

New Era of Entrepreneurial Ecosystem & Vision (NEEEV)

Students' Manual 2026-27



STATE COUNCIL OF EDUCATIONAL RESEARCH AND TRAINING, DELHI

New Era of Entrepreneurial Ecosystem & Vision (NEEEV)

सोच से सृजन तक-उद्यमिता की उड़ान

Students' Manual 2026-27

Class
9



NEEEV Student Manual for Class 9

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This publication has been designed as part of SCERT's mission to provide high-quality, innovative educational resources that empower teachers and students across the state. It aims to foster 21st-century skills, including creativity, critical thinking, problem-solving, and real-world application of knowledge.

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Rekha Gupta

Chief Minister, Delhi

MESSAGE

Our Hon'ble Prime Minister, Shri Narendra Modi ji, envisioned India's youth not merely as aspiring professionals, but as enterprise builders. Initiatives like Startup India and Atal Innovation Mission (AIM) have given shape to his vision, fostering a national culture of innovation and enterprise. These path-breaking steps aim to unlock the creative potential of every young mind.

The National Education Policy (NEP) 2020 builds on this vision by emphasizing skill-based, experiential learning that equips students to thrive in a dynamic world. In alignment with this, the New Era of Entrepreneurial Ecosystem & Vision (NEEEV) scheme supports these transformative steps. It aims to plant the seeds of entrepreneurial thinking right within our classrooms.

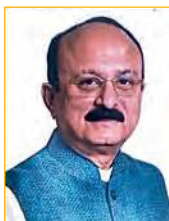
This Manual is a cornerstone in our efforts to empower our learners to turn learning spaces into hubs of innovation, where students are encouraged to ideate, explore, and take initiative.

The release of this manual is a testament to our shared commitment to shape a future-ready generation that is self-reliant, creative, and capable of contributing meaningfully to society and the economy.

I extend my deepest appreciation to all educators, curriculum experts, and contributors who brought this manual. Let this resource serve as a torchbearer, inspiring schools across our state and beyond to embrace the spirit of entrepreneurship and ignite in every learner, the courage to create, innovate, and lead.


Rekha Gupta

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ASHISH SOOD

MINISTER OF HOME, POWER, URBAN DEVELOPMENT, EDUCATION,
HIGHER EDUCATION, TRAINING & TECHNICAL EDUCATION
GOVT. OF NATIONAL CAPITAL TERRITORY OF DELHI

MESSAGE

Dear students and teachers,

Our country stands at the threshold of a new era, where innovation, self-reliance, and entrepreneurship will shape our future. The NEEEV (New Era of Entrepreneurial Ecosystem and Vision) curriculum has been developed with this vision in mind.

NEEEV isn't just a curriculum; it's a new way of thinking and doing. It teaches us that every idea, no matter how small, if pursued with hard work and dedication, can bring about profound change in society.

Through this program, students will learn how to turn problems into opportunities, how to build teams that bring ideas to life, and how failure is a necessary part of growth. It will inspire them to become confident, creative, and responsible citizens.

Our teachers are the true leaders on this journey, not just teaching students but also instilling confidence in them. I am confident that NEEEV will unleash a new energy of innovation and entrepreneurship in every school in Delhi.

Let us, together, ensure that every child becomes not just a job seeker, but an opportunity creator to take not only their dreams, but also their country to new heights.


(Ashish Sood)

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MESSAGE

In today's rapidly changing world, education must transcend the mere transmission of knowledge. Education today must do more than deliver knowledge; it must empower children to lead, to solve real problems, and to adapt to a world that is rapidly evolving. As we witness dramatic shifts in global economies and career landscapes, the need for an entrepreneurial mindset in our schools has never been more urgent.

The New Era of Entrepreneurial Ecosystem and Vision (NEEEV) scheme is a bold step in this direction. It aims to nurture critical thinking, creativity, leadership, and resilience among students right from the school level. Our schools are the foundation of the state's future workforce and innovation capacity.

