (Nirodha) of mental modifications (Chitta Vritti) so that the seer (Drashta) re-identifies with the (higher) Self. Patanjali's system has come to be the epitome of Classical Yoga Philosophy and is one of the 6 or 7 major philosophies of India.

1.1.3.2 Hatha Yoga's Definition of Yoga

Hatha Yoga includes postures (Asana), breathing techniques (Pranayama), purification techniques (Shat Karmas) and energy regulation techniques (Mudra and Bandha). The definition of Yoga in the Hatha Yoga texts is the union of the upward force (Prana) and the downward force (Apana) at the navel center (Manipura Chakra). Hatha Yoga teaches us to master the totality of our life force is also known as prana. By learning how to feel and manipulate the life force, we access the source of our being.

1.1.3.3 Kundalini Yoga's Definition of Yoga

Kundalini yoga is the science of liberating the dormant potential energy at the base of the spine (Kundalini). The definition of yoga in Kundalini yoga is the union of the mental current (ida) and the pranic current (pingala) in the third eye (ajna chakra) or at the base chakra (muladhara chakra). This unifies duality in us by connecting our body and mind and leads to the awakening of spiritual consciousness.

1.1.3.4 Yoga from Scientific Point of View

Yoga is a science, that is, it is a technique that leads us to consciously connect with ourselves and with life. As yoga is a science, there is no dogma or belief system attached to it. Yoga simply tells us to do a certain practice and then to feel the effect of that practice, e.g. if we breathe slowly in a relaxed manner our heart rate will slow down; and if we focus the mind, we will develop mental peace and deep insight.

1.1.4 Streams of Yoga

Primarily, Yoga has four paths. Bhagvad Gita has details on these four paths. These four paths are listed below:

1-Raja Yoga, 2-Bhakti Yoga, 3-Janan Yoga, 4-Karma Yoga

All the four paths have their own renowned followers. We will discuss the same in detail.

1.1.4.1 Raja Yoga

The great sage Patanjali was a follower of Raj Yoga. In Raja Yoga, Yoga is practiced to gain mastery over the mind through will power. There are further two branches under *Raja Yoga*:

- 1-Bahiranga Yoga
- 2- Antaranga Yoga

1.1.4.1.1 Bahiranga Yoga

Bahiranga means external. So Bahiranga Yoga means External or Outer Path of Yoga. It is controlled by four limbs of Ashtang yoga — yama, niyama, asana, and pranayama. Sometimes the fifth limb - pratyahara, is also associated with this.

1.1.4.1.2 Antaranga Yoga

Antaranga means internal. So Antaranga Yoga means internal or inner Path of Yoga. It is controlled by last three limbs of Ashtang yoga — dharana, dhyana, and samadhi.

As the name suggests, benefits of this yoga are internal rather than external. It awakens the mind and soul of Yogi.

1.1.4.2 Bhakti Yoga

Ramanuja was main follower of Bhakti Yoga. Bhakti yoga aims to help a person evolve emotional maturity, love for society and to spread the message of universal brotherhood and oneness. It helps in transformation of the conditional and desirous form of love into true unconditional love. Kama (desire), combined with tyaga (sacrifice) forms prema (love). Prema along with saranagati (surrender) results in bhakti. The path of bhakti yoga leads to satisfaction and calmness of mind. It is considered to be the easiest path among four, as the practice is not very rigorous. Bhakti yoga is similar to the interpersonal relation between humans but here the relation is between soul and super soul (ultimate soul). Bhagvad purana provides us with nine forms of bhakti:

- 1. Sravan (listening)
- 2. Kirtana (praising)
- 3. Smarana (remembering)
- 4. Pada-sevasna (rendering service)
- 5. Archana (worshipping)
- 6. Vandana (paying homage),
- 7. Dasya (servitude)
- 8. Sakhya (friendship)
- 9. Atma-nivedana (complete surrender of self).



Fig. 1.1.6 Bhakti Yoga

1.1.4.3 Jnana Yoga

One of the famous follower of this stream was Shankara. This path helps in developing a logical mind with intuitive knowledge and immense awareness. There are three phases in jnana yoga:

- 1. Sravana, the first exposure to knowledge in any form (reading a book, listening to a lecture, watching a video).
- 2. Manana, revisiting the knowledge for further understanding.
- 3. Nididhyasana, the phase of experimentation.

In jnana yoga, the ultimate aim is to understand the reality of atma (soul) and the ability to differentiate it from the body. A person truly established in the path of jnana yoga becomes free from all worldly desires and achieve contentment. Though the four paths of yoga seem to be completely different from each other, they lead to the same goal of self-realization, and the union of the individual with the universal self.

1.1.4.4 Karma Yoga -

The Bhagvad Gita remains the main source for the conceptual basis of karma yoga; it was later elaborated by Swami Vivekananda. This path emphasizes on performing actions with detachment without worrying about the results.

Actions are categorized as:

Tamasik - they are binding, deteriorating, violent and is a result of state of delusion and confusion

Rajasik - when performed with craving for desires, with egoism and a lot of efforts

Sattvik - when it is free from attachment and done without love or hatred

The essence of karma yoga is to convert kamya karma (action with desires) into yogic karma by inculcating detachment and committing one's energy to unceasing work.

1.1.5 Eight Limbs of Ashtang Yoga

The meaning of Ashtanga yoga is 'Eight-limb yoga'. According to Patanjali, the path of internal purification for revealing the Universal Self consists of the following eight spiritual practices:

Yama : Universal morality

Niyama : Personal observances

Asanas : Body postures

Pranayama : Breathing exercises and control of prana

Pratyahara : Control of the senses

Dharana : Concentration and cultivating inner perceptual awareness

Dhyana : Devotion, Meditation on the Divine

Samadhi : Union with the Divine

The first two limbs that Patanjali describes are the fundamental ethical precepts called yamas and the niyamas. These can also be looked at as universal morality and personal observances. The Yamas and niyamas are the suggestions given on how we should deal with people around us and our attitude toward ourselves. The attitude we have towards things and other people is yama, how we relate to ourselves inwardly is niyama. Both are mostly concerned with how we use our energy in relationship to others and ourselves.

The yamas are broken down into five "wise characteristics." Rather than a list of dos and don'ts, "they tell us that our fundamental nature is compassionate, generous, honest and peaceful."

They are as follows:

Yamas (Universal Morality)

Ahimsa – Compassion for all living things: The word 'ahimsa' literally means not to injure or show cruelty to any creature or any person in any way whatsoever. Ahimsa is, however, more than just lack of violence as adapted in yoga. It means kindness, friendliness, and thoughtful consideration of other people and things. It also has to do with our duties and responsibilities too. Ahimsa implies that in every situation we should adopt a considerate attitude and do no harm.

Satya – Commitment to Truthfulness: Satya means "to speak the truth", yet it is not always desirable to speak the truth on all the occasions, for it could harm someone unnecessarily. We have to consider what we say, how we say it, and in what way it could affect others. If speaking the truth has negative consequences for another, then it is better to say nothing. Satya should never come into conflict with our efforts to behave with ahimsa. This precept is based on the understanding that honest communication and action form the bedrock of any healthy relationship, community or government, and deliberate deception, exaggerations, and lies harm others.

Asteya - Non-stealing: Steya means "to steal"; while Asteya is to take nothing that does not belong to us. This also means that if we are in a situation where someone entrusts something to us or confides in us, we do not take advantage of him or her. Non-stealing includes not only not taking what belongs to another without permission, but also using something for a different purpose to that intended, or beyond the time permitted by its owner. The practice of asteya implies not taking anything that has not been freely given.

Brahmacharya - Celibacy: Brahmacharya is used mostly in the sense of abstinence, particularly in relationship to sexual activity. Brahmacharya suggests that we should form relationships that foster our understanding of the highest truths. Brahmacharya does not necessarily imply celibacy. Rather it means responsible behaviour with respect to our goal of moving towards the truth. Practicing Brahmacharya means that we use our sexual energy to regenerate our connection to our spiritual self. It also means that we don't use this energy in any way that might harm others.

Aparigraha - Neutralizing the desire to acquire and hoard wealth: Aparigraha means to take only what is necessary and not to take advantage of a situation or act greedy. We should only take what we have earned; if we take more, we are exploiting someone else. The yogi feels that the collection or hoarding of things implies a lack of faith in God and in himself to provide for his future. Aparigraha also implies letting go of our attachments to things and an understanding that impermanence and change are the only constraints.

The Yoga Sutra describes what happens when these five behaviours outlined above becomes part of a person's daily life. Thus, the yamas are the moral virtues which if attended to, purify human nature and contribute to the health and happiness of the society.

Niyama (Personal Observances):

Niyama means "rules" or "laws." These are the rules prescribed for personal observance. Like the yamas, the five niyamas are not exercises or actions to be simply studied. They represent far more than an attitude. Compared with the yamas, the niyamas are more intimate and personal. They refer to the attitude we adopt toward ourselves as we create a code for living soulfully.

- 1. Sauca Purity: The first niyama is sauca, means purity and cleanliness. Sauca has both an inner and an outer aspect. Outer cleanliness simply means keeping ourselves clean. Inner cleanliness has as much to do with the healthy, free functioning of our bodily organs as with the clarity of our mind. Practicing asanas or pranayama are essential means for attending to this inner sauca. Asanas tone the entire body and remove toxins while pranayama cleanses our lungs, oxygenates our blood and purifies our nerves. But more important than the physical cleansing of the body is the cleansing of the mind of its disturbing emotions like hatred, passion, anger, lust, greed, delusion and pride.
- 2. Santosa Contentment: Another niyama is santosa, modesty and the feeling of being content with whatever we have. To be at peace within and finding contentment with one's lifestyle, even while experiencing life's difficulties through all kinds of circumstances. We should accept that there is a purpose for everything yoga calls it karma and we cultivate contentment 'to accept what happens'. It means being happy with what we have rather than being unhappy about what we don't have.
- **3. Tapas Disciplined use of our energy:** Tapas refers to the activity of keeping the body fit or to confront and handle the inner urges without an outer show. Literally, it means to heat the body and by doing so, to cleanse it. Behind the notion of tapas lies the idea that we can direct our energy to enthusiastically engage life and achieve our ultimate goal of union with the Divine. Tapas helps us burn up all the desires that stand in our way of this goal. Another form of tapas is paying attention to what we eat. Attention to body posture, attention to eating habits, attention to breathing patterns these are all tapas.
- **4. Svadhyaya Self study:** The fourth niyama is svadhyaya. Sva means "self' adhyaya means "inquiry" or "examination". Any activity that cultivates self-reflective consciousness can be considered svadhyaya. It means to find self-awareness in all our activities and efforts, even to the point of welcoming and accepting our limitations. It teaches us to be centered and non-reactive to the dualities, to burn out unwanted and self-destructive tendencies.
- **5. Isvarapranidhana Celebration of the Spiritual:** Isvarapranidhana means "to lay all your actions at the feet of God." It is the contemplation of God (Ishvara) to become attuned to god and god's will. It is the recognition that the spiritual suffuses everything, and through our attention and care, we can attune ourselves with our role as a part of the Creator. The practice requires that we set aside some time each day to recognize that there is some omnipresent force larger than ourselves that is guiding and directing the course of our lives.



Fig. 1.1.7 Yoga is for everyone

1.1.6 Unity in Diversity

Unity in diversity is a concept of 'unity without uniformity and diversity without fragmentation that shifts focus from unity based on a mere tolerance of physical, cultural, linguistic, social, religious, political, ideological and/or psychological differences towards a more complex unity based on the understanding that difference enriches human interactions.

1.1.7 Major Benefits of Yoga

Following are some of the benefits of doing Yoga. We will discuss effects of Yoga on different parts of the body in detail in subsequent chapters:

- 1-Improvement in immunity Protection from diseases
- 2- Healthy Heart Protection from Heart Problems
- 3-Improved body flexibility Protection from Injury
- 4-Improved Body posture Better personal image
- 5- Positivity in mind Protection from Hypertension, depression, etc.
- 6- Weight reduction / Weight increase Body attain ideal Body weight
- 7-Improved Muscle Strength
- 8-Improved Vitality



Fig. 1.1.8 Healthy Body & Mind Through Yoga

1.1.8 International Yoga Day -

Although Yoga is being practiced all over the world, to give it more prominence our Hon'ble Prime Minister gave a proposal to declare 21st June as 'International Yoga Day', which was immediately accepted by United Nations and On December 11, 2014, United Nations General Assembly declared the day as 'International Yoga Day'. Since 21st June is the longest day of the year in the Northen Hemisphere and has special significance in many parts of the world, that is why this day is chosen for celebrating Yoga.

Resolution for declaring 21st June as 'Yoga International Day' was co-sponsored by 175 countries, which is highest till date for any UNGA resolution of this kind.



Fig. 1.1.9 Logo of Yoga Day



Fig. 1.1.10 PM Shri Modi doing Yoga with Citizen at Rajpath on Yoga Day

1.1.9 Does Yoga Belong to Any Religion? -

Although yoga was invented & evolved by Hindu Sages and it is based on Hindu philosophy of 'Soul and God is One', but person of any religion, cast, gender, nationality, can practice it. It gives the same result to everybody irrespective of his/her origin and belief. You should try to break the myth that doing yoga is not good for a person of religions and faiths other than Hinduism. Yoga is very Popular in Europe and other western countries, despite the fact that majority religion is 'Christianity'. Doing yoga does not intervene with their religion or faith.



Click/Scan this QR Code to access the related video

UNIT 1.2: Yoga and India

Unit Objectives



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

- 1. Explain the roots of Yoga in India
- 2. Describe the history & evolution of Yoga
- 3. Describe the journey of Yoga from India to the World
- 4. Explain the contributions of Yog Gurus in spreading Yoga to the World

1.2.1 India - The Land of Yoga

The science of Yoga has its origin thousands of years ago, long before the first religion or belief systems were born. According to the lore, Shiva is seen as the first yogi or ādiyogi and the first guru or ādiguru. Several thousand years ago, on the banks of Lake Kantisarovar in the Himalayas, ādiyogi poured his profound knowledge into the legendary saptarishis or "seven sages". These sages carried this powerful Yogic science to different parts of the world including Asia, the Middle East, northern Africa and South America. Interestingly, modern scholars have noted and marvelled at the close parallels found between ancient cultures across the globe. However, it was in India that the Yogic system found its fullest expression. Agastya, the saptarishi who travelled across the Indian subcontinent, crafted this culture around a core Yogic way of life.



Fig. 1.2.1 India - Land of Yoga

Yoga is widely considered as an "immortal cultural outcome" of the Indus-Saraswati Valley Civilisation – dating back to 2700 BC – and has proven itself to cater to both material and spiritual uplift of humanity. A number of seals and fossil remains of Indus-Saraswati Valley Civilisation with Yogic motifs and figures performing Yoga sādhana suggest the presence of Yoga in ancient India. The seals and idols of Mother Goddess are suggestive of Tantra Yoga.

The presence of Yoga is also available in folk traditions, Vedic and Upanishadic heritage, Buddhist and Jain traditions, Darshanas, Ramayana, epics of Mahabharata including Bhagawad Gita and theistic traditions of Shaivas, Vaishnavas and Tantric traditions. Though Yoga was being practiced in the pre-Vedic period, the great sage Maharishi Patanjali systematised and codified the then existing Yogic practices, its meaning, and its related knowledge through Patanjali's Yoga Sutras.

After Patanjali, many sages and Yoga masters contributed greatly to the preservation and development of the field through well-documented practices and literature. Yoga has spread to all over the world by the teachings of eminent Yoga masters from ancient times to the present date. Today, everybody has conviction about Yoga practices towards the prevention of disease, maintenance, and promotion of health. Millions and millions of people across the globe have benefited from Yoga, and the practice of Yoga is blossoming and growing more vibrant with each passing day.

1.2.2 History and Evolution of Yoga —

There are many theories associated with Yoga. It is mentioned in *Rig Veda*, and its evidence was found in the oldest civilization of Indus-Saraswati, which is considered to be more than 5000 years old (3000 B.C.), it means Yoga is older than 5000 years. It was invented by *'Rishi Munis'* for doing meditation, but apart from that, it has a very good effect on the body. During the journey of more than 5000 years, Yoga evolved in many forms. As explained earlier, mainly it has following four paths:

- Jnana Yoga
- Bhakti Yoga
- Karma Yoga
- Raja Yoga

After Veda Period, the great 'Maharishi Patanjali' created systems in Yoga. He created text which was named as 'Patanjali Yog Sutras'. Although many other Sages or 'Rishis' contributed in the development of Yoga, but the effect of 'Maharishi Patanjali' is greatest. Due to that evolution of Yoga is divided in to the following periods:

- 1- Pre-Patanjali Period (Before 500 BC)
- 2- Patanjali Period (500 BC to 800 AD)
- 3- Post Patanjali Period (800 AD onwards)



Fig. 1.2.2 Maharishi Patanjali

Pre-Patanjali Period (Before 500 BC) - It is also called as Veda Era since all Veda and Upanishads were written during this period.

Veda - These are the text which contains hymns, philosophy, and guidance for life. These are written in Sanskrit, which is considered to be the mother of all languages. The writer of Vedas are unknown, and it is considered to be the oldest written documents by a human. There are four Vedas -

- 1. Rig veda
- 2. Yajur veda
- 3. Atharva veda
- 4. Sam veda

Upanishads - Meaning of Upanishads is Sitting down on feet, which means getting 'shiksha' or education. These are the essence of Vedas. There are more than 200 Upanishads available.



Fig. 1.2.3 'Pandulipi' of Veda

Patanjali Period (500 BC to 800 AD) - Maharishi Patanjali compiled all Yoga in a book called 'Yog sutras'. This book has total 196 sutras or formula. The Book has four segments, called - Samadhi Pada, Sadhana Pada, Vibhuti Pada, Kaivalya Pada.

Samadhi Pada - In this segment Patanjali explains about aim of Yoga.

Sadhana Pada - In this segment he explains about practices to achieve aims of Yoga.

Kaivalya Pada - In this segment Patanjali explains the connection of yoga with Body, mind, and soul. There are many exercises explained in this segment which can unite all of these.

Post-Patanjali Period (800 AD onwards) - Period after Patanjali Period, which covers current period also, is called Post-Patanjali period. After Patanjali, there were many Yogis and Saints, who developed Yoga. With their own personal style, they created a new form of Yoga, but the basic form of Yoga is same in all the styles.

Modern Yoga is also called 'Hatha Yoga' or physical Yoga. This is also related to 'Kundalini Yoga' which is part of 'Raja Yoga'. Modern Yoga is a mix of all the four paths of Yoga and gives more stress on postures. For getting complete benefits of Yoga, one should have a holistic approach towards it, even without any religious inclination.



Fig. 1.2.4 Garudasan

1.2.3 Journey of Yoga from India to the World

For many, the practice of yoga is restricted to Hatha Yoga and Asanas (postures). However, among the Yoga Sutras, just three sutras are dedicated to asanas. Fundamentally, hatha yoga is a preparatory process so that the body can sustain higher levels of energy. The process begins with the body, then the breath, the mind to the inner self.

Yoga is also commonly understood as a therapy or exercise system for health and fitness. While physical and mental health is natural consequences of yoga, the goal of yoga is more far-reaching. "Yoga is about harmonizing oneself with the universe. It is the technology of aligning individual geometry with the cosmic, to achieve the highest level of perception.

Yoga does not adhere to any particular religion, belief system or community; it has always been approached as a technology for inner well-being. Anyone who practices yoga with involvement can reap its benefits, irrespective of one's faith, ethnicity or culture.

Traditional Schools of Yoga: Different Philosophies, Traditions, lineages and Guru-shishya traditions of Yoga lead to the emergence of different Traditional Schools of Yoga e.g. Jnana-yoga, Bhakti-yoga, Karma-yoga, Dhyana-yoga, Patanjali-yoga, Kundalini-yoga, Hatha-yoga, Mantra-yoga, Laya-yoga, Raja-yoga, Jain-yoga, Buddha-yoga, etc. Each school has its own principles and practices leading to ultimate aim and objectives of Yoga.

1.2.4 Contribution of Yog Gurus in Spreading Yoga

Yoga has spread all over the world by the teachings of great personalities like Swami Shivananda, Shri T. Krishnamacharya, Swami Kuvalayananda, Shri Yogendra, Swami Rama, Sri Aurobindo, Maharshi Mahesh Yogi, Acharya Rajanish, Pattabhi Jois, BKS. Iyengar and Swami Satyananda Sarasvati. B.K.S. Iyengar was the founder of the style of yoga known as "Iyengar Yoga" and was considered one of the foremost yoga type. In modern days, Sri Sri Ravishankar & Swami Ramdev have contributed a lot in spreading Yoga to the common household.



Fig. 1.2.5 Virkshasana Pose

UNIT 1.3: Yoga Terminologies and their Meanings

Unit Objectives



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

- 1. Describe the common Yoga terms
- 2. Explain the meaning of common terminologies of Yoga

1.3.1 Common Terminology used in Yoga

Asana : Posture

Ashtanga: One of the major Yoga path, which has eight limbs

Ayurveda: Ancient Indian Science of medicines
 Bandha: Locking (Practiced in Hatha Yoga)
 Chakra: Centers of psychic energy (Kundalini)

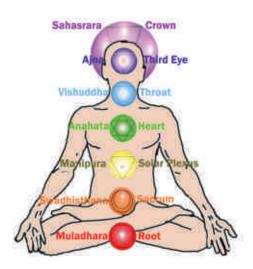


Fig. 1.3.1 Seven Chakras

Dosh: Body types as per Ayurveda, Pitta (Fire), Vata (Air) and Kapha (Earth)

Hatha Yoga: A type of Yoga Path

Mudra : Symbolic gestures or poses in Yoga



Fig. 1.3.2 Hast Mudra in Yoga

Mantra : Groups of sacred words, chanted for creating positive environment

Dhyana : Meditation

Nadi : This is an Energy channel as per Vedic Believes, in which 'Prana' flows

Ojus : The subtle energy created in body by discipline of chastity

Om or AUM : The original universal syllable as per Vedic believes



Fig. 1.3.3 Om or Aum

Patanjali : Indian Sage who compiled all Yoga Sutras, which was earlier scattered in different forms

Pranayama : Types of Breathing exercises in Yoga Practices

Props: Tools which are used for assisting yogis in doing yoga practice - for ex. Mat, Straps, etc.

Power Yoga: It is a type of Ashtanga Yoga which has more focus on Fitness

Sacrum: A triangular shaped Bone situated at the base of Spine



Fig. 1.3.4 Sacrum Bone

Samadhi : A state of meditation

Sadhana : Spiritual practice

Shanti: It means Peace and very frequently chanted during Yoga Practice

Shodhna : A purification process in Hatha Yoga
Sutras : Classical text for Yoga created by Yogis

Sushumna Nadi : The Central Prana Current

Svadhyaya : Self Study

Ujjayi : Sound of breath, taken from a slightly constricted throat

Upanishad : Ancient Vedic Text written by Indian Sages

Vinyasa : A body movement linked with breath

Yogi (**Yogini**) : A practitioner of Yoga (Feminine form of Yogi)

UNIT 1.4: Job Role of a Yoga Instructor (B&W)

Unit Objectives



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

- 1. Define job role of a Yoga Instructor (B&W)
- 2. Explain responsibilities of a Yoga Instructor (B&W)
- 3. Establish expectations from a Yoga Instructor (B&W)

1.4.1 Job Role of a Yoga Instructor

Following are the Job role of a Yoga Instructor:

- 1- Enrolling new participants.
- 2- Explaining rules and regulations of class to new participants.
- 3- Explaining Yoga and its importance for the physical and spiritual health of a person.
- 4- Narrating History of Yoga to create interest in Yoga due to its age-old effectiveness.
- 5- Teach Yogasans in steps to participants.
- 6- Monitor Participants, while they do Yogasans.
- 7- Assess the participant's health/age and create Yogasan plan for him/her with grading policy and learning outcome.
- 8- Assessing learning outcome of participants on a regular basis.
- 9- Taking care of all organisational documentation, like taking attendance, filling in progress reports, creating incidence report and creating grade report.
- 10- Ensure all safety aspect while participant does Yogasans.
- 11- Take appropriate actions as per orgnisation during any emergency.
- 12- All the other assigned duties by organisation or supervisor.

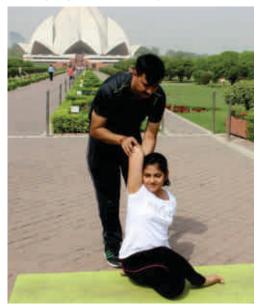


Fig. 1.4.1 Assistance by Yoga Instructor in practicing correct Yoga Pose

1.4.2 Responsibilities of a Yoga Instructor

Following are the responsibilities of a Yoga Instructor-

- 1- Creating Yogasan plan for an individual or a group based on their fitness level and requirements.
- 2- Knowing Participants and his / her medical history in order to advise correct Yogasan plan.
- 3- Explaining how to move body during a particular asana.
- 4- Motivating and encouraging participants in order to push them to achieve a higher level.
- 5- Developing professional relation with participants and maintaining that.
- 6- Demonstrating yogasans in steps before asking participants to perform.
- 7- Ensuring all safety and health regulations during Yogasans.
- 8- Assisting Participants in doing Yogasans effectively.
- 9- Advising participants for any improvement required in their yoga posture or movement.
- 10- Counseling of participants for their diet plan and lifestyle improvement.
- 11- Monitoring of participants progress and taking them to next level of yogasans.
- 12- Answering queries of participants in a professional manner.

1.4.3 Expectations from a Yoga Instructor

Following are the expectations from a Yoga Instructor -

- 1- Greet all Participants with a smile.
- 2- He / She should possess energetic and positive attitude.
- 3- He/She should possess good speaking and listening skills.
- 4- He / She should be passionate about fitness.
- 5- He/She himself/herself should possess fit and flexible body.
- 6- He / She maintain discipline in the class.
- 7- He / She create a yogasan plan as per individual's need and fitness level.
- 8- He / She should wear an appropriate uniform during yoga class.
- 9- He / She should follow organisation's rules and regulations.
- 10- He/She should be recording attendance and exercise hours of participants appropriately.
- 11- He/She should make feel better to the participant after yogsans.
- 12- He / She should be able to motivate participants.
- 13- He / She should be able to perform and teach very simple and very complex yogasans.
- 14- He / She should be punctual and regular.
- 15- He / She should be able to complete the tasks given satisfactorily.
- 16- He / She should be able to work independently.
- 17- He / She should stay focused on the task at hand.
- 18- He / She should be able to decide on priorities of work.

- 19- He / She should be able to create and maintain cordial relations with fellow employees.
- 20- He / She should behave professionally and courteously while at work.
- 21- He / She should be able to work in changing environments.
- 22- He / She should show a positive attitude toward his / her work.
- 23- He / She should be able to give a suggestion for improvement at work and workplace.
- $24 \hbox{- He/She should be able to work with diverse people with different cultures.} \\$



Fig. 1.4.2 Parvritha Trikonasana

Notes 🗏			

UNIT 1.5: Setting up and Maintaining a Yoga Center

- Unit Objectives 🏻



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

- 1. Describe overview of health and wellness industry in India
- 2. Explain resources needed for a Yoga center
- 3. Define requirements of a Yoga center
- 4. Define investment requirement for a Yoga center
- 5. Describe various registrations required for a Yoga center
- 6. Explain how to maintain a Yoga center

1.5.1 Health & Wellness Industry in India - An Overview

As per industry analysis reports, Indian Health & Wellness market is ₹656 Billion. It is estimated to grow at the rate of 20% per annum. It is mainly driven by an increase in disposable income and preventive cure mindset of urban people. A big part of Health and Wellness industry is Yoga business. Although most of people do Yoga at home with the help of a book or video instructions, but there is growing tendency of joining a Yoga center for learning it from a registered teacher and getting the positive energy of doing yoga in a group.

1.5.2 Resources needed for Setting Up a Yoga Center

For setting up a Yoga Center, following are the resources which need to be planned -

- 1- Place for setting up a Yoga Center
- 2-Staff for running up a Yoga Center
- 3-Yoga Equipment
- 4- Audio-Video for Yoga Training
- 5-Consumables
- 6-Registration of Center with various Government agencies

1.5.2.1 Place for Setting Up a Yoga Center

This is the first and foremost thing for setting up a Yoga center. There are various factors for selecting a place for setting up a Yoga Center -

- 1-Location
- 2- Availability of Parking
- 3- Availability of Natural Light and Fresh Air
- 4- Minimum requirement of Room sizes for a Yoga Room
- 5- Lighting in the Yoga Room

- 6-Floor type
- 7- Air Conditioning

1.5.2.1.1 Location

Location for a Yoga center is most important factor in choosing it. Any place which is far off from the city will not be suitable, no matter how spacious and beautiful it is. Things to take care before selecting location for Yoga Center is as below:

- 1- It should be in the center of a city or a locality
- 2- Approach to the building should be easy, and one should not be required to walk too much for entering the Yoga Center.
- 3-The place should be well connected with local transport.
- 4- It should be away from any existing Yoga Center, to avoid any unnecessary competition.

1.5.2.1.2 Availability of Parking

Nowadays, Parking availability is very important. No Yoga practitioner would like to waste his/her precious time in searching for parking slot on a daily basis. This issue could be a major reason for fewer people coming to your yoga center.

Ensure you have ample parking space allocated for your center with full security of parked vehicles.



Fig. 1.5.1 Ample Parking should be available at Yoga Center

1.5.2.1.3 Availability of Natural Light and Fresh Air

Although it is little difficult in the current scenario since nowadays buildings have less space in between them, which affects natural light and fresh air, an absolute necessity for a Yoga Center. However, you can try to search for a better place, which has natural light, preferably in the morning hours and should be away from emission emitting sources such as factories or crowded road.



Fig. 1.5.2 Natural Light & Fresh Air is essential at Yoga Center

1.5.2.1.4 Room Sizes

Room Sizes totally depend on the number of persons you want in one batch. From a business point of view, you should have a maximum number of persons in one batch. You may take ten persons in each batch and decide on room size. Minimum space requirement for a person is 21 square feet. So in that case for ten person room size should be minimum 210 square feet. The height of Room should be minimum ten feet. The room should be lockable from the inside so that practitioners do not get disturbed during Yoga sessions.

1.5.2.1.5 Room Walls —

Colors of Yoga Room wall should be light and soothing for eyes. You can put some yoga posters for creating Yoga atmosphere. You can also have a mirror on one wall so that practitioner can see their postures while doing yoga. However, few people consider mirror a distraction and avoid it. It is totally a personal choice.



Fig. 1.5.3 Yoga Room with Wall Mirror

1.5.2.1.6 Room Floor -

Preferably Yoga room surface should have wooden flooring. But if that is not possible, then floor should be covered with carpet or rug for getting some cushioning effect. It is not advisable to do Yoga on a hard surface, as it may damage your knees or another body part while doing yoga. It should also be remembered that cushioning should not be in excess since we need surface support while doing yoga.

Fig. 1.5.4 Yoga Room floor with Wooden Flooring

1.5.2.1.7 Room Lighting

As mentioned earlier, Yoga room should have ample natural light. All windows should have curtains or blinds on it, to keep hard sunlight away. But apart from natural sunlight, it should have proper artificial lights, which will be required after sunset. Ideally, lights should be natural white, but you can do some experiments with light for giving a soothing effect. It will be very good if you can have dimmer in the room. You can use it very well during meditation and similar exercises.



Fig. 1.5.5 Yoga Room with Natural Light

1.5.2.1.8 Room Temperature

The temperature for Yoga Room should be maintained between 24-29 degrees. So, if the natural temperature is more or lesser than this, Air conditioning should be used. It should be ensured that Air conditioning should be even in all the parts of the room.

1.5.2.1.9 Reception

This is an entrance area of any Yoga center, where people enquire for yoga courses or wait for their batch to start. This should have a pleasant atmosphere with ample space for seating. New Yoga Practitioner gets impressed with Reception first, so it should be neatly decorated and should always be maintained.

Fig. 1.5.6 Yoga Center Reception

1.5.2.2 Staff for Yoga Center

Normally, Yoga Center is a very lean organisation. Staff hired should have a passion for Yoga and should believe in its philosophy. Following is the staff requirement for a Yoga Center -

- 1-Receptionist-1 nos.
- 2- Yoga Trainer as per Yoga Center size
- 3- Housekeeping Assistant as per Yoga Center size
- 4- Support Staff for Accounts & HR 1 or 2 nos.

1.5.2.3 Yoga Equipment

Although Yoga is a form of exercise which is done without any equipment, still some forms of Yoga require some equipment. Following is the list of equipment used in Yoga:

1.5.2.3.1 Yoga Mat -

This is the first and foremost equipment for Yoga. You should check the sticking property of the Mat, because if it doesn't stick properly, it may create a distraction. If Mat is not available, then thick bed sheet and Blanket can also be used.



Fig. 1.5.7 Yoga Mat

1.5.2.3.2 Yoga Straps

These are special straps, which are used for getting support while doing some difficult asanas. With the help of Straps, it is possible to do difficult asanas even with a stiff body.



1.5.2.3.3 Yoga Blocks ——

These blocks are used for giving support to the body for doing different asanas. It comes in different colours and sizes.



Fig. 1.5.9 Yoga Blocks

1.5.2.3.4 Yoga Bolster –

These are big cushions, which are used for giving comfort to the body while doing difficult asanas. This is sometimes used in modern Yoga. These also come in different shapes and sizes.



Fig. 1.5.10 Yoga Bolster

1.5.2.3.5 Yoga Blanket ———

This is also used for giving comfort to the body while doing some difficult asanas. Mainly it is used to keep under the knees and elbows while putting them under pressure during some exercises.



Fig. 1.5.11 Yoga Blanket

1.5.2.4 Arrangement of Audio & Video

There should be an arrangement of Audio & Video player at Yoga Center. Video can be played for showing some exciting Yoga video and Audio can be used for playing soothing music during Yoga Sessions.

1.5.2.5 Investment required for a Yoga Center

Investment required for opening a Yoga center purely depends on your plans. You can start a small Yoga Center with an investment of as little as ₹3 to 5 Lacs, by taking a studio on rent. On the higher side, there is no limit on investment since you can make it as luxurious as you want, depending on your client list. But it is recommended to invest a small amount in the beginning, as return on investment in Yoga business is little slow as compared to other businesses.

1.5.2.6 Registrations required for a Yoga Center

You can open 3 types of Yoga Centers - Proprietorship, Partnership/LLP and Private Limited. Proprietorship, Partnership/LLP are a simpler way of running a business. In case of Partnership/LLP and Private Limited, you need to get a PAN card in the name of organisation too. However, in the case of Proprietorship company your personal PAN card is acceptable.

You need to open a Current Account for all the type of companies for doing any business transaction.

You need to take Service Tax no. if your total turnover exceed 9 Lac. Till that limit Service Tax registration is not mandatory.

1.5.2.7 Maintenance of a Yoga Center and its Equipment

Maintenance of Yoga center and its equipment distinguish good yoga centers from bad yoga centers. It is very easy to invest money and buy good equipment for your yoga center, but it is very difficult to maintain it. But it gives good dividend by keeping your customers happy.

We can divide maintenance of Yoga center in the following areas:

- 1-Reception
- 2-Yoga rooms
- 3-Yoga Equipment
- 4-Toilets

1.5.2.7.1 Reception

This is the entrance & one of the main portions of Yoga Center. Anyone coming to your Yoga center enters in this portion first. To impress him/her, it is necessary to have this area absolutely maintained all the time. Maintenance of this area can not be an activity of once or twice a day. Someone should be responsible for this area to be maintained at all the time.

Maintenance of this area includes:

- 1-Sweeping and wiping of Floor
- 2- Dusting of chairs and tables
- 3- Arranging things kept at Reception

- 4- Maintaining a good fragrance by spraying room freshener or burning scented sticks or some other means.
- 5- Maintaining a good lighting all the time.
- 6-Maintaining a right temperature as per climate.
- 7- Changing old / torn newspapers or magazines.
- 8- Ensuring that Wall paint or wallpaper is in good condition, else it should be painted or repaired immediately.

1.5.2.7.2 Yoga Room

The Yoga room is the center of action in any Yoga Center. This is the area where practitioner spends maximum of their time. To create a good image of Yoga Center, you should always maintain the Yoga Room. Some of the things which should be ensured are -

- 1- First and foremost rule Place for all the things and all things at their place.
- 2- As mentioned for Reception, the floor should be regularly swept and wiped. Yoga is done on floor only and while doing yoga posture, even minute dust particle are easily visible to the practitioner. Hence, it should be ensured that after every Yoga session, the floor is wiped with appropriate disinfectant.
- 3- Wall should be well painted with no marks on it of any kind. While doing yoga, the practitioner will be facing the wall for a long time, and it is not pleasant to watch dirt marks on the wall during Yoga.
- 4- If there are mirrors in the Yoga room, ensure it is clean and has no marks on it. Practitioners see themselves in the mirror during a yoga pose, and nobody wants to see him / herself in a dirty mirror.
- 5- All equipment should be kept in their designated place while starting a yoga session. It may get scattered during a yoga session, but immediately after a yoga session, it should again be kept at their place.
- 6- Air-conditioning of yoga room should be as per requirement. At no time practitioner should feel very hot or very cold.
- 7- There should be an arrangement of getting fresh air in the yoga room. Using Air-Conditioner for a long time makes air stale. Windows should be opened at regular interval for getting fresh air in the room.
- 8-Lighting of the room should be working all the time. Any fused bulbs or tube light should be replaced immediately.

1.5.2.7.3 Yoga Equipment

Yoga Equipment are most important part of any Yoga Center. Although most of the equipment used in Yoga are non-functional, hence they hardly face any issue, but after long use sometimes they may also get damaged. Following are the maintenance advices for Yoga Equipment:

- 1- Any damaged equipment should immediately be repaired or replaced.
- 2- Everybody chooses Yoga for improving his / her health. So no one wants to get any disease by using equipment used by someone else. While doing Yoga there is a lot of sweating. Hence there are high chances of infection passing on to another person. For eliminating any chance of passing germs, all the equipment should be cleaned with appropriate disinfectant.

- 1.5.2.7.4 Toilet —

This is the most neglected area of any organisation. But for creating an overall good image of Yoga Center, toilet cleaning is very important. Toilets should be cleaned regularly and should smell good all the time.

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Excercise



- 1. The Meaning of Yoga is the union of:
 - a. Individual Self & Universal Self
 - b. Human & Yoga
 - c. Body & Yoga
 - d. All of the above
- 2. Following is the organ which gets benefitted by Yoga:
 - a. Heart
 - b. Brain
 - c. Backbone
 - d. All of the above
- Q.3. Which of following is not a stream of Yoga:
 - a. Raja Yoga
 - b. Bhakti Yoga
 - c. Jnana Yoga
 - d. Ved Yoga
- Q.4. On which date World Yoga Day is celebrated:
 - a. 21st April
 - b. 21st May
 - c. 21st June
 - d. 21st July
- Q. 5. Ancient Indian medicine system is called:
 - a. Allopathy
 - b. Homeopathy
 - c. Ayurveda
 - d. Unani

- Q. 6. Following is not Dosh as per Ayurveda:
 - a. Vata
 - b. Pitta
 - c. Kapha
 - d. Jala
- Q.7. Yoga Instructor has to create Yoga Exercise plan for all individual participants:
 - a. Correct
 - b. Incorrect
- Q.8. Following is expected from a Yoga Instructor:
 - a. He/She is passionate about Yoga
 - b. He/She him/herself is fit
 - c. He/She has a positive attitude
 - d. All of the above
- Q. 9. Which of these is an important aspect in choosing a place for Yoga Center:
 - a. Ample Parking Space
 - b. Appropriate Sunlight/air at place
 - c. Well connected by local transport
 - d. All of the above
- Q.10. Which of these areas of Yoga Center should be maintained well:
 - a. Reception Area
 - b. Yoga Room
 - c. Toilets
 - d. All of the above









2. Conduct the Basic Yoga Sessions

Unit 2.1 - Yogic Principles and Knowledge of Ancient Texts

Unit 2.2 - Concept and Introduction to Anatomy & Physiology

Unit 2.3 - Food Habits & Other Instructions as per Yoga Philosophy

Unit 2.4 - Conducting Yoga Exercises



- Key Learning Outcomes 🙄

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

- 1. Describe Yogic principles
- 2. Explain various important ancient texts
- 3. Explain about human body, anatomy and physiology
- 4. Explain Yogic diet
- 5. Demonstrate key Yoga exercises
- 6. Describe the benefits and the precautions for each Asana

UNIT 2.1: Yogic Principles and Knowledge of Ancient Texts

Unit Objectives



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

- 1. Describe Yogic principles
- 2. Explain various important yogic texts
- 3. Describe the Bhagavad Gita
- 4. Describe Patanjali's Yoga Sutra
- 5. Describe the concept of Veda & Upanishads
- 6. Describe the Ramayana and the Mahabharata
- 7. Describe Narada Bhakti sutra

2.1.1 Yoga Principles

Following are the ten Yoga Principles:

- 1. Non-violence (Ahimsa)
- 2. Truthfulness (Satya)
- 3. Righteousness (Asteya)
- 4. Wisdom (Brahmacharya)
- 5. Simplicity (Aparigraha)
- 6. Worship of the spiritual goal (Ishvara-pranidhana)
- 7. Sacrifice the ego (Shaucha)
- 8. Self-discipline (Tapas)
- 9. Reading (Svadhyaya)
- 10. Contentment (Santosha)

2.1.1.1 Meaning of Yogic Principle

Non-violence (Ahimsa)

No killing of other beings. To be meek and peaceful.

Truthfulness (Satya)

Live in the truth. Basically, be honest with yourself and others. Also there should be no little lies of convenience. A lie is permissible only in well-justified situations, for example, if you can save the life of another human being with a lie. A Yogi is silent whenever in doubt. Those who consistently live in the truth, radiate truth. Their fellow men trust them.

Righteousness (Asteya)

Neither stealing nor cheating. A Yogi is always honest. He does not seek unwarranted advantages, but he is looking for a fair trade.

Wisdom (Brahmacharya)

Live in the spiritual light. Do not serve the money but your inner happiness. Be centered in your inner happiness and peace.

Simplicity (Aparigraha)

Be moderate in external enjoyment and consumption. A spiritual person lives modestly outwardly and inwardly rich. A Yogi uses his energy, not in outer actions but lives so peaceful that it turns inward and cleanses his body from the inside. One day, he lives permanently in the spiritual light.

Worship of the spiritual goal (Ishvara-pranidhana)

So that we do not lose our spiritual path, it is necessary that we remind ourselves again and again about our spiritual goal. We can worship any image (Goddess, Shiva, Patanjali), we can bow before a statue (Buddha, Jesus, Shiva) or speak a mantra (prayer).

Sacrifice the ego (Shaucha)

Purification/cleaning. The way into the light passes through the crucifixion of the ego. Without a crucifixion, there is no enlightenment. True sacrifice is an art. He who sacrifices too much braced them internally. Who sacrifices too little, does not solves his tensions.

Self-discipline (Tapas)

A clear goal, a clear life plan and a clear way of practicing. Tapas means to lead a disciplined life.

Reading (Svadhyaya)

Daily reading (mantra, meditation) keeps us on the spiritual path, cleanses our spirit, connects us with the enlightened masters and makes us spiritual victors.

Contentment (Santosha)

Satisfied with what one has.

2.1.2 Knowledge of Ancient Yoga Text

In order to have a deeper knowledge of Yoga, one should have a good understanding of ancient Yoga texts. Some of the important Yoga texts are given below -

- 1- Bhagavad Gita
- 2- Patanjali Yoga Sutra
- 3- The Ramayana
- 4- Narada Bhakti Sutra

2.1.2.1 Bhagavad Gita

The Gi ta is the linchpin of a great epic, and that epic is the Mahabharata or Great Story of the Bharatas. With nearly one hundred thousand verses divided into eighteen chapters, it is one of the longest epic poems in the world— seven times longer than the *Iliad and the Odyssey* combined, or three times longer than the Bible. It is, in fact, a whole library of stories that exerted a tremendous influence on the people and literature of India.

The central story of the Mahabharata is a conflict over succession to the throne of Hastinapura, a kingdom just north of modern Delhi that was the ancestral realm of a tribe most commonly known as the Bharatas. (India was at that time divided amongst many small, and often warring kingdoms)

The struggle is between two groups of cousins, the Pandavas or sons of Pandu, and the Kauravas, or descendants of Kuru. Because of his blindness, Dhritarashtra, the elder brother of Pandu, is passed over as king, the throne going instead to Pandu.

However, Pandu renounces the throne, and Dhritarashtra assumes power after all. The sons of Pandu—Yudhishthira, Bhima, Arjuna, Nakula, and Sahadeva—grow up together with their cousins, the Kauravas. Due to enmity and jealousy, the Pandavas are forced to leave the kingdom. During their exile, they jointly married Draupadi and befriend their cousin Krishna, who from then on accompanies them. They return and share sovereignty with the Kauravas, but have to withdraw to the forest for thirteen years when Yudhishthira loses all his possessions in a game of dice with Duryodhana, the eldest of the Kauravas. When they return from the forest to demand their share of the kingdom back, Duryodhana refuses. This means war. Krishna acts as counselor to the Pandavas.

The Gita is found right here, with the two armies facing each other and ready for battle. The battle rages for eighteen days and ends with the defeat of the Kauravas. All the Kauravas die; only the five Pandava brothers and Krishna survive. The six set out for heaven together, but all die on the way, except Yudhishthira, who reaches the gates of heaven accompanied only by a small dog, who turns out to be an incarnation of the god Dharma. After tests of faithfulness and constancy, Yudhishthira is reunited in heaven with his brothers and Draupadi in eternal bliss.

It is within this enormous epic, which is less than one percent of the Mahabharata, that we find the Bhagvad Geeta, or the Song of the Lord, most commonly referred to simply as the Gita. It is found in the sixth chapter of the epic, just before the great battle between the Pandavas and the Kauravas. The greatest hero of the Pandavas, Arjuna, has pulled up his chariot in the middle of the battlefield between the two opposing armies. He is accompanied by Krishna, who acts as his charioteer.

In a fit of despondency, Arjuna throws down his bow and refuses to fight, deploring the immorality of the coming war. It is a moment of supreme drama: time stands still, the armies are frozen in place, and God speaks.



Fig. 2.1.1 The Bhagvad Geeta

The situation is extremely grave. A great kingdom is about to self-destruct in internecine warfare, making a mockery of dharma, the eternal moral laws, and customs that govern the universe. Arjuna's objections are well-founded: He is the victim of a moral paradox. On the one hand, he is facing persons who, according to dharma, deserve his respect and veneration. On the other hand, his duty as a warrior demands that he kill them.

Yet no fruits of victory would seem to justify such a heinous crime. It is, seemingly, a dilemma without a solution. It is this state of moral confusion that the Gita sets out to mend.

When Arjuna refuses to fight, Krishna has no patience with him. Only when he realizes the extent of Arjuna's despondency does Krishna change his attitude and start teaching the mysteries of dharmic action in this world. He introduces Arjuna to the structure of the universe, the concepts of prakriti, primordial nature, and the threes gunas, the properties that are active in prakriti. Then he takes Arjuna on a tour of philosophical ideas and ways of salvation. He discusses the nature of theory and action, the importance of rituals, the ultimate principle, Brahman, all the while gradually disclosing his nature as the highest god.

This part of the Gita culminates in an overwhelming vision: Krishna allows Arjuna to see his supernal form, the Vishvarupa, which strikes terror into Arjuna's heart. The rest of the Gita deepens and supplements the ideas presented before the epiphany—the importance of self-control and faith of equanimity and unselfishness, but above all, of bhakti or devotion. Krishna explains to Arjuna how he can obtain immortality by transcending the properties which qualify not only primordial matter but also human character and behavior. Krishna also emphasizes the importance of doing one's duty, declaring that it is better to do one's duty without distinction.

In the end, Arjuna is convinced. He picks up his bow and is ready to fight. Knowing a couple of things will make your reading easier. The first is that the Gita is a conversation within a conversation. Dhritarashtra begins it by asking a question, and that is the last we hear out of him. He is answered by Sanjaya, who relates what is happening on the battlefield. (Dhritarashtra is blind. Vyasa, his father, offers to restore his sight so he can follow the battle. Dhritarashtra declines this boon, feeling that seeing the carnage of his kinsmen would be more than he could bear. So instead, Vyasa bestows clairvoyance and clairaudience upon Sanjaya, Dhritarashtra's minister, and charioteer. As they sit in their palace, Sanjaya relates what he sees and hears on the distant battlefield.) Sanjaya pops up now and again throughout the book as he relates to Dhritarashtra the conversation between Krishna and Arjuna. This second conversation is a bit one-sided, as Krishna does almost all of the talking. Thus, Sanjaya describes the situation, Arjuna asks the questions, and Krishna gives the answers.



Fig. 2.1.2 Shree Krishna & Arjun in Mahabharat

The eighteen chapters of the Bhagavadgita are classified as 'yogas', starting with the 'yoga' of Arjuna's depression and ending with the yoga of 'liberation through renunciation'. The eighteen

chapters are: Chapter 1: janavishada yoga - The Yoga of The Despondency of Arjuna

Chapter 2 : Sankhya yoga - The Yoga of Knowledge

Chapter 3: Karma yoga - The Yoga of Action

Chapter 4 : Jnanakarmasannyasa yoga - The Yoga of Knowledge as well as the Disciplines of action and Knowledge

Chapter 5 : Karmasannyasa yoga - The yoga of Action and knowledge

Chapter 6 : Dhyana yoga - The yoga of Meditation

Chapter 7: Jnana vijnana yoga - The yoga of Knowledge and Wisdom Chapter 8: Aksharabrahma yoga - The Yoga of Imperishable Brahman

Chapter 9 : Rajavidyarajaguhya yoga - The yoga of Sovereign Science and the Sovereign Secret

Chapter 10: Vibhuti yoga - The Yoga of The Divine Glories

Chapter 11: Visvarupadarshana yoga - The Yoga of Vision of the Cosmic Form

Chapter 12: Bhakti yoga - The Yoga of Devotion

Chapter 13: Kshetrakshetravibhaga yoga - The Yoga of distinction Between the Field and the

Knower of the Field

 $Chapter\, 14: Gunatray a vibhaga\, yoga\, -\, The\, Yoga\, of\, The\, Division\, of\, the\, Three\, Gunas\,$

Chapter 15: Purushottama yoga. - The Yoga of The Supreme Spirit

Chapter 16: Daivasurasampadvibhagayoga - The Yoga of The Division Between the Divine and

the Demoniacal

Chapter 17: Sraddhatrayavibhaga yoga - The Yoga of division of the Threefold Faith

Chapter 18: Mokshasannyasa yoga - The Yoga of Liberation By Renunciation

2.1.2.2 Patanjali's Yoga Sutras -

For most people, the word "yoga" brings to mind the image of a yoga model that appears on the cover of a yoga magazine in a pose. Yoga is commonly practiced as a routine which helps in improving physical fitness and sometimes as a means to stress management. There is growing awareness that yoga can be effectively used as therapy in treating a variety of ailments, including hypertension, diabetes, heart conditions, etc. Those who have been practicing yoga for a while can attest to the physical and physiological benefits that the practice brings.

While all the above-mentioned benefits of yoga are certainly desirable, as a Yoga Instructor you should know about the true meaning and purpose of yoga which is "the ability to control the fluctuations of the mind". This brief and succinct definition was given by Sage Patanjali, more than three thousand years ago, in the Yoga Sutras of Patanjali. In the Yoga Sutras, Patanjali has provided a very scientific and practical exposition of the philosophy and practice of yoga. One very important section of the book describes what is commonly called "ashtanga yoga" or the Eight Limbs of Yoga which provide practical guidelines for achieving the goal of yoga, i.e., controlling the mind.

Most of the yoga as it is practiced today, called Hatha Yoga, includes physical postures (asanas) and some breathing techniques (pranayama). As you can notice from the eight limbs which are listed

below, as an and pranayama are only two of these eight limbs and help establish a strong foundation towards achieving the objectives of yoga. However, to develop a fully integrated practice of yoga and achieve the final objectives of yoga, one needs to include in their routine all the eight limbs of yoga in some form.

Overview of Yoga Sutras

Even though yoga has been mentioned in various ancient texts, including the Vedas, Upanishads, the Bhagavad Gita, etc., the credit for putting together a formal, cohesive philosophy of yoga goes to Sage Patanjali. In his Yoga Sutras, Patanjali has provided the very essence of the philosophy and teachings of yoga in a highly scientific and systematic exposition. The Yoga Sutras of Patanjali (YSP) are one of the six darshanas of Hindu schools of philosophy and a very important milestone in the history of Yoga. The book is a set of 195 aphorisms (sutras), which are short, terse phrases designed to be easy to memorize. Though brief, the Yoga Sutras is an enormously influential work that is just as relevant for yoga philosophy and practice today as it was when it was written. The sutras are divided into four chapters (pada) as follows:

Samadhi Pada: The first chapter provides a definition and the purpose of yoga. Various approaches that can be used to achieve the objectives of yoga are provided.

Sadhana Pada: The second chapter contains the practical approach to achieve the goals of yoga. In this chapter, the author gives a description of the eight limbs of yoga called Ashtanga Yoga, which is how the yoga sutras are sometimes referred to.

Vibhuti Pada: The third chapter focuses on some of the supernatural powers that an adept yogi may be able to attain.

Kaivalya Pada: In the fourth chapter the nature of the mind and mental perceptions, desire, bondage and liberation and what follows it are discussed.

The Yoga Sutras of Patanjali are also sometimes referred to as "Raj Yoga" or the "Royal Yoga".

In sutra 2 of the first chapter, Patanjali has defined yoga as -

योगश्चित्तवृत्तिनिरोधः ॥२॥ "yogaschitta vritti nirodhah" (Sanskrit)

"Yoga is the restraint of the modifications of the mind-stuff" – translation by Swami Vivekananda

In subsequent sutras, Patanjali explains that once the mind is properly restrained, then the "seer" or the "soul, the true self" can rest in its own true nature. Further, as long as the mind is not under control, it continues to assume the form of the "vrittis" or the perturbations in mind, and these vrittis become the cause of human suffering. In simpler terms, what this definition tells us is that we can be peaceful and happy when we can control the mind; else, the mind continues to control us, and we stay in a state of suffering.

2.1.2.2.1 Ashtanga Yoga (Eight Limbs of Yoga) -

The eight limbs of yoga as defined in the second chapter are as follows:

Yamas (self-restraints): The yamas are guidelines for how to interact with the outside world at a social level. The five yamas are: Ahimsa (non-violence), Satya (truthfulness), Asteya (non-stealing), Brahmacharya (abstinence), Aparigraha (non-hoarding).

Niyamas (observances): The niyamas represent guidelines for self-discipline. The five niyamas are: shoucha (cleanliness), santosha (contentment), tapas (austerity), swadhyaya (the study of the scriptures and self-study), and Ishwara pranidhana (surrender to God). Together, yamas and niyamas provide an ethical and moral code to be followed so that the aspiring yogi can establish an adequate moral foundation for his/her spiritual journey.

Asana (posture): Asana refers to the seated posture which should be steady and comfortable so the yogi can sit and meditate for long periods of time.

Pranayama (breath control): Pranayama, which literally means stretching or expansion of prana, the vital life force, involves breath control and helps train and prepare the mind for dharana (concentration).

Pratyahara (sense withdrawal): Through pratyahara one gains the ability to withdraw the senses from their objects thus achieving perfect control over the senses.

Dharana (concentration/focus): Dharana involves focusing the mind on a single object of concentration for long periods of time.

Dhyana (meditation): When there is an uninterrupted flow of the mind toward the object of focus, the yogi enters the state of meditation.

Samadhi (total absorption): Finally when even the self-awareness of the mind disappears, and only the object of meditation shines through, it is called the state of samadhi. It is only in the highest stage of "Samadhi", called the "nirbeeja Samadhi" (seedless Samadhi) when the mind is fully under control and brings the yogi to a state of perpetual peace and tranquility.

2.1.2.3 Veda

The Vedas are considered the earliest literary record of Indo-Aryan civilization, and the most sacred books of India. They are the original scriptures of Hindu teachings and contain spiritual knowledge encompassing all aspects of our life. Vedic literature with its philosophical maxims has stood the test of time and is the highest religious authority for all sections of Hindus in particular and mankind in general.

2.1.2.3.1 Origin of Vedas

The Vedas are probably the earliest documents of the human mind and is indeed difficult to say when the earliest portions of the Vedas came into existence. As the ancient Hindus seldom kept any historical record of their religious, literary and political realization, it is difficult to determine the period of the Vedas with precision. Historians provide us many guesses, but none of them is free from ambiguity.

2.1.2.3.2 Who Wrote Vedas

It is believed that humans did not compose the revered compositions of the Vedas, which were handed down through generations by word of mouth from time immemorial.

The general assumption is that the Vedic hymns were either taught by God to the sages or that they were revealed themselves to the sages who were the seers or "mantradrasta" of the hymns. The Vedas were mainly compiled by Vyasa Krishna Dwaipayana around the time of Lord Krishna (c. 1500 BC).

2.1.2.3.3 Classification of Vedas

The Vedas are four: The Rig-Veda, the Sama Veda, the Yajur Veda and the Atharva Veda, the Rig Veda being the main. The four Vedas are collectively known as "Chathurveda," of which the first three Vedas viz., Rig Veda, Sama Veda, and Yajur Veda agree in form, language and content.

2.1.2.3.4 Structure of Veda

Each Veda consists of four parts – the Samhitas (hymns), the Brahmanas (rituals), the Aranyakas (theologies) and the Upanishads (philosophies). The collection of mantras or hymns is called the Samhita. The Brahmanas are ritualistic texts and include precepts and religious duties. Each Veda has several Brahmanas attached to it. The Upanishads form the concluding portions of the Veda and therefore called the "Vedanta" or the end of the Veda and contains the essence of Vedic teachings. The Upanishads and the Aranyakas are the concluding portions of the Brahmanas, which discuss philosophical problems. The Aryanyakas (forest texts) intend to serve as objects of meditation for ascetics who live in forests and deal with mysticism and symbolism.

2.1.2.3.5 The Origin of All Scriptures

Although the Vedas are seldom read or understood today, even by the devout, they no doubt form the bedrock of the universal religion or "Sanatana Dharma" that all Hindus follow. The Vedas have guided our religious direction for ages and will continue to do so for generations to come. And they will forever remain the most comprehensive and universal of all ancient scriptures.

2.1.2.3.6 The Rig Veda - The Book of Mantras

The Rig Veda is a collection of inspired songs or hymns and is the main source of information on the Rig Vedic civilization. It is the oldest book in any Indo-European language and contains the earliest form of all Sanskrit mantras that date back to $1500 \, \text{B.C.} - 1000 \, \text{B.C.}$ Some scholars date the Rig Veda as early as $12000 \, \text{B.C.} + 4000 \, \text{B.C.}$

The Rig-Vedic 'samhita' or collection of mantras consists of 1,017 hymns or 'suktas', covering about 10,600 stanzas, divided into eight 'astakas' each having eight 'adhayayas' or chapters, which are subdivided into various groups. The hymns are the work of many authors or seers called 'rishis'. There are seven primary seers identified: Atri, Kanwa, Vashistha, Vishwamitra, Jamadagni, Gotama and Bharadwaja. The rig Veda accounts in detail the social, religious, political and economic background of the Rig-Vedic civilization. Even though monotheism characterizes some of the hymns of Rig Veda, naturalistic polytheism and monism can be discerned in the religion of the hymns of Rig Veda.

- 2.1.2.3.7 The Sam Veda - The Book of Songs

The Sama Veda is purely a liturgical collection of melodies ('saman'). The hymns in the Sama Veda, used as musical notes, were almost completely drawn from the Rig Veda and had no distinctive lessons of their own. Hence, its text is a reduced version of the Rig Veda.

2.1.2.3.8 The Yajur Veda: The Book of Ritual -

The Yajur Veda is also a liturgical collection and was made to meet the demands of a ceremonial religion. The Yajur Veda practically served as a guidebook for the priests who execute sacrificial acts muttering simultaneously the prose prayers and the sacrificial formulae ('yajus'). It is similar to ancient Egypt's "Book of the Dead". There are no less than six complete recessions of Yajur Veda - Madyandina, Kanva, Taittiriya, Kathaka, Maitrayani, and Kapishthala.

2.1.2.3.9 The Atharva Veda: The Book of Spell

The last of the Vedas, this is completely different from the other three Vedas and is next in importance to Rig-Veda with regard to history and sociology. A different spirit pervades this Veda. Its hymns are of a more diverse character than the Rig Veda and are also simpler in language. In fact, many scholars do not consider it part of the Vedas at all. The Atharva Veda consists of spells and charms prevalent at its time and portrays a clearer picture of the Vedic society.

2.1.2.3.10 Upanishad -

Upanishad means the inner or mystic teaching. The term 'Upanishad' is derived from upa (near), ni (down) and s(h)ad (to sit), i.e., sitting down near. Groups of pupils sit near the teacher to learn from him the secret doctrine. In the quietude of the forest hermitages, the Upanishad thinkers pondered on the problems of deepest concerns and communicated their knowledge to deserving pupils near them. Samkara derives the word Upanishad as a substitute from the root sad, 'to loosen' 'to reach' or 'to destroy' with Upa and ni as prefixes and kvip as termination. If this determination is accepted, upanishad means brahma-knowledge by which ignorance is loosened or destroyed. The treatises that deal with brahma-knowledge are called the Upanishads and so pass for the Vedanta. The different derivations together make out that the Upanishads give us both spiritual vision and philosophical argument. There is a core of certainty which is essentially incommunicable except by the way of life. It is by a strictly personal effort that one can reach the truth.

The Upanishads more clearly set forth the prime Vedic doctrines like Self-realization, yoga, and meditation, karma, and reincarnation, which were hidden or kept veiled under the symbols of the older mystery religion. The older Upanishads are usually affixed to a particularly Veda, through a Brahmana or Aranyaka. The more recent ones are not. The Upanishads became prevalent some centuries before the time of Krishna and Buddha.

The main figure in the Upanishads, though not present in many of them, is the sage Yajnavalkya. Most of the great teachings of later Hindu and Buddhist philosophy derive from him. He taught the great doctrine of "neti-neti", the view that truth can be found only through the negation of all thoughts about it. Other important Upanishadic sages are Uddalaka Aruni, Shwetaketu, Shandilya, Aitareya, Pippalada, Sanat Kumara. Many earlier Vedic teachers like Manu, Brihaspati, Ayasya and Narada are also found in the Upanishads.

Some major upanishads

Isa, White Yajurveda

Kena, Samaveda

Katha, Black Yajurveda

Prasna, Atharvaveda

Munduka, Atharvaveda

Manduka, Atharvaveda

Taittriya, Black Yajurveda

Aitareya, Rigveda

Chhandogya, Samaveda

Brhadaranyaka, White Yajurveda

Shvetashvatara Upanishad

Kaushitaki Upanishad

Maitri Upanishad

2.1.2.4 The Ramayana

The Ramayana is a very sacred and popular epic of India. Rama is the main character of this epic and one of the main God of Hindus. This is a story of victory of good over evil.

Dasratha was the king of Ayodhya and had four sons Rama, Lakshmana, Bharatha and Shatrughana from his three wives. Rama was an ideal son. He married Sita, daughter of King Janaka. Bharatha's mother conspires to stop Rama from becoming the King and Rama was exiled from Ayodhya for fourteen years. Sita and Lakshmana accompanied him to the forest.

In the forest, a demoness Surpanakha, sister of demon king Ravana becomes enamored of Rama and tries to kill Sita when Rama refused to marry her. Lakshmana cut off her nose to save Sita. Surpanakha flees to Ravana and describes the beauty of Sita to him and asks him to avenge her insult. Using magic and trickery, Ravana manages to lure Rama and Lakshmana away from Sita and kidnaps her and take her away to his kingdom Lanka.

Rama and Lakshmana searched for Sita everywhere, but to no avail. In the process, they come upon a band of vanaras or monkey men who pledge to help them. Their mightiest warrior Hanuman becomes a staunch devotee of Rama. Vanaras seek out Sita and found out that she had been taken away to Lanka. Hanuman flies to Lanka and saw her there being kept as a captive in a garden. He contacts Sita and informs her about Rama and promises that they will be back to rescue her. Before returning Hanuman sets whole of the Lanka on fire.

Rama, Lakshmana and vanar army build a stone bridge on the sea from the mainland to the island Lanka. They went to Lanka, and an epic battle follows between the two armies. Ravana is finally killed by Rama and Sita is freed. They return to Ayodhya with everyone and Bharatha hands over the crown to his elder brother Rama.



Fig. 2.1.3 The Ramayana

2.1.2.5 Narada Bhakti Sutra

As per Hindu belief, Sage Narad is the son of God Brahma. Sage Narad is considered to have the greatest knowledge about Bhakti Marg or devotion way.

Creation of Narada Bhakti Sutra was done when sage Ved Vyas asked Sage Narad about the virtue of Devotion. Sage Narad gave an answer in terms of 84 Sutras, which explain the way to achieve devotion to attain absolute freedom.

Atha means now. It is something used in the sense of sequence. It is a word that is used when a subject is begun, to invoke the Divine blessing. Sutra means an aphorism or terse impregnated with deep significance. Just as flowers and pearls are arranged or studded on a thread, so also philosophical ideas are studded or spread or arranged in the aphorism.

2.1.2.5.1 Definition of Bhakti

The term Bhakti comes from the root "Bhaj", which means "to be attached to God." Bhajan, worship, Bhakti, Anurag, Prem, Priti are synonymous terms. Bhakti is love for love's sake. The devotee wants God and God alone. There is no selfish expectation here. There is no fear also. Therefore it is called "Parama-prema-rupaa." Is the son afraid of his father, who is a Sessions Judge? Is the wife afraid of her husband? So also a devotee entertains not the least fear of God. The fear of retribution vanishes in him. He feels, believes, conceives and imagines that his Ishtam is an Ocean of Love or Prem. And it is of the nature of Nectar. God, Immortality (Amritam), Peace (Santi), Absolute, Infinite (Ananda), Intelligence, Consciousness (Chit), Eternity, Bliss (Ananda), Nirvana, Freedom (Mukti), Perfection (Siddhi), are synonymous terms.

2.1.2.5.2 Fruits of Bhakti -

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All weaknesses and Doshas (faults) vanish. People put a question: "How can we love God whom we have not seen?" Remain in the company of Bhaktas; hear the Lilas of Bhagavan, His Aisvaryas (Divine powers) or Vibhutis, His Madhurya (grace and beauty); serve Bhaktas; sing His Name daily and do Japa of His Mantra; stay for one year in Ayodhya, Vrindavana, Chitrakuta, Rishikesh or Pandharpur. You will develop a love for God.

Notes	

UNIT 2.2: Concept and Introduction to Anatomy & Physiology

- Unit Objectives 🏻



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

- 1. Explain about human body anatomy
- 2. Explain various internal organs and glands
- 3. Define role of organs and glands in a person's health
- 4. Describe the benefits of Yoga on human body

2.2.1 Human Body

Human Body is a very complex machine. It works well when all of its components works in tandem and remain in good condition. We can divide Human Body in following systems:

- 1- Skeletal System
- 2- Cardiovascular System
- 3- Muscular System
- 4- Digestive System
- 5- Endocrine System
- 6- Nervous System
- 7- Respiratory System
- 8- Immune & Lymphatic System
- 9- Urinary System
- 10- Female Reproductive System
- 11- Male Reproductive System

2.2.1.1 Skeletal System

The skeletal system in an adult body is made up of 206 individual bones. These bones are arranged into two major divisions: the axial skeleton and the appendicular skeleton. The axial skeleton runs along the body's midline axis and is made up of 80 bones in the following regions:

Skull, Hyoid, Auditory ossicles, Ribs, Sternum and Vertebral column

The appendicular skeleton is made up of 126 bones in the following regions:

Upper limbs, Lower limbs, Pelvic girdle and Pectoral (shoulder) girdle



Fig. 2.2.1 Skeletal System

2.2.1.1.1 Skull

The skull is composed of 22 bones that are fused together except for the mandible. These 21 fused bones are separate in children to allow the skull and brain to grow, but fuse to give added strength and protection as an adult. The mandible remains as a movable jaw bone and forms the only movable joint in the skull with the temporal bone.

The bones of the superior portion of the skull are known as the cranium and protect the brain from damage. The bones of the inferior and anterior portion of the skull are known as facial bones and support the eyes, nose, and mouth.



Fig. 2.2.2 Skull

2.2.1.1.2 Hyoid and Auditory Ossicles

The hyoid is a small, U-shaped bone found just inferior to the mandible. The hyoid is the only bone in the body that does not form a joint with any other bone—it is a floating bone. The hyoid's function is to help hold the trachea open and to form a bony connection for the tongue muscles.

The malleus, incus, and stapes—known collectively as the auditory ossicles—are the smallest bones in the body. Found in a small cavity inside of the temporal bone, they serve to transmit and amplify sound from the eardrum to the inner ear.



Fig. 2.2.3 Hyoid & Auditory
Ossicles

2.2.1.1.3 Vertebrae

Twenty-six vertebrae form the vertebral column of the human body. They are named by region:

Cervical (neck) - 7 vertebrae

Thoracic (chest) - 12 vertebrae

Lumbar (lower back) - 5 vertebrae

Sacrum-1 vertebra

Coccyx (tailbone) - 1 vertebra

With the exception of the singular sacrum and coccyx, each vertebra is named by the first letter of its region and its position along the superior-inferior axis. For example, the most superior thoracic vertebra is called T1, and the most inferior is called T12.



Fig. 2.2.4 Vertebrae

2.2.1.1.4 Ribs and Sternum

The sternum, or breastbone, is a thin, knife-shaped bone located along the midline of the anterior side of the thoracic region of the skeleton. The sternum connects to the ribs by thin bands of cartilage called the costal cartilage.

There are 12 pairs of ribs that together with the sternum form the ribcage of the thoracic region. The first seven ribs are known as "true ribs" because they connect the thoracic vertebrae directly to the sternum through their own band of costal cartilage. Ribs 8, 9, and 10 all connect to the sternum through cartilage that is connected to the cartilage of the seventh rib, so we consider these to be "false ribs." Ribs 11 and 12 are also false ribs but are also considered to be "floating ribs" because they do not have any cartilage attachment to the sternum at all.



Fig. 2.2.5 Ribs & Sternum

2.2.1.1.5 Pectoral Girdle and Upper Limb

The pectoral girdle connects the upper limb (arm) bones to the axial skeleton and consists of the left and right clavicles and left and right scapulae.

The humerus is the bone of the upper arm. It forms the ball and socket joint of the shoulder with the scapula and forms the elbow joint with the lower arm bones. The radius and ulna are the two bones of the forearm. The ulna is on the medial side of the forearm and forms a hinge joint with the humerus at the elbow. The radius allows the forearm and hand to turn over at the wrist joint.

The lower arm bones form the wrist joint with the carpals, a group of eight small bones that give added flexibility to the wrist. The carpals are connected to the five metacarpals that form the bones of the hand and connect to each of the fingers. Each finger has three bones known as phalanges, except for the thumb, which only has two phalanges.

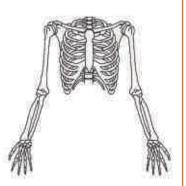


Fig. 2.2.6 Pictoral Girdle & Upper Limb

2.2.1.1.6 Pelvic Girdle and Lower Limb

Formed by the left and right hip bones, the pelvic girdle connects the lower limb (leg) bones to the axial skeleton.

The femur is the largest bone in the body and the only bone of the thigh (femoral) region. The femur forms the ball and socket hip joint with the hip bone and forms the knee joint with the tibia and patella. Commonly called the kneecap, the patella is special because it is one of the few bones that are not present at birth. The patella forms in early childhood to support the knee for walking and crawling.

The tibia and fibula are the bones of the lower leg. The tibia is much larger than the fibula and bears almost all of the body's weight. The fibula is mainly a muscle attachment point and is used to help maintain balance. The tibia and fibula form the ankle joint with the talus, one of the seven tarsal bones in the foot.



Fig. 2.2.7 Pelvic Girdle & Lower Limb

The tarsals are a group of seven small bones that form the posterior end of the foot and heel. The tarsals form joints with the five long metatarsals of the foot. Then each of the metatarsals forms a joint with one of the sets of phalanges in the toes. Each toe has three phalanges, except for the big toe, which only has two phalanges.

2.2.1.2 Cardiovascular System

The cardiovascular system consists of the heart, blood vessels, and the approximately 5 litres of blood that the blood vessels transport. Responsible for transporting oxygen, nutrients, hormones, and cellular waste products throughout the body, the cardiovascular system is powered by the body's hardest-working organ — the heart, which is only about the size of a closed fist. Even at rest, the average heart easily pumps over 5 litres of blood throughout the body every minute.



Fig. 2.2.8 Cardiovascular System

2.2.1.2.1 The Heart -

The heart is a muscular pumping organ located medial to the lungs along the body's midline in the thoracic region. The bottom tip of the heart, known as its apex, is turned to the left so that about 2/3 of the heart is located on the body's left side with the other 1/3 on the right. The top of the heart, known as the heart's base, connects to the great blood vessels of the body: the aorta, vena cava, pulmonary trunk, and pulmonary veins.

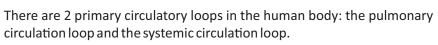




Fig. 2.2.9 The Heart

Pulmonary circulation transports de-oxygenated blood from the right side of the heart to the lungs, where the blood picks up oxygen and returns to the left side of the heart. The pumping chambers of the heart that support the pulmonary circulation loop are the right atrium and right ventricle.

Systemic circulation carries highly oxygenated blood from the left side of the heart to all of the tissues of the body (with the exception of the heart and lungs). Systemic circulation removes wastes from body tissues and returns de-oxygenated blood to the right side of the heart. The left atrium and left ventricle of the heart are the pumping chambers for the systemic circulation loop.

2.2.1.2.2 Blood Vessels

Blood vessels are the body's highways that allow blood to flow quickly and efficiently from the heart to every region of the body and back again. The size of blood vessels corresponds with the amount of blood that passes through the vessel. All blood vessels contain a hollow area called the lumen through which blood is able to flow. Around the lumen is the wall of the vessel, which may be thin in the case of capillaries or very thick in the case of arteries.

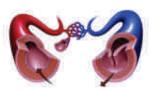


Fig. 2.2.10 Blood Vessels

2.2.1.3 Muscular System

The muscular system is responsible for the movement of the human body. Attached to the bones of the skeletal system are about 700 named muscles that make up roughly half of a person's body weight. Each of these muscles is a discrete organ constructed of skeletal muscle tissue, blood vessels, tendons, and nerves. Muscle tissue is also found inside of the heart, digestive organs, and blood vessels. In these organs, muscles serve to move substances throughout the body.

There are three types of muscle tissue: Visceral, cardiac, and skeletal.



Fig. 2.2.11 Muscular System

2.2.1.3.1 Visceral Muscle

Visceral muscle is found inside of organs like the stomach, intestines, and blood vessels. The weakest of all muscle tissues, visceral muscle makes organs contract to move substances through the organ. Because visceral muscle is controlled by the unconscious part of the brain, it is known as involuntary muscle—it cannot be directly controlled by the conscious mind. The term "smooth muscle" is often used to describe visceral muscle because it has a very smooth, uniform appearance when viewed under a microscope. This smooth appearance starkly contrasts with the banded appearance of cardiac and skeletal muscles.

2.2.1.3.2 Cardiac Muscle -

Found only in the heart, cardiac muscle is responsible for pumping blood throughout the body. Cardiac muscle tissue cannot be controlled consciously, so it is an involuntary muscle. While hormones and signals from the brain adjust the rate of contraction, cardiac muscle stimulates itself to contract. The natural pacemaker of the heart is made of cardiac muscle tissue that stimulates other cardiac muscle cells to contract. Because of its self-stimulation, cardiac muscle is considered to be autorhythmic or intrinsically controlled.

The cells of cardiac muscle tissue are striated—that is, they appear to have light and dark stripes when viewed under a light microscope. The arrangement of protein fibers inside of the cells causes these light and dark bands. Striations indicate that a muscle cell is very strong, unlike visceral muscles.

The cells of cardiac muscle are branched X or Y-shaped cells tightly connected together by special junctions called intercalated disks. Intercalated disks are made up of finger like projections from two neighbouring cells that interlock and provide a strong bond between the cells. The branched structure and intercalated disks allow the muscle cells to resist high blood pressures and the strain of pumping blood throughout a lifetime. These features also help to spread electrochemical signals quickly from cell to cell so that the heart can beat as a unit.

2.2.1.3.3 Skeletal Muscle

Skeletal muscle is the only voluntary muscle tissue in the human body—it is controlled consciously. Every physical action that a person consciously performs (e.g. speaking, walking, or writing) requires skeletal muscle. The function of skeletal muscle is to contract to move parts of the body closer to the bone that the muscle is attached to. Most skeletal muscles are attached to two bones across a joint, so the muscle serves to move parts of those bones closer to each other. Skeletal muscle cells form when many smaller progenitor cells lump themselves together to form long, straight, multinucleated fibers. Striated just like cardiac muscle, these skeletal muscle fibers are very strong. Skeletal muscle derives its name from the fact that these muscles always connect to the skeleton in at least one place.

2.2.1.4 Digestive System

The digestive system is a group of organs working together to convert food into energy and basic nutrients to feed the entire body. Food passes through a long tube inside the body known as the alimentary canal or the gastrointestinal tract (GI tract). The alimentary canal is made up of the oral cavity, pharynx, esophagus, stomach, small intestines, and large intestines. In addition to the alimentary canal, there are several important accessory organs that help your body to digest food. Following are the main parts of Digestive System.

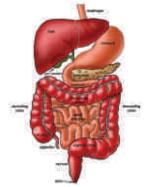


Fig. 2.2.12 Digestive System

2.2.1.4.1 Mouth

Food begins its journey through the digestive system in the mouth, also known as the oral cavity. Inside the mouth are many accessory organs that aid in the digestion of food—the tongue, teeth, and salivary glands. Teeth chop food into small pieces, which are moistened by saliva before the tongue and other muscles push the food into the pharynx.



Fig. 2.2.13 Mouth

2.2.1.4.2 Teeth

The teeth are 32 small, hard organs found along the anterior and lateral edges of the mouth. Each tooth is made of a bone-like substance called dentin and covered in a layer of enamel—the hardest substance in the body. Teeth are living organs and contain blood vessels and nerves under the dentin in a soft region known as the pulp. The teeth are designed for cutting and grinding food into smaller pieces.



Fig. 2.2.14 Teeth

2.2.1.4.3 Tongue

The tongue is located on the inferior portion of the mouth just posterior and medial to the teeth. It is a small organ made up of several pairs of muscles covered in a thin, bumpy, skin-like layer. The outside of the tongue contains many rough papillae for gripping food as it is moved by the tongue's muscles. The taste buds on the surface of the tongue detect taste molecules in food and connect to nerves in the tongue to send taste information to the brain. The tongue also helps to push food toward the posterior part of the mouth for swallowing.



Fig. 2.2.15 Tongue

2.2.1.4.4 Salivary Glands

Surrounding the mouth are 3 sets of salivary glands. The salivary glands are accessory organs that produce a watery secretion known as saliva. Saliva helps to moisten food and begins the digestion of carbohydrates. The body also uses saliva to lubricate food as it passes through the mouth, pharynx, and esophagus.

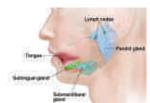


Fig. 2.2.16 Salivary Glands

2.2.1.4.5 Pharynx

The pharynx, or throat, is a funnel-shaped tube connected to the posterior end of the mouth. The pharynx is responsible for the passing of masses of chewed food from the mouth to the esophagus. The pharynx also plays an important role in the respiratory system, as air from the nasal cavity passes through the pharynx on its way to the larynx and eventually the lungs. Because the pharynx serves two different functions, it contains a flap of tissue known as the epiglottis that acts as a switch to route food to the esophagus and air to the larynx.

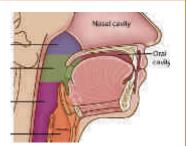


Fig. 2.2.17 Pharynx

2.2.1.4.6 Esophagus

The esophagus is a muscular tube connecting the pharynx to the stomach that is part of the upper gastrointestinal tract. It carries swallowed masses of chewed food along its length. At the inferior end of the esophagus is a muscular ring called the lower esophageal sphincter or cardiac sphincter. The function of this sphincter is to close off the end of the esophagus and trap food in the stomach.

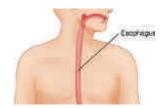


Fig. 2.2.18 Esophagus

2.2.1.4.7 Stomach

The stomach is a muscular sac that is located on the left side of the abdominal cavity, just inferior to the diaphragm. In an average person, the stomach is about the size of their two fists placed next to each other. This major organ acts as a storage tank for food so that the body has time to digest large meals properly. The stomach also contains hydrochloric acid and digestive enzymes that continue the digestion of food that began in the mouth.



Fig. 2.2.19 Stomach

2.2.1.4.8 Small Intestine

The small intestine is a long, thin tube about 1 inch in diameter and about 10 feet long that is part of the lower gastrointestinal tract. It is located just inferior to the stomach and takes up most of the space in the abdominal cavity. The entire small intestine is coiled like a hose, and the inside surface is full of many ridges and folds. These folds are used to maximize the digestion of food and absorption of nutrients. By the time food leaves the small intestine, around 90% of all nutrients have been extracted from the food that entered it.

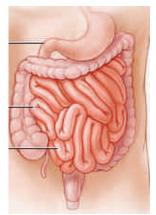


Fig. 2.2.20 Small Intestine

2.2.1.4.9 Liver and Gallbladder

The liver is a roughly triangular accessory organ of the digestive system located to the right of the stomach, just inferior to the diaphragm and superior to the small intestine. The liver weighs about 3 pounds and is the second largest organ in the body. The liver has many different functions in the body, but the main function of the liver in digestion is the production of bile and its secretion into the small intestine. The gallbladder is a small, pear-shaped organ located just posterior to the liver. The gallbladder is used to store and recycle excess bile from the small intestine so that it can be reused for the digestion of food.

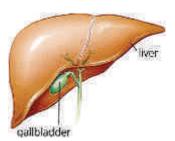


Fig. 2.2.21 Liver & Gall Bladder

2.2.1.4.10 Pancreas

The pancreas is a large gland located just inferior and posterior to the stomach. It is about 6 inches long and shaped like short, lumpy snake with its "head" connected to the duodenum and its "tail" pointing to the left wall of the abdominal cavity. The pancreas secretes digestive enzymes into the small intestine to complete the chemical digestion.

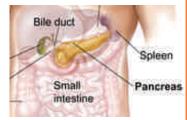


Fig. 2.2.22 Pancreas

2.2.1.4.11 Large Intestine

The large intestine is a long, thick tube about 2 ½ inches in diameter and about 5 feet long. It is located just inferior to the stomach and wraps around the superior and lateral border of the small intestine. The large intestine absorbs water and contains many symbiotic bacteria that aid in the breaking down of wastes to extract some small amounts of nutrients. Faeces in the large intestine exit the body through the anal canal.



Fig. 2.2.23 Small Intestine

2.2.1.5 Endocrine System

The endocrine system includes all of the glands of the body and the hormones produced by those glands. The glands are controlled directly by stimulation from the nervous system as well as by chemical receptors in the blood and hormones produced by other glands. By regulating the functions of organs in the body, these glands help to maintain the body's homeostasis, cellular metabolism, reproduction, sexual development, sugar and mineral homeostasis, heart rate, and digestion.

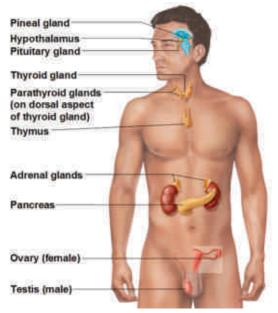


Fig. 2.2.24 Endocrine System

2.2.1.5.1 Hypothalamus

The hypothalamus is a part of the brain located superior and anterior to the brain stem and inferior to the thalamus. It serves many different functions in the nervous system and is also responsible for the direct control of the endocrine system through the pituitary gland. The hypothalamus contains special cells called neurosecretory cells—neurons that secrete hormones:

- 1-Thyrotropin-releasing hormone (TRH)
- 2- Growth hormone-releasing hormone (GHRH)
- 3- Growth hormone-inhibiting hormone (GHIH)
- 4- Gonadotropin-releasing hormone (GnRH)
- 5- Corticotropin-releasing hormone (CRH)
- 6-Oxytocin
- 7- Antidiuretic hormone (ADH)

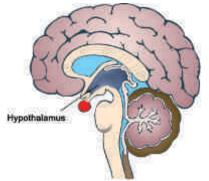


Fig. 2.2.25 Hypothalamus

2.2.1.5.2 Pituitary Gland

The pituitary gland, also known as the hypophysis, is a small pea-sized lump of tissue connected to the inferior portion of the hypothalamus of the brain. Many blood vessels surround the pituitary gland to carry the hormones it releases throughout the body. Situated in a small depression in the sphenoid bone called the sella turcica, the pituitary gland is actually made of 2 completely separate structures: the posterior and anterior pituitary glands.

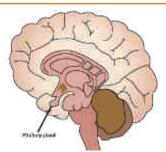


Fig. 2.2.26 Pituitary Gland

2.2.1.5.3 Pineal Gland

The pineal gland is a small pinecone-shaped mass of glandular tissue found just posterior to the thalamus of the brain. The pineal gland produces the hormone melatonin that helps to regulate the human sleep-wake cycle known as the circadian rhythm. The activity of the pineal gland is inhibited by stimulation from the photoreceptors of the retina. This light sensitivity causes melatonin to be produced only in low light or darkness. Increased melatonin production causes humans to feel drowsy at night-time when the pineal gland is active.

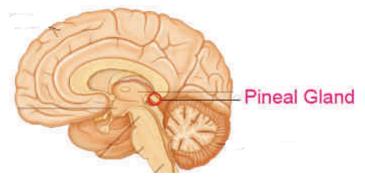


Fig. 2.2.27 Pineal Gland

2.2.1.5.4 Thyroid Gland -

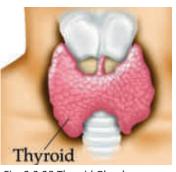
The thyroid gland is a butterfly-shaped gland located at the base of the neck and wrapped around the lateral sides of the trachea. The thyroid gland produces 3 major hormones:

Calcitonin

Triiodothyronine (T3)

Thyroxine (T4)

Calcitonin is released when calcium ion levels in the blood rise above a certain set point. Calcitonin functions to reduce the concentration of Fig. 2.2.28 Thyroid Gland calcium ions in the blood by aiding the absorption of calcium into the matrix of bones. The hormones T3 and T4 work together to regulate the body's metabolic rate. Increased levels of T3 and T4 lead to increased cellular activity and energy usage in the body.



2.2.1.5.5 Parathyroid Glands

The parathyroid glands are 4 small masses of glandular tissue found on the posterior side of the thyroid gland. The parathyroid glands produce the hormone parathyroid hormone (PTH), which is involved in calcium ion homeostasis. PTH is released from the parathyroid glands when calcium ion levels in the blood drop below a set point. PTH stimulates the osteoclasts to break down the calcium containing bone matrix to release free calcium ions into the bloodstream. PTH also triggers the kidneys to return calcium ions filtered out of the blood back to the bloodstream so that it is conserved.

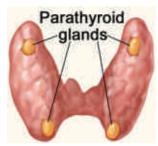


Fig. 2.2.29 Parathyroid Glands

2.2.1.5.6 Adrenal Glands

The adrenal glands are a pair of roughly triangular glands found immediately superior to the kidneys. The adrenal glands are each made of 2 distinct layers, each with their own unique functions: the outer adrenal cortex and inner adrenal medulla.

Androgens, such as testosterone, are produced at low levels in the adrenal cortex to regulate the growth and activity of cells that are receptive to male hormones. In adult males, the amount of androgens produced by the testes is many times greater than the amount produced by the adrenal cortex, leading to the appearance of male secondary sex characteristics.

The adrenal medulla produces the hormones epinephrine and norepinephrine under stimulation by the sympathetic division of the autonomic nervous system. Both of these hormones help to increase the flow of blood to the brain and muscles to improve the "fight-or-flight" response to stress. These hormones also work to increase heart rate, breathing rate, and blood pressure while decreasing the flow of blood to and function of organs that are not involved in responding to emergencies.

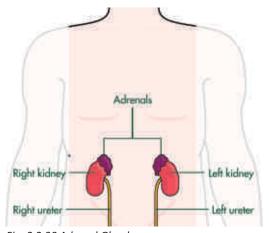


Fig. 2.2.30 Adrenal Glands

2.2.1.5.7 Pancreas

The pancreas is a large gland located in the abdominal cavity just inferior and posterior to the stomach. The pancreas is considered to be a heterocrine gland as it contains both endocrine and exocrine tissue. The endocrine cells of the pancreas makeup just about 1% of the total mass of the pancreas and are found in small groups throughout the pancreas called islets of Langerhans. Within these islets are 2 types of cells—alpha and beta cells. The alpha cells produce the hormone glucagon, which is responsible for raising blood glucose levels.

Glucagon triggers muscle and liver cells to break down the polysaccharide glycogen to release glucose into the bloodstream. The Beta cells produce the hormone insulin, which is responsible for lowering blood glucose levels after a meal. Insulin triggers the absorption of glucose from the blood into cells, where it is added to glycogen molecules for storage.



Fig. 2.2.31 Pancreas

2.2.1.5.8 Gonads

The gonads—ovaries in females and testes in males—are responsible for producing the sex hormones of the body. These sex hormones determine the secondary sex characteristics of adult females and adult males.

Testes: The testes are a pair of ellipsoid organs found in the scrotum of males that produce the androgen testosterone in males after the start of puberty. Testosterone has effects on many parts of the body, including the muscles, bones, sex organs, and hair follicles. This hormone causes growth and increases in strength of the bones and muscles, including the accelerated growth of long bones during adolescence. During puberty, testosterone controls the growth and development of the sex organs and body hair of males, including pubic, chest, and facial hair. In men who have inherited genes for baldness, testosterone triggers the onset of androgenic alopecia, commonly known as male pattern baldness.



Ovaries: The ovaries are a pair of almond-shaped glands located in the pelvic body cavity lateral and superior to the uterus in females. The ovaries produce the female sex hormones progesterone and estrogens. Progesterone is most active in females during ovulation and pregnancy where it maintains appropriate conditions in the human body to support a developing fetus. Estrogens are a group of related hormones that function as the primary female sex hormones. The release of estrogen during puberty triggers the development of female secondary sex characteristics such as uterine development, breast development, and the growth of pubic hair. Estrogen also triggers the increased growth of bones during adolescence that leads to adult height and proportions.



Fig. 2.2.32 Gonads

2.2.1.5.9 Thymus

The thymus is a soft, triangular-shaped organ found in the chest posterior to the sternum. The thymus produces hormones called thymosins that help to train and develop T-lymphocytes during fetal development and childhood. The T-lymphocytes produced in the thymus go on to protect the body from pathogens throughout a person's entire life. The thymus becomes inactive during puberty and is slowly replaced by adipose tissue throughout a person's life.

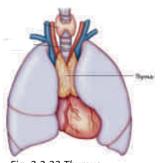


Fig. 2.2.33 Thymus

- 2.2.1.6 Nervous System

The nervous system consists of the brain, spinal cord, sensory organs, and all of the nerves that connect these organs to the rest of the body. Together, these organs are responsible for the control of the body and communication among its parts. The brain and spinal cord form the control center known as the central nervous system (CNS), where information is evaluated and decisions made. The sensory nerves and sense organs of the peripheral nervous system (PNS) monitor.

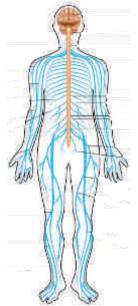


Fig. 2.2.34 Nervous System

2.2.1.7 Respiratory System

The cells of the human body require a constant stream of oxygen to stay alive. The respiratory system provides oxygen to the body's cells while removing carbon dioxide, a waste product that can be lethal if allowed to accumulate. There are 3 major parts of the respiratory system: the airway, the lungs, and the muscles of respiration. The airway, which includes the nose, mouth, pharynx, larynx, trachea, bronchi, and bronchioles, carries air between the lungs and the body's exterior.

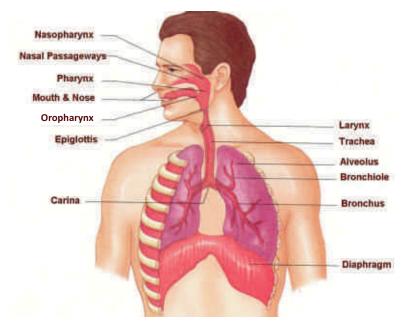


Fig. 2.2.35 Respiratory System

2.2.1.8 Immune and Lymphatic Systems

The immune and lymphatic systems are two closely related organ systems that share several organs and physiological functions. The immune system is our body's defense system against infectious pathogenic viruses, bacteria, and fungi as well as parasitic animals and protists. The immune system works to keep these harmful agents out of the body and attacks those that manage to enter. The lymphatic system is a system of capillaries, vessels, and nodes.

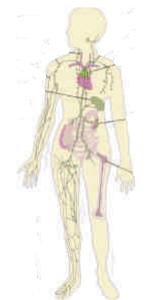


Fig. 2.2.36 Immune & Lymphatic System

2.2.1.9 Urinary System

The urinary system consists of the kidneys, ureters, urinary bladder, and urethra. The kidneys filter the blood to remove wastes and produce urine. The ureters, urinary bladder, and urethra together form the urinary tract, which acts as a plumbing system to drain urine from the kidneys, store it, and then release it during urination. Besides filtering and eliminating wastes from the body, the urinary system also maintains the homeostasis of water, ions, pH, blood pressure and calcium.

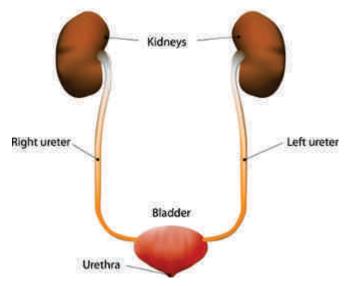


Fig. 2.2.37 Urinary System

2.2.1.10 Female Reproductive System

The female reproductive system includes the ovaries, fallopian tubes, uterus, vagina, vulva, mammary glands, and breasts. These organs are involved in the production and transportation of gametes and the production of sex hormones. The female reproductive system also facilitates the fertilization of ova by sperm and supports the development of offspring during pregnancy and infancy.



Fig. 2.2.38 Female Reproductive System

2.2.1.11 Male Reproductive System

The male reproductive system comprises of many organs, whose main function is to produce and supply sperms for reproduction. The male sex system is formed by testosterone secreted from the fetal testes; on reaching puberty, the secondary sex organ gets developed and become fully functional. Its main function is to produce Sperm in the testes and to send it by the epididymis, ejaculatory duct, and urethra. The sperms are released from the penis during ejaculation.

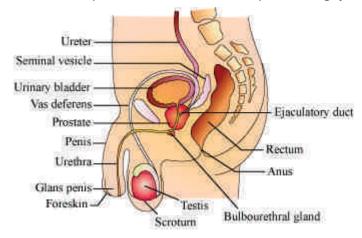


Fig. 2.2.39 Male Reproductive System

- 2.2.2 Benefits of Yoga on Human Body -

Unlike other physical exercises, which give benefits to the body only, Yoga benefits Body, mind, and soul. Also, no other exercise give benefits to internal organs and glands, while for good health it is very essential that they all should work properly. Below are some of the benefits of yoga:

2.2.2.1 Improves Flexibility

Improved flexibility is one of the first and most obvious benefits of yoga. During your first class, you probably won't be able to touch your toes, never mind do a backbend. But if you stick with it, you'll notice a gradual loosening, and eventually, seemingly impossible poses will become possible. You'll also probably notice that aches and pains start to disappear. That's no coincidence. Tight hips can strain the knee joint due to improper alignment of the thigh and shinbones. Tight hamstrings can lead to a flattening of the lumbar spine, which can cause back pain. And inflexibility in muscles and connective tissues, such as fascia and ligaments, can cause poor posture.

2.2.2.2 Builds Muscle Strength -

Strong muscles do more than looking good. They also protect us from conditions like arthritis and back pain and help prevent falls in elderly people. And when you build strength through yoga, you balance it with flexibility. If you just went to the gym and lifted weights, you might build strength at the expense of flexibility.

2.2.2.3 Improves Body Posture

Your head is like a bowling ball—big, round, and heavy. When it's balanced directly over an erect spine, it takes much less work for your neck and back muscles to support it. Move it several inches forward, however, and you start to strain those muscles. Hold up that forward-leaning bowling ball for eight or 12 hours a day, and it's no wonder you're tired. And fatigue might not be your only problem. Poor posture can cause back, neck, and other muscle and joint problems. As you slump, your body may compensate by flattening the normal inward curves in your neck and lower back. This can cause pain and degenerative arthritis of the spine.

2.2.2.4 Prevents Cartilage and Joint Breakdown

Each time you practice yoga, you take your joints through their full range of motion. This can help prevent degenerative arthritis or mitigate disability by "squeezing and soaking" areas of cartilage that normally aren't used. Joint cartilage is like a sponge; it receives fresh nutrients only when its fluid is squeezed out, and a new supply can be soaked up. Without proper sustenance, neglected areas of cartilage can eventually wear out, exposing the underlying bone like worn-out brake pads.

2.2.2.5 Protects Spine

Spinal disks—the shock absorbers between the vertebrae that can herniate and compress nerves—crave movement. That's the only way they get their nutrients. If you've got a well-balanced asana practice with plenty of backbends, forward bends, and twist, you'll help keep your disks supple.

2.2.2.6 Betters Your Bone Health

It's well documented that weight-bearing exercise strengthens bones and helps ward off osteoporosis. Many postures in yoga require that you lift your own weight. And some, like Downward and Upward-facing dog, help strengthen the arm bones, which are particularly vulnerable to osteoporotic fractures.

2.2.2.7 Increases Your Blood Flow

Yoga gets your blood flowing. More specifically, the relaxation exercises you learn in yoga can help your circulation, especially in your hands and feet. Yoga also gets more oxygen to your cells, which function better as a result. Twisting poses are thought to wring out venous blood from internal organs and allow oxygenated blood to flow in once the twist is released. Inverted poses, such as Headstand, Handstand, and Shoulderstand, encourage venous blood from the legs and pelvis to flow back to the heart, where it can be pumped to the lungs to be freshly oxygenated. This can help if you have swelling in your legs due to heart or kidney problems. Yoga also boosts levels of hemoglobin and red blood cells, which carry oxygen to the tissues. And it thins the blood by making platelets less sticky and by cutting the level of clot-promoting proteins in the blood. This can lead to a decrease in heart attacks and strokes since blood clots are often the main cause behind them.

2.2.2.8 Drains Your Lymphs and Boosts Immunity

When you contract and stretch muscles, move organs around, and come in and out of yoga postures, you increase the drainage of lymph (a viscous fluid rich in immune cells). This helps the lymphatic system fight infection, destroy cancerous cells, and dispose of the toxic waste products of cellular functioning.

2.2.2.9 Ups Your Heart Rate

When you regularly get your heart rate into the aerobic range, you lower your risk of heart attack and can relieve depression. While not all yoga is aerobic, if you do it vigorously or Ashtanga classes, it can boost your heart rate into the aerobic range. But even yoga practices that don't get your heart rate up that high can improve cardiovascular conditioning. Studies have found that yoga practice lowers the resting heart rate, increases endurance, and can improve your maximum uptake of oxygen during exercise—all reflections of improved aerobic conditioning. One study found that subjects which were taught only pranayama could do more exercise with less oxygen.

2.2.2.10 Drops Your Blood Pressure

If you've got high blood pressure, you will get benefited from yoga. When compared the effects of Shavasana (Corpse Pose) with simply lying on a couch, after three months, Shavasana was associated with a 26-point drop in systolic blood pressure (the top number) and a 15-point drop in diastolic blood pressure (the bottom number)—and the higher the initial blood pressure, the bigger the drop.

2.2.2.11 Regulates Your Adrenal Glands

Yoga lowers cortisol levels. If that doesn't sound like much, consider this. Normally, the adrenal glands secrete cortisol in response to an acute crisis, which temporarily boosts immune function. If your cortisol levels stay high even after the crisis, they can compromise the immune system. Temporary boosts of cortisol help with long-term memory, but chronically high levels undermine memory and may lead to permanent changes in the brain. Additionally, excessive cortisol has been linked with major depression, osteoporosis (it extracts calcium and other minerals from bones and interferes with the laying down of new bone), high blood pressure, and insulin resistance. In rats, high cortisol levels lead to what researchers call "food-seeking behavior" (the kind that drives you to eat when you're upset, angry, or stressed). The body takes those extra calories and distributes them as fat in the abdomen, contributing to weight gain and the risk of diabetes and heart attack.

2.2.2.12 Makes You Happier

Feeling sad? Sit in Lotus. Better yet, rise up into a backbend or soar royally into King Dancer Pose. While it's not as simple as that, one study found that a consistent yoga practice improved depression and led to a significant increase in serotonin levels and a decrease in the levels of monoamine oxidase.

2.2.2.13 Creates a Healthy Lifestyle

Move more, eat less—that's the adage of many a dieter. Yoga can help on both fronts. A regular practice gets you moving, and burns calories and the spiritual and emotional dimensions of your practice may encourage you to address any eating and weight related disorders on a deeper level. Yoga may also inspire you to become a more conscious eater.

2.2.2.14 Lowers Blood Sugar

Yoga lowers blood sugar and LDL ("bad") cholesterol and boosts HDL ("good") cholesterol. In people with diabetes, yoga has been found to lower blood sugar in several ways: by lowering cortisol and adrenaline levels, encouraging weight loss, and improving sensitivity to the effects of insulin. Get your blood sugar levels down, and you decrease your risk of diabetic complications such as heart attack, kidney failure, and blindness.

2.2.2.15 Helps You Focus

An important component of yoga is focusing on the present. Studies have found that regular yoga practice improves coordination, reaction time, memory, and even IQ scores. People who practice Transcendental Meditation demonstrate the ability to solve problems and acquire and recall information better—probably because they're less distracted by their thoughts, which can play over and over like an endless tape loop.

2.2.2.16 Relaxes Your System

Yoga encourages you to relax, slow your breath, and focus on the present, shifting the balance from the sympathetic nervous system (or the fight-or-flight response) to the parasympathetic nervous system. The latter is calming and restorative; it lowers breathing and heart rates, decreases blood pressure, and increases blood flow to the intestines and reproductive organs.

2.2.2.17 Improves Your Balance

Regularly practicing yoga increases proprioception (the ability to feel what your body is doing and where it is in space) and improves balance. People with bad posture or dysfunctional movement patterns usually have poor proprioception, which has been linked to knee problems and back pain. Better balance could mean fewer falls. For the elderly, this translates into more independence and delayed admission to a nursing home or never entering one at all. For the rest of us, postures like Tree Pose can make us feel less wobbly on and off the mat.

2.2.2.18 Maintains Your Nervous System

Some advanced yogis can control their bodies in extraordinary ways, many of which are mediated by the nervous system. Scientists have monitored yogis who could induce unusual heart rhythms, generate specific brain-wave patterns, and, using a meditation technique, raise the temperature of their hands by 15 degrees Fahrenheit. If they can use yoga to do that, perhaps you could learn to improve blood flow to your pelvis if you're trying to get pregnant or induce relaxation when you're having trouble falling asleep.

2.2.2.19 Releases Tension from Your Limbs

Do you ever notice yourself holding the telephone or a steering wheel with a death grip or scrunching your face when staring at a computer screen? These unconscious habits can lead to chronic tension, muscle fatigue, and soreness in the wrists, arms, shoulders, neck, and face, which can increase stress and worsen your mood. As you practice yoga, you begin to notice where you hold tension: It might be in your tongue, your eyes, or the muscles of your face and neck. If you simply tune in, you may be able to release some tension in the tongue and eyes. With bigger muscles like the quadriceps, trapezius, and buttocks, it may take years of practice to learn how to relax them.

2.2.2.20 Helps You Sleep Deeper

Stimulation is good, but too much of it taxes the nervous system. Yoga can provide relief from the hustle and bustle of modern life. Restorative asana, yoga nidra (a form of guided relaxation), Shavasana, pranayama, and meditation encourage pratyahara, a turning inward of the senses, which provides downtime for the nervous system. Another by-product of a regular yoga practice, studies suggest, is better sleep—which means you'll be less tired and stressed and less likely to have accidents.

2.2.2.21 Boosts Your Immune System Functionality

Asana and pranayama probably improve immune function, but, so far, meditation has the strongest scientific support in this area. It appears to have a beneficial effect on the functioning of the immune system, boosting it when needed (for example, raising antibody levels in response to a vaccine) and lowering it when needed (for instance, mitigating an inappropriately aggressive immune function in an autoimmune disease like psoriasis).

2.2.2.22 Gives Your Lungs Room to Breathe

Yogis tend to take fewer breaths of greater volume, which is both calming and more efficient. A 1998 study published in *The Lancet* taught a yogic technique known as "complete breathing" to people with lung problems due to congestive heart failure. After one month, their average respiratory rate decreased from 13.4 breaths per minute to 7.6. Meanwhile, their exercise capacity increased significantly, as did the oxygen saturation of their blood. In addition, yoga has been shown to improve various measures of lung function, including the maximum volume of the breath and the efficiency of the exhalation.

Yoga also promotes breathing through the nose, which filters the air, warms it (cold, dry air is more likely to trigger an asthma attack in people who are sensitive), and humidifies it, removing pollen and dirt and other things you'd rather not take into your lungs.

2.2.2.23 Prevents IBS and Other Digestive Problems

Ulcers, irritable bowel syndrome, constipation—all of these can be exacerbated by stress. So if you stress less, you'll suffer less. Yoga, like any physical exercise, can ease constipation—and theoretically, lower the risk of colon cancer—because moving the body facilitates more rapid transport of food and waste products through the bowels. And, although it has not been studied scientifically, yogis suspect that twisting poses may be beneficial in getting waste to move through the system.

2.2.2.24 Gives You Peace of Mind -

Yoga quells the fluctuations of the mind, according to 'Patanjali's Yoga Sutra. In other words, it slows down the mental loops of frustration, regret, anger, fear, and desire that can cause stress. And since stress is implicated in so many health problems—from migraines and insomnia to lupus, MS, eczema, high blood pressure, and heart attacks—if you learn to quiet your mind, you'll be likely to live longer and healthier.

2.2.2.25 Increases Your Self-esteem

Many of us suffer from chronic low self-esteem. If you handle this negatively by take drugs, overeating, working too hard, sleeping around—you may pay the price in poorer health physically, mentally, and spiritually. If you take a positive approach and practice yoga, you'll sense, initially in brief glimpses and later in more sustained views, that you're worthwhile or, as yogic philosophy teaches, that you are a manifestation of the Divine. If you practice regularly with the intention of self-examination and betterment—not just as a substitute for an aerobics class—you can access a different side of yourself. You'll experience feelings of gratitude, empathy, and forgiveness, as well as a sense that you're part of something bigger. While better health is not the goal of spirituality, it's often a by-product, as documented by repeated scientific studies.

2.2.2.26 Eases Your Pain

Yoga can ease your pain. According to several studies, asana, meditation, or a combination of the two, reduced pain in people with arthritis, back pain, fibromyalgia, carpal tunnel syndrome, and other chronic conditions. When you relieve your pain, your mood improves, you're more inclined to be active, and you don't need as much medication.

2.2.2.7 Gives You Inner Strength

Yoga can help you make changes in your life. In fact, that might be its greatest strength. Tapas, the Sanskrit word for "heat," is the fire, the discipline that fuels yoga practice and that regular practice builds. The tapas you develop can be extended to the rest of your life to overcome inertia and change dysfunctional habits. You may find that without making a particular effort to change things, you start to eat better, exercise more, or finally quit smoking after years of failed attempts.

2.2.2.28 Connects You with Guidance

Good yoga teachers can do wonders for your health. Exceptional ones do more than just guiding you through the postures. They can adjust your posture, gauge when you should go deeper in poses or back off, deliver hard truths with compassion, help you relax, and enhance and personalize your practice. A respectful relationship with a teacher goes a long way towards promoting your health.

2.2.2.29 Helps Keeping You Drug Free-

If your medicine cabinet looks like a pharmacy, maybe it's time to try yoga. Studies of people with asthma, high blood pressure, Type II diabetes (formerly called adult-onset diabetes), and obsessive-compulsive disorder have shown that yoga helped them lower their dosage of medications and sometimes get off them entirely. The benefits of taking fewer drugs? You'll spend less money, and you're less likely to suffer side effects and risk dangerous drug interactions.

2.2.2.30 Builds Awareness for Transformation

Yoga and meditation build awareness. And the more aware you are, the easier it is to break free of destructive emotions like anger. Studies suggest that chronic anger and hostility are as strongly linked to heart attacks as are smoking, diabetes, and elevated cholesterol. Yoga appears to reduce anger by increasing the feelings of compassion and interconnection and by calming the nervous system and mind. It also increases your ability to step back from the drama of your own life, to remain steady in the face of bad news or unsettling events. You can still react quickly when you need to—and there's evidence that yoga speeds reaction time—but you can take that split second to choose a more thoughtful approach, reducing suffering for yourself and others.

2.2.2.31 Benefits Your Relationships -

Love may not conquer all, but it certainly can aid in healing. Cultivating the emotional support of friends, family, and community has been demonstrated repeatedly to improve health and healing. A regular yoga practice helps develop friendliness, compassion, and greater equanimity. Along with yogic philosophy's emphasis on avoiding harm to others, telling the truth, and taking only what you need, this may improve many of your relationships.

2.2.2.32 Uses Sounds to Soothe Your Sinuses

The basics of yoga—asana, pranayama, and meditation—all work to improve your health, but there's more in the yoga toolbox. Consider chanting. It tends to prolong exhalation, which shifts the balance toward the parasympathetic nervous system. When done in a group, chanting can be a particularly powerful physical and emotional experience.

2.2.2.33 Guides Your Body's Healing in Your Mind's Eye

If you contemplate an image in your mind's eye, as you do in yoga nidra and other practices, you can effect change in your body. Several studies have found that guided imagery reduced postoperative pain, decreased the frequency of headaches, and improved the quality of life for people with cancer and HIV.

2.2.2.34 Keeps Allergies and Viruses at Bay-

Kriyas, or cleansing practices, are another element of yoga. They include everything from rapid breathing exercises to elaborate internal cleansings of the intestines. Jala neti, which entails a gentle lavage of the nasal passages with salt water, removes pollen and viruses from the nose, keeps mucus from building up, and helps drains the sinuses.

2.2.2.35 Helps You Serve Others

Karma Yoga (service to others) is integral to yogic philosophy. And while you may not be inclined to serve others, your health might improve if you do. A study at the University of Michigan found that older people who volunteered a little less than an hour per week were three times as likely to be alive seven years later. Serving others can give meaning to your life, and your problems may not seem so daunting when you see what other people are dealing with.

2.2.2.36 Encourages Self-care

In much of conventional medicine, most patients are passive recipients of care. In yoga, it's what you do for yourself that matters. Yoga gives you the tools to help you change, and you might start to feel better the first time you try practicing. You may also notice that the more you commit to practice, the more you benefit. This result in three things: You get involved in your own care, you discover that your involvement gives you the power to effect change, and seeing that you can effect change gives you hope. And hope itself can be healing.

2.2.2.37 Supports Your Connective Tissue

As you read all the ways yoga improves your health, you probably noticed a lot of overlap. That's because they're intensely interwoven. Change your posture, and change the way you breathe. Change your breathing, and you change your nervous system. This is one of the great lessons of yoga: Everything is connected—your hipbone to your anklebone, you to your community, your community to the world. This interconnection is vital for understanding yoga. This holistic system simultaneously taps into many mechanisms that have additive and even multiplicative effects. This synergy may be the most important way of all that yoga heals.

2.2.2.38 Uses The Placebo Effect, To Affect Change

Just believing that you will get better can make you better. Unfortunately, many conventional scientists believe that if something works by eliciting the placebo effect, it doesn't count. But most of the patients who just chanted a mantra, like you might do at the beginning or end of a yoga class or throughout a meditation, they felt better.

UNIT 2.3: Food Habits & Other Instructions as per Yoga Philosophy

Unit Objectives



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

- 1. Explain Yogic diet
- 2. Differentiate between Sattvic food, Rajasic food, and Tamasic food
- 3. Define effect of food on human body
- 4. Describe benefits of Fasting
- 5. Describe Do's and Don'ts of Yoga

2.3.1 What is Yogic Diet? -

The Yogic view on diet begins with the metaphysical or energetic concept known as "the three gunas." As per Yogic concept, by looking at the world of matter, there are three basic types of energy – rajas, tamas, and sattvas – which can be seen in all objects, experiences, and even thoughts.

Rajas is fiery energy or agitation, which in its most negative form manifests as anger.

Tamas is inertia, and in its most negative form manifests as laziness.

Sattvas, finally, is lightness, peacefulness, and harmony.

Again, as per Yoga all three can be seen in every aspect of the material world, including our bodies, our thoughts, and our feelings, and food, of course is no exception. Some foods, such as meat, spicy foods, and caffeine, are seen to be stimulating or rajasic. Others, such as fatty, fermented, and overcooked foods, are seen as sedating or tamasic. And some, such as raw or lightly-cooked fruits and vegetables, grains, and legumes, are seen as healthy, nourishing or sattvic.

Any person practicing Yoga should consume Sattvic food for getting quick and better result from Yoga.

2.3.1.1 Sattvic Foods -

Following are included in Sattvic foods:

Raw fruits

Vegetables

Lightly cooked vegetables

Legumes & whole grains

Raw milk



Fig. 2.3.1. Sattvic Food

- 2.3.1.2 Rajasic Foods

Following are included in Rajasic foods:

Meat

Spices

Garlic

Refined sugar

Stimulants (coffee, tea, etc.)



Fig. 2.3.2. Rajasic Food

2.3.1.3 Tamasic Foods

Following are included in Tamasic foods:

Fermented foods

Fried foods

Onions

Fish

Eggs

Reheated foods

Alcohol

Frozen Foods

Fatty Foods



Fig. 2.3.3. Tamasic Food

2.3.2 Importance of Good Eating Habits in Yoga

In Yoga, not only food selection is important but its preparation is also important. Further, the way we eat and our mind set while eating are equally significant in good eating habits – that is, even the most healthful food can have a negative impact if consumed in a state of agitation or depression. This latter point is especially important – normally we pay great attention to our diet but are far less aware of our mental state when we eat. As per Yoga belief, eating calmly, mindfully, and in silence greatly enhanced the quality of nutrition as well as the mental state fostered by that meal.

Another important aspect of the gunas is that we often make the mistake of thinking that by combining rajas and tamas amounts to the same as sattvas – that is, we tell ourselves if we combine stimulating activities with sedating ones, we will somehow generate "balance" – and nowhere is this more common than diet, where for example we consume spicy foods which stimulate us with fatty foods or alcohol to "calm us back down". This mistake has several powerful negative consequences. To begin, since rajasic and tamasic foods are less-than-ideal fuel sources, we get very little energy from them. Further, because the two are sending conflicting messages to body and mind, the inner effect is profoundly taxing and draining. To get an idea of this, imagine having two bosses, one who is always praising you and one who is always criticizing – the end result might seem to balance, but the internal turmoil would be great, and our bodies and nervous systems are exactly the same. By contrast, when we eat sattvic foods we not only provide much better nourishment but also help our mind remains calmer and clear, which in turn helps us make better choices in all areas of life, including diet.

There are other nuances to Yogic diet, but one last element that deserves emphasis is how food influence our world-view. As you may have noticed, sattvic foods are generally simple and readily available, while rajasic and tamasic foods require greater effort both to obtain and prepare. The Yogis realized when our food is easy to obtain, can be enjoyed with little adornment, and leaves us feeling good physically and mentally; we tend to feel nourished by and connected to our world. On the other hand, if the struggle to obtain and expense to make pleasurable, we tend to feel "at odds" with nature – that life is hard, and the world is something that we must "conquer" in order to survive, let alone enjoy. In other words, the more we choose sattvic foods, the more we support not just our physical and emotional health but also our sense of connection with the world, in turn fostering our desire to support and care for it.

2.3.3 Importance of Fasting in Yoga

The Yogis believe fasting can be a useful tool for all of us and even in the simplest and "mildest" form can have profound benefits. Again, given the amount of time we invest in food, they realized if every now and then we take a break from eating and invest that time in our growth – for example, time with family, serving our community, or simply reflecting on our lives – these brief periods can have great impact on our personal development.

Again, it's worth noting this doesn't have to be long — even just a day or a portion of a day can be powerful. And if even that feels daunting, we can practice a "relative fast" — choosing a form of eating that's simpler but still comfortable for us, like a day of just fruits and vegetables or just juice and broth, so we free up our time while still honoring our "comfort zone." Even at the ashram where I lived, on our weekly "fasting day" the kitchen was still open with juice, soup, and simple dishes being available throughout the day for those who felt it was a better fit for them at the moment. We can also apply the idea to other areas of our lives where we realize we invest more time than might be ideal, such as television, the news, or social media. Think of what you could accomplish if, once a week or month, you took a break from an activity that consumes a lot of your time and invests it in a "greater purpose," however you might define that. This is the idea behind spiritual fasting and fasting on holy days in general — in both the cases, we're choosing to briefly put aside certain worldly things, not giving them up, of course, but simply taking a break to invest that energy in something more important to us that is often pressed out by daily routine.

2.3.4 Steps for Putting Spiritual Nutrition Into Practice

So those are the basics of Yogic diet and fasting. As you can see, the fundamentals are actually quite simple: the Yogis realized that by focusing on natural foods in their natural state, we could foster greater health and peace of mind, and by eating mindfully and in moderation we can further support that process. Ultimately, eating this way not only can give us the best health possible but also the best mental focus and outlook for living our spiritual values.

To offer a closing reinforcement, below are five simple steps we can use each time we eat to take even greater advantage of the powerful link between food and our ideals:

- **1. Consider your greater goals**—Of course, every meal is a wonderful and important chance to experience pleasure something the Yogis felt shouldn't be denied or missed out on in any way but it's also a chance to foster health and build our capacity to serve others. Before each meal, take a moment to look at how you'd like this meal to support your long-term goals while still provide pleasure and joy.
- **2. Think of connection** As you prepare your food or wait to receive it, use the time to think of the connection between you and the world that meal represents. Think of the people who grew or prepared it, the plants or animals nourishing you, the people with whom you are sharing, and of course all those who support your work, making the meal possible.
- **3. Express gratitude** Before eating, take a moment to express, silently or out-loud, your appreciation of the nourishment and pleasure you are about to receive. Even a moment of silent thanks can greatly enhance our mindfulness and enjoyment, in turn dramatically enhancing the physical and psychological nourishment we receive from each meal.
- **4. Actively enjoy—** We all know what it's like to finish a meal with little recollection of how it actually tasted. As you eat, take as much time as you can to truly savor it. Ideally, consider eating in silence, or at least try to allow at least a few moments of calm within the meal, really observing and appreciating the smells, tastes, textures, and social connections of your meal.
- **5. Observe & reflect** At the end, take at least a moment simply to reflect: how does the meal feel for you? In retrospect, how were the choices you made? Are there things you'd like to be more aware of or do differently next time? This process of observing and reflecting will help reinforce good choices and allow us to be even more mindful and aware of our next meal.

2.3.5 Basic Rules of Yoga

Like any other activity, Yoga also has some basic rules. These rules should be followed in order to get optimum results from yoga. Some of the basic rules are stated below -

2.3.5.1 Age for Yoga

Yoga has no Age limitation. Person of any age can perform Yoga. Only some type of Yoga is associated with age.

2.3.5.2 Ideal Time for Yoga Practice

You can practice Yoga at any time of the day, but not immediately after meals. *Best time to do Yoga is 'Brahm Muhrat', which is from 4:24 am to 5:24 am.* If that is not possible then time during sunrise is also good. Mornings are pure and calm and our minds remain free of any thoughts during this time. Our stomach and intestines are at rest during this time and so are our minds. A Yoga practitioner is supposedly gaining more benefits from Yoga as the muscles are stiffest during the morning than in any other time of the day.

2.3.5.3 Ideal Place for Yoga

It is advisable to practice Yoga in a quiet and properly ventilated room. You can also practice Yoga at outdoors, amidst trees and flowers.

Avoid practicing Yoga during colds, strong winds, smoky or dirty atmosphere. Make sure your Yoga mat is surrounded by much space to avoid any sort of accidents while practicing Yoga poses like Shirshasana. Refrain from practicing under an electric fan, if it is not too hot.

2.3.5.4 Ideal Clothes for Yoga

Wear loose, light and comfortable clothes during yoga practice. It should be ensured that clothes are covering body appropriately as per your cultural believes.

Remove your spectacles, watches or any jewellery before starting the Asanas. It can harm you while doing yoga.

2.3.5.5 Yoga Mat for Exercise

Yoga mats made of natural materials as well as folded blankets can be used for doing Yoga. Blankets work as good insulators between your body and earth. We should avoid spongy or air-filled mattresses as they do not provide the required support to the spine.

2.3.5.6 Ideal Diet for Yoga -

There is no specification or dietary rule for Yoga. Eat natural food filled with nutrients.

It does not require one to be vegetarian to practice Yoga.

However, in the advanced level of yoga, it is recommended to lead a vegetarian life. It is advised to fill half of the stomach with food, one-quarter with water and to keep the remaining quarter empty. This practice keeps the body fit and active. Details on diet are given in Yogic Diet.

2.3.5.7 Condition of Stomach

It is highly recommended that your stomach is empty while doing yoga. That is why Yoga is normally practiced during morning hours after emptying the stomach. If that is not possible, then at least give 3-4 hour gap after your last meal for doing yoga.

In the morning create a schedule of waking up at fixed time and empty your bowl before doing yoga. After some time it would become natural, and you would need not to force your body for that.

2.3.5.8 Way of Breathing

During Yoga, you should breathe through your nose, not from the mouth. It is very important in order to get full benefits of Yoga.

2.3.5.9 Body Condition While Doing Yoga

While doing Yoga, one's body should be free from fever or any other disease. If he / she is suffering from any disease, he / she should consult his / her doctor before practicing Yoga.

While doing Yoga one's body should be relaxed and calm.

2.3.5.10 Asanas in Inverted Position

The female practitioner should avoid doing any type of inverted position yoga, such as Shirshasan or Sarvangasan, during periods. This can harm their body.

2.3.5.11 Pain in Body while Doing Yoga

Initially, the body tends to pain since it would be in stiff condition. But if pain is unbearable then you should immediately stop yoga and inform your instructor about that.

2.3.6 Do's of Yoga

- "Early to bed and early to rise makes a man healthy, wealthy and wise" is a universal adage. Yoga practitioners should go to bed early, have a sound sleep and get up early in the morning, attend to nature's call, wash the mouth and teeth thoroughly, take a bath and start yoga in fasting mode. It is advisable that one should wake up and practice Yoga in 'Brahm Muhrat' which is from 4:24 am to 5:24 am.
- Yoga can also be practiced 1 hour after a liquid diet, 3 hours after refreshments or 5 hours after full meals
- One could practice, yoga even before bath but, after practice one should wait for some time and then take a bath.
- Yoga should be practiced on a leveled floor in a room where doors and windows are kept open for air and light.
- It is helpful in many ways to practice yoga in a place, where morning tender sunrays fall.
- One should not practice yoga directly on the ground, on cement or mortar floor. One should spread a carpet, a blanket or a clean cloth, sit on it and start yoga practice by facing east or north in the morning, west or south in the evening.

- One should practice yoga calmly without any haste or exhaustion. If one is tired, he or she should rest for a while in a comfortable posture.
- One should try to practice yoga everyday regularly, preferably at the same time.
- While practicing yoga, one should concentrate on yoga alone and try to keep away the other thoughts.
- During the practice of Yoga asanas, the dirt in the internal organs of the body is directed towards the urinary bladder, so soon after completing yoga, one should pass out the urine.
- During yoga practice, if anyone feels to attend nature's call, he must go and attend to it immediately. One should not hold it back forcefully for a long time. One should also not try to suppress sneezing, cough, etc. If one feels thirsty one can drink a little water as well.
- If one sweats during yoga practice, he or she should slowly wipe it out either with a cloth or with the palms. It is better if it dries up automatically in the air.
- Pranayama should follow the asanas and meditation should follow Pranayama.
- Always lay on your back for 2 to 5 minutes with relaxed breathing, after finishing Yoga postures.
- Movements should be slow in every case. Sudden movements should be avoided.

2.3.7 Don'ts of Yoga

- Women should refrain from regular yoga practice during their menses or pregnancy. However, for them there are a specific set of asanas to be done.
- Don't have a full tummy while doing yoga, wait until 2 to 3 hours after large meals.
- Don't take a shower or drink water for 30 minutes after doing yoga.
- During illness, after operations, when there is a bandage either for sprains or fractures, one should refrain from Yoga Practice. They can resume yoga after consulting experts.
- Don't do strenuous exercises after yoga.
- One should not practice yoga in unclean/smoky place and areas with a foul smell.
- Yoga should not be practiced in storm winds either.

2.3.8 Prayer During Yoga

There are some prayers which one can offer during practicing Yoga.

1. OM saha navavatu

Saha nau bhunaktu

Saha viryam karavavahai

Tejasvi navadhitam astu

Ma vidvishavahai

OM shanti, shanti, shanti

May we be protected together.

May we be nourished together.

May we create strength among one another.

May our study be filled with brilliance and light.

May there be no hostility between us.

Om peace, peace, peace.

2. Gayatri Mantra

Om bhur bhuvah svaha Tat savitur varenyam Bhargo devasya dhimahi Dhiyo yona prachodayat

I reflect on the unity of Divine Spirit, which pervades everything in the earth, the atmosphere, and heavens.

May this Supreme Consciousness protect me and illuminate my intellect that I may realize my inherent Oneness with That.

I meditate on the great luminous light that enlightens all three worlds.

May it enlighten all.

Notes ————————————————————————————————————		

UNIT 2.4: Conducting Yoga Exercises

Unit Objectives



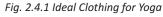
At the end of this unit, you will be able to:

- 1. Describe the clothing to wear during Yoga
- 2. Demonstrate how to get ready for Yoga
- 3. Demonstrate the key 'Yoga Kriyas'
- 4. Demonstrate the key Yoga exercises
- 5. Describe the benefits and the precautions of each Yoga
- 6. Describe situation when Yoga practice should be avoided

2.4.1 Clothing to Wear During Yoga

One should wear comfortable clothes (preferably cotton clothes), during Yoga Exercises. The clothes should be loose enough which allow you to do all the stretching exercises and Yoga poses. Since one does Yoga exercises in the group in Yoga Center, so the Yoga clothing should be such that it should not show off private body parts during practicing different Yoga poses, specially shirshasan or similar upside down poses.







2.4.2 Getting Ready for Yoga

One should not straight way start doing yoga after coming to class. To get proper result from Yoga, you should do following preparatory exercises:

- 1- Breathing Practices
- 2-Body Loosening Exercises
- 3-Sithili Vyayam

2.4.3 Breathing Practices -

Following are the breathing practices:

- 1- Hand in and out
- 2- Hand Stretch Breathing
- 3- Ankle Stretch Breathing
- 4- Rabbit Stretch Breathing
- 5- Tiger Breathing
- 6- Dog Breathing

2.4.3.1 Steps for Hand in and out





Step-1: Stand Straight.



Step-2: Stretch out your arms in front of you, in level with your shoulders and bring the palms together.



Step-3: While breathing in, spread your arms sideways in the horizontal plane.



Step-4: While breathing out, bring the arms forward with palms touching each other. Repeat the procedure five times synchronizing breathing with arms movements.



Relax: Relax in standing position, hands by the side of the thighs.



Feel the changes in the breath and the body, especially the arms, shoulders and the back of the neck.

2.4.3.2 Steps for Hand Stretch Breathing

Starting Position

- 1- Stand erect with feet together (heels together and toes 4 to 6 inches apart) hands relaxed by the side of the body.
- 2- Gently bring your hands in front of the chest. Interlock the fingers and place the palms on the chest.
- 3- Relax your shoulders.
- 4- Close your eyes.

Stage-1 (At 90°)



Step-1: Starting Position.



Step-2: While breathing in, stretch the arms in front of your body keeping your fingers interlocked. Ensure that the arms are at shoulder level. Twist the hands so that the palms face outwards. Fully stretch the arms, but do not strain.



Step-3: Now, while exhaling reverse the process and bring the palms back on to the chest.



Relax: Relax your shoulders again.

Instructions: This is one round. Repeat five times.

Stage-2 (At 135°)



Step-1: Repeat the same movements now stretching the arms above the forehead at an angle of 135°.

Instructions: Repeat five times.

Stage-3 (At 180°)



Step-1: Repeat the same movements, this time stretching the arms vertically above the head.

Instructions: Repeat five times.



Step-2: While moving up and down the palms may gently touch the nose tip.

Tip

- 1- Relax the shoulders at the beginning and end of each cycle.
- 2- Maintain perfect awareness of the breathing.
- 3- Exhalation (breathing out) should be longer than the inhalation (breathing in).
- 4- If required, it can be practised sitting on a chair too.
- 5- Properly synchronize the breathing with hand movements.

- 2.4.3.3 Steps for Ankle Stretch Breathing

Starting Position

- 1- Stand erect with feet together in Tadasana Position with feet close together, knees together.
- 2- Hands along the thighs with fingers stretched out.
- 3- The legs, trunk and the head aligned in a straight line.



Step-1: Open the eyes and fix your gaze on a point on the wall ahead. Place the palms in front of your thighs.



Step-3: As you exhale, bring your hands and heels down and Repeat five times keeping the movements of hands and ankles, continuously breathing in synchronization.



Step-2: While inhaling, raise your hands and stretch the ankles. Feel yourself growing taller and firm.



Step-4: Feel the stretch, from your ankles to your fingers as you reach upwards.



Relax: Relax in standing position, hands by the side of the thighs. Observe your breath and enjoy the stability for a few seconds.

2.4.3.4 Steps for Rabbit Breathing



Starting Position

- 1- Sit back on the heels, keeping them apart and well tucked in under the buttocks (as in Vajrasan)
- 2- Keep the head, shoulders, and buttocks in a straight line.
- 3- Place your palms on the respective thighs and Breathe normally.
- 4- Keeping the knees together, bend forward and rest the forearms on the floor, with the elbows by the side of the knees and palms flat on the ground (Rabbit Pose).
- 5- Maintain the head at a distance of one hand length from the ground to the chin. Open your mouth partially and protrude the tongue with its tip just touching the lower lip.
- 6- Gaze at a point about two feet on the ground in front of you and start the practice.



Procedure: Pant quickly like a rabbit, using only the upper part of the chest. Feel the air going in and out of the lungs. Feel the expansion and contraction of the chest muscles. Continue for 20-40 breaths.



Relax: To finish, close your mouth and relax in Shashank asana. Stretch your hands forward with the forehead resting on the ground. Feel the relaxation of chest and thorax. Allow your breath to return to normal.

- 1- Breathe rapidly through the mouth only, using the chest (thoracic) muscles.
- 2- Make sure that the abdomen presses on your thighs, preventing any abdominal movement.
- 3- Do not drop your head on to the floor.

2.4.3.5 Steps for Tiger Breathing



Starting Position

- 1- Sit in Vajrasan.
- 2- Kneel on knees, and place the palms on the floor in front of you.
- 3- Keep the spine, neck and head erect.
- 4- Close the eyes.



Step-1: While inhaling lift your head up, gaze at the ceiling, arch your spine down, making it concave.



Step-3: Hold this position for a while, feeling the expansion of the chest, shoulders and stretch of the belly. Keep the eyes open.



Step-2: While exhaling bring your head down, chin touching the chest, arching your back upwards, and making it convex.



Relax: To finish, relax in Shashankasana, bring your knees and toes together and sit on the heels. Relax by stretching out your arms flat on the ground, fingers stretched outwards. Try to place the forehead on the ground if possible feel the breath getting shallow due to the compression of the abdominal muscles.

2.4.3.5.1 Precautions -

- 1. Before starting the practice ensure that you are comfortable while standing on two hands and two knees.
- 2. Properly synchronize the breathing with movements.
- 3. Do not bend the elbows. Make sure that the thighs do not move forward and backward.

· 2.4.3.6 Steps for Dog Breathing 년



Starting Position

- 1- Sit back on the heels, keeping them apart and well tucked in under the buttocks (As in Vajrasan)
- 2- Keep the head, shoulders and buttocks in a straight line.
- 3- Place your palms on the respective thighs and Breathe normally.
- 4- Now, place your hands before your knees, palms resting on the ground with fingers facing forward.
- 5- Keep the arms straight.

6- Lower the spine to a concave arch so that the line of your vision is parallel to the ground.

7- Open the mouth wide and stretch out your tongue as much as is possible and close your eyes.



Procedure: Start breathing rapidly through the mouth by flapping the abdomen forcefully. The belly (abdomen) is drawn in while breathing out and bulge it out while breathing in making a panting sound, like a dog after a run. Keep the face and neck muscles relaxed. Feel the movement of the belly and the sensation of the air going in and out of your lungs. Feel the tingling sensation in your throat and neck.



Relax: Relax in shashankasana with your forehead and elbows on the ground, arms stretched outwards. Observe the sensations in the throat and the abdomen.

Instructions: Practise for at least nine times initially. Over the next few days (about a week) you may increase it gradually. But it should not be beyond your capacity.

Tips



- 1- Feel the free smooth flow of air, in and out through the throat and the air passages.
- 2- Breathe uniformly and as rapidly as possible.

2.4.4 Types of Sitali Vyayam

Following are the Types of Sithili Vyayam:

- 1- Toe Bending
- 2- Ankle Bending
- 3- Ankle Rotation
- 4- Knee Bending
- 5- Knee Rotation
- 6- Knee Cap Tightening
- 7- Half Butterfly
- 8- Full Butterfly
- 9- Waist Rotation
- 10- Wrist Rotation
- 11- Shoulder Rotation
- 12- Neck Bending
- 13- Neck Rotation
- 14- Elbow Stretching

- 2.4.4.1 Steps for Toe Bending oxdimeq





Step-1: Set yourself in the primary position. Set apart the legs maintaining some distance. Concentrate on toes.



Step-3: Exhale when moving the toes forward. Be conscious about the toe's movement.



Step-2: Inhale deeply and move the toes backward with ease. Keep your eyes close while practising.



Step-4: Don't move your ankle. Initially repeat this exercise for 10 times. Open your eyes after the practice.

- 2.4.4.2 Steps for Ankle Bending 년



Step-1: Get into the base position. Set apart the legs maintaining some distance.



Step-3: Exhale when moving the feet forward.



Step-2: Inhale deeply while moving the feet backward.



Step-4: Stretch your toes outward. Close your eyes during the exercise. Concentrate on the movement of the ankles.

Instructions: Repeat this exercise for ten times.

2.4.4.3 Steps for Ankle Rotation





Step-1: Get yourself in the primary position. Set the legs little apart and straight.



Step-2: Rotate your feet clockwise and anti-clockwise, with the heels touching the floor.



Step-3: Rotate your foot simultaneously or alternatively.

Instructions: 1- Repeat this exercise for ten times.

- 2- Do not allow the knees to be stirred. Keep your body straight and erect. Keep your eyes closed.
- 3- Remain attentive of your breathing pattern.

2.4.4.4 Steps for Knee Bending





Step-1: Sit in Primary Position. Bend the right knee and lift the sole above the floor.



Step-3: Inhale deeply and slowly while straightening your legs. Do not allow the heel or toes to touch the floor. The thighs should get back to the chest level when you exhale out. Keep the left leg straight.



Step-2: Interlocking the fingers below the thighs. Hold the thighs up to the chest level and keep the heel near the thighs. Keep your arm as straight as possible while bending your elbow. Keep your spinal chord and neck straight.

Instructions: 1- Practice this ten times with both the legs alternately.

- 2- Remain attentive of your breathing pattern and the thighs.
- 3- Apply more thigh pressure on your abdomen when you exhale out and carry your thighs close to the chest.
- 4- Set both the legs back in the basic position after the completion of exercise.

- 2.4.4.5 Steps for Knee Rotation 🖆





Step-1: Sit in the base position. Bend the right leg at the knee. Place the hands under the right thigh and interlock the fingers or cross the arms holding the elbows. Raise the right foot from the ground. Rotate the lower leg from the knee in a large circular movement. Try to straighten the leg at the top of the upward movement. The upper leg and trunk should be completely still.



Step-2: Rotate 10 times clockwise and then 10 times anti-clockwise. Repeat with the left leg.

2.4.4.6 Steps for Knee Cap Tightening



Procedure: Slowly pull the kneecaps upwards and then release them.

Instructions: Repeat this practice 20 times with normal breathing.

2.4.4.7 Half Butterfly Pose (Ardh Titali Asana)





Step-1: Remain in the primary position.



Step-2: Bending the right knee put the right leg on the left thigh as up as possible.



Step-3: Allow the right heel to touch the waist.



Step-5: This is the first cycle of the practice. Repeat 20 times each with alternate legs.



Step-4: Put the right palm on the thigh Grasp the right toe firmly with the left hand. Keep the spinal chord and the neck straight. Hold the left leg straight with the heel touching the floor. Inhaling deep, effortlessly press the knee downward. Now exhale deep but slow, raise the knee up to the chest and avoid forward bending.

Instructions: You may also perform this exercise with rhythmic breathing.

2.4.4.8 Steps for Full Butterfly





Step-1: Remain in the primary pose. Keep the spinal chord and the neck straight. Breathe natural and easy.



Step-3: Place the elbows on the thighs. Inhale deep and press both the thighs downward with the elbows, effortlessly.



Step-2: Bend both the knees. Bring the soles of the feet together and place them up to the crotch area. Grasp both the paws firmly with your hands. Do not allow the heel to be raised. Keep the torso above waist including the neck straight.



Step-4: Remove your hands from thighs and try to raise the knees without any support; exhale the breath.

Instructions: 1- Initially attempt this for 20-30 times.

- 2- Get back to the primary position after the practice.
- 3- Closing your eyes remain focused on the hip joints and the waist zone.
- 4- Open your eyes after a while.

2.4.4.9 Steps for Waist Rotation





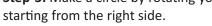
Step-1: Keep both the legs one meter apart.



Step-2: Keep your both palms on your waist region.



Step-3: Make a circle by rotating your waist





Step-4: Start rotating your waist anti clockwise.

Instructions: Repeat above steps 10-30 times.

\cdot 2.4.4.10 Steps for Wrist Rotation igledownder

Step-1: Sit in Sukhasan. Keep the spinal chord and neck straight.

Step-2: Stretch forward both the hands to your shoulder level. Keep the elbow straight and erect.

Step-3: Now form a clenched fist with the right hand, placing the thumb inside.

Step-4: Grasp firmly the wrist joint of the right hand with the left palm.

Step-5: Keep the left thumb on the upper part and the rest four fingers on the lower part.

Step-6: Now rotate the clenched fist clockwise and then anti-clockwise.

Instructions: 1- Repeat this ten times with alternate hands.

2- Later simultaneously rotate both the hands in a circular motion without any grip.

3- Do not allow the elbows to bend.

2.4.4.11 Steps for Shoulder Rotation





Step-1: Place the fingers of the left hand on the left shoulder and the fingers of the right hand on the right shoulder. Fully rotate both elbows at the same time in a large circle.



Step-2: Try to touch the elbows in front of the chest on the forward movement and touch the ears while moving up. Stretch the arms back in the backward movement and touch the sides of the trunk while coming down. Practice slowly 10 times clockwise and then 10 times anti-clockwise.

2.4.4.12 Steps for Neck Bending



Step-1: Sit in the base position or a crosslegged pose with the hands resting on the knees in Gyan or chin mudra. Close the eyes. Slowly move the head forward and try to touch the chin to the chest.



Step-2: Move the head as far back as comfortable. Do not strain. Try to feel the stretch of the muscles in the front and back of the neck, and the loosening of the vertebrae in the neck. Practice 10 times.

2.4.4.13 Steps for Neck Rotation



Step-1: Sit in the base position or a crosslegged pose with the hands resting on the knees in Gyan or chin mudra. Gently turn the head to the right so that the chin is in line with the shoulder. Feel the release of tension in the neck muscles and the loosening of the neck joints.



Step-2: Slowly turn the head to the left as far as is comfortable. Do not strain. Practice 10 times on each side.

2.4.4.14 Steps for Elbow Stretching



Step-1: Remain in the base position or a cross-legged pose. Stretch the arms in front of the body at shoulder level. The hands should be open with the palms facing up.



Step-2: Bend the arms at the elbows and touch the fingers to the shoulders. Straighten the arms again.

2.4.5 What are Body Loosening Exercises?

In normal conditions, especially after sleep, the body becomes stiff, and it is hard to bend or move it in different directions, which is a basic requirement of doing Yoga. Hence, before doing Yoga, we need to follow a set of loosening exercises. You can reduce the number of loosening exercises and its duration, depending on the time available and your personal preference.

After doing these exercises, the body becomes loose and its easy to bend and move it. The temperature of the body and heart rate also gets increased due to these exercises.

2.4.6 Set of Body Loosening Exercises

Following are the steps of body loosening exercises:

- 1- Jogging Practice 4 Variation followed by Mukhad dhuti
- 2- Forward and Backward Bending
- 3- Side Bending
- 4- Upper body twisting
- 5- Sit-ups
- 6- Hip Rotation
- 7- Nauka Chalana
- 8- Chakki Chalana
- 9- Chapati Making
- 10- Rope Pulling
- 11- Paschimottasana
- 12- Horse Riding Jumping

2.4.6.1 Steps for Jogging (4 Variation)



SLOW JOGGING



Step-1: Make loose fist of your hands and place them on the chest. Collapse and relax your shoulder.



Step-2: Jog on your toes. Jog 10-30 times.

BACKWARD JOGGING



Step-1: Lean a little forward and increase the speed and do jogging gradually.



Step-2: Start hitting the buttocks with the heels.

Instructions: Repeat this practice 20 times and slowly move to forward jogging.

FORWARD JOGGING



Step-1: Lean backward a little and increase your speed.



Step-2: Lift your knee till chest level.

Instructions: Repeat 20 times. Slow your speed then move to side jogging.

SIDE JOGGING



Step-1: Slowly lift your leg side ways.



Step-2: Make your speed fast and try to touch your heels to the buttock.

Instructions: Repeat this practice 20 times.

MUKHAD DHUTI



Procedure: Lean forward and rest the arms on the respective thighs keeping the arms straight. Inhale through the nose and exhale forcefully through the mouth. After that stand in Tadasana and relax.

2.4.6.2 Steps for Forward and Backward Bending



Step-1: Stretch the arm straight above the head with the palm facing forward.



Step-2: Inhale and bend backward with arms stretched above the head.



Step-3: While exhaling, bend forward as much as possible



Step-4: While inhaling come up, bend backward and go on rapidly to forward while exhaling.

Instructions: Repeat 20 times while increasing your speed gradually.

2.4.6.3 Steps for Side Bending





Step-1: Keep legs one meter apart and raise hands sideways parallel to the ground while inhaling.



Step-2: Bend to the right till the right hand touches the right heels while exhaling. Bend in the same plane.



Step-3: Look at the palm of the left hand directing forward and repeat 20 times with increasing speed.

2.4.6.4 Steps for Twisting





Step-1: Spread the legs about one meter apart. Raise hand sideways parallel to the ground while inhaling.



Step-2: Keep the legs firm on the ground and twist to the right, keeping the right hand straight. Twist the neck and look at the tip of the fingers. Bend the left hand at the elbow to bring the hands close to the chest.

Instructions: Repeat the same to the left side.

2.4.6.5 Steps for Sit-ups





Step-1: Bring your both legs together.



Step-3: Exhale and bend your knees as if you are sitting on a chair.

Instructions: Repeat above steps 10-30 times.



Step-2: Keep your both palms on your waist region.



Step-4: Inhale and lift your body up (buttock).

2.4.6.6 Steps for Hip Rotation



Step-1: Keep both legs one metre apart.



Step-3: Make a circle of your waist from right. Instructions: Repeat above steps 10-30 times.



Step-2: Keep your both palms on your waist region.



Step-4: Start rotating your waist anti-clockwise

- 2.4.6.7 Steps for Naukachalana 🖆





Step-1: Sit on ground. Bring both legs together and make a loose fist of your palms.



Step-2: Inhale and lift your both hands in an upward direction.



Step-3: Then exhale and bend forward, make rotation.

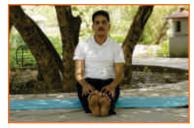


Step-4: Bend 45 degree backward as if you are rowing a boat.

Instructions: Repeat above steps 10-30 times.

- 2.4.6.8 Steps for Chakkichalana





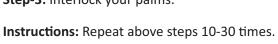
Step-1: Sit on ground.



Step-2: Keep legs two metre apart.



Step-3: Interlock your palms.





Step-4: Bend forward and make rotation from right to left.

2.4.6.9 Steps for Chapati Making





Step-1: Sit on ground and keep both legs two and half feet apart.



Step-2: Keep your both palms on the ground and exhale while pushing your body forward.



Step-3: Inhale and come back to normal position.

Instructions: Repeat above steps 10-30 times.

2.4.6.10 Steps for Rope Pulling





Step-1: Sit on ground.



Step-2: Stretch your both hands in front of you.



Step-3: Make your hands look like your are holding a rope.



Step-4: Pull your hands as if you are pulling a rope.

Instructions: Repeat above steps 10-30 times.

2.4.6.11 Steps for Wood Cutting





Step-1: Sit in the squatting position with the feet flat on the floor one and a half feet apart. The knees should be fully bent and separated. Clasp the fingers of both hands together and place them on the floor between the feet. Straighten the arms and keep them straight throughout the practice. The elbows should be inside the knees. The eyes should remain open. Imagine the action of chopping wood. Raise the arms as high as possible above and behind the head, stretching the spine upward. Look up towards the hands.



Step-2: Make a downward stroke with the arms, as if chopping wood. Expel the breath making a 'Ha!' sound to remove all the air from the lungs. The hands should return to the floor in between the feet.

2.4.6.12 Steps for Vayu Nikasana





Step-1: Sit in the squatting position with the feet two feet apart. Grasp the insteps of the feet, placing the fingers under the soles with the thumbs above. The upper arms should be pressing against the inside of the knees with the elbows slightly bent. The eyes should be open throughout the practice. Inhale while moving the head back. Direct the gaze upward. Hold the breath for 3 seconds, accentuating the backward movement of the head.



Step-2: While exhaling, straighten the knees, raise the buttocks and bring the head forward towards the knees. Hold the breath for 3 seconds, accentuating the spinal bend.

2.4.6.13 Steps for Udrakarsana



- Step-1: Sit in the squatting position with the feet apart and the hands on the knees.
- Step-2: Breathe in deeply. Breathe out, bringing the right knee to the floor near the left foot.
- Step-3: Using the left hand as a lever, push the left knee towards the right, simultaneously twisting to the left.
- Step-4: Keep the inside of the right foot on the floor. Try to squeeze the lower abdomen with the combined pressure of both thighs. Look over the left shoulder.

Step-5: Hold the breath out for 3 to 5 seconds in the final position. Breathe in when returning to the starting position.

Step-6: Repeat on the other side of the body to complete one round. Practice 5 rounds.

2.4.6.14 Steps for Paschimottasana Stretch



Step-1: Sit on ground. Stretch your both legs in front of you. Keep both legs together.



Step-3: Exhale and bend forward try to touch your feet.

Instructions: Repeat above steps 10-30 times.



Step-2: Inhale and stretch both hands towards upward direction.



Step-4: Bend forward as much as possible and try to touch your nose to your knees.

2.4.6.15 Steps for Alternate Toe Touching



Step-1: Sit on ground. Stretch your both legs in front of you. Keep a distance of 2 metres between both legs.



Step-2: Inhale, bend forward and touch the toe of the right leg with the left hand.



Step-3: Exhale, bend forward and touch toe of the left leg with the right hand.

Instructions: Repeat above steps 10-30 times.

2.4.6.16 Steps for Horse Riding Jumping



- Step-1: Stand erect. Inhale and lift your both hand. Exhale and lower your back. Keep your both palm the side of your both feets.
- Step-2: Exhale and keep your right leg back. Start front and back jumping from your feet. Do jumping 100 to 120 times.

2.4.6.17 Steps for Crow Walk





Step-1: Sit in the squatting position with the feet apart and the buttocks above the heels. Place the palms of the hands on the knees. Take small steps in the squatting position.



Step-2: Try to keep the knees flexed so that the buttocks are not moved away from the heels. Walk either on the toes or the soles of the feet, whichever is most difficult. As you take a step forward bring the opposite knee to the floor.

$^{\scriptscriptstyle{-}}$ 2.4.6.18 Steps for Camel Walk $\stackrel{ extstyle o}{=}$



Make a Parvatasana pose. Start walking when your right-hand moves forward your left leg also move with right hand. Continue with the left palm.

2.4.6.19 Steps for Frog Jump



- **Step-1:** Sit on your feet.
- **Step-2:** Keep your both palm on your knee.
- Step-3: Start jumping on your feet like frog.

2.4.7 Asana for Meditation

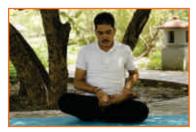
Following are the asanas for meditation:

2.4.7.1 Steps for Padmasana





Step-1: Sit on the floor and stretch the legs.



Step-3: Likewise fold the left leg, hold it with both the hands and place it on the right thigh close to the other.



Step-2: Now hold the right leg in both the hands, fold the leg slowly and place it on the left thigh. Make sure that the feet touch the navel.



Step-4: At this point, both the knees should touch the floor, and the foot should face upwardly. The spinal cord should be straight at this point.

2.4.7.1.1 Benefits of Padmasana

Following are the benefits of Padmasana:

- 1- Padmasana is the highly preferred asanas by yoga practitioner for increasing the focus of mind and concentration.
- 2- It helps the brain to calm down.
- 3- It increases the hunger.
- 4- It helps to relax the body.
- 5- It stretches the ankles and knees.
- 6- It helps to stimulate the abdomen, spine, and bladder.
- 7- This asana is the base for all asanas, and it strengthens the hip and knee joints of the female.
- 8- The unwanted fat will be reduced from the hip and the thigh.
- 9- It stretches the spine.
- 10- This is the easiest asana which can be done by all the age group of men and women. With this asana, they can get benefits of all the asanas.

2.4.7.2 Steps for Vajrasana





Step-1: Sit on the flat floor in primary position.



Step-3 Bend your legs one by one and sit comfortably in this condition.



Step-2: Keep the spine straight.



Step-4: Keep the right palm on right knee and left palm on left knee. Now start to inhale slowly then exhale when you exhale try to think that your disorders are coming out from your nose.

Instructions: Repeat these steps for 5 minutes and take a rest. You can increase the time up to 15 minutes.

2.4.7.2.1 Benefits of Vajrasana

Following are the benefits of Vajrasana:

- 1- Calms the mind and bring stability to mind.
- 2- Cures constipation, acidity; increases digestion process.
- 3- Those suffering from gas problems can practice it, immediately after lunch or dinner.
- 4- Helps to get rid of back pain.
- 5- Cures stomach disorder.
- 6- Cures urinary problems.
- 7- Strengthens the sexual organs.
- 8- Increases blood circulation.
- 9- It is preferred for meditation and concentration.
- 10- Helps to reduce obesity
- 11- Strengthens the Thigh muscle

2.4.7.2.2 Precautions –

Following are the precautions to be taken during Vajrasana:

- 1- A person suffering from joint pain should not practice this asana.
- 2- It should be practiced under expert guidance.

2.4.7.3 Steps for Sukhasana





Step-1: Sit with your legs stretched out ahead, in front of you.



Step-3: Bend your knees and fold your legs towards your torso.



Step-5: Sit with your pelvis in a neutral position. To do this, press your hands against the floor and lift your sitting bones a bit. Try to hang in there for a breath or two and then slowly lower yourself back on to the floor. Balance your tail bone and pubic bone in such a way that they are equidistant from the ground. Place your hands on your knees, palm down and lengthen your tail bone towards the floor ASANA.



Step-2: Cross your legs and widen your knees, so that you can slip each foot, beneath the opposite knee.



Step-4: Keep your feet relaxed, so that the outer edges rest on the floor and the inner arches are settled below the opposite legs. Your thighs and crossed legs should form a small triangle. There should be a gap between your pelvis and feet.

- **2.4.**8 Pranayama –

Pranayama is a breathing practice which is very beneficial for the complete body. We will discuss eight type of Pranayama practices, which are as follows:

- 2.4.8.1 Steps for Bhastrika 년

In Sanskrit, Bhastrika means Bellow. In this practice, we breathe like somebody is pumping bellow. Steps of Bhastrika are as follows:



Procedure: Sit in any meditative posture. Keep body and mind calm. Keep your body, neck, and head erect. Quickly inhale and exhale ten times.

-2.4.8.1.1 Benefits

Following are the benefits of Bhastrika:

- 1- Relives inflammation of the throat.
- 2-Increases gastric fire.
- 3-Good for asthma.
- 4- Purifies nerves (nadis).
- 5-Good for muscular dystrophy ailment.
- 6- Reduces fat from the body.
- 7- Good for curing a cold and cough.

2.4.8.1.2 Precautions

- 1- Persons suffering from High blood pressure, Back Pain, Ischemic heart disease, Vertigo, Epilepsy, Hernia, Gastric ulcer, Slip disc, Spondylosis should not practice this asana.
- 2- Women during the Menstrual period and pregnancy should not practice this asana.

- 2.4.8.2 Steps of Surya Anuloma Viloma 🖆





Procedure: Adopt nasika mudra with your right hand. Close your left nostril with last little finger. Inhale from right nostril and exhale from right nostril. Close your left nostril all the time.

2.4.8.2.1 Benefits

Following are the benefits of Surya Anuloma Viloma:

- 1-It cleans nasal passage.
- 2- It is good for losing weight.
- 3- It is good for nasal allergy.

2.4.8.2.2 Precautions

- 1- Persons suffering from heart disease and high blood pressure should avoid this.
- 2- Under weight people should not do this practice.

- 2.4.8.3 Steps for Chandra Anuloma Viloma 🖃





Procedure: Adopt nasika mudra with your right-hand. Close your right nostril with your right hand thumb. Inhale from left and exhale from left. Close your left nostril all the time.

2.4.8.3.1 Benefits

Following are the benefits of Chandra Anuloma Viloma:

- 1- It cleans nasal passage.
- 2- It is good for weight gain.
- 3- It cleans chandra nadis.

2.4.8.3.2 Precautions -

- 1- Persons suffering from heart disease and high blood pressure should avoid this.
- 2-Over weight people should not do this practice.

2.4.8.4 Steps for Nadi Suddhi





Step-1: Sit in any meditative pose. Keep the spine erect and your head and neck straight. eyes should be closed. Relax the muscles of the body and become aware of your breath. Do not control your breath forcefully.



Step-2: Place the thumb on one nostril and the tip of the ring finger against the other nostril. The thumb and ring finger will be used to close alternate nostrils as you breathe. Begin the exercise by blocking your left side nostril and breathe out with your right nostril.



Step-3: Continue to block your left nostril and breathe in using your right nostril. Open your left nostril as you simultaneously cover and block your right nostril Breathe out slowly using the open left nostril. Once this is done go ahead and breathe in with your left nostril that is open. Close the left nostril and let the air move out through your right nostril that you now leave open.

-2.4.8.4.1 Benefits

Following are the benefits of Nadi Suddhi:

- 1- As pure oxygenated air is breathed into the lungs with each cycle, the blood gets purified, and circulation improves.
- 2- This pranayama helps strengthen the lungs and increases overall lung capacity.
- 3- Alternate nostril breathing can help treat disorders of the respiratory system.
- 4- Due to the improvement in blood circulation, the functioning of other organs in the body also improves.
- 5- As circulation improves, energy levels also increases.
- 6- Nadi Suddhi pranayama can help with weight loss as it increases the rate of metabolisms.
- 7- It helps calm the nervous system.
- 8- Regular practice helps reduce stress.
- 9- It can improve mental health.
- 10- Alternate Nostril breathing can help remove excess body heat.
- 11- It can help improve appetite.
- 12- Alternate nostril breathing can help reduce body odour.

2.4.8.5 Steps for Sithili Pranayama





Step-1: Sit in any meditative pose. Keep the spine erect and your head and neck straight. Make Gyan Mudra. Curl your tongue by curving the sides upward. Let your tongue stick out just past your lips. If your tongue doesn't curl, bend the sides up as much as you can and make a slight "o" with your mouth.



Step-2: Inhale deeply through the tongue and mouth. You'll feel a cooling sensation as the air glides through your tongue. Breathe into the belly, filling yourself up.



Step-3: Exhale fully through your nose.

-2.4.8.5.1 Benefits

Following are the benefits of Sithili Pranayama:

- 1- It relaxes all the muscles.
- 2- It gives soothes eyes, ears and pure the blood.
- 3- It quenches the thirst, appease hunger.
- 4- Reduces the tension.
- 5- Make teeth and gum healthy.
- 6- Reduces blood pressure.
- 7-Improves indigestion.
- 8-Improves skin disease.

2.4.8.6 Steps for Sitkari



Step-1: Sit in any meditative pose. Keep the spine erect and your head and neck straight. Perform the Gyan Mudra with the hands. Open the mouth and slightly protrude the tip of the tongue between the teeth. Draw in the air past the sides of the tongue with a sibilant sound (sssss) to fill the lungs completely. After full inhalation withdraws the tongue and closes the mouth.



Step-2: After full inhalation, lower the head, from the nape of the neck to the trunk. The chin should rest in the notch between the collarbones. The head is now in the Jalandhara Bandha position. Now hold the breath (Antara Kumbhaka) for about 5 seconds, practicing Mula Bandha. Exhale slowly with an aspirate sound (hhhhuuuuuuuuuuu) through the nose as in Ujjayi.

Instructions: 1- Lift the head and repeat the cycle for 5 to 10 minutes.

2- After completion lie down in Shavasana.

2.4.8.6.1 Benefits

Following are the benefits of Sitkari:

- 1- It relaxes all muscles and soothes eyes, ears and pure the blood.
- 2- It quenches the thirst, appease hunger.
- 3-It reduces the tension.
- 4- Makes teeth and gum healthy.
- 5- Reduces blood pressure.
- 6-Cures indigestion and skin disease.

2.4.8.7 Steps for Ujjayi Pranayama



Step-1: Sit in any comfortable position like Padmasana. Keep the back erect and rigid. Lower the hand to the trunk. Rest the chin in the notch between the collar-bones. Stretch the arms out straight and rest the back of the wrists on the knees. Join the tips of the index fingers to the tips of the thumbs, keeping the other fingers extended.



Step-2: Close the eyes and look inwards. Take a slow, deep, steady breath through both nostrils. The passage of the incoming air is felt on the roof of the palate and makes a sibilant sound. This sound should be heard. Fill the lungs up to the brim. Care should be taken not to bloat the abdomen in the process of inhalation. Observe this in all the types of Pranayama. This filling up is called Puraka (Inhalation).

Step-3: The entire abdominal area from the pubes up to the breast-bone should be pulled back towards the spine. Hold the breath for a second or two. This internal retention is called Antara Kumbhaka. Exhale slowly, deeply and steadily, until the lungs are completely empty.

Step-4: As you begin to exhale, keep your grip on the abdomen. After two or three seconds of exhalation, relax the diaphragm gradually and slowly. While exhaling the passing of the outgoing air should be felt on the roof of the palate. The brushing of the air on the palate should make as aspirate sound. This exhalation is called Rechaka.

Instructions: 1- Wait for a second before drawing a fresh breath. This waiting period is called bahya Kumbhaka.

- 2- Repeat the cycles for five to ten minutes keeping the eyes closed throughout.
- 3- After completion lie down in Shavasana.

2.4.8.7.1 Benefits

Following are the benefits of Ujjayi Pranayama:

- 1- Ujjayi Pranayama aerates the lungs, removes phlegm, gives endurance, soothes the nerves and tones the entire system.
- 2- Ujjayi Pranayama without Kumbhaka, done in a reclining position, is ideal for persons suffering from high blood pressure or coronary troubles.
- 3- Ujjayi Pranayama involves shallow breathing aimed at flexing diaphragm. This type of breathing is good for health as it improves oxygenation needed in many body functions.
- 4- Ujjayi Pranayama helps calm the body as it increases the circulation of blood. Ujjayi provides meditative effects by allowing maintaining the tempo of workout session, without any distractions.
- 5- Ujjayi Pranayama helps strengthen the digestive and Nervous system. It helps reduce risk to diseases that are caused by the accumulation of bile, wind or phlegm.
- 6- Ujjayi Pranayama allows eradicating a large amount of wastes from the body, as it improves the circulatory system needed to purify the nerves and tissues.
- 7- Ujjayi Pranayama also clears the lungs and nasal cavity. In addition to that, it has proven an effective remedy against diseases of the respiratory system.

- 8- Ujjayi Pranayama also has positive effects on the digestive system and helps alleviate stomach upset and irregular bowel movements. The exercises can develop your concentration powers.
- 9- Ujjayi Pranayama can also be effectively used for pain reduction, insomnia, and migraines.
- 10- The most remarkable benefit Ujjayi Pranayama has to offer is that it performs internal purification, activation and energizing along with outer control and conditioning all at once.
- 11- It improves digestive capacity and enhances the functioning of the respiratory systems.

2.4.8.8 Chanting of Om



Procedure: For meditation and relaxation you can chant Om by sitting in any meditative pose, like Sukhasan, Padmasan or Vajrasan.

2.4.9 Sitting Pose Asanas

Following are the Asanas which can be practiced in Sitting Position:

2.4.9.1 Steps for Paschimottanasana



Step-1: Sit down straight with your legs together by stretching them in front of you. Keep your head neck and spine erect.



Step-3: Try to touch your head to your both knees. Bend the arm and try to touch the elbow to the floor. Exhale completely and holding out your breath stay in this posture for a few seconds.



Step-2: Now bend your head and trunk slowly forward to catch the toes with the thumb, index and middle fingers without bending knees. Take a deep breath and exhale slowly.



Step-4: After few seconds slowly return to your starting position and breathe normally. Repeat this for 3-4 times.

-2.4.9.1.1 Benefits of Paschimottanasana

Following are the benefits of Paschimottanasana -

- 1- It acts as a stress reliever. Remove anxiety, anger, and irritability. Calms the mind.
- 2- Reduces fatty deposits in the abdomen.
- 3-Stretches the spine and brings flexibility.
- 4-Good for constipation and digestive disorder.
- 5- Useful for increasing height.
- 6-Regular practice cures impotency and enhances the sexual power.
- 7- Tones the abdominal-pelvic organs.
- 8-Balances the menstrual cycles.
- 9-This asana is recommended especially for women after delivery.

- 2.4.9.1.2 Precautions -

- 1- Pregnant women should not practice Paschimottanasana.
- 2- Person suffering from slip disc or sciatica problem, asthma should avoid Paschimottanasana.
- 3- Ulcer patient should not practice.

2.4.9.2 Steps for Gomukhasana

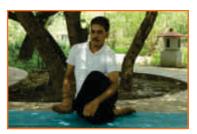




Step-1: Sit with the legs straight.



Step-2: Bend the left leg and place it over the right thigh so that the left heel touches the outer side of the right buttock.



Step-3: Bend the right leg and place the right heel beside the left buttock. Both buttocks remain on the floor.



Step-4: Bring the left arm behind the back from below and clasp the fingers of both hands together.



Step-5: The head remains upright and straight and rests on the right forearm. Look up breathing normally hold the position. Return to the starting position and practice the exercise on the other side.

2.4.9.2.1 Benefits

- 1. Promotes mobility of the shoulders and hips.
- 2. Strengthens the muscles of the chest and back.
- 3. Improves a rounded back and sideways curvature of the spine.
- 4. Facilitates deeper breathing.
- 5. Stimulates kidney function.
- 6. Activates the bladder and the digestive system.
- 7. Counters diabetes.
- 8. Strengthens the finger joints and wrists.

- 2.4.9.3 Steps for Bhu Naman 년



Step-1: Sit with the spine erect and the legs outstretched.



Step-3: Twist the trunk 90 degrees to the right, using the arms and shoulders as levers. Slowly bend the torso and bring the forehead to the floor. The spine should be as straight as possible. Try to keep both buttocks on the floor. Hold the final position for a short time.

Instructions:

- 1- Practice up to 5 rounds of breathing.
- 2-Inhale while facing forward.
- 3- Retain the breath in while twisting.
- 4- Exhale while bending.
- 5- Retain the breath out in the final position.
- 6- Inhale while raising the trunk.



Step-2: Move the right hand back slightly further behind the body with the fingers pointing backward.



Step-4: Slowly raise and return to the starting position. Repeat the movement on the other side.

-2.4.9.3.1 Benefits -

- 1. This asana stretches the spine and lower back.
- 2. Make the muscles supple and stimulating the nerves.

2.4.9.4 Steps for Vakrasana





Step-1: Sit down stretching your legs forward on the ground.



Step-3: Inhale and raise the arms to shoulder height, keeping the elbows straight. Exhaling, twist to the right, place the left arm by the outer side of the right knee and hold the right ankle with the left hand.



Step-2 Keep your hands beside your thighs or buttocks. Bend your right leg straight and stretched. Keep the right foot beside the left knee and the right knee raised upward.



Step-4: Take the right hand behind the back keeping the palms on the floor. Look backward towards the left side.

-2.4.9.4.1 Benefits -

- 1. Increases the elasticity of the spine and tones the spinal nerves.
- 2. Stretches the muscles.
- 3. Helps to get relief in stiffness of vertebrae.
- 4. Massages the abdominal organs.
- 5. Reduces belly fat.
- 6. Regulates the secretion of digestive juices useful for different digestive disorders.
- 7. Loosens the hip joints, relieving stiffness.
- 8. Flab on the lateral side of the abdomen gets reduced.
- 9. Specifically, stimulates Navel chakra or Manipur chakra.

2.4.9.5 Steps for Ardha Matsyendrasana



Step-1: Keep the right foot by the side of the left buttock.



Step-2: Keep the left leg on top, with the foot in front of the right knee and the left knee raised upward (or the left foot can be placed by the outside of the right knee or right thigh). Stretch the muscles.



Step-3 Inhale and raise the arms shoulder high, keeping the elbows straight. Exhaling, twist to the left, place the right arm by the outer side of the left knee and hold the left ankle with the right hand. Take the left arm behind the back and rest the back of the left hand against the right side of the waist.

Instructions: Repeat the same from the other side.

2.4.9.5.1 Benefits -

- 1. Ardha Matsyendrasana increases the elasticity of the spine and tones the spinal nerves.
- 2. Stretches the muscles.
- 3. Helps to get relief in stiffness of vertebrae.
- 4. Massages the abdominal organs.
- 5. Regulates the secretion of digestive juices useful for different digestive disorders.
- 6. Loosens the hip joints, relieving stiffness.
- 7. Specifically, stimulates Navel chakra or Manipura chakra.

2.4.9.5.2 Precautions -

- 1. It should not be practiced during pregnancy and menstruation.
- 2. People with heart, abdominal, spinal or vertebral surgeries or brain surgeries are not supposed to practice it.
- 3. People with peptic ulcer or hernia should take care while doing it.
- 4. It must be avoided for people with severe spinal problems or injuries.

2.4.9.6 Steps for Ustrasana (Camel Pose)



Step-1: Sit on the floor stretching your leg and keeping your spine erect keeping palms on the ground side by the buttocks.



Step-2: Bend your leg by the knees and sit on your heels placing the buttocks between the heels.



Step-3: Kneel on the floor keeping your knees in line with the shoulders and sole of the feet facing the ceiling. Keep your hand on waist.



Step-4: Inhale and arch your back and place your palms on the heels of the feet. Keep your arms straight. Do not strain your neck keep it neutral. Let your neck be free. Stay in this final position for couple of breaths or as much longer as you can.



Step-5: Breathe out and slowly come to the normal position withdrawing your hands from the feet.

- 2.4.9.6.1 Benefits -

- 1. Ustrasana stretches the anterior muscles of the body.
- 2. Improves flexibility of the spine and strengthens it.
- 3. Camel pose improves digestion.
- 4. Gives relaxation to the lower back.
- 5. Useful as an initial practice for back bending.

2.4.9.6.2 Precautions -

People suffering from severe back and neck injury, high or low blood pressure, migraine should not practice this asana.

2.4.9.7 Steps for Mandukasana (Frog Pose)



Step-1: Comfortably sit in Vajrasana. Close the fists of your both hands. While clinching the fists press your thumb inside with the fingers.



Step-2: While pressing the navel with your both fists exhale and bend forward. Hold the breath when you are in the position of bend forward and keep looking straight.

Instructions: Stay in this position for some time, inhale and come back to starting position (Vajrasana). Repeat this for three to four times.

2.4.9.7.1 Benefits -

- 1. Increases the quantity of insulin, so it is beneficial for curing diabetes.
- 2. Cures the problems related to stomach.
- 3. It is beneficial in cardiovascular diseases.
- 4. Useful for flexibility of thighs and legs.
- 5. Reduces extra fat from thighs and hips.
- 6. It improves the functioning of digestive system and excretory system.
- 7. It cures the pain of ankles, knees, and back.

2.4.9.7.2 Precautions -

- 1. Those people who are suffering from abdominal injuries and any kind of back pain do not perform the Manduk asana.
- 2. In the case of knee injury avoid this.

2.4.9.8 Veerasana -

Procedure: Sit in vajrasana. Raise the right knee and place the right foot flat on the floor beside the left knee. Put the right elbow on the right knee and rest the chin on the palm of the right hand. Close the eyes and relax. Keep the body completely motionless and the spine and head straight.

-2.4.9.9 Steps for Sashankasana





Step-1: Sit in Vajrasana. Place your hands on the thighs and breathe in a relaxed manner.



Step-3: Slowly bend down and bring the hands forward, till the hands and forehead touched the ground. Exhale while you are bending forward.



Step-2: Raise both your hands above the head, palms facing forward. The arms should be in line with the shoulders.



Step-4: In the final position the forehead and hands rest on the ground. Rest in this position for as long as you are comfortable. In the final position slow rhythmic and relaxed breathing can be done. Exhale slowly and come back to the starting position (kneeling pose).

Instructions: Repeat this process for 5 to 10 rounds depending on time and comfort.

2.4.9.9.1 Benefits

- 1. This asana relaxes the mind and relieves depression.
- 2. It tones the pelvic muscles and relieves sciatic pain.
- 3. It can help in sexual disorders.
- 4. It gives a good relaxing stretch to the upper body.

2.4.9.10 Steps for Marjariasana (The Cat Pose)





Step-1: Kneel on the floor and lean forward putting both your palms on the floor pointing forward. The legs can be slightly apart, and palms should be at shoulder length. Let your trunk be parallel to the ground; the thighs should be vertical and straight. The lower leg and feet should be on the floor. Relax your body completely. Make sure your shoulder and back muscles are relaxed.



Step-2: Now exhale completely and feel your belly go inwards. At the same time move your head inwards between your shoulders. While doing this, your back will bend and arch upwards.



Step-3: Now inhale and arch your back in the opposite direction. The spine will bend slightly downwards. The head, neck, and shoulders should be arched backward as if you are looking up.

Instructions: Repeat this process as many times as you are comfortable. Do this asana with slow and deep breathing and feel the stretch it gives to your back, neck, and shoulders. Feel the stiffness disappear and the sense of greater flexibility in your back muscles and spine.

2.4.9.10.1 Benefits

- 1. Marjariasana loosens up the spine and makes it flexible. It gets rid of stiffness in the back muscles.
- 2. It is good for those suffering from spondylitis and slip disk.
- 3. Marjariasana also has an indirect effect on the organs of the lower abdomen, including the digestive system, intestines, and the reproductive organs. It gives a good massage and stretch to these organs.

2.4.9.11 Steps for Janusirsasana





Step-1: First of all sit down in a basic pose with both the legs broadened in front. Keep your toes and heels together.



Step-3: While breathing out, bend in the forward direction to place your palms ahead of your toes. Hold your right leg toe with both the hands and bow more so that your frontal bone touches the right knee. Hold this position and have normal breathing as long as you're at ease.



Step-2: Slowly curve your left leg such that the left leg foot touches the thigh.



Step-4: While breathing in, get back to sitting and resting position.



Step-5: Repeat the same process for Left leg.

2.4.9.11.1 Benefits —

- 1. Constipation is cured.
- $2.\,Meliorates\,tractableness\,of\,sciatic\,nerve\,and\,ankle, knee\,and\,hip\,joints.$
- 3. The ribs become progressively elastic and flexible.
- 4. Raises functionality capacity of the kidney.
- 5. Janusirasana increases the stretchable capacity of venous blood vessel and sinews of the backbone.
- 6. This asana is the most vivid stretching out pose and such poses increments circulation to liver, spleen, and pancreas.
- 7. This asana provides rest in cases of sciatica.
- 8. It arouses thymus gland secretory organ, digestion and immune system.
- 9. All the troubles of ankle joint, calf-muscles, knees and second joint i.e., thigh disappear by janusirasana.

- 10. Step-ups flexibleness of the trapezius muscle, deltoid muscle, thighbone and biceps tissue and provide strength to last five vertebrae of the backbone.
- 11. The joints also become flexible and strong.
- 12. Elongates and fortifies hip, articulation coxae, shoulders, and backbone.
- 13. Complete disorderliness of the seminal fluid are healed.
- 14. Energizes and strengthens the digestive organs, step-ups vermiculation, remedies constipation and other troubles.
- 15. Janusirasana is very beneficial for patients with diabetes.
- 16. Summons articulations and increments snap in the lumbar vertebral column.
- 17. Troubles of short temper, liver, and bowels are recovered and also improves the digestion process.
- 18. Provides adequate flexibility to back bone and back muscles.
- 19. Janusirasana helps oneself to balance the level of blood sugar and also the metabolic process.
- 20. Relieves compression of the spine and sciatica.
- 21. It tones up and stretches out the hamstring tendon.
- 22. This asana holds healthful consequence on nervus ischiadicus (sciatic nerve).
- 23. This asana improves concentration capacity and intellectual endurance of the body.

2.4.10 Asanas in Prone Condition

Following are the Asanas which can be practiced in prone or lying on stomach position:

2.4.10.1 Steps for Bhujangasana



Step-1: Lie down on the floor on your stomach in a comfortable level preferably on yoga mat. Keep your feet together with the tops of them against the floor.



Step-2: Now spread your hands on the floor under your shoulders and hug your elbows against your rib cage. After doing this close your eyes, and inhale slowly but deeply. Imagine the stability in your pelvis, thighs and your feet tops. Imagine, that part rooted to the ground.



Step-3: Exhale gradually before opening your eyes, continue breathing process (Inhale-exhale) slowly and deeply. As you inhale, your arm should be steadily straightened. Extend through and deepen your stretch to create a graceful arc in your back. Use the stretch in your legs and back, in place of exerting yourself to gain height and risk overarching the spine.



Step-4: Now press your tail bone towards your pubis and lift your pubis toward your navel, in this, trying to narrow your hips.

Instructions: Keep your shoulders broad but in a relaxed position, with the blades low on your back. Now lift from the top of your sternum, but try to avoid pushing the front of your ribs forward. Puff your side ribs forward and keep your lower back in relaxed, and trying to distribute the stretch evenly along your spine. In the process of up and down, inhale when you bent upwards and held your breathe for few seconds, and in the down position exhale. In upward position trying to hold your breathe for some seconds, and release your breathe while getting back to starting position or lying down position.

2.4.10.1.1 Benefits

- 1. This Asana helps to stretches muscles in the shoulders, chest and abdominal also. It decreases the stiffness of the lower back, and it gives strength to arms and shoulders.
- 2. It increases flexibility, improves menstrual irregularities in women. Elevate mood, and this can also help in stress, depression, anxiety keep away from our mind. It firms and tones the butt area.
- 3. Improves the blood circulation and oxygen in body, heart and throughout the spinal and pelvic region especially, and it stimulates organs in the abdomen, like kidneys. It also opens the chest and helps to clear the passages of the heart and lungs.
- 4. Improves digestion. Gives strengthens to the spinal cord. Helps to soothe sciatica. It also helps to cure the symptoms of asthma.

2.4.10.1.2 Precautions —

People who are suffering from back injury are advised not to do this. Also, people having Carpal tunnel syndrome, headache and in the case of pregnancy do not try this asana.

2.4.10.2 Steps for Sarpasana





Step-1: Lie flat on the stomach with the legs straight and the feet together.



Step-2: Interlock the fingers and place the hands on top of the buttocks. Place the chin on the floor.



Step-3: Using the lower back muscles, raise the chest as far as possible from the floor. Push the hands further back and raise the arms as high as possible. Imagine the arms are being pulled from behind. Raise the body as high as possible without straining. Squeeze the shoulder blades together and look forward.

2.4.10.2.1 Benefits

Basically, the same as for Bhujangasana with increased influence on the chest. In the final position, the body weight is supported on the abdomen, pushing the diaphragm towards the chest. This, in turn, pressurises the air within the lungs and helps to open out inactive alveoli, improving both the removal of carbon dioxide and the intake of oxygen. The heart is toned and strengthened by the massage it receives due to the increased pressure within the chest cavity. Sarpasana is very useful for asthmatics. It also helps to release blocked emotions.

· 2.4.10.3 Steps for Nilambha Salbhasana 년





Step-1: Lie flat on the stomach with the hands under the thighs, palms downwards or hands clenched. Keep both the legs straight throughout the practice. Place the chin on the floor, slightly stretched forward, to give the best possible stretch to the neck muscles and nerves.



Step-2: Using the back muscles, raise the left leg as high as possible, keeping the other leg straight, relaxed and in contact with the floor. Do not tilt or twist the pelvis.



Step-3: Lower the leg to the floor. Repeat the same movement with the right leg.

-2.4.10.3.1 Benefits

- 1- It is beneficial in all the disorders at the lower end of the spine.
- 2- Most helpful for a backache and sciatica pain.
- 3- Useful for removing unwanted fats around abdomen, waist, hips and thighs.
- 4- The daily practice of this Asana can cure cervical spondylitis and spinal cord ailments.
- 5- Strengthening your wrists, hips, thighs, legs, buttocks, lower abdomen and diaphragm.
- 6- Toughens back muscles.

- 2.4.10.4 Steps for Shalabhasana (Locust Pose) 년



Step-1: Lie down on your stomach; place both hands underneath the thighs.



Step-2: Breath in (inhale) and lift your both legs up, (your leg should not bend at the knee). Your chin should rest on the ground. Hold this position about ten to twenty seconds.



Step-3: After that exhale and take down your legs in the initial position.

Instructions: 1- Repeat this for five to seven times.

2.4.10.4.1 Benefits

- 1. It is beneficial in all the disorders at the lower end of the spine.
- 2. Most helpful for a backache and sciatica pain.
- 3. Useful for removing unwanted fats around abdomen, waist, hips and thighs.
- 4. Daily practice of this Asana can cure cervical spondylitis and spinal cord ailments.
- 5. Strengthening your wrists, hips, thighs, legs, buttocks, lower abdomen and diaphragm.
- 6. Toughens back muscles.

2.4.10.4.2 Precautions –

Don't practice this asana in case if any surgery has been done. First practice Nilabh Shalabhasana then only practice Shalabhasana. Control your breathing while doing this pose.

2.4.10.5 Steps for Dhanurasana



Step-1: Lie on your stomach



Step-3: Pull your both feet slowly – slowly, as much as you can. Look straight ahead with a smile on your face. Keep the pose stable while paying attention to your breath.



Step-2: Hold your both feet with your hands making a back bend and positioning like a bow.



Step-4: After 10-20 seconds as you exhale, gently bring your legs and chest to the ground and relax.

2.4.10.5.1 Benefits -

- 1. Dhanurasana strengthens the back and the abdomen.
- 2. Keeps you active and energetic.
- 3. It helps improve upon stomach disorders.
- 4. Bow Pose also helps in reducing fat around the belly area.
- 5. It is beneficial specifically to women as it improves reproductive system and helps improve menstrual disorders.
- 6. Helps regulate the pancreas and is recommended for people with diabetes.
- 7. Expands the thoracic region of the chest.

- 8. Helps alleviate hunchback.
- 9. Increases the appetite.
- 10. Bow Pose combines the benefits of the Cobra and the Locust postures.
- 11. Balancing the weight of the body on your abdomen also reduces abdominal fat and keeps the digestive and reproductive systems healthy.

2.4.10.5.2 Precautions -

- 1- If a person suffering from high blood pressure, backpain, headache, migraine or abdomen surgery, he/she should not practice "Dhanurasana".
- 2-Ladies should not practice this during pregnancy and in periods.

- **2.4.11** Supine

Following are the Asanas which can be practiced in Supine or 'lying on back' Position:

2.4.11.1 Steps for Straight Leg Raising



Step-1 Lie flat on your back.



Step-3 Lower it and repeat several times with both legs.



Step-2: Bend one knee, one leg straight, tighten your abs and raise the straightened leg off the floor. Tighten the muscle on the top of your thigh as you slowly lift your leg, keeping your knee straight.

2.4.11.2 Steps for Both Legs Raising



Step-1 Lie flat on your back.



Step-2: Bend one knee, one leg straight, tighten your abs and raise the straightened leg off the floor. Tighten the muscle on the top of your thigh as you slowly lift your leg, keeping your knee straight.



Step-3: Lower it and repeat several times with both legs.

2.4.11.3 Steps for Cycling 🖆



Step-1: Lie down on your back, keep your hands besides your hips and stop your breath.



Step-3: Similarly repeat this with your opposite leg.



Step-5: When tired, lie down in Savasana and rest for some time. And be prepared for next level.



Step-2: Lift your one leg and bend up at the knee, bring your ankle near the hip and rotate same like as paddling bicycle. (At first, start rotating with your one leg at a time and your opposite leg is bends up at the knee). Repeat this exercise from 10 to 30 times as per the capacity.



Step-4: After doing with your both leg one by one, then start rotating continuously both legs same like as paddling bicycle. Also repeat this 10 to 30 times (don't touch the ground during the process).

-2.4.11.3.1 Benefits -

- 1. Cycling is simple and best exercise for reducing extra fat from belly and other regions. (This is done on regular practices for 5 to 10 minutes).
- 2. Makes the stomach firm.
- 3. Cycling Yoga Pose improves the digestion.
- 4. Beneficial in acidity and constipation.

2.4.11.4 Steps for Halasana



Step-1: Lie on the yoga mat or carpet and join the legs together.



Step-3: Thrust the palms, raise the waist and legs, bending forwards curving the back and resting the legs on the floor above head.



Step-5: Balance the whole weight on the shoulder blade, shift both the hands over the head, join the fingers and hold the head with it and relax the elbows on the floor.



Step-7: Then release the fingers above the head, pressing the pals on the floor taking back thumb toe gently bring the body and legs to the floor.



Step-2: Raise your legs to make an angle of 90 degree.



Step-4: Try to place the big toe on the floor and keep the legs straight.



Step-6: Try to remain in the position till the count of 100.



Step-8: Relax and practice for 2 round more.

2.4.11.4.1 Benefits -

- 1. Practicing this asana regularly can avoid disease like diabetes, obesity, constipation, stomach disorder, blood pressure and menstrual disorders.
- 2. It makes your backbone elastic and flexible.
- 3. Halasana helps to reduce both belly and body fat.
- 4. It improves memory power.

2.4.11.4.2 Precautions

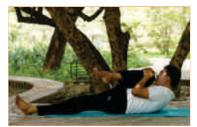
- 1. Those having neck pain, spondylosis and high blood pressure should not practice this yoga pose.
- 2. Pregnant ladies should not try this asana.

2.4.11.5 Steps for Pawanmuktasan





Step-1: Lie in the base position. Bend the right knee and bring the thigh to the chest. Interlock the fingers and clasp the hands on the shin just below the right knee. Keep the left leg straight and on the ground.



Step-2: Inhale deeply, filling the lungs as much as possible. Holding the breath, raise the head and shoulders off the ground and try to touch the right knee with the nose. Remain in the final position for a few seconds, retaining the breath and counting mentally. While slowly exhaling, return to the base position.

2.4.11.5.1 Benefits -

Pawanmuktasana strengthens the lower back muscles and loosens the spinal vertebrae. It massages the abdomen and the digestive organs and is, therefore, very effective in removing wind and constipation. By massaging the pelvic muscles and reproductive organs, it is also useful in the treatment of impotence, sterility and menstrual problems.

2.4.11.5.2 Precautions -

Not to be performed by persons suffering from high blood pressure or serious back conditions, such as sciatica and slipped disc.

2.4.11.6 Steps for Straight Leg Up Down



Step-1: Lie on the ground. Leg together. Keep your both palm under your buttock.



Step-2: Inhale lift your right leg in 45 degree and left leg 35 degree. Now take your legs up and down movement with normal breath. Repeat 10 counts.

2.4.11.7 Steps for Siecor





Step-1: Lie on the ground. Keep legs together. Keep your both palms under your buttock.



Step-2: Inhale and lift your right leg in 45 degree and left leg in 35 degree. Spread your both legs sideways. Repeat 10 counts.

2.4.11.8 Steps for Sarvangasana





Step-1: Lie down on your back.



Step-2: Breathe in and breathe out, lift your both legs in the upward direction.



Step-3: Stop at that point when both legs make a 90 degree angle with the floor.



Step-4: Make the Uttanpadasana Posture.



Step-5: While exhaling lift your waist and push your legs to backward over the head.



Step-6: Use your both hands for supporting waist. Get your legs, back, and waist in one straight line. Stretch your toes towards sky, keep your eye on your toes. Hold the position for some time, keep normal breathing.



Step-7: Slowly get back to initial position.

Instructions: Repeat this for three to four times.

2.4.11.8.1 Benefits

- 1. Controls and cures the issues related to genital organs.
- 2. Beneficial in constipation.
- 3. Cures varicose veins and hemorrhoids.
- 4. Useful in problems related to ears, nose, and throat.
- 5. Vivified the blood circulatory system, digestive system, and respiratory system.
- 6. Freshen the thyroid gland; because during pose lots of blood flows towards the throat.
- 7. Cures sexual disorders.
- 8. Controls and helps to restore seminal fluid loss through night wetting or masturbation.
- 9. Beneficial in asthma, diabetes, liver disorders and intestinal disorders.
- 10. Controls shrinking of skins and wrinkles in the face.

2.4.11.8.2 Precautions -

- 1. Avoid this pose in case of high blood pressure, spondylitis, slip disc, middle ear problem and in weak or old people.
- 2. Old people or weak people try Viparitakarani as alternate for this asana and get all the benefits of Sarvangasana yoga pose. You can use pillows if you are not able to raise the body.

2.4.11.9 Steps for Chakrasana





Step-1: Lie down on your back.



Step-3: Place your feet on the ground close to your body. Now bring your palms under your shoulders such that the fingers point towards the shoulders and the elbows are shoulder width apart.



Step-2: Bend your knees.



Step-4: Inhale and press your palms firmly into the floor. Lift your shoulders and elbow firmly into the floor. Your feet should be pressed firmly into the floor. Inhale and lift your hips up.



Step-5: The spine should be rolled up so that it may seem to resemble a semi-circular arch or wheel. Straighten out your arms and legs as much as possible so that the hips and chest may be pushed up. Hold this pose for at least 15-30 seconds.



Step-6: To go back to original, bend your elbows to lower your head and shoulders to the floor. Bend your knees and bring your spine and hips back to the ground and relax.

-2.4.11.9.1 Benefits

- 1. Strengthens liver, pancreas, and kidneys.
- 2. Excellent for the heart.
- 3. Good for infertility, asthma, and osteoporosis.
- 4. Strengthens arms, shoulders, hands, wrists, and legs.
- 5. Stretches the chest, and lungs
- 6. Strengthens the arms and wrists, legs, buttocks, abdomen, and spine
- 7. Stimulates the thyroid, and pituitary glands.
- 8. Increases energy and counteracts depression.

2.4.11.9.2 Precautions

- 1-Do not try this Asana in case of back injury.
- 2- If you are suffering from heart problems, then don't try this.
- 3- Avoid this asana during a headache, diarrhea and carpal tunnel syndrome.
- 4- Avoid this asana in case of high or low blood pressure.
- 5- Do not perform this if suffering from any cardiac or spinal problems.
- 6- Avoid if suffering from hernia.

-2.4.11.10 Steps of Navasana 🕒



Step-1: Lie on your back with your feet together and arms beside your body.



Step-2: Take a deep breath in and as you exhale, lift your chest and feet off the ground, stretching your arms towards your feet. Your eyes, fingers, and toes should be in a line. Feel the tension in your navel area as the abdominal muscles contract. Keep breathing deeply and easily while maintaining the pose. Hold the position for few seconds.



Step-3: As you exhale, come back to the ground slowly and relax.

Instructions: Duration 3-4 repetitions daily but should not overdo.

2.4.11.10.1 Benefits-

- 1. Strengthens the back and abdominal muscles.
- 2. Tones the leg and arm muscles.
- 3. Useful for people with hernia.
- 4. It helps to remove belly fat.
- 5. It improves digestion.

2.4.11.10.2 Precautions-

- 1. Do not practice this yoga pose if you have low blood pressure, severe headache, migraine, or if you have suffered from some chronic diseases or spinal disorders in the recent past.
- 2. Asthma and heart patients are advised to avoid this pose.
- 3. Women should avoid doing Boat Pose (Naukasana) during pregnancy and during the first two days of the menstrual cycle.

- 2.4.11.11 Steps for Matasyasana 🖆



Step-1: Sit in padmasana and relax the whole body.



Step-2: Carefully bend backward, supporting the body with the arms and elbows. Lift the chest slightly, take the head back and lower the crown of the head to the floor. Hold the big toes and rest the elbows on the floor. Adjust the position of the head so that the maximum arch of the back is attained. Relax the arms and the whole body, allowing the head, buttocks, and legs to support the weight of the body.

2.4.11.11.1 Benefits

- 1- This asana stretches the intestines and abdominal organs and is useful for all abdominal ailments.
- 2- To remove constipation, drink 3 glasses of water and then perform this asana. It also relieves inflamed and bleeding piles.
- 3-This practice is very good for asthma and bronchitis as it encourages deep respiration.
- 4- It recirculates stagnant blood in the back, alleviating backache and cervical spondylitis.
- 5- It regulates the function of the thyroid gland and stimulates the thymus gland, boosting the immune system.
- 6- The pelvic region is given a good stretch, and the pressure of the feet on the thighs greatly reduces blood circulation in the legs, diverting it to the pelvic organs.
- 7-This helps prevent and remove disorders of the reproductive system.
- 8- The practice of sheetkari pranayama in the final position makes the voice sweet and steady, and relieves a sore throat and tonsilitis.

- 2.4.12 Asanas in Standing Pose -

Following are the Asanas which can be practiced in Standing Position:

2.4.12.1 Steps for Vrikshasana





Step-1: Stand erect. Spread both arms at shoulder level. Lift right leg and join it with the left leg at the thigh.



Step-2: Raise both hands over head and join them.

2.4.12.2 Steps for Parvatasan



- **Step-1:** Take the left foot back beside the right foot.
- Step-2: Simultaneously, raise the buttocks and lower the head between the arms, so that the back and legs form two sides of a triangle.
- **Step-3:** The legs and arms should be straight in the final position.
- **Step-4:** Try to keep the heels on the floor in the final pose and bring the head towards the knees.

2.4.12.3 Steps for Trikonasana



Step-1: Stand erect. Now, keep distance between your legs about 3 to 4 feet.



Step-2: Extend your arms at the shoulder level.



Step-3: Inhale and raises your right arm by the side of your head. Now, bend your right arms with exhaling towards the left side by keeping your body weight equally on both the feet. You should ensure that the right arm becomes parallel to the ground.



Step-4: Maintain the position as per your comfort with normal breathing and come to the original position by inhaling. Do the same procedure with the left arm.

Instructions: Perform three to five rounds of Trikonasana.

2.4.12.3.1 Benefits

- 1. This asana is good to burn fat. Therefore, it is recommended to a person who is facing the conditions of weight and obesity.
- 2. It is good for your backache.
- 3. This Yoga pose is recommended for growing children to increase their height.
- 4. Triangle pose helps to strengthen your legs, knees, and ankles.
- 5. Good for your digestion.
- 6. It may be used for stress management.
- 7. Triangle pose helps to expand your chest and shoulders.
- 8. It ensures mobility of hip joints and neck and gives proper stretch to your spine.
- 9. It strengthens the muscles in the thighs, hips, and back.
- 10. It provides stamina, balance, energy and develops focus.

2.4.12.3.2 Precautions

- 1. This asana shouldn't be performed who has severe back pain.
- 2. Avoid this yoga who is suffering from migraine.
- 3. A person is detected with diarrhea, high blood pressure, neck & back injuries, shouldn't perform this asana.
- 4. Those who are experiencing dizziness shouldn't look down at the floor during the final stage.
- 5. Cervical spondylosis should do it with proper precautions.
- 6. Don't take the support of your knee while performing this asana as it exerts excess pressure to your knee that may lead to knee problems.
- 7. Having neck problems, don't look up while performing this asana. It is better to gaze straight or look down to the floor.

2.4.12.4 Steps for Parivritta Tikonasana



Step-1: Stand erect. Now, keep distance between your legs about 3 to 4 feet.



Step-2: Raise your arms upward, so they are in line with your shoulders and parallel to the mat and the palms are facing downwards.



Step-3: Turn the right foot 90° outwards and turn the left foot slightly inward. The ankle of the right foot should be in line with the arch of the left foot. Bend forward and reach downwards so that the left hand is placed on the mat on the outside of the right leg ankle. Turn the neck upwards and gently gaze at the fingers of the left hand. If you are feeling unbalanced, then keep your gaze on the wall in front of you or on the floor.

Instructions: Hold for five long breathes. With every exhale gently try to twist some more until your shoulders are in line with your right foot.

2.4.12.4.1 Benefits

- 1. Strengthens and stretches the legs
- 2. Stretches the hips, hamstring, and spine
- 3. Opens the chest to improve breathing, this helps with the treatment of asthma.
- 4. Relieves mild back pain.
- 5. Stimulates the abdominal organs and aids with digestive problems.
- 6. Improves sense of balance.

2.4.12.4.2 Precautions-

- 1. Low blood pressure
- 2. Migraine
- 3. Diarrhea
- 4. Headache
- 5. Insomnia

2.4.12.5 Steps for Garudasana



Step-1: Stand straight on both feet. Raise the right leg and wrap it around the left leg.



Step-3: Try to maintain the balance and slowly bend the left leg and lower the body. Try to remain in this pose for long as you can maintain the balance.



Step-2 The right thigh should be over the left thigh, and the right feet will touch the calf muscles from behind. Similarly, wrap the right hand around the left hand. Place the palms together to resemble the beak of an eagle.



Step-4: Now straighten the left leg and unwrap the right leg. Also, release the right arm and come to normal standing position.

Instructions: Relax for some time and repeat the same process.

2.4.12.5.1 Benefits

- 1. It enhances the sense of balance of the body.
- 2. It also strengthens the muscles of the legs.
- 3. It can loosen the joints of the legs
- 4. It alleviates sciatica and rheumatism in the leg joints.

2.4.12.6 Steps for Uthitta Janusirasana



- 1- Stand with the feet about one metre apart, arms beside the body and head facing forward.
- 2-This is the starting position.
- 3- Raise the arms in front of the body, level with the chest.
- 4-Bend forward from the hips and take the arms around the outside of the legs.
- 5- Either grasp one wrist or clasp the hands behind the calves.
- 6- Bring the head towards the knees by slightly bending the elbows and using the strength of the arm muscles to achieve this.
- 7-The legs should remain straight.
- 8- Do not strain. In the final position, the trunk rests against the thighs, and the wrists or elbows are held behind the calves or lower legs.
- 9- Hold the final position for as long as is comfortable. Release the hands and slowly raise the body to the upright position with the arms stretched out in front of the chest.
- 10- Lower the arms to the starting position. Practice up to 5 rounds.

2.4.12.7 Steps for Padahastasana



Step-1: Stand straight. Legs together, hands by the side of your thighs. Chest must be opened. Now slowly inhale and raise your hand straight upwards over to your head Your biceps must touch your ears keeping the elbows straight. While stretching do not bend your neck forward. Turn your palms forward.



Step-2: Now slowly exhale and start bending forward with the lower back. Keep your legs straight, do not bend your knees. Keep bending forward. First your abdomen touches your thighs and then your chest.



Step-3: Now hold your heels of the feet with respective hands and touch your forehead to the knees. Keep your breath out as much as possible or if you can also start normal breathing in the final position. Remain in this position at least for 15-30 seconds.

Step-4: Now first lift up your forehead and the hands from the heels. Then while inhaling slowly start raising up and stand straight. Keep your hands stretched upwards with biceps touching your ears.

Step-5: Slowly start exhaling and bring back your hands down keeping the palm on your thighs. Apart your legs and relax yourself.

-2.4.12.8 Steps for Suryanamaskar 년

Suryanamaskar is a very important yogasan. It has 12 poses, which give benefit to complete body. If someone has less time to do different Yoga, he / she can practice this to get complete benefit of Yoga.

Step 1 (Prayer pose)

Stand at the edge of your mat, keep your feet together and balance your weight equally on both the feet. Expand your chest and relax your shoulders. As you breathe in, lift both arms up from the sides and as you exhale, bring your palms together in front of the chest in prayer position.



Fig. 2.4.2 Prayer pose

Step 2 (Raised Arms Pose)

Breathing in, lift the arms up and back, keeping the biceps close to the ears. In this pose, the objective is to stretch the whole body up from the heels to the tips of the fingers. To get maximum benefits, you may pull the pelvis forward and ensure reaching up with your fingers rather than going backward.



Fig. 2.4.3 Raised Arm Pose

Step 3 (Hand to Foot Pose) -

Breathing out, bend forward from the waist, keeping the spine erect. As you exhale completely, bring the hands down to the floor, beside the feet.



Fig. 2.4.4 Hand to Foot Pose

Step 4 (Equestrian Pose)

Breathing in, push your right leg back, as far back as possible. Bring the right knee to the floor and look up.



Fig. 2.4.5 Equestrian Pose

Step 5 (Stick Pose) -

As you breathe in, take the left leg back and bring the whole body in a straight line and keep your arms perpendicular to the floor.



Fig. 2.4.6 Stick Pose

Step 6 (Saluting with eight points or parts)

Gently bring your knees down to the floor and exhale. Take the hips back slightly, slide forward, rest your chest and chin on the floor. Raise your posterior a little bit. The two hands, two feet, two knees, chest and chin (eight parts of the body) should touch the floor.



Fig. 2.4.7 Saluting Pose

Step 7 (Cobra Pose)

Slide forward and raise the chest up into the cobra posture. You may keep your elbows bent in this pose, the shoulders away from the ears. Look up. As you inhale, make a gentle effort to push the chest forward; as you exhale, make a gentle effort to push the navel down. Tuck the toes under. Ensure you're stretching just as much as you can; do not force.



Fig. 2.4.8 Cobra Pose

Step 8 (Mountain Pose)

Breathing out, lift the hips and the tail bone up, chest downwards in an 'inverted V' (/\) posture. If possible, try and keep the heels on the ground and make a gentle effort to lift the tailbone up, going deeper into the stretch.



Fig. 2.4.9 Mountain Pose

Step 9 (Equestrian Pose) -

Breathing in, bring the right foot forward in between the two hands, left knee down to the floor, press the hips down and look up and place the right foot exactly between the two hands and the right calf perpendicular to the floor. In this position, make a gentle effort to push the hips down towards the floor, to deepen the stretch.



Fig. 2.4.10 Equestrian Pose

Step 10 (Hand to foot Pose) -

Breathing out, bring the left foot forward. Keep the palms on the floor. You may bend the knees, if necessary. Gently straighten the knees and if you can, try and touch your nose to the knees. Keep breathing.



Fig. 2.4.11 Hand to Foot Pose

Step 11 (Raised Arms Pose)

Breathing in, roll the spine up, hands go up and bend backward a little bit, pushing the hips slightly outward. Ensure that your biceps are beside your ears. The idea is to stretch up more rather than stretching backward.



Fig. 2.4.12 Raised Arm Pose

Step 12

As you exhale, first straighten the body, and then bring the arms down. Relax in this position; observe the sensations in your body.



Fig. 2.4.13 Namaskar Pose

-2.4.12.8.1 Benefits of Surayanaskar

Following are some of the main benefits of Suryanamskar:

1. Improves Blood Circulation of the Body

Due to the active process of inhalation and exhalation, the lungs are constantly ventilated, and the blood remains oxygenated. It's a great way of detoxing your body and helping it get rid of excess carbon dioxide and other toxic gases.

- 2. Your Mantra to Weight loss

When done at a fast pace, it is a great cardiovascular workout that stretches the abdominal muscles while simultaneously helping you reduce excess weight around your stomach. The asanas also result in toning your arms, abs and giving great flexibility to your spine. Moreover, it helps to strengthen your entire skeletal system including your ligaments.

3. Promotes a Regular Menstrual Cycle

If you're facing the problem of an irregular menstrual cycle, these asanas will help you suppress this irregularity and if practiced daily, it ensures an easy childbirth.

4. Benefits your Skin and Hair -

By incorporating it in to your routine, it will keep you youthful and healthy even in old age. It improves your blood circulation that aids in bringing back the glow on your face; preventing the onset of wrinkles, making your skin look ageless and radiant. It also prevents hair loss and the aging of hair.

5. Anti-anxiety and Calming Properties

Surya Namaskar helps to improve memory and the nervous system. Moreover, its stabilizes the activity of the endocrine and thyroid glands, thereby reducing anxiety and inducing the sensation of complete calmness and tranquility.

2.4.13 Kriyas

Kriyas are cleansing practices. In that sense, we all practice kriyas daily. Bathing, washing the face, brushing the teeth all are kriyas. But yoga kriyas refer to special yoga techniques developed by the yogis, meant to cleanse the inner organs.

They are:

- 1. Tratka for eyesight.
- 2. Neti for upper nasal track (from throat to nostrils).
- 3. Kapalabhati for lower respiratory track (from nostril to lungs).

- 4. Dhouti for upper gastro intestinal tract (GIT) up to the stomach.
- 5. Nauli for abdominal viscera (Agnisara is the preparatory phase for nauli)
- 6. Basti for lower gastro intestinal (GIT) especially the rectum.

-2.4.13.1Steps of Kapalbhati 년



Procedure: Sit in any meditating posture. Keep your head, neck, and spine erect. Close your eyes and collapse the shoulder. Normal your breath. Relax the whole body completely. Practice rapid breathing with active and forceful exhalation and passive inhalation. During each exhalation blast out the air by vigorous flapping movements of the abdomen in quick succession. Inhale passively by relaxing the abdominal muscles at the end of exhalation. Repeat the exhalation as quickly as possible at the rate of 60 strokes in 1 minute. At the end of one minute, stop the practices.

2.4.13.1.1 Benefits

- 1. Brain cells are invigorated.
- 2. It brings brightness to the face.
- 3. It balances and strengthens the nervous system.
- 4. It aids digestion and removal of acidity and gas related problem.
- 5. Regular practices of kapalabhati is also beneficial for belly fats loss.
- 6. It activates the body and removes lethargy.
- 7. It is good for asthma person.

2.4.13.1.2 Precautions -

Practice of kapalabhati is to be avoided in following conditions:

- 1. Moderates and serves high blood pressure or Ischemic heart disease
- 2. Vertigo
- 3. Epilepsy
- 4. Hernia or Gastric ulcer
- 5. Slip disc or Spondylosis
- 6. Women should take care during menses or pregnancy

2.4.13.2 Sukhsma Trataka-JathruTataka

Palming: Sit quietly and close the eyes. Rub the palms of the hands together vigorously until they become hot. Place the palms gently over the eyelids, without any undue pressure. Feel the warmth and energy being transmitted from the hands into the eyes and the eye muscles relaxing. The eyes are being bathed in a soothing darkness. Remain in this position until the heat from the hands has been absorbed by the eyes. Then lower the hands, keeping the eyes closed. Again rub the palms together until they become hot and place them over the closed eyes. (Make sure the palms and not the fingers cover the eyes). Repeat this procedure at least 3 times.

Benefits: Palming relaxes and revitalises the eye muscles, and stimulates the circulation of the aqueous humour, the liquid that runs between the cornea and the lens of the eye, aiding the correction of defective vision.

Precautions: The benefits are enhanced if the exercise is practiced in front of the rising or setting sun. Be aware of the warmth and light on the closed lids. Never look directly at the sun except for a few initial moments when it is just rising or when it is about to set.

Blinking: Sit with the eyes open. Blink the eyes 10 times quickly. Close the eyes and relax for 20 seconds. Repeat the blinking 10 times quickly and then again close the eyes and relax. Repeat 5 times.

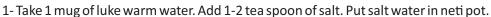
Benefits: Many people with defective eyesight blink irregularly and unnaturally. This is related to the state of habitual tension in the eyes. This exercise encourages the blinking reflex to become spontaneous, inducing relaxation of the eye muscles.

2.4.13.3 Neti -

Neti is for cleansing of the nasal passage. It is of two types:

1- Jal Neti (with water) & 2- Sutra Neti (with Rubber tube).

-2.4.13.3.1 Steps of Jal Neti 년



- 2-Stand with leg apart and hold the neti pot in right hand.
- 3-Inserts the nozzle of neti pot into right nostril.
- 4- Keep the mouth open and breathe through the mouth. Breathe freely through the mouth.
- 5- Bend forward from the lower back, slightly bend your head left side and put the nozzle in right nostril and come out through left nostril (luke warm water) by gravity.
- 6- Allow the flow till the pot is empty.
- 7- Repeat the same producer from the left side.
- 8- To clear the nasal passage of the remaining water blow out the water by active exhalation through alternate nostril as in kapalabhati.

2.4.13.3.2 Steps of Sutra Neti



- 1- Insert the end of a thin and soft rubber catheter horizontally into the right nostril.
- 2-Slightly lift your head back.
- 3- Insert the right index and right middle finger inside your mouth and catch the catheter at the back of the throat.
- 4- Take out the last part of the catheter through the mouth and give a gentle massage to the whole nasal passage.
- 5-Then slowly remove the catheter from the nose.
- 6- Repeat same practices from the left side.



Fig. 2.4.14 Performing Sutra Neti

2.4.13.4 Steps for Jalandhar Bandhas



Step-1: Assume the meditative pose like *Padmasana* or *Siddhasana*. Keep the spine straight. Place the palms on the knees and make sure that the knees are firmly touching the floor. Close your eyes and relax the body. Breathe normally. Now inhale slowly and deeply and then hold the breath.



Step-2: Contract the throat muscles and bend the head forward so that the chin touched the chest. Adjust the chin position so that it rests between the two collar bones in the pit of the throat. Straighten the arms and press the knees down with the palms to create a kind of locked position. The shoulders are slightly hunched forward to make sure the arms stay locked.

Instructions:

- 1- Hold this position for as long as you are comfortable. Remember the breath is held inside.
- 2- Do not strain or overdo the holding of breath. Beginners should hold the breath for just a few seconds. Later it can be increased to a minute or more depending on your capacity. Experienced yogis, however, can maintain the chin lock for three minutes or more.
- 3- To release the lock bend the arms, raise your head and exhale out. Come back to the straight position and take few normal breaths.
- 4- Repeat the process as many times as you feel comfortable. Once you have mastered the *Jalandhara Bandha* with breath held inside, you can experiment with the breath held outside. This requires a little practice and should be achieved slowly without straining. Hold the breath outside for just a few seconds initially. Later you may increase it to minute depending on your capacity. Experienced practitioners can even hold the breath outside for two minutes or more. But this has to be done with caution. One should not feel any suffocation while holding the breath either inside or outside. Release the lock when you feel the slightest discomfort and breathe normally.
- 5-The duration of the practice should be increased very gradually.
- 6- *Kumbhaka* or holding of breath should not be practiced by those suffering from high blood pressure. Hence they should not do the practice of *Jalandhara Bandha*.
- 7- Also, those suffering from cervical spondylitis and heart diseases should avoid *Jalandhara Bandha*. Stop the practice if dizziness or vertigo is felt. The *Gheranda Samhita* says that the *Jalandhara Bandha* can be perfected in a period of 6 months and that it gives psychic powers or siddhis to the practitioner.

2.4.13.4.1 Benefits -

- 1. The *Jalandhara Bandha* effectively closes the air passage and blocks the flow of air. This is used in the practice of *Kumbhaka* or holding of breath by yogic practitioners.
- 2. Jalandhara Bandha presses against two important glands the thyroid and the para thyroid glands. These two glands regulate the body metabolism.

- 3. The throat region is the seat of the *Vishuddhi Chakra*. *Jalandhara Bandha* helps to activate the throat chakra. When activated, it is said to give immortality. The *Gheranda Samhita* says that *Jalandhara Bandha* gives victory over death. Here the meaning of death is not the death of the body. Rather it means that the yogi can control the physical changes that happen in the body. It can mean that an anti-aging process is achieved by activation of the *Vishuddhi Chakra*. This is the meaning of immortality in this context. It is also said that a fluid called *Amrita* or nectar falls from a centre in the brain called *Bindu Visarga*. This nectar falls through the throat and gets burned at the *Manipuraka Chakra*. Yogis use the *Jalandhara Bandha* to prevent the nectar from going down the throat, thereby attaining immortality.
- 4. Jalandhara Bandha prevents the prana Shakti from moving upwards. When practiced with moola bandha, it can create a lock of the prana (upward moving energy) and apana (downward moving energy) in the body. The two energies mix and awaken the Navel Centre or the Manipuraka Chakra.
- 5. *Jalandhara Bandha* is one of the three yogic locks that have to be mastered before attempting the *Maha Bandha* or the triple lock.

2.4.14 Mudras -

In Yoga, there are various mudras used for meditation purpose. Following are some of the main mudras:

2.4.14.1 Jnana Mudra



Procedure: Sit down in a meditative pose such as the Sukha Asana (Easy Pose), Vajra Asana (Diamond Pose), or Padma Asana (Lotus Pose). You may even perform the Gyan Mura while standing in the Tada Asana (Mountain Pose) or sitting comfortably on a chair. Ensure that your back is held straight and your chest and head held up high. Rest your hands on your knees with your palms facing upwards. Touch the tip of the index finger to the tip of the thumb. The rest of the finger should be held straight and parallel to each other. This Mudra is performed with both hands. Close your eyes and focus on your breath.

Tips



To further enhance the effectiveness of the Gyan Mudra, you may chant the word Om (Aum) in conjunction with every exhale.

2.4.14.1.1 Benefits

One of the main benefits of the Gyan Mudra is its ability to relax the body and focus the mind on the task of meditation. It also helps to relieve stress and transcend worldly problems

2.4.14.2 Steps for Chin Mudra

Step-1: Form a circle by joining your thumb and your forefinger. Place the nail of your index finger against the soft pad of the thumb.

Step-2: Extend the last three fingers of your hands, the palm-side facing upward.



Fig. 2.4.15 Chin Mudra

-2.4.14.2.1 Benefits -

- 1. Creation of a Pranic circuit, which maintains and redirects the "Prana" or the flow of energy within your body.
- 2. Improvement and increase in concentration, even during meditation.
- 3. Increasing energy and stamina.
- 4. Promotion of better sleep patterns.
- 5. Reduction of common ailments like lower back pain.
- 6. Relieving stress and any unnecessary tension in the body.
- 7. Stimulation of the energies based on the Mooladhara Chakrahree fingers of your hands, the palm-side facing upward.

2.4.14.3 Chinmaya Mudra



Procedure: Create Chin Mudra. Place your palms on the upper thighs. Keep the eyes closed and breathe through the nose.

Instructions: Start practicing the mudra for 10 minutes and gradually increase the duration for up to 45 minutes.

2.4.14.3.1 Benefits

- 1. Promotes flow of prana.
- 2. Positively impacts the energy in the thoracic region.
- 3. Promotes breathing in the mid section of the lungs.
- 4. Improves digestion.

2.4.14.4 Steps for Adi Mudra

Adi mudra is formed by placing the thumbs into the palms and curls the other fingers over the thumbs.

- **Step-1:** Place the 'fists' down onto the thighs, with the backs of the hands higher.
- **Step-2:** Slow rhythmic breathing in a 4:3:6:3 ratio (Inhale: 4, keeping air inside: 3, Exhale: 6, Keeping belly empty without air: 3).
- **Step-3:** Repeat this cycle for 7 times.



Fig. 2.4.16 Adi Mudra (close-up)



Fig. 2.4.17 Sitting in Adi Mudra

2.4.14.4.1 Benefits

- 1. Increases the vital capacity of the lungs.
- 2. It helps the organs to function actively.
- 3. Increases oxygen flows to the throat and head area.
- 4. It quiets the nervous system.

2.4.14.5 Steps for Brahm Mudra

- **Step-1:** Place the thumb at the base of the small finger, and the remaining fingers curl over the thumb, forming a light fist.
- Step-2: The palms are placed on the thighs facing upwards.

2.4.15 Meditation -

Meditation is a practice for mind by which we make mind thoughtless so that we can attain peace. As we know that mind always thinks something no matter how much we try to control it. By regular practice of meditation, we can control the mind, which gives us lot of peace, calmness, and power on our self.

2.4.15.1 Dharna -

Dharna is part of Raj Yoga. It means the concentration of mind. This is required for dhyan or meditation. We can consider it as a base of meditation also.

Excercise



Q.1. Following is not a famous Indian Q.6. Ancient Text:

- a. The Ramayana
- b. The Mahabharata
- c. The Bible
- d. The Geeta

Q.2. Which Indian Sage consolidated all Yoga Asanas as Yoga Sutras:

- a. Ved Vyas
- b. Patanjali
- c. Bhardwaj
- d. Dayanand Saraswati

Q. 3. Which of following is a part of Veda:

- a. Rig Veda
- b. Sama Veda
- c. Atharva Veda
- d. All of the above

Q. 4. Which of the following is also called the book of rituals:

- a. Rig Veda
- b. Sama Veda
- c. Yajur Veda
- d. Atharva Veda

Q. 5. The Ramayana is story of which Hindu God:

- a. Krishna
- b. Rama
- c. Shiva
- d. None of the above

Q. 6. Human Body has ---- bones:

- a. 206
- b. 306
- c. 106
- d. 406

Q. 7. The main function of Heart is to:

- a. Pump blood to all parts of body
- b. Inhale oxygen
- c. Digest the food
- d. Move the body parts

Q. 8. The main function of Muscle System is to:

- a. Pump blood to all parts of body
- b. Inhale oxygen
- c. Digest the food
- d. Move the body parts

Q.9. Which of these is not a part of Sattavic Diet:

- a. Milk
- b. Fried patatos
- c. Raw Fruit
- d. Vegetables

Q. 10. Which of following is not part of Body loosening exercises:

- a. Hip Rotation
- b. Side Bending
- c. Halasan
- d. Frog Jump









3. Maintain Health & Safety at the Workplace

Unit 3.1 - Workplace Safety

Unit 3.2 - Safety during Yoga

Unit 3.3 - Handling Fire and Other Emergencies



-Key Learning Outcomes



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

- 1. Explain what is hazard
- 2. Describe safety hazards associated with yoga
- 3. Explain various safety precautions to be taken during yoga practice
- 4. Describe various emergency situations at workplace
- 5. Describe common injuries at workplace
- 6. Describe first aid box and its constituents
- 7. Demonstrate how to handle fire emergencies

UNIT 3.1: Workplace Safety

- Unit Objectives



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

- 1. Explain what is hazard
- 2. Identify hazards at a yoga centre
- 3. Describe safety precautions to be taken at a yoga centre

3.1.1 What is Hazard? —

'Hazard' is a set of conditions, which can be a risk to health or life. It can be an atmosphere of work place or construction of a machine or working procedure. Anything out of these can be a hazard.

For understanding it better, we can see examples of various hazards and threat possessed by them.

Oil on the floor creates a slip hazard. Use of asbestos causes cancer and other breathing problem hazards. Use of broken electric wires creates electrocution hazard and fire hazard by potential sparking out of it.



Fig. 3.1.1 Hazard

3.1.2 Hazards at a Yoga Center -

Apart from some common hazards of working areas, Yoga industry has some exclusive hazards, which are associated with making postures during Yoga.

First, we will learn common hazards of workplace in detail.

3.1.2.1 Manual Handling

Around 40% of the total accident at workplaces is reported due to this cause.



Fig. 3.1.2 Hazard of manual handling

3.1.2.2 Accident by Moving or Falling Objects

This is one of the other big hazards at the workplace. There are many big and heavy things at workplaces which are difficult to manage manually. During transportation also, if they are not secured properly then there is a chance that they may fall from moving the vehicle or can fall on the person who opens the door of the closed transportation vehicle. Special safety arrangement should be made to load heavy objects.



Fig. 3.1.3 Accident by moving / falling object

3.1.2.3 Slips and Falls —

This is also one of the biggest reasons for workplace accidents. The floor of the workplace should be free from any oil or slippery material. Also, aisles should be clutter free so that movement of persons and trolleys remains smooth.



Fig. 3.1.4 Slip or fall

3.1.3 Other Hazards

Apart from above hazards, there are some other hazards which are very dangerous. These are following:

- 1- Physical Hazard
- 2-Chemical Hazard
- 3- Ergonomic Hazard

3.1.3.1 Physical Hazard -

Physical hazards are the type of energies that may be hazardous to workers. Following are examples of physical @ hazards:

- 1-Noise
- 2-Vibration
- 3- High Temperature
- 4- Very Low Temperature



Fig. 3.1.5 Noise from music

3.1.3.2 Chemical Hazard

There are many chemicals that are used in workplaces. Prolonged exposure to these chemicals without using effective PPEs can affect human body adversely. There are 3 ways of getting affected by chemicals.

- 1-Inhalation
- 2-Ingestion
- 3-Absorption







Skin absorption Fig. 3.1.6 Effects from chemical

3.1.3.3 Ergonomic Hazards

Ergonomic hazards can cause painful and disabling injuries to joints and muscles. These can occur from:

- Heavy, frequent, or awkward lifting
- Repetitive tasks
- Awkward grips, postures
- Using excessive force
- Over exertion
- Using wrong tools for the job or using tools improperly
- Using improperly maintained tools
- Hand-intensive work

Correct Lifting Position

- Chin tucked in
- Comfortably straight back
- Leaning slightly forward
- Arms close to body
- Secure grip
- Bent knees & proper foot position



Fig. 3.1.7 Ergonomic hazard due to difficult postures in yoga

3.1.4 Special Hazards in Yoga Center

Following are some special hazards associated with Yoga Center:

- Falling hazard while doing upside down Yoga poses, like Shirshasana or Sarvangasana.
- Ergonomic hazard of muscle pulling while doing difficult poses with a stiff body, like Paschimottanasana.
- Neck pain hazards while doing difficult poses like Sarvanangsana.
- Severe back pain or slip disc hazard while doing difficult poses like Halasana.
- Tearing ligament while doing some special asanas.
- Sprained ankle hazard while doing some asanas, like Vajrasana.

3.1.5 Safety Precautions during Yoga

Following are the precautions to be taken while doing yoga:

- 1- First and foremost precaution is to do Yoga in the supervision of some trained Yoga Instructor only.
- 2- Get doctor's advice before starting Yoga, especially after the age of 30 years.
- 3- Do not push yourself beyond your body's flexibility limit.
- 4- Never compete with anybody while doing difficult poses or holding a yoga pose for longer durations. Every person has different ability to do yoga, and everyone should respect its own body's endurance limit.
- 5- Do not attempt Yoga immediately after eating or drinking something, there should be a gap of minimum 3 to 5 hours after your last meal.



Fig. 3.1.8 Assistance from Yoga Instructor for avoiding injury

Tip

A board detailing the above precautions can be put up in Yoga Room so that all practitioners should remember these.



Click/Scan this QR Code to access the related PPT

UNIT 3.2: Safety during Yoga

Unit Objectives



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

- 1. Describe safety hazards associated with Yoga
- 2. Explain various safety precautions to be taken during Yoga practice

3.2.1 Safety Hazard during Practicing Yoga

Although Yoga is for improving one's health, but if not done correctly it may cause harm to the body also. During Shirshasana, one may fall and get injured. Similarly, Sarvangasana has the same hazard. In some asanas, like Halasana — one may overstretch one's back and may get injured. The threat of back injury is also present in forward and backward bend and during Paschimottasana.

New practitioners may pull their muscles if warm up is not done properly or difficult posture asana is done without precautions.

One may get dehydrated, if one is sweating too much during Yoga. There is a chance of vomiting, if yoga is practiced immediately after having a meal.

There is also a risk of heart attack, if a person is suffering from heart disease and he/she does very exhaustive Yoga, which increases their heart rate very high.



Fig. 3.2.1 One of the difficult poses of Yoga (Dhanurasana)

3.2.2 Safety Precautions while Practicing Yoga

There are many threats present while practicing Yoga, but these all can be avoided if it is done under supervision and with some precautions. Following are the precautions one must take during Yoga exercises:

3.2.2.1 Medical Condition of Yoga Practitioner

New practitioner must get himself/herself medically checked completely. One must take one's doctor's advice before taking up Yoga exercises.

There are certain Yoga exercises, which should not be done by heart patients or person suffering from other diseases. On review of medical reports, Yoga Instructor can advise properly which exercises needs to be avoided.

Starting Yoga, without knowing your medical condition may harm you very severely. We need to understand that all yoga postures are not advisable to all the persons.

3.2.2.2 Yoga under Supervision

New Practitioner must start yoga under good supervision only. Yoga Instructor is required to give continuous advice for improvement. Yoga Instructor is also helpful in giving initial support while taking up difficult yoga postures.

It is good to practice some easy Yoga Postures after reading the book or by seeing the video. But difficult postures, such as Shrisasan or Halasan must be done under Yoga Instructor supervision only.

3.2.2.3 Don't Push Body Too Much

Initially, the body of Yoga Practitioner would be stiff, and he/she might be over enthusiastic for doing difficult yoga postures by seeing videos or fellow yoga practitioner. In that scenario, he/she might want to push his/her body to its limits of bending or straining. But you should not let him/her cross the limit and should allow his/her body to adjust. You should increase the intensity of yoga posture, gradually. You should continuously council them to have patience in doing difficult yoga postures.

3.2.2.4 Practicing Yoga with Empty Stomach

You should ensure that yoga should be practiced with an empty stomach. There are many yoga postures in which you pose upside down or put pressure on your stomach. If you are not empty stomach, you could vomit, or there could be a pain in stomach. Ideally, you should keep a gap of 3 to 5 hours after your last meal.

3.2.2.5 Do not Drink Too Much Water during Yoga Practice

You should avoid drinking too much water during Yoga practice. The temperature of the room plays a great role in this. If there is too much heat in the Yoga room, then you tend to sweat more and feel more thirstier. Hence, you should do yoga at a comfortable temperature. If you really have to drink water, take only a few sips of water.

3.2.2.6 Take Precautions in Practicing Yoga during Pregnancy

You can practice Yoga during pregnancy, but you need to take expert Yoga Instructors advice on the type of Yoga to be done and for other precautions. If precautions are not taken, there could be a complication in pregnancy and person may face abortion also.

3.2.2.7 Precautions in Practicing Yoga during Menstruation

You should avoid as an as in which you have to elevate your pelvis higher than your heart. You should also avoid the postures which put pressure on your lower abdomen.

3.2.2.8 Precautions during Back Bending Yoga

Never bend your back too much in initial attempts. Gradually increase the intensity. Bending your back too much or bending it with a jerk may cause harm to your back.

3.2.2.9 Precautions during Upside Down Yoga Poses

Initially, always take support doing upside down yoga. There is a big risk of falling till the time you master these poses. Also always do these asanas under supervision.

3.2.2.10 Precautions for Heart Patients

There are some yoga poses which are prohibited for heart patients. Persons undergone Bypass surgery or angioplasty must avoid all upside down poses and yoga postures which put heart under strain.

3.2.2.11 Duration of Yoga Poses -

You should immediately leave a Yoga pose, if you are feeling uncomfortable or feeling unbearable pain in any of your body part. Putting your body under undue stress may cause more harm than benefit.

3.2.2.12 Avoid Competition

When doing Yoga in a group, it is natural to have a feeling of competition in doing difficult pose or doing it for a longer period. You need to understand one thing that everybody has the different ability for bending or enduring the pain. Everyone gets the benefit of yoga (some less and some more), even if it is done for a shorter period. You should give your body some time to adapt yoga. In competition, you may harm your body.

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UNIT 3.3: Handling Fire and Other Emergencies

Unit Objectives



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

- 1. Define what is emergency
- 2. Describe various emergency situations at workplaces
- 3. Describe common injuries at workplaces
- 4. Describe first aid box and its constituents
- 5. Demonstrate how to handle fire emergencies
- 6. Demonstrate how to use a multipurpose fire extinguisher
- 7. Describe type and class of fires
- 8. Describe suitable fire extinguisher as per fire type and class

3.3.1 What is Emergency?—

An emergency is a sudden or unexpected state of the situation, which, if not tackled properly, will lead to loss of property, health or life. In cases where any mitigation is not possible, immediate evacuation is needed.

3.3.2 Emergency Situations at Workplace

There are various emergency situations at workplace. Some of them are:

- 1- Accident Emergency
- 2- Electric shock Emergency
- 3- Medical Emergency
- 4- Natural Disaster Emergency Flood, Earthquake, Tsunami, etc.
- 5- Fire Emergency

For first 3 emergencies, we need to give first aid and immediately call ambulance.

For Natural Disaster, we should take shelter at a safe place or follow company's emergency procedure.

For Fire Emergencies, we will discuss in detail. First, we will understand about common injuries at the workplace and their First Aid.

3.3.3 Common Injuries at Work and How to Deal with Them

As per nature of workplace, it is very difficult to eliminate the threat of accidents at workplaces. However, by using safety precautions, we can minimize the occurrence of accidents. Following are some common injuries and their First Aid instructions:

3.3.3.1 Abrasions and Small Cuts

Clean wound with soap and water. Apply antibiotic cream or Providone-iodine solution. Bandage and check dressing daily. Consult your doctor if there are signs of infection: increased redness, pus or red lines running from the wound.



Fig. 3.3.1 Abrasions

- 3.3.3.2 Splinters -

Remove with sharp, pointed tweezers. (They should be sharp enough to pick up a single hair.) If the splinter is completely under the skin, expose splinter end with sewing needle doused in alcohol, and then remove with tweezers.



Fig. 3.3.2 Splinters

3.3.3.3 Lacerations -

Clean wound with soap and water. Assess damage: If the laceration is gaping or more than 1/4 inches deep, seek emergency help. Otherwise, apply pressure to stop bleeding. Close wound with butterfly closures or adhesive strips. Check dressing daily.



Fig. 3.3.3 Lacerations

3.3.3.4 Fractures -

Signs include extreme pain, swelling, bruising and an inability to move an adjacent joint. If you have any of these signs, you should be seen by a doctor to see whether you need an X-ray to evaluate for a fracture.



Fig. 3.3.4 Fractures

3.3.3.5 Amputations -

Apply pressure to wounded area with a clean bandage. Don't panic. Call for help. Raise wounded area above the heart. Wrap amputated appendage in a plastic bag. Keep appendage cool, do not put directly on ice. Sit on a chair near the door, and await help.



Fig. 3.3.5 Amputation

- 3.3.3.6 Eye Injuries —

Look in the mirror to assess eye. If foreign matter is embedded in the eye, go to the emergency room. If foreign matter is on the surface, flush it out with water, or use eye wash and cup. For chemical splashes, flush with running water for 5 to 10 minutes. If it hurts too much to open your eye, go to the emergency room.



Fig. 3.3.6 Eye injury

3.3.3.7 Fumes and Dust -

If you feel dizzy or are having trouble breathing, leave the area, and go to fresh air. If normal breathing doesn't return in 15 minutes, go to the emergency room.



Fig. 3.3.7 Fumes and dust

3.3.4 Basic Things in First Aid Box -

Top shelf: An asthma inhaler to counteract allergic reactions of fumes and dust; sharp scissors for cutting bandages; adhesive tape for bandaging; an elastic bandage for securing dressings.

Middle shelf: Needles for splinter removal are stored in sterile alcohol; splinter tweezers, precise enough to pick up a single hair; 4-inch gauze pads for bandaging; assorted adhesive strips for small cuts; a clean plastic bag for amputated parts; sterile rolled gauze for bandaging; butterfly bandages for drawing together larger lacerations.

Bottom shelf: Providone-iodine solution for killing germs; eyewash and cup; a small mirror for eye inspections; instant ice packs to reduce swelling or for transporting amputated parts to the hospital; latex gloves for eye examinations.



Fig. 3.3.8 First aid box

3.3.5 Handling Fire Emergencies

Fires and explosions can severely damage or destroy premises or plant. There have been numerous fire cases started due to either badly maintained cables at the workplace, electric sparks, or due to open wood burning stoves and cigarettes.

Make sure that all electric equipment are cleaned, and that dust is not allowed to accumulate. Report any defects you see in equipment.





Although workplaces, especially office area or Yoga Center, have a low-risk of fire because the workplace has very few inflammable substances like wood, petrol, and chemicals, etc. Still, it is necessary to have fire-extinguishing equipment inside the workplace, and all employees should be trained properly to use these equipment.

3.3.6 Type of Fire Extinguishers

Water Extinguishers: It is used to extinguish the fire on wood, paper, cloth, etc. It should not be used to extinguish the fire over electrical equipment.

Foam Extinguishers: It is used to extinguish the fire caused by kerosene, spirit, thinner, etc. It also should not be used to extinguish the fire caused by electrical equipment.

Dry Powder Extinguishers: This is used to extinguish the fire evolving due to flammable liquids such as petrol, diesel, etc.

Carbon dioxide Fire Extinguisher: Carbon Dioxide evolves from this fire extinguisher, and it can be used to extinguish fire over electric equipment, liquid gases, or fluids.

These fire-extinguishing equipment should be installed at the proper place, and it should be inspected, repaired and refilled regularly.

3.3.7 Fire Extinguishers Chart -

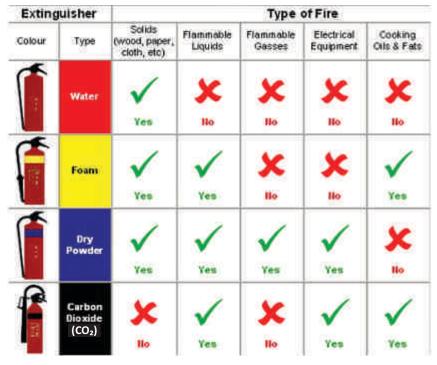


Fig. 3.3.9 Fire extinguisher chart

3.3.8 Class and Type of Fires

Class	Туре
Α	Wood, Paper, Ordinary Combustibles
	Extinguished by Cooling and Quenching Using Water or Dry Chemicals
В	Gasoline, Oil, Grease, Other Greasy Liquids
	Extinguished by Smothering, Cooling or Heat Shielding using Carbon Dioxide or Dry
	Chemicals
С	Electrical Equipment Fires
	Extinguished with Non-conducting Agents such as Carbon Dioxide or Dry Chemicals.
	DO NOT USE WATER.
D	Fires in Combustible Metals
	Extinguished by Using Specialized Extinguishing Powders

3.3.9 Class and Type of Fire Extinguisher to be Used

Class of Fire
B or C
Regular Dry Chemical
A, B, C, or D
Multi-Purpose Dry Chemical
D
Purple K Dry Chemical
B or C
KCL Dry Chemical
Dry Powder Special
Compound

B or C Carbon Dioxide (Dry)
B or C Halogenated Agent (Gas)

A Water

A Water with Anti-Freeze
A or B Water, Loaded Steam Style

B Foam

3.3.10 How to Respond in Case of Fire

When fires occur, the role of a person is to minimize the damage, he/she should be:

- · Extinguishing small fires
- · Assisting in evacuations
- Notifying the local Fire Brigade promptly

Tip



Do not use water on Types B, C or D fires. If it is used on Type B fire, it can spread the flames. Water conducts electricity, so if it is used on Type C fire, it can cause a major shock. If it is used on Type D fire, it will react violently causing an explosion.

3.3.11 How to Operate a Multipurpose Fire Extinguisher

Remember PASS

P-Pull the pin In some models, you may have to remove a locking pin. **A-Aim** Aim low. Direct the hose or cone to the base of the fire.

S-Squeeze Squeeze the handle. This will release the contents of the extinguisher.

S-Sweep Sweep from side to side. Don't lessen the pressure on the handle. Try to keep it

constant.



Fig. 3.3.10 Method of operating fire extinguisher

Tip



It is important that you get fire extinguisher training before you have to use one. You don't want to waste valuable time trying to read directions or figure out how to remove a pin in an emergency situation. Other important information, like how far to stand away from a fire, when to move towards it, and how long the extinguisher contents last can only be understood by actually operating one. Make sure your employer and your Safety and Health Representative know that you need this training.

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Exercise



Q. 1. Which of these is correct meaning of hazard?

- a. It is a set of good conditions at work place
- b. 'Hazard' is a set of conditions, which can be a risk to health or life
- c. The condition of no production is called hazard
- d. None of the above

Q.2. Which of these is the main hazard of Q.7. any workplace:

- a. Manual handling
- b. Accident by moving or falling object
- c. Slips and falling
- d. Dust and fumes

Q. 3. Which of these is the type of hazards:

- a. Chemical hazard
- b. Physical hazard
- c. Ergonomic hazard
- d. All of the above

Q.4. Which of these is a way of getting affected by chemicals:

- a. Inhalation
- b. Ingestion
- c. Absorption
- d. All of the above

Q. 5. Which of these is not a reason for Ergonomic hazard?

- a. Heavy, frequent, or awkward lifting
- b. Awkward grips, postures
- c. Noise
- d. Hand-intensive work

Q. 6. Which of these is not a part of the safety procedure of an organisation?

- a. Safety equipment to be used in organisation
- b.Maximum leave an employee can take in a month/year
- c. Emergency evacuation plan
- d. Hazards of different processes of organisation

Q.7. Water cannot be used for dousing which type of Fires:

- a. 'B' Type fire
- b. 'C' Type fire
- c. 'D' Type fire
- d. All of the above

Q. 8. Electric fires should be extinguished by ---- fire extinguisher.

- a. Water
- b. Foam
- c. Dry Powder
- d. None of the above

Q. 9. Which of these should be part of First Aid box:

- a. sharp scissors
- b. adhesive tape
- c. Providone-iodine solution
- d. All of the above

Q. 10. Which of these is Class A Fire:

- a. Wood, Paper, Ordinary Combustibles
- b. Gasoline, Oil, Grease, Other Greasy Liquids
- c. Equipment Fires
- d. Fires in Combustible Metals











4. Create a Positive Impression at Work Area

Unit 4.1 - Personal Health & Hygiene

Unit 4.2 - Communication Skills

Unit 4.3 - Following Organisation's Rules & Instructions



Key Learning Outcomes



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

- 1. Describe what is hygiene
- 2. Explain how to maintain good hygiene
- 3. Describe grooming tips for men and women
- 4. Describe communication process
- 5. Define points of good writing skill
- 6. Define meaning of policies and guidelines
- 7. Explain organisational procedures for reporting and documentation

UNIT 4.1: Personal Health & Hygiene

Unit Objectives



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

- 1. Describe what is hygiene
- 2. Explain how to maintain good hygiene
- 3. Explain grooming
- 4. Describe grooming tips for men and women
- 5. Define consequences of not grooming well
- 6. Describe importance of grooming

4.1.1. What is Hygiene?

Hygiene, is the process of maintaining good health through maintaining a clean body and environment around us. Good hygiene is one of the most important practices to help in the prevention and spreading of infections and diseases.

Good physical and emotional health helps our bodies and minds to function properly without pain, anxiety, depression or discomfort. Improper hygiene can cause diseases, which can negatively impact our physical and mental well-being.

Poor hygiene causes us to smell bad (due to bacteria), develop infections, and contract diseases such as flu, common cold, e-coli, Salmonella, and skin diseases such as ringworm and scabies. Other problems such as tooth decay, lice in the hair, and foot infections are also caused due to poor hygiene.

4.1.2 How to Maintain Good Hygiene?

Following are the ways to maintain good hygiene:

- Washing hands, face, hair and other parts of body, frequently
- Brushing/cleaning teeth at least once a day
- Cleaning the living quarters including frequent change of bed sheets, pillow covers, and changing personal clothes and undergarments frequently
- Taking care to avoid soiling of clothes and body parts, when urinating, vomiting or relieving oneself in toilet
- Washing hands before eating especially after touching animals
- Holding a tissue/handkerchief over the mouth when coughing or sneezing. If you use hands, make sure to wash them afterward
- Suppression of habits such as nose-picking, touching the face, etc.
- Not biting nails
- Washing hands after using toilet
- Shower every day with soap/body wash. Remember to also wash under armpits and feet with soap. It's important to be clean. Always clean your private areas (the hair traps sweat and can stink if not washed regularly).

- Shampoo and condition hair as needed. Most people have to wash their hair every day to prevent smell and grease. Remember to scrub your scalp and rinse all the product out of your hair until it is "squeaky" clean. Use a good smelling hair product. Keep it nice and neat.
- Use roll-on, not spray deodorant to prevent armpit odor. [Use the deodorant when you are clean, not instead of getting clean.] Put deodorant on in the morning or any time you get sweaty.
- Use a lotion to smooth out dry skin. This is optional not essential, but it is good for your skin and to prevent the look of ugly, dry, cracked skin.
- Make sure to clean and clip your fingernails whenever they start getting white ends. Girls especially will notice if you have long, dirty nails. This counts for toenails, too.
- Brush your teeth after every meal and floss them at least once a day. If you are a student, be
 sure to brush your teeth thoroughly every morning before school. They will look much
 cleaner and your breath will be more fresh. Make sure to thoroughly brush your teeth and
 your tongue to get all the bacteria out. Using mouthwash is also highly recommended.
- Take off your shoes as soon as you get home so they can air out and dry out.
- Wear socks when you wear shoes. Each foot sweats a lot during the day, so your shoes will smell pretty bad if you don't wear socks.
- Wear undershirts to help keep your regular shirt smelling fresher.
- Cover your nose and mouth when you cough or sneeze (best to do it with a tissue).
- If you're around animals of any kind, don't touch them before eating. If you do, be sure to wash your hands before eating.
- Don't lick your fingers (such as when turning pages in a book).
- Menstruating women should take care to change pads or tampons frequently.
- Carry some mints around if you have a problem of bad breath. If the problem persists, then visit a doctor; you could be suffering from halitosis.
- Hair on your chin, upper lip, ears, and nose can make you look unsightly. So remember to pluck
 it out when they start becoming visible on your face. Women should visit the salon every
 15 days to shape up the eyebrows. Another safe and effective way is to opt for a laser surgery
 for removing facial hair only if it fits your pocket.
- Wear clean socks and apply some talcum powder before wearing shoes. Give your shoes some room to breathe especially after any strenuous activity. Own 2-3 pair of shoes and rotate their use. Buy a foot deodorant to help get rid of your foot odors.
- Makeup clogs up your skin pores and gives germs a chance to multiply. If you do not remove
 the makeup before you hit the bed, you will surely have a couple of pimples sprouting out the
 next day. So no matter how tired you are, you must remove your make up before you sleep.

4.1.3 Grooming

Grooming oneself includes washing, cleansing, combing, regularly cutting and styling the hair. It also includes cosmetic care of the body, such as shaving and other forms of depilation.

4.1.3.1 Grooming Tips for Men

1. Trim the nose hairs: This is something very basic that makes a world of difference. Many companies make nose hair clippers for a moderate price.

- **2. Trim the eyebrows:** Actually even recommend getting them professionally cleaned (not shaped) to open up the eyes. Remember to brush them up before you leave for the day as this opens up the eye, keeping the face more alert.
- **3.** Clean the hair off your ears and neck: This is something your barber can do for you monthly that gives the appearance of good grooming. The sight of long ear hairs, or neck hair going into the collar of your shirt, is never appealing.
- **4. Keep your nails short and clean:** Dirty, long fingernails require no explanation as to why they don't work. If your budget or schedule permits, try a monthly manicure/pedicure to have someone take care of this for you. I also recommend buffing your nails as a way to keep the healthy shine without looking artificial.
- **5. Brush and floss your teeth daily:** It doesn't matter if your teeth are not perfectly straight and white, but please keep them clean. It is rather unappealing to talk to someone and see built up plaque or food stuck between their teeth. I know this one seems simple, but trust me when I tell you to take nothing for granted.
- **6. Have your clothes tailored to fit your body:** This is a big one, as no matter what your shape is, the right fit makes everything look so much better.
- **7. Stand up straight:** This posture is very important. You create a sense of confidence and pride when standing tall, showing everyone you are secure in the man you are.
- **8.** Cleanse your face on a regular basis with a facial soap: I have so many male friends who use the same soap on their body that they use on their face. Most body soaps are too strong for the face. You must invest in a cleanser that is just for the face.
- **9. Remember less is more when it comes to fragrance:** It's all right to smell good, but everyone doesn't have to smell it. Fragrance is such a personal preference, and you really must find the one that works best for you. Just remember not to bathe in it.
- **10. Match your belt to your shoes:** This one is really simple and makes a world of difference. If you are wearing black shoes, you don't wear a brown belt. I'm not saying you need to be a fashion plate, but this basic tip makes everything you wear look much better.

4.1.3.2 Grooming Tips for Women

It is not just your work that talks for you, it is your gestures and how you bring yourself. Individual self-care or Personal self-care for females is as essential as it is to men. How to sit, how to talk, when to talk, what to talk, may all seem fundamentals, but keep a lot of significance.

- **1. Look fresh:** The first thing is to look fresh. This is the primary phase of your grooming. Have your nails nicely maintained. Prevent dressing in fancy shades that are too shiny or appealing.
- **2. Using perfume:** Use a mild fragrance. Too much of a fragrance may be frustrating to the individuals around you. Also, you must take care not to put on intensely fragrant products when you are in a business conference.
- **3. Using makeup:** Cosmetics should be easy and mild for official places of work. Use makeup that is neither too little nor too large. Do not wear too much lipstick that it propagates on the paper napkin or the cup when you take a sip of water.
- **4. Using jewellery:** You must not wear a lot of jewellery. Jewellery that is loud and too huge would irritate individuals around a serious conversation. Use easy jewellery to avoid clinging earrings, huge wristbands, etc.
- **5. Hair style:** Your hair style should be easy and neat looking.
- **6. Wearing proper dress:** Normally when you are at work place, you need to be presentable. At work place, with business individuals around, you should dress rather cautiously.

- **7. Eating in public:** Self-care also includes how you eat. Put the paper napkin on your lap. Make the lowest disturbance with the cutlery while you are consuming food.
- **8. Choosing footwear:** Wear comfortable and elegantly designed footwear.

4.1.4 Consequences of Not Grooming Well -

One of the most effective ways we have to protect ourselves and others from illness is good personal hygiene. This means washing your hands and have a bath too. It means being careful not to cough or sneeze on others, cleaning things that you touch if you are unwell, putting items such as tissues (that may have germs) into a bin, and using protection (like gloves or condoms) when you might be at risk of catching an infection.

Personal hygiene, such as bathing, is very much dependent on the culture in which you live. In some cultures, it is expected that you will wash your body at least every day and use deodorants to stop body smells. Other cultures have different expectations.

4.1.5 Importance of Grooming

Keeping clean is an important part of staying healthy. For example, the simple act of washing hands before eating and after using the toilet is a proven and effective tool for fighting off germs and avoiding sickness.

Being clean and well-presented is also an important part of confidence for teenagers. If your child's body and breath smell good, his clothes are clean, and he is on the top of his basic personal hygiene, it can help him fit in with other people.

The following health related problems can occur, if one does not maintain good personal hygiene:

4.1.5.1 Body Odor —

Fresh perspiration, when allowed to evaporate does not cause body odor. An offensive smell is caused when bacteria that are present on the skin get to work on the sweat and decompose it. This is especially so in the groin, underarms, and feet or in clothing that has absorbed sweat. Diet influences the odor too. Bathing every day and changing of clothes that are in close contact with the body should take care of the problem. Talcum powders, of the non-medicated kind, can be used under the armpits. The addition of perfumes masks the odor.

Excessive perspiration can lead to the scaling of the skin or inflammation (Dermatitis). Usually, this is no cause for worry. Some people sweat more than others due to hereditary and body composition factors. Excessive perspiration may also be a symptom of diabetes, anemia, and hyperthyroidism.

Body smells are caused by some factors working in combination, including:

- Chemicals in sweat, including pheromones, which are made by the body and sexually attract (or repel) other people.
- Wastes excreted through the skin, such as metabolized alcohol.
- The actions of bacteria that live on the skin and feed on dead skin cells and sweat.
- Unwashed clothes, such as underwear and socks.

4.1.5.2 Hand Washing

Most infections, especially colds and gastroenteritis, are caught when we put our unwashed hands, which have germs on them, to our mouth. Some infections are caught when other people's dirty hands touch the food we eat. Hands and wrists should be washed with clean soap and water, using a brush if your fingernails are dirty. Dry your hands with something clean, such as paper towels or hot air dryers. You should always wash your hands:

- After using the toilet
- Before making or eating food
- After handling dogs or other animals
- If you have been around someone who is coughing or has a cold.

4.1.5.3 Bad Breath

Good dental hygiene includes regular brushing and flossing. Bad breath can be caused by diseases of the teeth, gums, and mouth, such as infections. Most people have bad breath in the morning because saliva is not made while you're asleep. Bad breath proves another easily recognizable consequence of poor hygiene. It commonly develops from not regularly brushing and flossing your teeth. Bad breath results because of two main reasons. First, bacteria thrive on particles of food that can stick to your teeth. As the bacteria digest this food, their byproduct results in odor. Food can also get stuck in your teeth and rot over time, producing a foul odor.

Some foods that can cause bad breath include garlic and onion. Mouthwashes, mouth sprays, and flavored chewing gum can make your breath smell better for a while, but if you have a health problem in your mouth, you need to consult your dentist.

4.1.5.4 Smelly Feet & Shoes

Smelly feet and shoes can also be a problem for you, whether you are sporty or not. You can avoid this by giving your feet extra attention in the shower, and make sure they're completely dry before putting your shoes on. It's a good idea to alternate your shoes and to wear cotton socks instead of socks made of synthetic fibers.

4.1.5.5 Travel Hygiene

When travelling overseas, take special care if you are not sure whether the water is safe. Suggestions include:

- Drink only bottled water.
- Don't use tap water to clean your teeth.
- When you wash your hands, make sure they are totally dry before you touch any food.
- Don't wash fruit or vegetables in unsafe water.
- If you have no other water source, make sure the water is boiled before you drink it by holding it at a rolling boil for one minute.
- Make sure any dishes, cups or other utensils are totally dry after they are washed.

4.1.5.6 Building Good Hygiene Habits

Building good hygiene habits is not a work of a day, it takes continuous efforts. The following activities should be included in daily routine – washing hands, covering mouth when coughed and having regular baths or showers.

4.1.5.7 Dental Disease

Not only can poor dental hygiene lead to bad breath, but it can also lead to dental diseases. As you allow food particles and bacteria to build up on the teeth, a coating called plaque begins to form. The bacteria in this plaque release acid, which break down the enamel on your teeth. As this process continues over time, a hard substance called calculus can form on the teeth, irritating the surrounding gums. This irritation can progress into gingivitis, leading to inflammation of the gums, which can later lead to gum disease. Gum disease causes infection and eventually may destroy your teeth.

4.1.5.8 General Disease

Hygiene practices, such as washing your hands, prove the most effective ways to prevent contracting disease and spreading disease, according to the Mayo Clinic and the Center for Disease Control and Prevention (CDC). Your hands are in constant contact with both the environment and your face, providing easy transportation from the surface of an infected object or person to your nose or mouth. Washing your hands with clean running water and soap helps reduce the amount of bacteria on your skin, lessening your chances of contracting diseases such as the common cold, influenza (flu), salmonellosis, hepatitis A, typhoid, streptococcus and staph infections.

4.1.5.9 Gender Specific

Men and women have unique hygiene needs that if ignored may lead to health problems. For example, men who have an uncircumcised penis need to regularly retract the foreskin and clean beneath to prevent inflammation, phimosis (where the penis cannot fully retract the foreskin), or penile adhesions. Women must take care to keep the genitalia clean, and always wipe from front to back after using the restroom to prevent introducing infections from the rectum to the urethra.

4.1.5.10 Lice

Lice are tiny insects that live on the human scalp; they make a pin prick like a puncture on the scalp, emit an anti-clotting substance and feed on the blood as nourishment. Lice thrive on unclean hair. Children are especially prone to lice infestation. Lice spread from one head to another when there is close contact, such as in school environments. Lice eggs are wrapped in a shiny white sheath and show upon the upper layers of hair as the infestation increases. They make the scalp itchy and are a cause of annoyance and embarrassment. In infants, they may cause disturbed sleep and bouts of crying. Unchecked, they can produce scalp infection.

4.1.5.11 Ear Wax -

Ear wax accumulates in the ear canal that leads from the outer ear to the eardrum. As the secretion comes out of the ear, it collects dust particles. Do not reach farther than you can with your little finger into your ear to clean it. Putting in hair pins, safety pins or blunt edged objects for cleaning inner parts of the ear might harm the ear. Ear wax should be cleaned by your doctor.

4.1.5.12 Urinary Infection

The urinary infection causes pain or a burning sensation during urination. Chances of urinary infection increase during pregnancy and after major surgery. The urine can be discolored; itching, frequent urination, fever, and chills can also result from urinary infection. To avoid this infection, improve overall hygiene, both toilets and personal parts. Wash or wipe front to back after urinating or defecating. Remember this when wiping or washing babies too, as a general rule. Do not wear tight-fitting synthetic underwear. Drink plenty of water. Do not hold back when you have the tendency to urinate. If the condition persists, consult a doctor.

4.1.5.13 Pinworms

These worms come out of the anal opening to lay eggs at night causing intense itching, disturbed sleep; mild pain and diarrhea are possible consequences. When scratching, eggs stick to the hand and under the nails and infect anything the person touches. The eggs can pass through air or by contact with infected food or bed linen. The eggs cannot be killed by disinfectants and remain active in the dust for a long period. Bedclothes, undergarments, and nightwear of the infected person must be washed thoroughly in hot water. A doctor has to be consulted to treat the worm infestation; sometimes all member of the family may be asked to take de-worming medication when one member is affected. Those infected must scrub hands well with soap before eating.

4.1.5.14 Athlete Foot (Ringworm of the Foot)

A certain fungus that breeds in warm wet places causes this infection, resulting in scaly skin or sores or blisters between toes often spreading to the soles. Sometimes these skins cracks and sores become the site for other infections. Rub off peelings gently. Wash feet well and apply powder. A mild fungicidal ointment at bedtime will help. Keep feet exposed. If you have to wear shoes, wear cotton socks; if the blisters begin to ooze seek professional help from your doctor.

Notes			

UNIT 4.2: Communication Skills

- Unit Objectives 🥒



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

- 1. Define what is communication
- 2. Describe communication process
- 3. Explain problems in communication
- 4. Describe various communication barriers
- 5. Explain traits of active listening
- 6. Define points of good writing skill

4.2.1 What is Communication? –

Communication is an exchange of information between people. It can be in the form of oral words, written words, drawings or physical actions. Communication is essential to express ideas and thoughts to friends, family, co-workers, customers. Communication also plays a major role in information exchange and decision making.







4.2.2 Types of Communications

There are two types of communications -

- 1. Verbal
- 2. Non-Verbal

4.2.2.1 Verbal Communication

When information is exchanged between the parties through words, it is called verbal communication. It is a word-based communication. Verbal communication has further two types:

- 1. Written Communication, and
- 2. Oral Communication.

4.2.2.1.1 Written Communication

When a message is exchanged or communicated in a written form, it is called written communication. It is also a word-based communication. It is widely used when the permanency and record of the messages are important and when the audience stays at a distance. It has different forms like letters, memos, reports, etc.

4.2.2.1.2 Oral Communication

When a message is exchanged between the parties orally, it is called Oral Communication. It is also a word-based communication but not in written form rather in verbal or oral form. Major forms of Oral Communication include conversation, interview, telephone, speech, etc.

4.2.2.2 Non-Verbal Communication

Communication without using words is called non-verbal communication. It is not a word-based communication. It does not use any written or spoken words but uses symbols, body language, colors, etc. to convey messages. Non-Verbal Communication can be visual, audio-visual and silent.

4.2.3 Problems in Communication

In the process of communication, care has to be taken so as to avoid communication barriers that can come up either consciously or unconsciously. Communication barrier can cause losses to a company in terms of money and productivity. Without good communication, a company is unable to exchange information essential for daily operations. But sometimes people fail to understand communication. Following are some of the symptoms of communication problems in an organization:

- Lack of teamwork
- Poor planning or workload
- Insufficient resources and support
- Lateness
- Poor work quality
- Non-cooperative people

4.2.4 Common Communication Barriers

Following are the barriers of communication:

4.2.4.1 Assumption

Generally, sender forgets to communicate complete information to the receiver, assuming that the receiver would know what has to be done. On the other hand, the receiver might assume an entirely different scenario causing a barrier in communication.

4.2.4.2 Use of Jargons

Some people are in the habit of using jargons in their communication message. But they fail to understand that their jargons may not be clear to the receiver of the message. The receiver might misunderstand them, causing a barrier to communication.

4.2.4.3 Incomplete Sentences

At times, people leave their sentences incomplete, like "I wanted to go but....". This leaves the receiver with numerous assumptions, and the exact message cannot be conveyed.

4.2.4.4 Psychological Barriers

The state of mind and mood of the sender and the receiver also affects the message delivery. If a person is in a bad mood, then a positive message can also sound negative. Senders may also spoil the message delivery by over communicating the message, i.e. communicating the same message through different channels and also giving too much information to make a point. This confuses the receiver, and the message context may not be clear.

4.2.4.5 Language Difference

The difference of language between the sender and the receiver can also be a major cause of a barrier in communication. So both should make sure that the language used for communication is understandable to both. Or else the entire process of communication ends up in being a failure.

- **4.2.4.6** Prejudice -

The receiver might have some prejudices about the sender which may be based on culture, status, etc. In such cases, the receiver can misunderstand the exact idea of the communicated message. For example, a supervisor feels that the subordinate is not a sincere worker. So the supervisor, due to his prejudice towards the subordinate, will misjudge every communication of this subordinate.

4.2.4.7 Physical Barrier

One of the major barriers of communication is the physical barrier. Physical barriers are present in the area surrounding the sender and receiver. Physical barriers include a work environment that has a lot of background noise, poor lighting or unstable temperature. These barriers can affect how individuals try to send and receive messages. If there is a lot of background noise then the receiver may not hear what the sender is saying. If the temperature in a work environment is too hot or too cold, the sender may not be as focused on the message that they are trying to send. If people in the workplace are separated by a physical barrier, communication will not be as effective. They can use communication aids because it helps them get to know one another.

4.2.5 Active Listening

Listening is an underestimated skill, which is rarely taught and mostly neglected by all. Active listening means listening to understand the communication. Active listening is an art that comes by practice. It takes more effort than plain "hearing" but the benefits make it worthwhile. Listening goes beyond hearing.

Below are some tips to improve active listening:

Keys to effective listening	The bad listener	The good listener		
Find areas of interest	Switches off during boring or dull subjects	Asks if there might be something of relevance to him		
Judge content not delivery	If delivery is poor, switches off	Considers content, skips over errors of delivery		
Hold your fire	Jumps in before hearing the full argument	Waits until he understands fully before exercising his opinion		
Listen for ideas	Listens for facts	Looks for a theme or thread in what is being said		
Be flexible	Takes copious notes using only one system	Takes fewer notes. Uses several systems according to the speaker		
Work at listening	Makes no real effort to listen – Fakes his attention	Works hard to concentrate		
Resist distractions	Is easily distracted	Fights or avoids distractions, tolerates bad habits, knows how to concentrate		
Exercise your mind	Avoids difficult material, looks for light relief	Seeks complex material to exercise his mind		
Keep your mind open	Reacts to emotional words	Hold his emotions in check		

- 4.2.6 Writing Skills-

For getting success in any industrial organisation writing skill is also very important. Some of the key instructions for good writing skills are:

- 4.2.6.1 Clarity in Content -

Your writing must be understood at the first reading. A business document is clear when it means exactly what the writer intends. Avoid technical jargon, unfamiliar words or informal language.

Eliminate ambiguity, i.e. avoid using a word with a double meaning or misplacing a phrase within a sentence.

- 4.2.6.2 Remain Brief -

Avoid unnecessary repetition. Include only relevant information. Come to the point quickly and without "waffle". Omit unnecessary background information. Use short, familiar words instead of long words. Revise your first draft, looking for ways to reduce the number of words or to cut out unnecessary information.

4.2.6.3 Be Complete

Check that all the information, needed by the reader, is included: Who? What? Where? When? Why? How?

4.2.6.4 Accuracy in Spelling and Facts

Check your work for accuracy of punctuation, grammar, and spelling (especially the names of people and places). Check for accuracy of information: e.g. time, dates, figures and telephone numbers. Check for consistency of layout.

4.2.6.5 Be Convincing-

- Use language that is believable.
- Avoid exaggeration and superlatives.
- Suggest possibilities or probabilities rather than making forceful assertions.
- Provide supporting arguments for your point of view e.g. provide examples, statistics or a quote from a respected authority.

4.2.6.6 Show courtesy in Words

- Display good manners and a caring attitude in your writing.
- Whenever possible, phrase your writing positively with a pleasant tone.
- Passive voice should be used when communicating bad news. This avoids negative overtones and personal criticism. Use language that is rational and unemotional.

- 4.2.7 How to Resolve Conflict

When people work together, conflict is often unavoidable because of differences in work goals and personal styles. Follow below guidelines for handling conflict in the workplace.

4.2.7.1 Talk with the Other Person -

- Ask the other person to name a time when it would be convenient to meet.
- Arrange to meet in a place where you won't be interrupted.

4.2.7.2 Focus on behaviour and event not on personalities

- Say "When this happens ..." instead of "When you do ..."
- Describe a specific instance or event instead of generalizing.

4.2.7.3 Listen Carefully

- Listen to what the other person is saying instead of getting ready to react.
- Avoid interrupting the other person.
- After the other person finishes speaking, rephrase what was said to make sure you understood it.
- Ask questions to clarify your understanding.

4.2.7.4 Identify Points of Agreement and Disagreement

- Summarize the areas of agreement and disagreement.
- Ask the other person if he or she agrees with your assessment.
- Modify your assessment until both of you agree on the areas of conflict.

- 4.2.7.5 Prioritize the Area of Conflict

- Discuss which areas of conflict are most important for each of you to resolve.

4.2.7.6 Develop a Plan to Work on Each Conflict

- Start with the most important conflict.
- Focus on the future.
- Set up future meeting times to continue your discussions.

4.2.7.7 Follow through your Plan

- Stick with the discussions until you've worked through each area of conflict.
- Maintain a collaborative, "let's-work-out-a-solution" attitude.

- 4.2.7.8 Build on your Success -

- Look for opportunities to point out progress.
- Compliment the other person's insights and achievements.

Tip



Congratulate each other when you make progress, even if it's just a small step. Your hard work will pay off when scheduled discussions eventually give way to ongoing, friendly communication.

Notes			

UNIT 4.3: Following Organisation's Rules and Instructions

Unit Objectives



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

- 1. Explain about Government Acts and Bylaws
- 2. Describe about rules
- 3. Define meaning of policies and guidelines
- 4. Describe meaning of procedure
- 5. Explain what is work instruction
- 6. Discuss organisational procedures for reporting and documentation
- 7. Describe importance of reporting

4.3.1 Rules and Procedure Pyramid

Rules and Procedure Pyramid creates a relationship between different Government Rules and Bylaws and work instructions of an individual organisation.

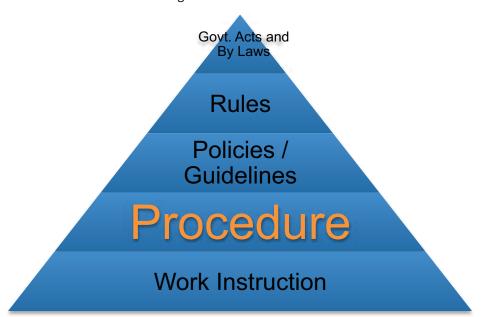


Fig. 4.3.1 Rules Pyramid

4.3.1.1 Government Acts and Bylaws

Government Acts are those acts and laws, which are made by Government and following these Acts are compulsory. There is a penalty for not following Government Acts. Examples of this are Income Tax Act, Sales Tax Law, etc.

4.3.1.2 Rules

Authoritative statement for what to do and what not is called Rule. It is given by an appropriate person of the body. The Rule is applicable in that forum or the body which is controlled by the rule making person. This can be any organisation, society or a community of persons.

4.3.1.3 Policies and Guidelines -

A policy is a definitive principle or rule that an organisation must follow to reach its long-term goal. Typically, a policy marks out an organisation's views on a particular matter.

Company guidelines establish the rules of conduct within an organisation. Guidelines define the responsibilities of both the employees and employer. Company policies and procedures are made to protect the rights of employees as well as the business interest of employers.

Employees, including managers and supervisors, are expected to uphold company policy and work according to it. The employees should complete tasks accurately by being flexible and adapting to work plans and procedures as per the company policies.

Make sure you take a look at the handbook thoroughly within the first few days of joining the job. You can request for the handbook to your supervisor.

Some typical company guidelines include:

- Employee code of conduct (for example, dress code and behavioral approach)
- Attendance policy (for example, time of entry and exit from the workplace)
- Leave policy (for example, different types of leaves)
- Workplace safety (for example, understanding and following fire safety guidelines)
- Harassment policy (for example, engaging in the course of un-welcoming comment or conduct against a worker in a workplace)
- Substance abuse policy (for example, ban of smoking, alcohol, and drugs)
- Property abuse policy (for example, damaging company assets).

4.3.1.4 Procedures -

The Procedure is a broad guideline for carrying out any activity. To eliminate ambiguity in carrying out regular activities, all organisations make procedures for all day-to-day activities. All employees should read these procedures carefully before carrying out those activities.

Procedures and policies help an organisation to:

- Provide a framework for actions that help employees quickly understand what is expected of them
- Stop employees from discussing and re-discussing the same issues every time they arise
- Help in legal matters
- Act as a tool to improve the quality
- Create goodwill and trust among employees, customers, and clients
- Help employees behave in a professional and responsible manner

4.3.1.5 Work Instructions -

This is the last but very important link in the chain. This is the base of Pyramid. Work Instructions are detailed form of procedure. It has step-by-step details of the method for carrying out that activity.

4.3.2 Organisational Procedure for Reporting and Documentation

It is important to keep your supervisor and co-workers informed about any issues related to malfunctioning of equipment, task completion difficulties, timeline progress, and any other work related issues. Such issues may include:

- 1-Volume of work
- 2-Quality of work
- 3-Time within which work needs to be completed

Since reporting and documentation are very important hence it cannot be left to people to decide that in which format and structure they would document and report.

An organisational procedure has details of all requirements of Documentation and reporting. Such as –

- 1- Format of report
- 2- Who will create
- 3- To whom it should be submitted
- 4- Frequency of reporting
- 5- Place of filing documentation
- 6- Retention duration of document to keep

Notes		

Exercise



Q. 1. Hygiene is key to ----:

- a. Good Health
- b. Various diseases
- c. Bad personality
- d. None of the above

Q.2. Which of these is not a way to keep hygiene:

- a. Keeping hand washed
- b. Keeping hair clean and combed
- c. Keeping big and dirty nails
- d. Wearing clean clothes

Q.3. Which of these is part of Grooming practice:

- a. Trimming nose hair
- b. Trimming eyebrows
- c. Wearing ironed clothes
- d. All of the above

Q. 4. Which of these is not part of a company policy:

- a. Leave Policy
- b. Attendance policy
- c. National Security policy
- d. Safety policy

Q.5. Which of these should be part of the organisational procedure for reporting:

- $a.\, The\, Format\, of\, report$
- b. Who will create
- c. To whom it should be submitted
- d. All of the above

Q.6. Which of these is not a type of communication:

- a. Verbal Communication
- b. Simple Communication
- c. Written Communication
- d. Non-Verbal Communication

Q.7. Which of these is not a symptom of Poor Communication:

- a. Poor planning or workload
- b. Lateness
- c. Good Teamwork
- d. Poor work quality

Q.8. Which of these is part of good writing skill:

- a. Be convincing
- b. Be complete
- c. Be brief
- d. All of the above

Q. 9. Which of these is not a communication barrier:

- a. Assumption
- b. Use of jargon
- c. Clear pronunciation
- d. Language difference

Q.10. Which of these is part of Active listening:

- a. Listen for ideas
- b. No clarity in content
- c. Accuracy in spellings
- d. All of the above









5. Employability & Entrepreneurship Skills

Unit 5.1 – Personal Strengths & Value Systems

Unit 5.2 – Digital Literacy: A Recap

Unit 5.3 – Money Matters

Unit 5.4 – Preparing for Employment & Self-Employment

Unit 5.5 – Understanding Entrepreneurship

Unit 5.6 – Preparing to be an Entrepreneur



Key Learning Outcomes



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

- Explain the meaning of health
- 2. List common health issues
- 3. Discuss tips to prevent common health issues
- 4. Explain the meaning of hygiene
- 5. Discuss the purpose of Swacch Bharat Abhiyan
- 6. Explain the meaning of habit
- 7. Discuss ways to set up a safe work environment
- 8. Discuss critical safety habits to be followed by employees
- 9. Explain the importance of self-analysis
- 10. Discuss motivation with the help of Maslow's Hierarchy of Needs
- 11. Discuss the meaning of achievement motivation
- 12. List the characteristics of entrepreneurs with achievement motivation
- 13. List the different factors that motivate you
- 14. Discuss the role of attitude in self-analysis
- 15. Discuss how to maintain a positive attitude
- 16. List your strengths and weaknesses
- 17. Discuss the qualities of honest people
- 18. Describe the importance of honesty in entrepreneurs
- 19. Discuss the elements of a strong work ethic
- 20. Discuss how to foster a good work ethic
- 21. List the characteristics of highly creative people
- 22. List the characteristics of highly innovative people
- 23. Discuss the benefits of time management
- 24. List the traits of effective time managers
- 25. Describe effective time management technique
- 26. Discuss the importance of anger management
- 27. Describe anger management strategies
- 28. Discuss tips for anger management
- 29. Discuss the causes of stress
- 30. Discuss the symptoms of stress
- 31. Discuss tips for stress management
- 32. Identify the basic parts of a computer
- 33. Identify the basic parts of a keyboard
- 34. Recall basic computer terminology
- 35. Recall the functions of basic computer keys

- 36. Discuss the main applications of MS Office
- 37. Discuss the benefits of Microsoft Outlook
- 38. Discuss the different types of e-commerce
- 39. List the benefits of e-commerce for retailers and customers
- 40. Discuss how the Digital India campaign will help boost e-commerce in India
- 41. Describe how you will sell a product or service on an e-commerce platform
- 42. Discuss the importance of saving money
- 43. Discuss the benefits of saving money
- 44. Discuss the main types of bank accounts
- 45. Describe the process of opening a bank account
- 46. Differentiate between fixed and variable costs
- 47. Describe the main types of investment options
- 48. Describe the different types of insurance products
- 49. Describe the different types of taxes
- 50. Discuss the uses of online banking
- 51. Discuss the main types of electronic funds transfers
- 52. Discuss the steps to prepare for an interview
- 53. Discuss the steps to create an effective Resume
- 54. Discuss the most frequently asked interview questions
- 55. Discuss how to answer the most frequently asked interview questions
- 56. Discuss basic workplace terminology
- 57. Discuss the concept of entrepreneurship
- 58. Discuss the importance of entrepreneurship
- 59. Describe the characteristics of an entrepreneur
- 60. Describe the different types of enterprises
- 61. List the qualities of an effective leader
- 62. Discuss the benefits of effective leadership
- 63. List the traits of an effective team
- 64. Discuss the importance of listening effectively
- 65. Discuss how to listen effectively
- 66. Discuss the importance of speaking effectively
- 67. Discuss how to speak effectively
- 68. Discuss how to solve problems
- 69. List important problem solving traits
- 70. Discuss ways to assess problem solving skills
- 71. Discuss the importance of negotiation

- 72. Discuss how to negotiate
- 73. Discuss how to identify new business opportunities
- 74. Discuss how to identify business opportunities within your business
- 75. Explain the meaning of entrepreneur
- 76. Describe the different types of entrepreneurs
- 77. List the characteristics of entrepreneurs
- 78. Recall entrepreneur success stories
- 79. Discuss the entrepreneurial process
- 80. Describe the entrepreneurship ecosystem
- 81. Discuss the purpose of the Make in India campaign
- 82. Discuss key schemes to promote entrepreneurs
- 83. Discuss the relationship between entrepreneurship and risk appetite
- 84. Discuss the relationship between entrepreneurship and resilience
- 85. Describe the characteristics of a resilient entrepreneur
- 86. Discuss how to deal with failure
- 87. Discuss how market research is carried out
- 88. Describe the 4 Ps of marketing
- 89. Discuss the importance of idea generation
- 90. Recall basic business terminology
- 91. Discuss the need for CRM
- 92. Discuss the benefits of CRM
- 93. Discuss the need for networking
- 94. Discuss the benefits of networking
- 95. Discuss the importance of setting goals
- 96. Differentiate between short-term, medium-term and long-term goals
- 97. Discuss how to write a business plan
- 98. Explain the financial planning process
- 99. Discuss ways to manage your risk
- 100. Describe the procedure and formalities for applying for bank finance
- 101. Discuss how to manage your own enterprise
- 102. List important questions that every entrepreneur should ask before starting an enterprise

UNIT 5.1: Personal Strengths & Value Systems

Unit Objectives



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

- 1. Explain the meaning of health
- 2. List common health issues
- 3. Discuss tips to prevent common health issues
- 4. Explain the meaning of hygiene
- 5. Discuss the purpose of Swacch Bharat Abhiyan
- 6. Explain the meaning of habit
- 7. Discuss ways to set up a safe work environment
- 8. Discuss critical safety habits to be followed by employees
- 9. Explain the importance of self-analysis
- 10. Discuss motivation with the help of Maslow's Hierarchy of Needs
- 11. Discuss the meaning of achievement motivation
- 12. List the characteristics of entrepreneurs with achievement motivation
- 13. List the different factors that motivate you
- 14. Discuss the role of attitude in self-analysis
- 15. Discuss how to maintain a positive attitude
- 16. List your strengths and weaknesses
- 17. Discuss the qualities of honest people
- 18. Describe the importance of honesty in entrepreneurs
- 19. Discuss the elements of a strong work ethic
- 20. Discuss how to foster a good work ethic
- 21. List the characteristics of highly creative people
- 22. List the characteristics of highly innovative people
- 23. Discuss the benefits of time management
- 24. List the traits of effective time managers
- 25. Describe effective time management technique
- 26. Discuss the importance of anger management
- 27. Describe anger management strategies
- 28. Discuss tips for anger management
- 29. Discuss the causes of stress
- 30. Discuss the symptoms of stress
- 31. Discuss tips for stress management

5.1.1 Health, Habits, Hygiene: What is Health?

As per the World Health Organization (WHO), health is a "State of complete physical, mental, and social well-being, and not merely the absence of disease or infirmity." This means being healthy does not simply mean not being unhealthy — it also means you need to be at peace emotionally, and feel fit physically. For example, you cannot say you are healthy simply because you do not have any physical ailments like a cold or cough. You also need to think about whether you are feeling calm, relaxed and happy.

Common Health Issues

Some common health issues are:

- Allergies
- Asthma
- Skin Disorders
- · Depression and Anxiety
- Diabetes
- · Cough, Cold, Sore Throat
- Difficulty Sleeping
- Obesity

Tips to Prevent Health Issues

Taking measures to prevent ill health is always better than curing a disease or sickness. You can stay healthy by:

- Eating healthy foods like fruits, vegetables and nuts
- Cutting back on unhealthy and sugary foods
- Drinking enough water everyday
- Not smoking or drinking alcohol
- Exercising for at least 30 minutes a day, 4-5 times a week
- Taking vaccinations when required
- · Practicing yoga exercises and meditation

How many of these health standards do you follow? Tick the ones that apply to you.

1.	Get minimum 7-8 hours of sleep every night.	
2.	Avoid checking email first thing in the morning and right before you go to bed at night.	П
3.	Don't skip meals – eat regular meals at correct meal times.	\Box
4.	Read a little bit every single day.	
5.	Eat more home cooked food than junk food.	
6.	Stand more than you sit.	
7.	Drink a glass of water first thing in the morning and have at least 8 glasses of water through the day.	
8.	Go to the doctor and dentist for regular checkups.	
9.	Exercise for 30 minutes at least 5 days a week.	
10.	Avoid consuming lots of aerated beverages.	

What is Hygiene?

As per the World Health Organization (WHO), "Hygiene refers to conditions and practices that help to maintain health and prevent the spread of diseases." In other words, hygiene means ensuring that you do whatever is required to keep your surroundings clean, so that you reduce the chances of spreading germs and diseases.

For instance, think about the kitchen in your home. Good hygiene means ensuring that the kitchen is always spick and span, the food is put away, dishes are washed and dustbins are not overflowing with garbage. Doing all this will reduce the chances of attracting pests like rats or cockroaches, and prevent the growth of fungus and other bacteria, which could spread disease.

How many of these health standards do you follow? Tick the ones that apply to you.

1.	Have a bath or shower every day with soap — and wash your hair with shampoo 2-3 times a week.	
2.	Wear a fresh pair of clean undergarments every day.	
3.	Brush your teeth in the morning and before going to bed.	
4.	Cut your fingernails and toenails regularly.	
5.	Wash your hands with soap after going to the toilet.	
6.	Use an anti-perspirant deodorant on your underarms if you sweat a lot.	
7.	Wash your hands with soap before cooking or eating.	
8.	Stay home when you are sick, so other people don't catch what you have.	
9.	Wash dirty clothes with laundry soap before wearing them again.	
10.	Cover your nose with a tissue/your hand when coughing or sneezing.	
See	how healthy and hygienic you are, by giving yourself 1 point for every ticked statement!	

Your Score

0-7/20: You need to work a lot harder to stay fit and fine! Make it a point to practice good habits daily and see how much better you feel!

7-14/20: Not bad, but there is scope for improvement! Try and add a few more good habits to your daily routine.

14-20/20: Great job! Keep up the good work! Your body and mind thank you!

Swachh Bharat Abhiyan

Then take a look at what your score means.

We have already discussed the importance of following good hygiene and health practices for ourselves. But, it is not enough for us to be healthy and hygienic. We must also extend this standard to our homes, our immediate surroundings and to our country as a whole.

The 'Swachh Bharat Abhiyan' (Clean India Mission) launched by Prime Minister Shri Narendra Modi on 2nd October 2014, believes in doing exactly this. The aim of this mission is to clean the streets and roads of India and raise the overall level of cleanliness. Currently this mission covers 4,041 cities and towns across the country. Millions of our people have taken the pledge for a clean India. You should take the pledge too, and do everything possible to keep our country clean!

What are Habits?

A habit is a behaviour that is repeated frequently. All of us have good habits and bad habits. Keep in mind the phrase by John Dryden: "We first make our habits, and then our habits make us." This is why it is so important that you make good habits a way of life, and consciously avoid practicing bad habits.

Some good habits that you should make part of your daily routine are:

- Always having a positive attitude
- Making exercise a part of your daily routine
- Reading motivational and inspirational stories
- Smiling! Make it a habit to smile as often as possible
- Making time for family and friends
- Going to bed early and waking up early

Some bad habits that you should quit immediately are:

- Skipping breakfast
- Snacking frequently even when you are not hungry
- Eating too much fattening and sugary food
- Smoking, drinking alcohol and doing drugs
- Spending more money than you can afford
- Worrying about unimportant issues
- Staying up late and waking up late

Tips



- Following healthy and hygienic practices every day will make you feel good mentally and physically.
- Hygiene is two-thirds of health so good hygiene will help you stay strong and healthy!

5.1.2: Safety: Tips to Design a Safe Workplace

Every employer is obligated to ensure that his workplace follows the highest possible safety protocol. When setting up a business, owners must make it a point to:

- Use ergonomically designed furniture and equipment to avoid stooping and twisting
- Provide mechanical aids to avoid lifting or carrying heavy objects
- Have protective equipment on hand for hazardous jobs
- Designate emergency exits and ensure they are easily accessible
- Set down health codes and ensure they are implemented
- Follow the practice of regular safety inspections in and around the workplace
- Ensure regular building inspections are conducted
- Get expert advice on workplace safety and follow it

Non-Negotiable Employee Safety Habits

Every employer is obligated to ensure that his workplace follows the highest possible safety protocol. When setting up a business, owners must make it a point to:

- Immediately report unsafe conditions to a supervisor
- Recognize and report safety hazards that could lead to slips, trips and falls
- Report all injuries and accidents to a supervisor
- Wear the correct protective equipment when required
- Learn how to correctly use equipment provided for safety purposes
- Be aware of and avoid actions that could endanger other people
- Take rest breaks during the day and some time off from work during the week

Tips



- Be aware of what emergency number to call at the time of a workplace emergency
- Practice evacuation drills regularly to avoid chaotic evacuations

-5.1.3 Self Analysis – Attitude, Achievement Motivation: What is Self-Analysis?

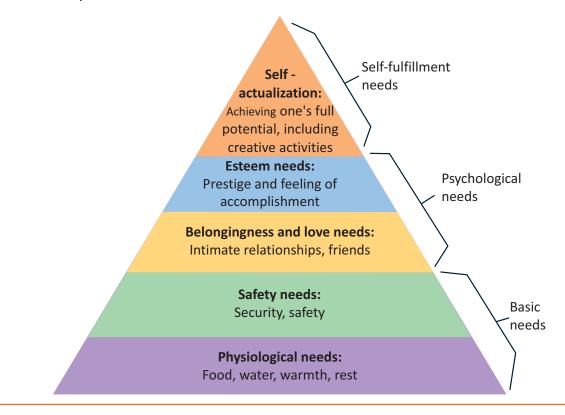
To truly achieve your full potential, you need to take a deep look inside yourself and find out what kind of person you really are. This attempt to understand your personality is known as self-analysis. Assessing yourself in this manner will help you grow, and will also help you to identify areas within yourself that need to be further developed, changed or eliminated. You can better understand yourself by taking a deep look at what motivates you, what your attitude is like, and what your strengths and weaknesses are.

What is Motivation?

Very simply put, motivation is your reason for acting or behaving in a certain manner. It is important to understand that not everyone is motivated by the same desires – people are motivated by many, many different things. We can understand this better by looking at Maslow's Hierarchy of Needs.

Maslow's Hierarchy of Needs

Famous American psychologist Abraham Maslow wanted to understand what motivates people. He believed that people have five types of needs, ranging from very basic needs (called physiological needs) to more important needs that are required for self-growth (called self-actualization needs). Between the physiological and self-actualization needs are three other needs – safety needs, belongingness and love needs, and esteem needs. These needs are usually shown as a pyramid with five levels and are known as Maslow's Hierarchy of Needs.



As you can see from the pyramid, the lowest level depicts the most basic needs. Maslow believed that our behaviour is motivated by our basic needs, until those needs are met. Once they are fulfilled, we move to the next level and are motived by the next level of needs. Let's understand this better with an example.

Rupa comes from a very poor family. She never has enough food, water, warmth or rest. According to Maslow, until Rupa is sure that she will get these basic needs, she will not even think about the next level of needs – her safety needs. But, once Rupa is confident that her basic needs will be met, she will move to the next level, and her behaviour will then be motivated by her need for security and safety. Once these new needs are met, Rupa will once again move to the next level, and be motivated by her need for relationships and friends. Once this need is satisfied, Rupa will then focus on the fourth level of needs – her esteem needs, after which she will move up to the fifth and last level of needs – the desire to achieve her full potential.

Understanding Achievement Motivation

We now know that people are motivated by basic, psychological and self-fulfillment needs. However, certain people are also motivated by the achievement of highly challenging accomplishments. This is known as Achievement Motivation, or 'need for achievement'.

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The level of motivation achievement in a person differs from individual to individual. It is important that entrepreneurs have a high level of achievement motivation – a deep desire to accomplish something important and unique. It is equally important that they hire people who are also highly motivated by challenges and success.

What Motivates You?

What are the things that really motivate you? List down five things that really motivate you.

Remember to answer honestly!

I am motivated by:

Characteristics of Entrepreneurs with Achievement Motivation

Entrepreneurs with achievement motivation can be described as follows:

- Unafraid to take risks for personal accomplishment
- Love being challenged
- Future-oriented
- Flexible and adaptive
- Value negative feedback more than positive feedback

Think about it:

• How many of these traits do you have?

- Very persistent when it comes to achieving goals
- Extremely courageous
- Highly creative and innovative
- Restless constantly looking to achieve more
- Feel personally responsible for solving problems
- Can you think of entrepreneurs who display these traits?

What is Attitude?

Now that we understand why motivation is so important for self-analysis, let's look at the role our attitude plays in better understanding ourselves. Attitude can be described as your tendency (positive or negative), to think and feel about someone or something. Attitude is the foundation for success in every aspect of life. Our attitude can be our best friend or our worst enemy. In other words:

Now that we understand why motivation is so important for self-analysis, let's look at the role our attitude plays in better understanding ourselves. Attitude can be described as your tendency (positive or negative), to think and feel about someone or something. Attitude is the foundation for success in every aspect of life. Our attitude can be our best friend or our worst enemy. In other words:

"The only disability in life is a bad attitude."

When you start a business, you are sure to encounter a wide variety of emotions, from difficult times and failures to good times and successes. Your attitude is what will see you through the tough times and guide you towards success. Attitude is also infectious. It affects everyone around you, from your customers to your employees to your investors. A positive attitude helps build confidence in the workplace while a negative attitude is likely to result in the demotivation of your people.

How to Cultivate a Positive Attitude?

The good news is attitude is a choice. So it is possible to improve, control and change our attitude, if we decide we want to! The following tips help foster a positive mindset:

- Remember that you control your attitude, not the other way around
- Devote at least 15 minutes a day towards reading, watching or listening to something positive
- Avoid negative people who only complain and stop complaining yourself
- Expand your vocabulary with positive words and delete negative phrases from your mind
- Be appreciative and focus on what's good in yourself, in your life, and in others
- Stop thinking of yourself as a victim and start being proactive
- Imagine yourself succeeding and achieving your goals

What Are Your Strengths and Weaknesses?

Another way to analyze yourself is by honestly identifying your strengths and weaknesses. This will help you use your strengths to your best advantage and reduce your weaknesses.

Note down all your strengths and weaknesses in the two columns below. Remember to be honest with yourself!

Strengths	Weaknesses

Tips



- Achievement motivation can be learned.
- Don't be afraid to make mistakes.
- Train yourself to finish what you start.
- Dream big.

5.1.4 Honesty & Work Ethics: What is Honesty?

Honesty is the quality of being fair and truthful. It means speaking and acting in a manner that inspires trust. A person who is described as honest is seen as truthful and sincere, and as someone who isn't deceitful or devious and doesn't steal or cheat. There are two dimensions of honesty – one is honesty in communication and the other is honesty in conduct.

Honesty is an extremely important trait because it results in peace of mind and builds relationships that are based on trust. Being dishonest, on the other hand, results in anxiety and leads to relationships full of distrust and conflict.

Qualities of Honest People

Honest individuals have certain distinct characteristics. Some common qualities among honest people are:

- 1. They don't worry about what others think of them. They believe in being themselves they don't bother about whether they are liked or disliked for their personalities.
- 2. They stand up for their beliefs. They won't think twice about giving their honest opinion, even if they are aware that their point of view lies with the minority.
- 3. They are think skinned. This means they are not affected by others judging them harshly for their honest opinions.
- 4. They forge trusting, meaningful and healthy friendships. Honest people usually surround themselves with honest friends. They have faith that their friends will be truthful and upfront with them at all times.
- 5. They are trusted by their peers. They are seen as people who can be counted on for truthful and objective feedback and advice.

Importance of Honesty in Entrepreneurs

One of the most important characteristics of entrepreneurs is honesty. When entrepreneurs are honest with their customers, employees and investors, it shows that they respect those that they work with. It is also important that entrepreneurs remain honest with themselves. Let's look at how being honest would lead to great benefits for entrepreneurs.

- **Honesty and customers:** When entrepreneurs are honest with their customers it leads to stronger relationships, which in turn results in business growth and a stronger customer network.
- Honesty and employees: When entrepreneurs build honest relationships with their employees, it leads to more transparency in the workplace, which results in higher work performance and better results.
- **Honesty and investors:** For entrepreneurs, being honest with investors means not only sharing strengths but also candidly disclosing current and potential weaknesses, problem areas and solution strategies. Keep in mind that investors have a lot of experience with startups and are aware that all new companies have problems. Claiming that everything is perfectly fine and running smoothly is a red flag for most investors.
- **Honesty with oneself:** The consequences of being dishonest with oneself can lead to dire results, especially in the case of entrepreneurs. For entrepreneurs to succeed, it is critical that they remain realistic about their situation at all times, and accurately judge every aspect of their enterprise for what it truly is.

What are Work Ethics?

Being ethical in the workplace means displaying values like honesty, integrity and respect in all your decisions and communications. It means not displaying negative qualities like lying, cheating and stealing.

Workplace ethics play a big role in the profitability of a company. It is as crucial to an enterprise as high morale and teamwork. This is why most companies lay down specific workplace ethic guidelines that must compulsorily be followed by their employees. These guidelines are typically outlined in a company's employee handbook.

Elements of a Strong Work Ethic

An entrepreneur must display strong work ethics, as well as hire only those individuals who believe in and display the same level of ethical behavior in the workplace. Some elements of a strong work ethic are:

- **Professionalism**: This involves everything from how you present yourself in a corporate setting to the manner in which you treat others in the workplace.
- **Respectfulness**: This means remaining poised and diplomatic regardless of how stressful or volatile a situation is.
- **Dependability**: This means always keeping your word, whether it's arriving on time for a meeting or delivering work on time.
- **Dedication**: This means refusing to quit until the designated work is done, and completing the work at the highest possible level of excellence.
- **Determination**: This means embracing obstacles as challenges rather than letting them stop you, and pushing ahead with purpose and resilience to get the desired results.
- **Accountability**: This means taking responsibility for your actions and the consequences of your actions, and not making excuses for your mistakes.
- **Humility**: This means acknowledging everyone's efforts and had work, and sharing the credit for accomplishments.

How to Foster a Good Work Ethic?

As an entrepreneur, it is important that you clearly define the kind of behaviour that you expect from each and every team member in the workplace. You should make it clear that you expect employees to display positive work ethics like:

- **Honesty**: All work assigned to a person should be done with complete honesty, without any deceit or lies.
- **Good attitude**: All team members should be optimistic, energetic, and positive.
- **Reliability**: Employees should show up where they are supposed to be, when they are supposed to be there.
- **Good work habits**: Employees should always be well groomed, never use inappropriate language, conduct themselves professionally at all times, etc.
- **Initiative**: Doing the bare minimum is not enough. Every team member needs to be proactive and show initiative.
- **Trustworthiness**: Trust is non-negotiable. If an employee cannot be trusted, it's time to let that employee go.
- **Respect**: Employees need to respect the company, the law, their work, their colleagues and themselves.
- **Integrity**: Each and every team member should be completely ethical and must display above board behaviour at all times.
- **Efficiency**: Efficient employees help a company grow while inefficient employees result in a waste of time and resources.

Tips



- Don't get angry when someone tells you the truth and you don't like what you hear.
- Always be willing to accept responsibility for your mistakes.

-5.1.5 Creativity & Innovation: What is Creativity? -

Creativity means thinking outside the box. It means viewing things in new ways or from different perspectives, and then converting these ideas into reality. Creativity involves two parts: thinking and producing. Simply having an idea makes you imaginative, not creative. However, having an idea and acting on it makes you creative.

Characteristics of Highly Creative People

Some characteristics of creative people are:

- They are imaginative and playful
- They see issues from different angles
- They notice small details
- They have very little tolerance for boredom
- They detest rules and routine
- They love to daydream
- They are very curious

What is Innovation?

There are many different definitions of innovation. In simple terms, innovation means turning an idea into a solution that adds value. It can also mean adding value by implementing a new product, service or process, or significantly improving on an existing product, service or process.

Characteristics of Highly Innovative People

Some characteristics of highly innovative people are:

- They embrace doing things differently
- They don't believe in taking shortcuts
- They are not afraid to be unconventional
- They are highly proactive and persistent
- They are organized, cautious and risk-averse

Tips



- Take regular breaks from your creative work to recharge yourself and gain fresh perspective.
- Build prototypes frequently, test them out, get feedback, and make the required changes.

5.1.6 Time Management: What is Time Management?

Time management is the process organizing your time, and deciding how to allocate your timebetween different activities. Good time management is the difference between working smart (getting more done in less time) and working hard (working for more time to get more done).

Effective time management leads to an efficient work output, even when you are faced with tight deadlines and high pressure situations. On the other hand, not managing your time effectively results in inefficient output and increases stress and anxiety.

Benefits of Time Management

Time management can lead to huge benefits like:

- Greater productivity
- Better professional reputation
- Higher chances for career advancement
- Higher efficiency
- Reduced stress
- Greater opportunities to achieve goals

Not managing time effectively can result in undesirable consequences like:

- Missing deadlines
- Substandard work quality
- Stalled career

- Inefficient work output
- Poor professional reputation
- Increase in stress and anxiety

Traits of Effective Time Managers

Some traits of effective time managers are:

- They begin projects early
- They set daily objectives
- They modify plans if required, to achieve better results
- They are flexible and open-minded
- They inform people in advance if their help will be required
- They know how to say no

- They break tasks into steps with specific deadlines
- They continually review long term goals
- They think of alternate solutions if and when required
- They ask for help when required
- They create backup plans

Effective Time Management Techniques

You can manage your time better by putting into practice certain time management techniques. Some helpful tips are:

- Plan out your day as well as plan for interruptions. Give yourself at least 30 minutes to figure out your time plan. In your plan, schedule some time for interruptions.
- Put up a "Do Not Disturb" sign when you absolutely have to complete a certain amount of work.
- Close your mind to all distractions. Train yourself to ignore ringing phones, don't reply to chat messages and disconnect from social media sites.
- Delegate your work. This will not only help your work get done faster, but will also show you the unique skills and abilities of those around you.
- Stop procrastinating. Remind yourself that procrastination typically arises due to the fear of failure or the belief that you cannot do things as perfectly as you wish to do them.
- Prioritize. List each task to be completed in order of its urgency or importance level. Then focus on completing each task, one by one.
- Maintain a log of your work activities. Analyze the log to help you understand how efficient you are, and how much time is wasted every day.
- Create time management goals to reduce time wastage.

Tips



- Always complete the most important tasks first
- Get at least 7 8 hours of sleep every day.
- Start your day early.
- Don't waste too much time on small, unimportant details.
- Set a time limit for every task that you will undertake.
- Give yourself some time to unwind between tasks.

5.1.7 Anger Management: What is Anger Management?

Anger management is the process of:

- 1. Learning to recognize the signs that you, or someone else, is becoming angry
- 2. Taking the best course of action to calm down the situation in a positive way

Anger management does not mean suppressing anger.

Importance of Anger Management

Anger is a perfectly normal human emotion. In fact, when managed the right way, anger can be considered a healthy emotion. However, if it is not kept in check, anger can make us act inappropriately and can lead to us saying or doing things that we will likely later regret.

Extreme anger can:

- **Hurt you physically:** It leads to heart disease, diabetes, a weakened immune system, insomnia, and high blood pressure.
- **Hurt you mentally:** It can cloud your thinking and lead to stress, depression and mental health issues.
- Hurt your career: It can result in alienating your colleagues, bosses, clients and lead to the loss of respect.
- **Hurt your relationships:** It makes it hard for your family and friends to trust you, be honest with you and feel comfortable around you.

This is why anger management, or managing anger appropriately, is so important.

Anger Management Strategies

Here are some strategies that can help you control your anger:

Strategy 1: Relaxation

Something as simple as breathing deeply and looking at relaxing images works wonders in calming down angry feelings. Try this simple breathing exercise:

- 1. Take a deep breath from your diaphragm (don't breathe from your chest)
- 2. Visualize your breath coming up from your stomach
- 3. Keep repeating a calming word like 'relax' or 'take it easy' (remember to keep breathing deeply while repeating the word)
- 4. Picture a relaxing moment (this can be from your memory or your imagination)

Follow this relaxation technique daily, especially when you realize that you're starting to feel angry.

Strategy 2: Cognitive Restructuring

Cognitive restructuring means changing the manner in which you think. Anger can make you curse, swear, exaggerate and act very dramatically. When this happens, force yourself to replace your angry thoughts with more logical ones. For instance, instead of thinking 'Everything is ruined' change your mindset and tell yourself 'It's not the end of the world and getting angry won't solve this'.

Strategy 3: Problem Solving

Getting angry about a problem that you cannot control is a perfectly natural response. Sometimes, try as you may, there may not be a solution to the difficulty you are faced with. In such cases, stop focusing on solving the problem, and instead focus on handling and facing the problem. Remind yourself that you will do your best to deal with the situation, but that you will not blame yourself if you don't get the solution you desire.

Strategy 4: Better Communication

When you're angry, it is very easy to jump to inaccurate conclusions. In this case, you need to force yourself to stop reacting, and think carefully about what you want to say, before saying it. Avoid saying the first thing that enters your head. Force yourself to listen carefully to what the other person is saying. Then think about the conversation before responding.

Strategy 5: Changing Your Environment

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

Tips for Anger Management

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

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

Tips



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

5.1.8 Stress Management: What is Stress? -

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

Causes of Stress

Stress can be caused by internal and external factors.

Internal causes of stress

- Constant worry
- Rigid thinking
- Unrealistic expectations

- Pessimism
- Negative self-talk
- All in or all out attitude

External causes of stress

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

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

Symptoms of Stress

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

Cognitive Symptoms	Emotional Symptoms
Memory problems	Depression
Concentration issues	Agitation
Lack of judgement	Irritability
Pessimism	• Loneliness
Anxiety	Anxiety
Constant worrying	Anger

	Physical Symptoms		Behavioral Symptoms
•	Aches and pain	•	Increase or decrease in appetite
•	Diarrhea or constipation	•	Over sleeping or not sleeping enough
•	Nausea	•	Withdrawing socially
•	Dizziness	•	Ignoring responsibilities
•	Chest pain and/or rapid heartbeat	•	Consumption of alcohol or cigarettes
•	Frequent cold or flu like feelings	•	Nervous habits like nail biting, pacing etc.

Tips to Manage Stress

The following tips can help you manage your stress better:

- Note down the different ways in which you can handle the various sources of your stress.
- Remember that you cannot control everything, but you can control how you respond.
- Discuss your feelings, opinions and beliefs rather than reacting angrily, defensively or passively.
- Practice relaxation techniques like meditation, yoga or tai chi when you start feeling stressed.
- Devote a part of your day towards exercise.
- Eat healthy foods like fruits and vegetables. Avoid unhealthy foods especially those containing large amounts of sugar.
- Plan your day so that you can manage your time better, with less stress.
- Say no to people and things when required.
- Schedule time to pursue your hobbies and interests.
- Ensure you get at least 7-8 hours of sleep.
- Reduce your caffeine intake.
- Increase the time spent with family and friends.

Tips



- Force yourself to smile even if you feel stressed. Smiling makes us feel relaxed and happy.
- Stop yourself from feeling and thinking like a victim. Change your attitude and focus on being proactive.



UNIT 5.2: Digital Literacy: A Recap

Unit Objectives



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

- 1. Identify the basic parts of a computer
- 2. Identify the basic parts of a keyboard
- 3. Recall basic computer terminology
- 4. Recall the functions of basic computer keys
- 5. Discuss the main applications of MS Office
- 6. Discuss the benefits of Microsoft Outlook
- 7. Discuss the different types of e-commerce
- 8. List the benefits of e-commerce for retailers and customers
- 9. Discuss how the Digital India campaign will help boost e-commerce in India
- 10. Describe how you will sell a product or service on an e-commerce platform

5.2.1 Computer and Internet Basics: Basic Parts of a Computer -



Fig.5.2.1 Parts of a Computer

- Central Processing Unit (CPU): The brain of the computer. It interprets and carries out program
 instructions.
- Hard Drive: A device that stores large amounts of data.
- Monitor: The device that contains the computer screen where the information is visually displayed.
- Mouse: A hand-held device used to point to items on the monitor.
- **Speakers**: Devices that enable you to hear sound from the computer.
- Printer: A device that converts output from a computer into printed paper documents.

Basic Parts of a Keyboard

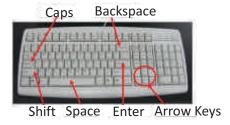


Fig.5.2.2 Parts of a Keyboard

- Arrow Keys: Press these keys to move your cursor.
- Space bar: Adds a space.

- Enter/Return: Moves your cursor to a new line.
- Shift: Press this key if you want to type a capital letter or the upper symbol of a key.
- **Caps Lock**: Press this key if you want all the letters you type to be capital letters. Press it again to revert back to typing lowercase letters.
- Backspace: Deletes everything to the left of your cursor.

Basic Internet Terms

- The Internet: A vast, international collection of computer networks that transfers information.
- The World Wide Web: A system that lets you access information on the Internet.
- **Website**: A location on the World Wide Web (and Internet) that contains information about a specific topic.
- Homepage: Provides information about a website and directs you to other pages on that website.
- Link/Hyperlink: A highlighted or underlined icon, graphic, or text that takes you to another file or object.
- Web Address/URL: The address for a website.
- Address Box: A box in the browser window where you can type in a web address.

Tips



- When visiting a .com address, there is no need to type http:// or even www. Just type the name of
 the website and then press Ctrl + Enter. (Example: Type 'apple' and press Ctrl + Enter to go to
 www.apple.com)
- Press the Ctrl key and press the + or to increase and decrease the size of text.
- Press F5 or Ctrl + R to refresh or reload a web page.

5.2.2 MS Office and Email: About MS Office

MS Office or Microsoft Office is a suite of computer programs developed by Microsoft. Although meant for all users, it offers different versions that cater specifically to students, home users and business users. All the programs are compatible with both, Windows and Macintosh.

Most Popular Office Products

Some of the most popular and universally used MS Office applications are:

- Microsoft Word: Allows users to type text and add images to a document.
- Microsoft Excel: Allows users to enter data into a spreadsheet and create calculations and graphs.
- **Microsoft PowerPoint**: Allows users to add text, pictures and media and create slideshows and presentations.
- Microsoft Outlook: Allows users to send and receive email.
- Microsoft OneNote: Allows users to make drawings and notes with the feel of a pen on paper.
- Microsoft Access: Allows users to store data over many tables.

Why Choose Microsoft Outlook?

A popular email management choice especially in the workplace, Microsoft Outlook also includes an address book, notebook, web browser and calendar. Some major benefits of this program are:

- Integrated search function: You can use keywords to search for data across all Outlook programs
- Enhanced security: Your email is safe from hackers, junk mail and phishing website email.
- Email syncing: Sync your mail with your calendar, contact list, notes in One Note and...your phone!
- Offline access to email: No Internet? No problem! Write emails offline and send them when you're connected again.

Tips



- Press Ctrl+R as a shortcut method to reply to email.
- Set your desktop notifications only for very important emails.
- Flag messages quickly by selecting messages and hitting the Insert key.
- Save frequently sent emails as a template to reuse again and again.
- Conveniently save important emails as files.

5.2.3 E-Commerce: What is E-Commerce?

E-commerce is the buying or selling of goods and services, or the transmitting of money or data, electronically on the internet. E-Commerce is the short form for "electronic commerce."

Examples of E-Commerce

Some examples of e-commerce are:

- Online shopping
- Online auctions
- Online ticketing

- Electronic payments
- Internet banking

Types of E-Commerce

E-commerce can be classified based on the types of participants in the transaction. The main types of e-commerce are:

- Business to Business (B2B): Both the transacting parties are businesses.
- Business to Consumer (B2C): Businesses sell electronically to end-consumers.
- Consumer to Consumer (C2C): Consumers come together to buy, sell or trade items to other consumers.
- **Consumer-to-Business (C2B):** Consumers make products or services available for purchase to companies looking for exactly those services or products.
- Business-to-Administration (B2A): Online transactions conducted between companies and public administration.
- Consumer-to-Administration (C2A): Online transactions conducted between individuals and public administration.

Benefits of E-Commerce

The e-commerce business provides some benefits for retailers and customers.

Benefits for retailers:

- Establishes an online presence
- Reduces operational costs by removing overhead costs
- Increases brand awareness through the use of good keywords
- Increases sales by removing geographical and time constraints

Benefits for customers:

- Offers a wider range of choice than any physical store
- Enables goods and services to be purchased from remote locations
- Enables consumers to perform price comparisons

Digital India Campaign

Prime Minister Narendra Modi launched the Digital India campaign in 2015, with the objective of offering every citizen of India access to digital services, knowledge and information. The campaign aims to improve the country's online infrastructure and increase internet connectivity, thus boosting the ecommerce industry.

Currently, the majority of online transactions come from tier 2 and tier 3 cities. Once the Digital India campaign is in place, the government will deliver services through mobile connectivity, which will help deliver internet to remote corners of the country. This will help the e-commerce market to enter India's tier 4 towns and rural areas.

E-Commerce Activity

Choose a product or service that you want to sell online. Write a brief note explaining how you will use existing e-commerce platforms, or create a new e-commerce platform, to sell your product or service.

Tips



- Before launching your e-commerce platform, test everything.
- Pay close and personal attention to your social media.

UNIT 5.3: Money Matters

Unit Objectives



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

- 1. Discuss the importance of saving money
- 2. Discuss the benefits of saving money
- 3. Discuss the main types of bank accounts
- 4. Describe the process of opening a bank account
- 5. Differentiate between fixed and variable costs
- 6. Describe the main types of investment options
- 7. Describe the different types of insurance products
- 8. Describe the different types of taxes
- 9. Discuss the uses of online banking
- 10. Discuss the main types of electronic funds transfers

5.3.1 Personal Finance – Why to Save?: Importance of Saving

We all know that the future is unpredictable. You never know what will happen tomorrow, next week or next year. That's why saving money steadily through the years is so important. Saving money will help improve your financial situation over time. But more importantly, knowing that you have money stashed away for an emergency will give you peace of mind. Saving money also opens the door to many more options and possibilities.

Benefits of Saving

Inculcating the habit of saving leads to a vast number of benefits. Saving helps you:

- Become financially independent: When you have enough money saved up to feel secure you can start making your choices, from taking a vacation whenever you want, to switching careers or starting your own business.
- **Invest in yourself through education:** Through saving, you can earn enough to pay up for courses that will add to your professional experience and ultimately result in higher paying jobs.
- **Get out of debt**: Once you have saved enough as a reserve fund, you can use your savings to pay off debts like loans or bills that have accumulated over time.
- **Be prepared for surprise expenses:** Having money saved enables you to pay for unforeseen expenses like sudden car or house repairs, without feeling financially stressed.
- Pay for emergencies: Saving helps you deal with emergencies like sudden health issues or emergency trips without feeling financially burdened.
- Afford large purchases and achieve major goals: Saving diligently makes it possible to place down payments towards major purchases and goals, like buying a home or a car.
- **Retire**: The money you have saved over the years will keep you comfortable when you no longer have the income you would get from your job.

Tips



- Break your spending habit. Try not spending on one expensive item per week, and put the money that you would have spent into your savings.
- Decide that you will not buy anything on certain days or weeks and stick to your word.

5.3.2 Types of Bank Accounts, Opening a Bank Account

Types of Bank Accounts

In India, banks offer four main types of bank accounts. These are:

- **Current Accounts**
- Savings Accounts
- **Recurring Deposit Accounts**
- **Fixed Deposit Accounts**

Current Accounts

Current accounts offer the most liquid deposits and thus, are best suited for businessmen and companies. As these accounts are not meant for investments and savings, there is no imposed limit on the number or amount of transactions that can be made on any given day. Current account holders are not paid any interest on the amounts held in their accounts. They are charged for certain services offered on such accounts.

Saving Accounts

Savings accounts are meant to promote savings, and are therefore the number one choice for salaried individuals, pensioners and students. While there is no restriction on the number and amount of deposits made, there are usually restrictions on the number and amount of withdrawals. Savings account holders are paid interest on their savings.

Recurring Deposit Accounts

Recurring Deposit accounts, also called RD accounts, are the accounts of choice for those who want to save an amount every month, but are unable to invest a large sum at one time. Such account holders deposit a small, fixed amount every month for a pre-determined period (minimum 6 months). Defaulting on a monthly payment results in the account holder being charged a penalty amount. The total amount is repaid with interest at the end of the specified period.

Fixed Deposit Accounts

Fixed Deposit accounts, also called FD accounts, are ideal for those who wish to deposit their savings for a long-term in return for a high rate of interest. The rate of interest offered depends on the amount deposited and the time period, and also differs from bank to bank. In the case of an FD, a certain amount of money is deposited by the account holder for a fixed period of time. The money can be withdrawn when the period expires. If necessary, the depositor can break the fixed deposit prematurely. However, this usually attracts a penalty amount which also differs from bank to bank.

Opening a Bank Account 🖆



Opening a bank account is quite a simple process. Take a look at the steps to open an account of your own:

Step 1: Fill in the Account Opening Form

This form requires you to provide the following information:

- Personal details (name, address, phone number, date of birth, gender, occupation, address)
- Method of receiving your account statement (hard copy/email)
- Details of your initial deposit (cash/cheque)
- Manner of operating your account (online/mobile banking/traditional via cheque, slip books)

Ensure that you sign wherever required on the form.

Step 2: Affix your Photograph

Stick a recent photograph of yourself at the allotted space on the form.

Step 3: Provide your Know Your Customer (KYC) Details

KYC is a process that helps banks verify the identity and address of their customers. To open an account, every individual needs to submit certain approved documents with respect to photo identity (ID) and address proof. Some Officially Valid Documents (OVDs) are:

- Passport
- Driving License
- Voters' Identity Card
- PAN Card
- UIDAI (Aadhaar) Card

Step 4: Submit All your Documents

Submit the completed Account Opening Form and KYC documents. Then wait until the forms are processed and your account has been opened!

Tips



- Select the right type of account.
- Fill in complete nomination details.
- Ask about fees.

- Understand the rules.
- Check for online banking it's convenient!
- Keep an eye on your bank balance.

5.3.3 Costs: Fixed vs Variable: What are Fixed and Variable Costs?

Fixed costs and variable costs together make up a company's total cost. These are the two types of costs that companies have to bear when producing goods and services.

A fixed cost does not change with the volume of goods or services a company produces. It always remains the same.

A variable cost, on the other hand, increases and decreases depending on the volume of goods and services produced. In other words, it varies with the amount produced.

Differences Between Fixed and Variable Costs

Let's take a look at some of the main differences between fixed and variable costs:

Criteria	Fixed Costs	Variable Costs	
Meaning	A cost that stays the same, regardless of the output produced.	A cost that changes when the output changes.	
Nature	Time related.	Volume related.	
Incurred	Incurred irrespective of units being produced.	Incurred only when units are produced.	
Unit cost	Inversely proportional to the number of units produced.	Remains the same, per unit.	
Examples	Depreciation, rent, salary, insurance, tax, etc.	Material consumed, wages, commission on sales, packing expenses, etc.	

Tips



• When trying to determine whether a cost is fixed or variable, simply ask the following question: Will the particular cost change, if the company stopped its production activities? If the answer is no, then it is a fixed cost. If the answer is yes, then it is probably a variable cost.

5.3.4 Investment, Insurance and Taxes: Investment

Investment means that money is spent today with the aim of reaping financial gains at a future time. The main types of investment options are as follows:

- **Bonds:** Bonds are instruments used by public and private companies to raise large sums of money too large to be borrowed from a bank. These bonds are then issued in the public market and are bought by lenders.
- **Stocks:** Stocks or equity are shares that are issued by companies and are bought by the general public.
- Small Savings Schemes: Small Savings Schemes are tools meant to save money in small amounts. Some popular schemes are the Employees Provident Fund, Sukanya Samriddhi Scheme and National Pension Scheme
- **Mutual Funds:** Mutual Funds are professionally managed financial instruments that invest money in different securities on behalf of investors.
- **Fixed Deposits:** A fixed amount of money is kept aside with a financial institution for a fixed amount of time in return for interest on the money.
- **Real Estate:** Loans are taken from banks to purchase real estate, which is then leased or sold with the aim of making a profit on the appreciated property price.
- **Hedge Funds:** Hedge funds invest in both financial derivatives and/or publicly trade securities. .
- **Private Equity:** Private Equity is trading in the shares of an operating company that is not publicly listed and whose shares are not available on the stock market.

Insurance

There are two types of insurance – Life Insurance and Non-Life or General Insurance.

Life Insurance

Life Insurance deals with all insurance covering human life.

Life Insurance Products

The main life insurance products are:

- **Term Insurance:** This is the simplest and cheapest form of insurance. It offers financial protection for a specified tenure, say 15 to 20 years. In the case of your death, your family is paid the sum assured. In the case of your surviving the term, the insurer pays nothing.
- **Endowment Policy:** This offers the dual benefit of insurance and investment. Part of the premium is allocated towards the sum assured, while the remaining premium gets invested in equity and debt. It pays a lump sum amount after the specified duration or on the death of the policyholder, whichever is earlier.
- **Unit-Linked Insurance Plan (ULIP):** Here part of the premium is spent on the life cover, while the remaining amount is invested in equity and debt. It helps develop a regular saving habit.
- Money Back Life Insurance: While the policyholder is alive, periodic payments of the partial survival benefits are made during the policy tenure. On the death of the insured, the insurance company pays the full sum assured along with survival benefits.
- Whole Life Insurance: It offers the dual benefit of insurance and investment. It offers insurance cover for the whole life of the person or up to 100 years whichever is earlier.

General Insurance

General Insurance deals with all insurance covering assets like animals, agricultural crops, goods, factories, cars and so on.

General Insurance Products

The main general insurance products are:

- **Motor Insurance:** This can be divided into Four-wheeler insurance and Two-wheeler insurance.
- **Health Insurance:** The main types of health insurance are individual health insurance, family floater health insurance, comprehensive health insurance and critical illness insurance.

- **Travel Insurance:** This can be categorised into Individual Travel Policy, Family Travel Policy, Student Travel Insurance and Senior Citizen Health Insurance.
- **Home Insurance:** This protects the house and its contents from risk.
- Marine Insurance: This insurance covers goods, freight, cargo, etc. against loss or damage during transit by rail, road, sea and/or air.

Taxes

There are two types of taxes – Direct Taxes and Indirect Taxes.

Direct Tax

Direct taxes are levied directly on an entity or a person and are non-transferrable.

Some examples of Direct Taxes are:

- **Income Tax:** This tax is levied on your earning in a financial year. It is applicable to both, individuals and companies.
- Capital Gains Tax: This tax is payable whenever you receive a sizable amount of money. It is usually of two types short-term capital gains from investments held for less than 36 months and long-term capital gains from investments held for longer than 36 months.
- Securities Transaction Tax: This tax is added to the price of a share. It is levied every time you buy or sell shares.
- **Perquisite Tax:** This tax is levied on perks that have been acquired by a company or used by an employee.
- **Corporate Tax:** Corporate tax is paid by companies from the revenue they earn.

Indirect Tax

Indirect taxes are levied on goods or services.

Some examples of Indirect Taxes are:

- Sales Tax: Sales Tax is levied on the sale of a product.
- **Service Tax:** Service Tax is added to services provided in India.
- Value Added Tax: Value Added Tax is levied at the discretion of the state government. The tax is levied on goods sold in the state. The tax amount is decided by the state.
- **Customs Duty & Octroi:** Customs Duty is a charge that is applied on purchases that are imported from another country. Octroi is levied on goods that cross state borders within India.
- Excise Duty: Excise Duty is levied on all goods manufactured or produced in India.

Tips



- Think about how quickly you need your money back and pick an investment option accordingly.
- Ensure that you are buying the right type of insurance policy for yourself.
- Remember, not paying taxes can result in penalties ranging from fines to imprisonment.

5.3.5 Online Banking, NEFT, RTGS, etc. What is Online Banking?-

Internet or online banking allows account holders to access their account from a laptop at any location. In this way, instructions can be issued. To access an account, account holders simply need to use their unique customer ID number and password.

Internet banking can be used to:

- · Find out an account balance
- Transfer amounts from one account to another
- Arrange for the issuance of cheques
- Instruct payments to be made
- Request for a cheque book
- Request for a statement of accounts
- Make a fixed deposit

Electronic Funds Transfers

Electronic funds transfer is a convenient way of transferring money from the comfort of one's own home, using integrated banking tools like internet and mobile banking.

Transferring funds via an electronic gateway is extremely convenient. With the help of online banking, you can choose to:

- Transfer funs into your own accounts of the same bank.
- Transfer funds into different accounts of the same bank.
- Transfer funds into accounts in different bank, using NEFT.
- Transfer funds into other bank accounts using RTGS.
- Transfer funds into various accounts using IMPS.

NEFT

NEFT stands for National Electronic Funds Transfer. This money transfer system allows you to electronically transfer funds from your respective bank accounts to any other account, either in the same bank or belonging to any other bank. NEFT can be used by individuals, firms and corporate organizations to transfer funds between accounts.

In order to transfer funds via NEFT, two things are required:

- A transferring bank
- A destination bank

Before you can transfer funds through NEFT, you will need to register the beneficiary who will be receiving the funds. In order to complete this registration, you will require the following information:

- Recipient's name
- Recipient's account number
- Recipient's bank's name
- Recipient's bank's IFSC code

RTGS

RTGS stands for Real Time Gross Settlement. This is a real time funds transfer system which enables you to transfer funds from one bank to another, in real time or on a gross basis. The transferred amount is immediately deducted from the account of one bank, and instantly credited to the other bank's account. The RTGS payment gateway is maintained by the ReserveBank of India. The transactions between banks are made electronically. RTGS can be used by individuals, companies and firms to transfer large sums of money. Before remitting funds through RTGS, you will need to add the beneficiary and his bank account details via online banking. In order to complete this registration, you will require the following information:

- Name of the beneficiary
- Beneficiary's bank address
- Beneficiary's account number
- Beneficiary's bank's IFSC code

IMPS

IMPS stands for Immediate Payment Service. This is a real-time, inter-bank, electronic funds transfer system used to transfer money instantly within banks across India. IMPS enables users to make instant electronic transfer payments using mobile phones through both, Mobile Banking and SMS.It can also be used through ATMs and online banking. IMPS is available 24 hours a day and 7 days a week. The system features a secure transfer gateway and immediately confirms orders that have been fulfilled.

To transfer money through IMPS, you need to:

- Register for IMPS with your bank
- Receive a Mobile Money Identifier (MMID) from the bank
- Receive a MPIN from the bank

Once you have these, you can login or make a request through SMS to transfer a particular amount to a beneficiary.

For the beneficiary to receive the transferred money, he/she must:

- 1. Link his/her mobile number with his/her respective account
- 2. Receive the MMID from the bank

In order to initiate a money transfer through IMPS, you will need to enter the following information:

- 1. The beneficiary's mobile number
- 2. The beneficiary's MMID

3. The transfer amount

4. Your MPIN

As soon as money has been deducted from your account and credited into the beneficiary's account, you will be sent a confirmation SMS with a transaction reference number, for future reference.

Differences Between NEFT, RTGS & IMPS

Criteria	NEFT	RTGS	IMPS
Settlement	Done in batches	Real-time	Real-time
Full form	National Electronic Fund Transfer	Real Time Gross Settlement	Immediate Payment Service
Timings on Monday – Friday	8:00 am – 6:30 pm	9:00 am – 4:30 pm	24×7
Timings on Saturday	8:00 am – 1:00 pm	9:00 am – 1:30 pm	24×7
Minimum amount of money transfer limit	₹1	₹2 lakh	₹1
Maximum amount of money transfer limit	₹10 lakh	₹10 lakh per day	₹2 lakh
Maximum charges as per RBI	Upto ₹10,000 – ₹2.5 above ₹10,000 – 1 lac	above ₹2 lakh – ₹5 lakh – ₹30 above ₹5 lakh – ₹10 lakh – ₹55	Varies Bank to Bank

Tips



- Never click on any links in any e-mail message to access your online banking website.
- You will never be asked for your credit or debit card details while using online banking.
- Change your online banking password regularly.

UNIT 5.4: Preparing for Employment & Self-Employment

- Unit Objectives



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

- 1. Discuss the steps to prepare for an interview
- 2. Discuss the steps to create an effective Resume
- 3. Discuss the most frequently asked interview questions
- 4. Discuss how to answer the most frequently asked interview questions
- 5. Discuss basic workplace terminology

5.4.1 Interview Preparation: How to Prepare for an Interview?

The success of your getting the job that you want depends largely on how well your interview for that job goes. Therefore, before you go in for your interview, it is important that you prepare for it with a fair amount of research and planning. Take a look at the steps to follow in order to be well prepared for an interview:

1. Research the organization that you are having the interview with.

- Studying the company beforehand will help you be more prepared at the time of the interview.
 Your knowledge of the organization will help you answer questions at the time of the interview, and will leave you looking and feeling more confident. This is sure to make you stand out from other, not as well informed, candidates.
- Look for background information on the company. Try to find an overview of the company and its industry profile.
- Visit the company website to get a good idea of what the company does. A company website
 offers a wealth of important information. Read and understand the company's mission statement.
 Pay attention to the company's products/services and client list. Read through any press releases
 to get an idea of the company's projected growth and stability.
- Note down any questions that you have after your research has been completed.

2. Think about whether your skills and qualifications match the job requirements.

- Carefully read through and analyze the job description.
- Make a note of the knowledge, skills and abilities required to fulfill the job requirements.
- Take a look at the organization's hierarchy. Figure out where the position you are applying for fits into this hierarchy.

3. Go through the most typical interview questions asked, and prepare your responses.

- Remember, in most interviews a mix of resume-based, behavioural and case study questions are asked.
- Think about the kind of answers you would like to provide to typical questions asked in these three areas.
- Practice these answers until you can express them confidently and clearly.

4. Plan your attire for the interview.

• It is always safest to opt for formal business attire, unless expressly informed to dress in business casual (in which case you should use your best judgement).

- Ensure that your clothes are clean and well-ironed. Pick neutral colours nothing too bright or flashy.
- The shoes you wear should match your clothes, and should be clean and suitable for an interview.
- Remember, your aim is to leave everyone you meet with the impression that you are a professional and highly efficient person.

5. Ensure that you have carried everything that you may require during the interview.

- Carry a few copies of your resume. Use a good quality paper for your resume print outs.
- Always take along a notepad and a pen.
- Take along any information you may need to refer to, in order to fill out an application form.
- Carry a few samples of your work, if relevant.

6. Remember the importance of non-verbal communication.

- Practice projecting confidence. Remind yourself to smile and make eye contact. Practice giving a firm handshake.
- Keep in mind the importance of posture. Practice sitting up straight. Train yourself to stop nervous gestures like fidgeting and foot-tapping.
- Practice keeping your reactions in check. Remember, your facial expressions provide a good insight into your true feelings. Practice projecting a positive image.

7. Make a list of questions to end the interview with.

- Most interviews will end with the interviewer(s) asking if you have any questions. This is your chance to show that you have done your research and are interested in learning more about the company.
- If the interviewer does not ask you this question, you can inform him/her that you have some queries that you would like to discuss. This is the time for you to refer to the notes you made while studing the company.
- Some good questions to ask at this point are:
 - O What do you consider the most important criteria for success in this job?
 - O How will my performance be evaluated?
 - O What are the opportunities for advancement?
 - O What are the next steps in the hiring process?
- Remember, never ask for information that is easily available on the company website.

Tips



- Ask insightful and probing questions.
- When communicating, use effective forms of body language like smiling, making eye contact, and actively listening and nodding. Don't slouch, play with nearby items, fidget, chew gum, or mumble.

5.4.2 Preparing an Effective Resume: How to-Create an Effective Resume?

A resume is a formal document that lists a candidate's work experience, education and skills. A good resume gives a potential employer enough information to believe the applicant is worth interviewing. That's why it is so important to create a résumé that is effective. Take a look at the steps to create an effective resume:

Step 1: Write the Address Section

The address section occupies the top of your resume. It includes information like your name, address, phone

number and e-mail address. Insert a bold line under the section to separate it from rest of your resume. **Example:**

Khyati Mehta

Breach Candy, Mumbai – India Contact No: +91 2223678270 Email: jasmine.watts@gmail.com

Step 2: Add the Profile Summary Section

This part of your resume should list your overall experiences, achievements, awards, certifications and strengths. You can make your summary as short as 2-3 bullet points or as long as 8-10 bullet points.

Example:

Profile Summary

- A Floor Supervisor graduated from University of Delhi having 6 years of experience in managing a retail outlet.
- Core expertise lies in managing retail staff, including cashiers and people working on the floor.

Step 3: Include Your Educational Qualifications

When listing your academic records, first list your highest degree. Then add the second highest qualification under the highest one and so on. To provide a clear and accurate picture of your educational background, it is critical that include information on your position, rank, percentage or CPI for every degree or certification that you have listed.

If you have done any certifications and trainings, you can add a Trainings & Certifications section under your Educational Qualifications section.

Example:

Educational Qualifications

• <Enter qualification> <enter date of qualification> from <enter name of institute> with <enter percentage or any other relevant scoring system>.

Step 4: List Your Technical Skills

When listing your technical skills, start with the skills that you are most confident about. Then add the skills that you do not have as good a command over. It is perfectly acceptable to include just one skill, if you feel that particular skill adds tremendous value to your résumé. If you do not have any technical skills, you can omit this step.

Example:

Technical Skills

• <Enter your technical skill here, if applicable>

Step 5: Insert Your Academic Project Experience

List down all the important projects that you have worked on. Include the following information in this section:

- Project title
- Organization
- Platform used

- Contribution
- Description

Example:

Academic Projects

Project Title: <Insert project title>

Organization:
Insert the name of the organization for whom you did the project>

Platform used: <*Insert the platform used, if any*>

Contribution: <*Insert your contribution towards this project>* **Description**: <*Insert a description of the project in one line>*

Step 6: List Your Strengths

This is where you list all your major strengths. This section should be in the form of a bulleted list.

Example:

Strengths

- Excellent oral, written and presentation skills
- Action-oriented and result-focused
- Great time management skills

Step 7: List Your Extracurricular Activities

It is very important to show that you have diverse interests and that your life consists of more than academics. Including your extracurricular activities can give you an added edge over othercandidates who have similar academic scores and project experiences. This section should be in the form of a bulleted list.

Example:

•	< Insert your extracurricular act	tivity here. E.g.: Member of ,	played	
	(name of sport) at	level, won (name of prize/award) for $_$		_>

Step 8: Write Your Personal Details

The last section of your résumé must include the following personal information:

Date of birth

• Gender & marital status

Nationality

Languages known

Example:

Personal Details

Date of birth: 25th May, 1981
 Gender & marital status: Female, Single

Nationality: Indian

• Languages known: English, Hindi, Tamil and French

Tips



- Keep your resume file name short, simple and informational.
- Make sure the resume is neat and free from typing errors.
- Always create your resume on plain white paper.

5.4.3 Interview FAQs

Take a look at some of the most frequently asked interview questions, and some helpful tips on how to answer them.

Q. 1. Can you tell me a little about yourself?

Tips to answer:

- Don't provide your full employment or personal history.
- Offer 2-3 specific experiences that you feel are most valuable and relevant.
- Conclude with how those experiences have made you perfect for this specific role.

Q. 2. How did you hear about the position?

Tips to answer:

- Tell the interviewer how you heard about the job whether it was through a friend (name the friend), event or article (name them) or a job portal (say which one).
- Explain what excites you about the position and what in particular caught your eye about this role.

Q. 3. What do you know about the company?

Tips to answer:

- Don't recite the company's About Us page.
- Show that you understand and care about the company's goals.
- Explain why you believe in the company's mission and values.

Q. 4. Why do you want this job?

Tips to answer:

- Show that you are passionate about the job.
- Identify why the role is a great fit for you.
- Explain why you love the company.

Q. 5. Why should we hire you?

Tips to answer:

- Prove through your words that you cannot only do the work, but can definitely deliver excellent results.
- Explain why you would be a great fit with the team and work culture.
- Explain why you should be chosen over any other candidate.

Q. 6. What are your greatest professional strengths?

Tips to answer:

- Be honest share some of your real strengths, rather than give answers that you think sound good.
- Offer examples of specific strengths that are relevant to the position you are applying for.
- Provide examples of how you've demonstrated these strengths.

Q. 7. What do you consider to be your weaknesses?

Tips to answer:

- The purpose of this question is to gauge your self-awareness and honesty.
- Give an example of a trait that you struggle with, but that you're working on to improve.

Q. 8. What are your salary requirements?

Tips to answer:

- Do your research beforehand and find out the typical salary range for the job you are applying for.
- Figure out where you lie on the pay scale based on your experience, education, and skills.
- Be flexible. Tell the interviewer that you know your skills are valuable, but that you want the job and are willing to negotiate.

Q. 9. What do you like to do outside of work?

Tips to answer:

- The purpose of this question is to see if you will fit in with the company culture.
- Be honest open up and share activities and hobbies that interest and excite you.

Q. 10. If you were an animal, which one would you want to be?

Tips to answer:

- The purpose of this question is to see if you are able to think on your feet.
- There's no wrong answer but to make a great impression try to bring out your strengths or personality traits through your answer.

Q. 11: What do you think we could do better or differently?

Tips to answer:

- The purpose of this question is to see if you have done your research on the company, and to test whether you can think critically and come up with new ideas.
- Suggest new ideas. Show how your interests and expertise would help you execute these ideas.

Q. 12: Do you have any questions for us?

Tips to answer:

- Do not ask questions to which the answers can be easily found on the company website or through a quick online search.
- Ask intelligent questions that show your ability to think critically.

Tips



- Be honest and confident while answering.
- Use examples of your past experiences wherever possible to make your answers more impactful.

5.4.4 Work Readiness – Terms & Terminologies: Basic Workplace Terminology

Every employee should be well versed in the following terms:

- Annual leave: Paid vacation leave given by employers to employees.
- **Background Check:** A method used by employers to verify the accuracy of the information provided by potential candidates.
- **Benefits:** A part of an employee's compensation package.
- **Breaks:** Short periods of rest taken by employees during working hours.

- **Compensation Package:** The combination of salary and benefits that an employer provides to his/her employees.
- Compensatory Time (Comp Time): Time off in lieu of pay.
- **Contract Employee:** An employee who works for one organization that sells said employee's service to another company, either on a project or time basis.
- **Contract of Employment:** When an employee is offered work in exchange for wages or salary, and accepts the offer made by the employer, a contract of employment exists.
- **Corporate Culture:** The beliefs and values shared by all the members of a company, and imparted from one generation of employees to another.
- **Counter Offer/Counter Proposal:** A negotiation technique used by potential candidates to increase the amount of salary offered by a company.
- **Cover Letter:** A letter that accompanies a candidate's resume. It emphasizes the important points in the candidate's resume and provides real examples that prove the candidate's ability to perform the expected job role.
- **Curriculum Vitae (CV)/Resume:** A summary of a candidate's achievements, educational background, work experience, skills and strengths.
- **Declining Letter:** A letter sent by an employee to an employer, turning down the job offer made by the employer to the employee.
- Deductions: Amounts subtracted from an employee's pay and listed on the employee's pay slip.
- **Discrimination:** The act of treating one person not as favourably as another person.
- Employee: A person who works for another person in exchange for payment.
- **Employee Training:** A workshop or in-house training that an employee is asked to attend by his or her superior, for the benefit of the employer.
- **Employment Gaps:** Periods of unemployed time between jobs.
- Fixed-Term Contract: A contract of employment which gets terminated on an agreed-upon date.
- Follow-Up: The act of contacting a potential employer after a candidate has submitted his or her resume.
- Freelancer/Consultant/Independent Contractor: A person who works for himself or herself and pitches for temporary jobs and projects with different employers.
- **Holiday:** Paid time-off from work.
- Hourly Rate: The amount of salary or wages paid for 60 minutes of work.
- **Internship:** A job opportunity offered by an employer to a potential employee, called an intern, to work at the employer's company for a fixed, limited time period.
- **Interview:** A conversation between a potential employee and a representative of an employer, in order to determine if the potential employee should be hired.
- **Job Application:** A form which asks for a candidate's information like the candidate's name, address, contact details and work experience. The purpose of a candidate submitting a job application, is to show that candidate's interest in working for a particular company.
- Job Offer: An offer of employment made by an employer to a potential employee.
- **Job Search Agent:** A program that enables candidates to search for employment opportunities by selecting criteria listed in the program, for job vacancies.
- Lay Off: A lay off occurs when an employee is temporarily let go from his or her job, due to the employer not having any work for that employee.
- **Leave:** Formal permission given to an employee, by his or her employer, to take a leave of absence from work.

- **Letter of Acceptance:** A letter given by an employer to an employee, confirming the offer of employment made by the employer, as well as the conditions of the offer.
- Letter of Agreement: A letter that outlines the terms of employment.
- Letter of Recommendation: A letter written for the purpose of validating the work skills of a person.
- Maternity Leave: Leave taken from work by women who are pregnant, or who have just given birth.
- **Mentor:** A person who is employed at a higher level than you, who offers you advice and guides you in your career.
- Minimum Wage: The minimum wage amount paid on an hourly basis.
- **Notice**: An announcement made by an employee or an employer, stating that the employment contract will end on a particular date.
- Offer of Employment: An offer made by an employer to a prospective employee that contains important information pertaining to the job being offered, like the starting date, salary, working conditions, etc.
- **Open-Ended Contract:** A contract of employment that continues till the employer or employee terminates it.
- Overqualified: A person who is not suited for a particular job because he or she has too many years of work experience, or a level of education that is much higher than required for the job, or is currently or was previously too highly paid.
- Part-Time Worker: An employee who works for fewer hours than the standard number of hours normally worked.
- Paternity Leave: Leave granted to a man who has recently become a father.
- **Recruiters/Headhunters/Executive Search Firms:** Professionals who are paid by employers to search for people to fill particular positions.
- **Resigning/Resignations:** When an employee formally informs his or her employer that he or she is quitting his or her job.
- **Self-Employed:** A person who has his or her own business and does not work in the capacity of an employee.
- **Time Sheet:** A form that is submitted to an employer, by an employee, that contains the number of hours worked every day by the employee.

UNIT 5.5: Understanding Entrepreneurship

Unit Objectives



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

- 1. Discuss the concept of entrepreneurship
- 2. Discuss the importance of entrepreneurship
- 3. Describe the characteristics of an entrepreneur
- 4. Describe the different types of enterprises
- 5. List the qualities of an effective leader
- 6. Discuss the benefits of effective leadership
- 7. List the traits of an effective team
- 8. Discuss the importance of listening effectively
- Discuss how to listen effectively
- 10. Discuss the importance of speaking effectively
- 11. Discuss how to speak effectively
- 12. Discuss how to solve problems
- 13. List important problem solving traits
- 14. Discuss ways to assess problem solving skills
- 15. Discuss the importance of negotiation
- 16. Discuss how to negotiate
- 17. Discuss how to identify new business opportunities
- 18. Discuss how to identify business opportunities within your business
- 19. Explain the meaning of entrepreneur
- 20. Describe the different types of entrepreneurs
- 21. List the characteristics of entrepreneurs
- 22. Recall entrepreneur success stories
- 23. Discuss the entrepreneurial process
- 24. Describe the entrepreneurship ecosystem
- 25. Discuss the purpose of the Make in India campaign
- 26. Discuss key schemes to promote entrepreneurs
- 27. Discuss the relationship between entrepreneurship and risk appetite
- 28. Discuss the relationship between entrepreneurship and resilience
- 29. Describe the characteristics of a resilient entrepreneur
- 30. Discuss how to deal with failure

5.5.1 Concept Introduction (Characteristic of an Entrepreneur, types of firms/types of enterprises)

Entrepreneurs and Entrepreneurship

Anyone who is determined to start a business, no matter what the risk, is an entrepreneur. Entrepreneurs run their own start-up, take responsibility for the financial risks and use creativity, innovation and vast reserves of self-motivation to achieve success. They dream big and are determined to do whatever it takes to turn their idea into a viable offering. The aim of an entrepreneur is to create an enterprise. The process of creating this enterprise is known as entrepreneurship.

Importance of Entrepreneurship

Entrepreneurship is very important for the following reasons:

- 1. It results in the creation of new organizations.
- 2. It brings creativity into the marketplace.
- 3. It leads to improved standards of living.
- 4. It helps develop the economy of a country.

Characteristics of Entrepreneurs

All successful entrepreneurs have certain characteristics in common.

They are all:

- Extremely passionate about their work
- Confident in themselves
- Disciplined and dedicated
- Motivated and driven
- Entrepreneurs also have a tendency to:
- Have a high-risk tolerance
- Thoroughly plan everything
- Manage their money wisely
- Make their customers their priority

- Highly creative
- Visionaries
- Open-minded
- Decisive
- Understand their offering and their market in detail
- Ask for advice from experts when required
- Know when to cut their losses

Examples of Famous Entrepreneurs

Some famous entrepreneurs are:

- Dhirubhai Ambani (Reliance)
- Dr. Karsanbhai Patel (Nirma)
- Azim Premji (Wipro)
- Anil Agarwal (Vedanta Resources)

Types of Enterprises

As an entrepreneur in India, you can own and run any of the following types of enterprises:

Sole Proprietorship

In a sole proprietorship, a single individual owns, manages and controls the enterprise. This type of business is the easiest to form with respect to legal formalities. The business and the owner have no separate legal existence. All profit belongs to the proprietor, as do all the losses the liability of the entrepreneur is unlimited.

Partnership

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

Limited Liability Partnership (LLP)

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

Tips



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

5.5.2 Leadership & Teamwork: Leadership and Leaders

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

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

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

Leadership Qualities That All Entrepreneurs Need

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

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

Benefits of Effective Leadership

Effective leadership results in numerous benefits. Great leadership leads to the leader successfully:

- Gaining the loyalty and commitment of the team members.
- Motivating the team to work towards achieving the company's goals and objectives.
- Building morale and instilling confidence in the team members.
- Fostering mutual understanding and team-spirit among team members.
- Convincing team members about the need to change when a situation requires adaptability.

Teamwork and Teams

Teamwork occurs when the people in a workplace combine their individual skills to pursue a common goal. Effective teams are made up of individuals who work together to achieve this common goal. A great team is one that holds themselves accountable for the end result.

Importance of Teamwork in Entrepreneurial Success

For an entrepreneurial leader, building an effective team is critical to the success of a venture. An entrepreneur must ensure that the team he/she builds possesses certain crucial qualities, traits and characteristics. An effective team is one which has:

- 1. **Unity of purpose:** All the team members should clearly understand and be equally committed to the purpose, vision and goals of the team.
- 2. **Great communication skills:** Team members should have the ability to express their concerns, ask questions and use diagrams, and charts to convey complex information.
- 3. **The ability to collaborate:** Every member should feel entitled to provide regular feedback on new ideas.
- 4. **Initiative:** The team should consist of proactive individuals. The members should have the enthusiasm to come up with new ideas, improve existing ideas, and conduct their own research.
- 5. **Visionary members:** The team should have the ability to anticipate problems and act on these potential problem before they turn into real problems.
- 6. **Great adaptability skills:** The team must believe that change is a positive force. Change should be seen as the chance to improve and try new things.
- 7. **Excellent organizational skills:** The team should have the ability to develop standard work processes, balance responsibilities, properly plan projects, and set in place methods to measure progress and ROI.

Tips



- Don't get too attached to your original idea. Allow it to evolve and change.
- Be aware of your weaknesses and build a team that will complement your shortfalls.
- Hiring the right people is not enough. You need to promote or incentivize your most talented people to keep them motivated.
- Earn your team's respect.

5.5.3 Communication Skills: Listening & Speaking: The Importance of Listening Effectively

Listening is the ability to correctly receive and understand messages during the process of communication. Listening is critical for effective communication. Without effective listening skills, messages can easily be misunderstood. This results in a communication breakdown and can lead to the sender and the receiver of the message becoming frustrated or irritated. It's very important to note that listening is not the same as hearing. Hearing just refers to sounds that you hear. Listening is a whole lot more than that. To listen, one requires focus. It means not only paying attention to the story, but also focusing on how the story is relayed, the way language and voice is used, and even how the speaker uses their body language. The ability to listen depends on how effectively one can perceive and understand both, verbal and non-verbal cues.

How to Listen Effectively?

To listen effectively you should:

- Stop talking
- · Stop interrupting
- · Focus completely on what is being said
- Nod and use encouraging words and gestures
- Be open-minded
- Think about the speaker's perspective
- Be very, very patient

- Pay attention to the tone that is being used
- Pay attention to the speaker's gestures, facial expressions and eye movements
- Not try and rush the person
- Not let the speaker's mannerisms or habits irritate or distract you

The Importance of Speaking Effectively

How successfully a message gets conveyed depends entirely on how effectively you are able to get it through. An effective speaker is one who enunciates properly, pronounces words correctly, chooses the right words and speaks at a pace that is easily understandable. Besides this, the words spoken out loud need to match the gestures, tone and body language used. What you say, and the tone in which you say it, results in numerous perceptions being formed. A person who speaks hesitantly may be perceived as having low self-esteem or lacking in knowledge of the discussed topic. Those with a quiet voice may very well be labelled as shy. And those who speak in commanding tones with high levels of clarity, are usually considered to be extremely confident. This makes speaking a very critical communication skill.

How to Speak Effectively?

To speak effectively you should:

- Incorporate body language in your speech like eye contact, smiling, nodding, gesturing, etc.
- Build a draft of your speech before actually making your speech.
- Ensure that all your emotions and feelings are under control.
- Pronounce your words distinctly with the correct pitch and intensity. Your speech should be crystal clear at all times.
- Use a pleasant and natural tone when speaking. Your audience should not feel like you are putting on an accent or being unnatural in any way.
- Use precise and specific words to drive your message home. Ambiguity should be avoided at all costs.
- Ensure that your speech has a logical flow.
- Be brief. Don't add any unnecessary information.
- Make a conscious effort to avoid irritating mannerisms like fidgeting, twitching, etc.

- Choose your words carefully and use simple words that the majority of the audience will have no difficulty understanding.
- Use visual aids like slides or a whiteboard.
- Speak slowly so that your audience can easily understand what you're saying. However, be careful not to speak too slowly because this can come across as stiff, unprepared or even condescending.
- Remember to pause at the right moments.

Tips



- If you're finding it difficult to focus on what someone is saying, try repeating their words in your head.
- Always maintain eye contact with the person that you are communicating with, when speaking as well as listening. This conveys and also encourages interest in the conversation.

5.5.4 Problem Solving & Negotiation Skills: What is a Problem?

As per The Concise Oxford Dictionary (1995), a problem is, "A doubtful or difficult matter requiring a solution"

All problems contain two elements:

1. Goals 2. Obstacles

The aim of problem solving is to recognize the obstacles and remove them in order to achieve the goals.

How to Solve Problems?



Solving a problem requires a level of rational thinking. Here are some logical steps to follow when faced with an issue:

Step 1: Identify the problemStep 2: Study the problem in detailStep 3: List all possible solutionsStep 4: Select the best solution

Step 5: Implement the chosen solution Step 6: Check that the problem has really been solved

Important Traits for Problem Solving

Highly developed problem solving skills are critical for both, business owners and their employees. The following personality traits play a big role in how effectively problems are solved:

Being open-minded

• Asking the right questions

Being proactive

Not panicking

Having a positive attitude

· Focusing on the right problem

How to Assess for Problem Solving Skills?

As an entrepreneur, it would be a good idea to assess the level of problem solving skills of potential candidates before hiring them. Some ways to assess this skill are through:

- 1. Application forms: Ask for proof of the candidate's problem solving skills in the application form.
- **2. Psychometric tests:** Give potential candidates logical reasoning and critical thinking tests and see how they face.
- **3. Interviews:** Create hypothetical problematic situations or raise ethical questions and see how the candidates respond.
- **4. Technical questions:** Give candidates examples of real life problems and evaluate their thought process.

What is Negotiation?

Negotiation is a method used to settle differences. The aim of negotiation is to resolve differences through a compromise or agreement while avoiding disputes. Without negotiation, conflicts are likely to lead to resentment between people. Good negotiation skills help satisfy both parties and go a long way towards developing strong relationships.

Why Negotiate?

Starting a business requires many, many negotiations. Some negotiations are small while others are critical enough to make or break a startup. Negotiation also plays a big role inside the workplace. As an entrepreneur, you need to know not only that how to negotiate yourself, but also how to train employees in the art of negotiation.

How to Negotiate?



Take a look at some steps that help you to negotiate:

Step 1: Pre-Negotiation Preparation	Agree on where to meet to discuss the problem, decide who all will be present and set a time limit for the discussion.		
Step 2: Discuss the Problem	This involves asking questions, listening to the other side, putting your views forward and clarifying doubts.		
Step 3: Clarify the Objective	Ensure that both parties want to solve the same problem and reach the same goal.		
Step 4: Aim for a Win-Win Outcome	Try your best to be open-minded when negotiating. Compromise and offer alternate solutions to reach an outcome where both parties win.		
Step 5: Clearly Define the Agreement	When an agreement has been reached, the details of the agreement should be crystal clear to both sides, with no scope for misunderstandings.		
Step 6: Implement the Agreed Upon Solution	Agree on a course of action to set the solution in motion.		

Tips



- Know exactly what you want before you work towards getting it.
- Give more importance to listening and thinking, than speaking.
- Focus on building a relationship rather than winning.
- Remember that your people skills will affect the outcome.
- Know when to walk away sometimes reaching an agreement may not be possible.

5.5.5 Business Opportunities Identification: Entrepreneurs and Opportunities

"The entrepreneur always searches for change, responds to it and exploits it as an opportunity."

Peter Drucker

The ability to identify business opportunities is an essential characteristic of an entrepreneur.

What is an Opportunity?

The word opportunity suggests a good chance or a favourable situation to do something offered by circumstances.

A business opportunity means a good or favourable change available to run a specific business in a given environment, at a given point of time.

Common Questions Faced by Entrepreneurs

A critical question that all entrepreneurs face is how to go about finding the business opportunity that is right for them.

Some common questions that entrepreneurs constantly think about are:

- Should the new enterprise introduce a new product or service based on an unmet need?
- Should the new enterprise select an existing product or service from one market and offer it in another where it may not be available?
- Should the enterprise be based on a tried and tested formula that has worked elsewhere?

It is therefore extremely important that entrepreneurs must learn how to identify new and existing business opportunities and evaluate their chances of success.

When is an Idea an Opportunity?

An idea is an opportunity when:

- It creates or adds value to a customer
- It solves a significant problem, removes a pain point or meets a demand
- It has a robust market and profit margin
- It is a good fit with the founder and management team at the right time and place

Factors to Consider When Looking for Opportunities

Consider the following when looking for business opportunities:

- Economic trends
- Changes in funding
- Changing relationships between vendors, partners and suppliers
- Market trends
- Changes in political support
- Shift in target audience

Ways to Identify New Business Opportunities

1. Identify Market Inefficiencies:

When looking at a market, consider what inefficiencies are present in the market. Think about ways to correct these inefficiencies.

2. Remove Key Hassles:

Rather than create a new product or service, you can innovatively improve a product, service or process.

3. Create Something New:

Think about how you can create a new experience for customers, based on existing business models.

4. Pick a Growing Sector/Industry:

Research and find out which sectors or industries are growing and think about what opportunities you can tap in the same.

5. Think About Product Differentiation:

If you already have a product in mind, think about ways to set it apart from the existing ones.

Ways to Identify Business Opportunities within Your Business

1. SWOT Analysis:

An excellent way to identify opportunities inside your business is by creating a SWOT analysis. The acronym SWOT stands for strengths, weaknesses, opportunities, and threats.

SWOT analysis framework:



Fig. 5.5.1 SWOT Analysis

Consider the following when looking for business opportunities:

By looking at yourself and your competitors using the SWOT framework, you can uncover opportunities that you can exploit, as well as manage and eliminate threats that could derail your success.

2. Establishing Your USP:

Establish your USP and position yourself as different from your competitors. Identify why customers should buy from you and promote that reason.

Opportunity Analysis

Once you have identified an opportunity, you need to analyse it.

To analyse an opportunity, you must:

• Focus on the idea

- Talk to industry leaders in the same space as the idea
- Focus on the market of the idea
- Talk to players in the same space as the idea

Tips



- Remember, opportunities are situational.
- Avoid the latest craze.
- Look for a proven track record.
- Love your idea.

5.5.6 Entrepreneurship Support Eco-System: Who is an Entrepreneur?

An entrepreneur is a person who:

- Does not work for an employee
- Runs a small enterprise
- Assumes all the risks and rewards of the enterprise, idea, good or service

Types of Entrepreneurs

There are four main types of entrepreneurs:

The Traditional Entrepreneur: This type of entrepreneur usually has some kind of skill—they can be a
carpenter, mechanic, cook, etc. They have businesses that have been around for numerous years like
restaurants, shops and carpenters. Typically, they gain plenty of experience in a particular industry
before they begin their own business in a similar field.

- 2. **The Growth Potential Entrepreneur:** The desire of this type of entrepreneur is to start an enterprise that will grow, win many customers and make lots of money. Their ultimate aim is to eventually sell their enterprise for a nice profit. Such entrepreneurs usually have a science or technical background.
- 3. **The Project-Oriented Entrepreneur:** This type of entrepreneur generally has a background in the Arts or psychology. Their enterprises tend to be focus on something that they are very passionate about.
- 4. **The Lifestyle Entrepreneur:** This type of entrepreneur has usually worked as a teacher or a secretary. They are more interested in selling something that people will enjoy, rather than making lots of money.

Characteristics of an Entrepreneur

Successful entrepreneurs have the following characteristics:

- They are highly motivated.
- They are creative and persuasive.
- They are mentally prepared to handle each and every task.
- They have excellent business skills they know how to evaluate their cash flow, sales and revenue.
- They are willing to take great risks.
- They are very proactive this means they are willing to do the work themselves, rather than wait for someone else to do it.
- They have a vision they are able to see the big picture.
- They are flexible and open-minded.
- They are good at making decisions.

Entrepreneur Success Stories

Dhirubhai Ambani

Dhirubhai Ambani began his entrepreneurial career by selling "bhajias" to pilgrims in Mount Girnar on weekends. At 16, he moved to Yemen where he worked as a gas-station attendant, and as a clerk in an oil company. He returned to India with ₹50,000 and started a textile trading company. Reliance went on to become the first Indian company to raise money in global markets and the first Indian company to feature in Forbes 500 list.

Dr. Karsanbhai Patel

Karsanbhai Patel made detergent powder in the backyard of his house. He sold his product door-to-door and offered a money back guarantee with every pack that was sold. He charged ₹3 per kg when the cheapest detergent at that time was ₹13 per kg. Dr. Patel eventually started Nirma which became a whole new segment in the Indian domestic detergent market.

The Entrepreneurial Process



Let's take a look at the stages of the entrepreneurial process.

Stage 1– Idea Generation: The entrepreneurial process begins with an idea that has been thought of by the entrepreneur. The idea is a problem that has the potential to be solved.

Stage 2– Germination or Recognition: In this stages a possible solution to the identified problem is thought of.

Stage 3— Preparation or Rationalisation: The problem is studied further and research is done to find out how others have tried to solve the same problem.

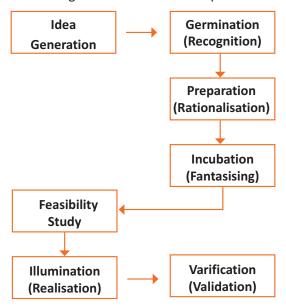
Stage 4– Incubation or Fantasizing: This stage involves creative thinking for the purpose of coming up with more ideas. Less thought is given to the problem areas.

Stage 5– Feasibility Study: The next step is the creation of a feasibility study to determine if the idea will make a profit and if it should be seen through.

Stage 6: Illumination or Realisation: This is when all uncertain areas suddenly become clear. The entrepreneur feels confident that his idea has merit.

Stage 7: Verification or Validation: In this final stage, the idea is verified to see if it works and if it is useful.

Take a look at the diagram below to get a better idea of this process.



Introduction to the Entrepreneurship Ecosystem

The entrepreneurship support ecosystem signifies the collective and complete nature of entrepreneurship. New companies emerge and flourish not only because of the courageous, visionary entrepreneurs who launch them, but they thrive as they are set in an environment or 'ecosystem' made of private and public participants. These players nurture and sustain the new ventures, facilitating the entrepreneurs' efforts.

An entrepreneurship ecosystem comprises of the following six domains:

- 1. **Favourable Culture:** This includes elements such as tolerance of risk and errors, valuable networking and positive social standing of the entrepreneur.
- 2. **Facilitating Policies & Leadership:** This includes regulatory framework incentives and existence of public research institutes.
- 3. **Financing Options:** Angel financing, venture capitalists and micro loans would be good examples of this.
- 4. **Human Capital:** This refers to trained and untrained labour, entrepreneurs and entrepreneurship training programmes, etc.
- 5. **Conducive Markets for Products & Services:** This refers to an existence or scope of existence of a market for the product/service.
- 6. **Institutional & Infrastructural Support:** This includes legal and financing advisers, telecommunications, digital and transportation infrastructure, and entrepreneurship networking programmes.

These domains indicate whether there is a strong entrepreneurship support ecosystem and what actions should the government put in place to further encourage this ecosystem. The six domains and their various elements have been graphically depicted.

contract enforcement, pro- Public capital markets Venture capital funds perty rights, and labour Research institutes Private equity Venture-friendly e.g. Bankruptcy, Wealth generation for founders legislation • Debt International reputation Angel investors, fri- Zero-stage venture Visible successes Financial Capital ends and family **Success Stories** e.g. for R&D, jump start funds Micro-loans e.g. Investment, support capital Regulatory framework Financial support e.g. Tax benifits Government Institutions incentives Finance Culture **Entrepreneurship** Urgency, crisis and challenge **Policy Entrepreneurship strategy** Open door for advocate Unequivocal support Social legitimacy Human Capital Market Leadership Multinational corporations Entrepreneure's networks General degrees (professional and academic) Later generation family Serial entrepreneures Early adopters for proof-of-concept Skilled and unskilled Diaspora networks Specific entrepreneurship training Expertise in productising Networks Distribution channels Reference customer Labour **Educational Institutions Early Customers** First reviews

Non-Government Institution

Zones, incubation centers, clusters

Transportation & logistics

Energy

Telecommunications

Infrastructure

Support Professions

Innovation creativity and experimentation

Social status of entrepreneur

Ambition, drive and hunger

Wealth creation

• Tolerance of risk, mistakes and failure

Societal norms

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

Fig.5.2.2 Entrepreneurship at a Glance

Investment bankers

Accounting

Legal

Every entrepreneurship support ecosystem is unique and all the elements of the ecosystem are interdependent. Although every region's entrepreneurship ecosystem can be broadly described by the above features, each ecosystem is the result of the hundred elements interacting in highly complex and particular ways.

Entrepreneurship ecosystems eventually become (largely) self-sustaining. When the six domains are resilient enough, they are mutually beneficial. At this point, government involvement can and should be significantly minimised. Public leaders do not need to invest a lot to sustain the ecosystem. It is imperative that the entrepreneurship ecosystem incentives are formulated to be self-liquidating, hence focussing on sustain ability of the environment.

Make in India Campaign

Every entrepreneur has certain needs. Some of their important needs are:

- To easily get loans
- To easily find investors
- To get tax exemptions
- To easily access resources and good infrastructure
- To enjoy a procedure that is free of hassles and is quick
- To be able to easily partner with other firms

The Make in India campaign, launched by Prime Minister Modi aims to satisfy all these needs of young, aspiring entrepreneurs. Its objectives are to:

- Make investment easy
- Support new ideas
- Enhance skill development
- Safeguard the ideas of entrepreneurs
- Create state-of-the-art facilities for manufacturing goods

Key Schemes to Promote Entrepreneurs

The government offers many schemes to support entrepreneurs. These schemes are run by various Ministries/Departments of Government of India to support First Generation Entrepreneurs. Take a look at a few key schemes to promote entrepreneurship:

- 1. Pradhan Mantri MUDRA Yojana Micro Units Development and Refinance Agency (MUDRA),
- 2. STAND UP INDIA
- 3. Prime Minister Employment Generation Programme (PMEGP)
- 4. International Cooperation
- 5. Performance and Credit Rating
- 6. Marketing Assistance Scheme
- 7. Reimbursement of Registration Fee for Bar Coding
- 8. Enable Participation of MSMEs in State/District level Trade Fairs and Provide Funding Support
- 9. Capital Subsidy Support on Credit for Technology Upgradation
- 10. Credit Guarantee Fund for Micro and Small Enterprise (CGFMSE)
- 11. Reimbursement of Certification Fees for Acquiring ISO Standards
- 12. Agricultural Marketing
- 13. Small Agricultural Marketing
- 14. Mega Food Park
- 15. Adivasi Mahila Sashaktikaran Yojana

1. Pradhan Mantri MUDRA (Micro Units Development and Refinance Agency) Yojana Description

Under the aegis support of Pradhan Mantri MUDRA Yojana, MUDRA has already created its initial products/schemes. The interventions have been named 'Shishu', 'Kishor' and 'Tarun' to signify the stage of growth/development and funding needs of the beneficiary micro unit/entrepreneur and also provide a reference point for the next phase of graduation/growth to look forward to:

- a. Shishu: Covering loans upto ₹50,000/
- b. Kishor: Covering loans above ₹50,000/ and upto ₹5 lakh
- c. Tarun: Covering loans above ₹5 lakh to ₹10 lakh

Who can apply?

Any Indian citizen who has a business plan for a non-farm sector income generating activity such as manufacturing, processing, trading or service sector and whose credit need is less than ₹10 lakh can approach either a Bank, MFI, or NBFC for availing of MUDRA loans under Pradhan Mantri Mudra Yojana (PMMY).

2. Stand Up India

Description

The objective of the Standup India scheme is to facilitate bank loans between ₹10 lakh and ₹1 crore to at least one Schedule Caste (SC) or Scheduled Tribe (ST) borrower and at least one woman borrower per bank branch for setting up a Greenfield enterprise. This enterprise may be in manufacturing, services or the trading sector. In case of non-Individual enterprises at least 51% of the shareholding and controlling stake should be held be either an SC/ST or Woman Entrepreneur.

Who can apply?

ST, SC & Women

3. Prime Minister Employment Generation Programme (PMEGP) Description

The Scheme is implemented by Khadi and Village Industries Commission (KVIC), as the nodal agency at the National level. At the State level, the Scheme is implemented through State KVIC Directorates, State Khadi and Village Industries Boards (KVIBs) and District Industries Centres (DICs) and banks. The Government subsidy under the Scheme is routed by KVIC through identified banks for eventual distribution to the beneficiaries/entrepreneurs in their bank accounts.

Nature of assistance

The maximum cost of the project/unit admissible under manufacturing sector is ₹25 lakh and under business/service sector is ₹10 lakh. Levels of funding under PMEGP are described below:

Categories of beneficiaries under PMEGP	Beneficiary's contribution (of project cost)	Rate of Subsidy (of project cost)
Area (location of project/unit)		Urban Rural
General Category	10%	25%
Special (including SC/ST/OBC/Minorities/Women, Ex-servicemen, Physically handicapped, NER, Hill and Border areas, etc.	05%	25% 35%

The balance amount of the total project cost will be provided by Banks as term loan as well as working capital.

Who can apply?

Any individual, above 18 years of age. At least VIII standard pass for projects costing above ₹10 lakh in the manufacturing sector and above ₹5 lakh in the business/service sector. Only new projects are considered for sanction under PMEGP. Self Help Groups (including those belonging to BPL provided that they have not availed benefits under any other Scheme), Institutions registered under Societies Registration Act, 1860; Production Co-operative Societies, and Charitable Trusts are also eligible. Existing Units (under PMRY, REGP or any other scheme of Government of India or State Government) and the units that have already availed Government Subsidy under any other scheme of Government of India or State Government are NOT eligible.

4. International Cooperation

Description

The Scheme would cover the following activities:

- a. Deputation of MSME business delegations to other countries for exploring new areas of technology infusion/upgradation, facilitating joint ventures, improving market of MSMEs products, foreign collaborations, etc.
- b. Participation by Indian MSMEs in international exhibitions, trade fairs and buyer-seller meets in foreign countries as well as in India, in which there is international participation.
- c. Holding international conferences and seminars on topics and themes of interest to the MSME.

Nature of assistance

IC Scheme provides financial assistance towards the airfare and space rent of entrepreneurs. Assistance is provided on the basis of size and the type of the enterprise.

Who can apply?

- a. State/Central Government Organisations;
- b. Industry/Enterprise Associations; and
- c. Registered Societies/Trusts and Organisations associated with the promotion and development of MSMEs

5. Performance and Credit Rating for Micro and Small Enterprises

Description

The objective of the Scheme is to create awareness amongst micro & small enterprises about the strengths and weaknesses of their operations and also their credit worthiness.

Nature of assistance

Turn Over	Fee to be reimbursed by Ministry of MSME		
Up to ₹50 lacs	75% of the fee charged by the rating agency subject to a ceiling ₹15,000/-		
Above ₹50 lacs to ₹200 lacs	75% of the fee charged by the rating agency subject to a ceiling of ₹30,0001/-		
Above ₹200 lacs	75% of the fee charged by the rating agency subject to a ceiling of ₹40,000/-		

Who can apply?

Any enterprise registered in India as a micro or small enterprise is eligible to apply.

6. Marketing Assistance Scheme

Description

The assistance is provided for the following activities:

- a. Organizing exhibitions abroad and participation in international exhibitions/trade fairs
- b. Co-sponsoring of exhibitions organized by other organisations/industry associations/agencies
- c. Organizing buyer-seller meets, intensive campaigns and marketing promotion events

Nature of assistance

Financial assistance of up to 95% of the airfare and space rent of entrepreneurs. Assistance is provided on the basis of size and the type of the enterprise. Financial assistance for co-sponsoring would be limited to 40% of the net expenditure, subject to maximum amount of ₹5 lakh.

Who can apply?

MSMEs, Industry Associations and other organizations related to MSME sector.

7. Reimbursement of Registration Fee for Bar Coding

Description

The financial assistance is provided towards 75% reimbursement of only one-time registration fee and 75% of annual recurring fee for first three years paid by MSEs to GS1 India for using bar coding.

Nature of assistance

Funding support for reimbursement of 75% of one time and recurring bar code registration fees.

Who can apply?

All MSMEs with EM registration.

8. Enabling Participation of MSMEs in State/District Level Trade Fairs and Provide Funding Support Description

Provide marketing platform to manufacturing MSMEs by enabling their participation in state/district level exhibitions being organized by state/district authorities/associations.

Nature of assistance

- 1. Free registration for participating in trade fairs
 - **Note**: The selection of participants would be done by the MSME-DIs post the submission of application.
- 2. Reimbursement of 50% of to and fro actual fare by shortest distance/direct train (limited to AC II tier class) from the nearest railway station/bus fare to the place of exhibition and 50% space rental charges for MSMEs (General category entrepreneurs).
- 3. For Women/SC/ST entrepreneurs & entrepreneurs from North Eastern Region Govt. of India will reimburse 80% of items listed above in Point (2).

Note: The total reimbursement will be max. 30,000- per unit for the SC/ST/Women/Physically Handicapped entrepreneurs, while for the other units the max. limit will be 20,000- per person per MSME unit.

Note: The participant is required to submit follow-up proofs post attending the event to claim reimbursement. The proofs can be submitted after logging in online under the section "My Applications" or directly contacting a DI office.

Who can apply?

All MSMEs with EM registration.

9. Capital Subsidy Support on Credit for Technology Upgradation

Description

MSMEs can get a capital subsidy (15%) on credit availed for technology upgradation.

Nature of assistance

Financial assistance for availing credit and loan.

Who can apply?

- 1. Banks and financial institutions can apply to DC-MSME for availing support.
- 2. MSMEs need to directly contact the respective banks for getting credit and capital subsidy.

How to apply?

If you are a financial institution, click on the "Apply Now" button or else you can also directly contact the Office of DC-MSME. You can view the contact details of Office of DC-MSME. If you are an MSME, directly contact the respective banks/financial institutions as listed in the scheme guidelines.

10. Provision of Collateral Free Credit for MSMEs

Description

Banks and financial institutions are provided funding assistance under this scheme so that they can in turn lend collateral free credit to MSMEs.

Nature of assistance

Funding support to banks and financial institutions for lending collateral-free credit to MSMEs.

Who can apply?

Banks and financial institutions can apply to office of DC-MSME/MSME-DIs for availing support. MSMEs need to directly contact the respective banks for getting credit.

11. Reimbursement of certification fees for acquiring ISO standards

ISO 9000/ISO 14001 Certification Reimbursement.

Description

The GoI assistance will be provided for one-time reimbursement of expenditure to such MSME manufacturing units which acquire ISO 18000/ISO 22000/ISO 27000 certification.

Nature of assistance

Reimbursement of expenditure incurred on acquiring ISO standards.

Who can apply?

MSMEs with EM registration.

12. Agricultural Marketing

Description

A capital investment subsidy for construction/renovation of rural godowns.

Creation of scientific storage capacity and prevention of distress sale.

Nature of assistance

Subsidy @ 25% to farmers, 15% of project cost to companies.

Who can apply?

NGOs, SHGs, companies, co-operatives.

13. Small Agricultural Marketing

Description

Business development description provides venture capital assistance in the form of equity, and arranges training and visits of agri-preneurs

Farmers' Agriculture Business Consortium

Business development description provides venture capital assistance in the form of equity, and arranges training and visits of agri-preneurs.

Nature of assistance

Financial assistance with a ceiling of ₹5 lakh.

Who can apply?

Individuals, farmers, producer groups, partnership/propriety firms, SGHs, agri-preneurs, etc.

14. Mega Food Park

Description

Mechanism to link agricultural production and market to maximize value addition, enhance farmers income, create rural employment.

Nature of assistance

One-time capital grant of 50% of project cost with a limit of ₹50 crore.

Who can apply?

Farmers, farmer groups, SHGs.

15. Adivasi Mahila Sashaktikaran Yojana

Description

Concessional scheme for the economic development of ST women.

Nature of assistance

Term loan at concessional rates upto 90% of cost of scheme.

Who can apply?

Scheduled Tribes Women.

Tips



- Research the existing market, network with other entrepreneurs, venture capitalists, angel investors, and thoroughly review the policies in place to enable your entrepreneurship.
- Failure is a stepping stone and not the end of the road. Review yours and your peers' errors and correct them in your future venture.
- Be proactive in your ecosystem. Identify the key features of your ecosystem and enrich them to ensure self-sustainability of your entrepreneurship support ecosystem.

5.5.7 Risk Appetite & Resilience: Entrepreneurship and Risk

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

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

What is Risk Appetite?

Risk appetite is defined as the extent to which a company is equipped to take risk, in order to achieve its objectives. Essentially, it refers to the balance, struck by the company, between possible profits and the hazards caused by changes in the environment (economic ecosystem, policies, etc.). Taking on more risk may lead to higher rewards but have a high probability of losses as well. However, being too conservative may go against the company as it can miss out on good opportunities to grow and reach their objectives. The levels of risk appetite can be broadly categorized as "low", "medium" and "high." The company's entrepreneur(s) have to evaluate all potential alternatives and select the option most likely to succeed. Companies have varying levels of risk appetites for different objectives.

The levels depend on:

- The type of industry
- Market pressures
- Company objectives

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

Risk Appetite Statement

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

- The nature of risks the business faces.
- Which risks the company is comfortable taking on and which risks are unacceptable.

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

Entrepreneurship and Resilience

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

What is Entrepreneurial Resilience?

Resilience is used to describe individuals who have the ability to overcome setbacks related to their life and career aspirations. A resilient person is someone who is capable of easily and quickly recovering from setbacks. For the entrepreneur, resilience is a critical trait. Entrepreneurial resilience can be enhanced in the following ways:

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

Characteristics of a Resilient Entrepreneur

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

- A strong internal sense of control
- · Ability to diversify and expand
- Strong social connections
- Survivor attitude

- Skill to learn from setbacks
- Cash-flow conscious habits
- Ability to look at the bigger picture
- Attention to detail

Tips



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

5.5.8 Success & Failures: Understanding Successes and Failures in Entrepreneurship

Shyam is a famous entrepreneur, known for his success story. But what most people don't know, is that Shyam failed numerous times before his enterprise became a success. Read his interview to get an idea of what entrepreneurship is really about, straight from an entrepreneur who has both, failed and succeeded. **Interviewer:** Shyam, I have heard that entrepreneurs are great risk-takers who are never afraid of failing. Is this true?

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

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

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

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

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

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

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

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

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

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

Shyam: I would tell them to do their research and ensure that their product is something that is actually wanted by customers. I'd tell them to pick their partners and employees very wisely and cautiously. I'd tell them that it's very important to be aggressive – push and market your product as aggressively as possible. I would warn them that starting an enterprise is very expensive and that they should be prepared for a situation where they run out of money. I would tell them to create long-term goals and put a plan in action to achieve that goal. I would tell them to build a product that is truly unique. Be very careful and ensure that you are not copying another startup. Lastly, I'd tell them that it's very important that they find the right investors.

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

Tips



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

UNIT 5.6: Preparing to be an Entrepreneur

Unit Objectives



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

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

5.6.1 Market Study/The 4 Ps of Marketing/Importance of an IDEA: Understanding Market Research

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

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

Market research involves two types of data:

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

Primary research

Primary research can be of two types:

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

Secondary research

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

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

The 4 Ps of Marketing

The 4 Ps of marketing are Product, Price, Promotion and Place. Let's look at each of these 4 Ps in detail.

Product

A product can be:

A tangible good

• An intangible service

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

Some questions to ask yourself are:

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

Price

Once all the elements of Product have been established, the Price factor needs to be considered.

The Price of a Product will depend on several factors such as profit margins, supply, demand and the marketing strategy.

Some questions to ask yourself are:

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

Promotion

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

Some questions to ask yourself are:

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

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

Some questions to ask yourself are:

- Will your product or service be looked for in a physical store, online or both?
- What should you do to access the most appropriate distribution channels?
- Will you require a sales force?

- Where are your competitors offering their products or services?
- Should you follow in your competitors' footsteps?
- Should you do something different from your competitors?

Importance of an IDEA

Some questions to ask yourself are:

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

Some ways to do this are by:

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

Tips



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

5.6.2 Business Entity Concepts: Basic Business Terminology

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

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

- **Depreciation:** The degrading value of an asset over time.
- **Expense:** The costs that a business incurs through its operations.
- **Finance:** The management and allocation of money and other assets.
- Financial Report: A comprehensive account of a business' transactions and expenses.
- **Fixed Cost:** A one-time expense.
- Income Statement (Profit and Loss Statement): Shows the profitability of a business during a period of time
- Liabilities: The value of what a business owes to someone else.
- Marketing: The process of promoting, selling and distributing a product or service.
- Net Income/Profit: Revenues minus expenses.
- Net Worth: The total value of a business.
- Payback Period: The amount of time it takes to recover the initial investment of a business.
- **Profit Margin:** The ratio of profit, divided by revenue, displayed as a percentage.
- Return on Investment (ROI): The amount of money a business gets as return from an investment.
- Revenue: The total amount of income before expenses are subtracted.
- Sales Prospect: A potential customer.
- **Supplier:** A provider of supplies to a business.
- Target Market: A specific group of customers at which a company's products and services are aimed.
- Valuation: An estimate of the overall worth of the business.
- Variable Cost: Expenses that change in proportion to the activity of a business.
- Working Capital: Calculated as current assets minus current liabilities.
- Business Transactions: There are three types of business transactions. These are:
 - Simple Transactions Usually a single transaction between a vendor and a customer. For example:
 Buying a cup of coffee.
 - Complex Transactions These transactions go through a number of events before they can be completed. For example: Buying a house. Ongoing transactions – These transactions usually require a contract. For example: Contract with a vendor.

Basic Accounting Formulas

Take a look some important accounting formulas that every entrepreneur needs to know.

- 1. **The Accounting Equation:** This is value of everything a company owns and uses to conduct its business. **Formula:** Assets = Liability + Owner's Equity
- 2. **Net Income:** This is the profit of the company.

Formula: Net Income = Revenues – Expenses

3. **Break-Even Point:** This is the point at which the company will not make a profit or a loss. The total cost and total revenues are equal.

Formula: Break-Even = Fixed Costs/Sales Price – Variable Cost per Unit

4. Cash Ratio: This tells us about the liquidity of a company.

Formula: Cash Ratio = Cash/Current Liabilities

5. **Profit Margin:** This is shown as a percentage. It shows what percentage of sales are left over after all the expenses are paid by the business.

Formula: Profit Margin = Net Income/Sales

6. **Debt-to-Equity Ratio:** This ratio shows how much equity and debt a company is using to finance its assets, and whether the shareholder equity can fulfill obligations to creditors if the business starts making a loss.

Formula: Debt-to-Equity Ratio = Total Liabilities/Total Equity

- 7. **Cost of Goods Sold:** This is the total of all costs used to create a product or service, which has been sold. **Formula:** Cost of Goods Sold = Cost of Materials/Inventory Cost of Outputs
- 8. **Return on Investment (ROI):** This is usually shown as a percentage. It calculates the profits of an investment as a percentage of the original cost.

Formula: ROI = Net Profit/Total Investment × 100

9. Simple Interest: This is money you can earn by initially investing some money (the principal).

Formula:

 $A = P(1 + rt); R = r \times 100$

Where:

A = Total Accrued Amount (principal + interest)

P = Principal Amount

I = Interest Amount

r = Rate of Interest per year in decimal; r = R/100

t = Time Period involved in months or years

10. **Annual Compound Interest:** This calculates the addition of interest to the principal sum of a loan or deposit.

Formula:

 $A = P (1 + r/n) ^nt:$

Where:

A = The future value of the investment/loan, including interest

P = The principal investment amount (the initial deposit or loan amount)

r = The annual interest rate (decimal)

n = The number of times that interest is compounded per year

t = The number of years the money is invested or borrowed for

5.6.3 CRM & Networking: What is CRM?

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

The Need for CRM

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

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

Benefits of CRM

CRM has a number of important benefits:

- It helps improve relations with existing customers which can lead to:
 - Increased sales
 - o Identification of customer needs
 - o Cross-selling of products
- It results in better marketing of one's products or services

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

What is Networking?

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

The Need for Networking

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

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

Benefits of Networking

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

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

Tips



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

5.6.4 Business Plan: Why Set Goals?

Setting goals is important because it gives you long-term vision and short-term motivation. Goals can be short-term, medium-term and long-term.

Short-Term Goals

• These are specific goals for the immediate future.

Example: Repairing a machine that has failed.

Medium-Term Goals

- These goals are built on your short-term goals.
- They do not need to be as specific as your short-term goals.

Example: Arranging for a service contract to ensure that your machines don't fail again.

Long-Term Goals

These goals require time and planning.

They usually take a year or more to achieve.

Example: Planning your expenses so you can buy new machinery

Why Create a Business Plan?

A business plan is a tool for understanding how your business is put together. It can be used to monitor progress, foster accountable and control the fate of the business. It usually offers a 3-5 year projection and outlines the plan that the company intends to follow to grow its revenues. A business plan is also a very important tool for getting the interest of key employees or future investors.

A business plan typically comprises of eight elements.

Elements of a Business Plan

Executive Summary

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

Your Executive Summary should include:

• The Mission Statement: Explain what your business is all about.

Example: Nike's Mission Statement

Nike's mission statement is "To bring inspiration and innovation to every athlete in the world."

- **Company Information:** Provide information like when your business was formed, the names and roles of the founders, the number of employees, your business location(s) etc.
- **Growth Highlights:** Mention examples of company growth. Use graphs and charts where possible.
- Your Products/Services: Describe the products or services provided.
- Financial Information: Provide details on current bank and investors.
- Summarize future plans: Describe where you see your business in the future.

Business Description

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

Your Business Description should include:

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

Market Analysis

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

Your Market Analysis should include:

- Your industry description and outlook
- Information on your target market
- The needs and demographics of your target audience
- The size of your target market

- The amount of market share you want to capture
- Your pricing structure
- Your competitive analysis
- Any regulatory requirements

Organization & Management

This section should come immediately after the Market Analysis.

Your Organization & Management section should include:

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

Service or Product Line

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

Your Service or Product Line section should include:

- A description of your product/service
- A description of your product or service's life cycle
- A list of any copyright or patent filings
- A description of any R&D activities that you are involved in or planning

Marketing & Sales

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

Your Marketing section should include the following strategies:

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

Your sales section should include the following information:

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

Funding Request

This section is specifically for those who require funding for their venture.

The Funding Request section should include the following information:

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

Financial Planning



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

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

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

Risk Management

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

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

Tips



- Ensure all the important elements are covered in your plan.
- Scrutinize the numbers thoroughly.
- Be concise and realistic.

- Be conservative in your approach and your projections.
- Use visuals like charts, graphs and images wherever possible.

5.6.5 Procedure and Formalities for Bank Finance: The Need for Bank Finance

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

What Information Should Entrepreneurs Offer Banks for Funding?

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

General Credentials

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

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

Financial Situation

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

- Balance Sheet
- Cash-Flow Statement
- **Business Plan**

- Profit-and-Loss Account
- **Projected Sales and Revenues**
- Feasibility Study

Guarantees or Collaterals

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

The Lending Criteria of Banks

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

- Good cash flow
- Adequate security
- Good reputation

- Adequate shareholders' funds
- Experience in business

The Procedure 🖆



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

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



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

5.6.6 Enterprise Management - An Overview: How to Manage Your Enterprise?

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

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

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

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

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

Step 3: Hire the right people for the job.

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

Step 4: Motivate your employees and train them well.

Your enterprise can only be managed effectively if your employees are motivated to work hard for your enterprise. Part of being motivated involves your employees believing in the vision and mission of your enterprise and genuinely wanting to make efforts towards pursuing the same. You can motivate your employees with recognition, bonuses and rewards for achievements. You can also motivate them by telling them about how their efforts have led to the company's success. This will help them feel pride and give them a sense of responsibility that will increase their motivation. Besides motivating your people, your employees should be constantly trained in new practices and technologies. Remember, training is not a one-time effort. It is a consistent effort that needs to be carried out regularly.

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

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

Step 6: Market your enterprise effectively.

Use all your skills and the skills of your employees to market your enterprise in an effective manner. You can also hire a marketing agency if you feel you need help in this area. Now that you know what is required to run your enterprise effectively, put these steps into play, and see how much easier managing your enterprise becomes!



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

5.6.7 20 Questions to Ask Yourself Before Considering **Entrepreneurship**

- 1. Why am I starting a business?
- 2. What problem am I solving?
- 3. Have others attempted to solve this problem before? Did they succeed or fail?
- 4. Do I have a mentor or industry expert that I can call on?
- 5. Who is my ideal customer?
- 6. Who are my competitors?
- 7. What makes my business idea different from other business ideas?
- 8. What are the key features of my product or service?
- 9. Have I done a SWOT analysis?
- product or service?

- 11. What would it take to build a minimum viable product to test the market?
- 12. How much money do I need to get started?
- 13. Will I need to get a loan?
- 14. How soon will my products or services be available?
- 15. When will I break even or make a profit?
- 16. How will those who invest in my idea make a profit?
- 17. How should I set up the legal structure of my business?
- 18. What taxes will I need to pay?
- 19. What kind of insurance will I need?
- 10. What is the size of the market that will buy my 20. Have I reached out to potential customers for feedback?



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

Footnotes:

- 1. A mentor is a trusted and experienced person who is willing to coach and guide you.
- 2. A customer is someone who buys goods and/or services.
- 3. A competitor is a person or company that sells products and/or services similar to your products and/or services.
- 4. SWOT stands for Strengths, Weaknesses, Opportunities and Threats. To conduct a SWOT analysis of your company, you need to list down all the strengths and weaknesses of your company, the opportunities that are present for your company and the threats faced by your company.
- 5. A minimum viable product is a product that has the fewest possible features, that can be sold to customers, for the purpose of getting feedback from customers on the product.
- 6. A company is said to break even when the profits of the company are equal to the costs.
- 7. The legal structure could be a sole proprietorship, partnership or limited liability partnership.
- 8. There are two types of taxes direct taxes payable by a person or a company, or indirect taxes charged on goods and/or services.
- 9. There are two types of insurances life insurance and general insurance. Life insurance overs human life while general insurance covers assets like animals, goods, cars etc.

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