This manual is designed to build an ecosystem where students can think independently, act ethically and solve local and global challenges with confidence. It will support our teachers in providing the right guidance with the right vision to achieve these goals. In the coming years, we envision more and more schools actively engaging students in idea generation, collaborative problem-solving and community-driven projects that extend far beyond the boundaries of textbooks.

This Manual is designed to help educators implement the vision of NEEEV through practical strategies, classroom activities and reflective practices. It reflects our belief that every student has the potential to develop ideas that can change the world around them for the better.

Let us work together to make NEEEV a catalyst for change where every school becomes a hub of innovation, every teacher a mentor of future leaders, and every student a contributor to the state and nation's progress.


(PANDURANG K. POLE)



MESSAGE

We live in a world that is evolving faster than ever, in which creativity, adaptability and problem-solving are as important as academic achievement. As educators, we carry the responsibility of preparing our children not just for exams, but for life beyond the classrooms.

The New Era of Entrepreneurial Ecosystem and Vision (NEEEV) scheme reflects this commitment towards nurturing young minds into self-reliant, innovative and socially conscious individuals who can shape the future with confidence and compassion.

The purpose of NEEEV is rooted in a bold, yet practical vision to transform schools into vibrant spaces for entrepreneurial learning. Through this manual, we aim to enable schools to bring entrepreneurship out of fancy boardrooms to classrooms where every child, regardless of background, is given the tools to explore ideas, take initiatives and develop leadership qualities. It is not about creating future business owners alone, but about cultivating a mental framework that embraces challenge, takes responsibilities and contributes to the greater good for the community. This Manual envisions a space where our educators act as mentors, guiding students to think independently, work collaboratively and turn ideas into action.

Let us take this step together to build a generation of doers, dreamers and change makers.

(VEDITHA REDDY, IAS)

Dr. Rita Sharma
Director SCERT



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MESSAGE

Today's classrooms must inspire more than academic excellence; they must empower students to become creative thinkers, innovators, and leaders of tomorrow. The NEEEV (New Era of Entrepreneurial Ecosystem and Vision) scheme takes a significant step toward this goal by embedding entrepreneurial skills into school education. This manual aims to help our educators to nurture a generation of young entrepreneurs who are self-reliant, innovative, and socially responsible.

At NEEEV's core is the seamless integration of entrepreneurial skills across disciplines, encouraging students to think critically and creatively in their daily learning. NEEEV provides opportunities for students to prototype, experiment, and confidently bring ideas to life. It also connects students with mentors from the startup world, offering real-world entrepreneurial guidance from those who have navigated the journey. It provides learners access to a world of challenges that foster continuous innovation and collaboration.

Most importantly, NEEEV champions an inclusive culture where every child, regardless of background, is empowered to contribute meaningfully and build real-world solutions. This manual serves as both a guide for teachers and a commitment to our students, that their ideas matter and their future is bright.

Together, we will create schools where innovation thrives and every learner is prepared to lead with courage, compassion, and creativity.

Dr. Rita Sharma.

PREFACE

In today's rapidly evolving world, the landscape of education is undergoing an unprecedented transformation where learning no longer remains limited to textbooks and examinations. The need of the hour is to build a strong entrepreneurial ecosystem within our education system, that enables learners to identify real-world challenges, work collaboratively, ideate, learn from failure, and create value for society. Such ecosystem prepares students not only for future careers, but also for responsible citizenship by strengthening resilience, opportunity recognition, ethical decision-making, and a solution-oriented mindset.

The New Era of Entrepreneurial Ecosystem and Vision (NEEEV) scheme was launched by the Government of Delhi in September 2025 to integrate enterprise-oriented capabilities within the school education system. NEEEV is aligned with the National Education Policy (NEP) 2020 through its emphasis on competency-based learning, experiential pedagogy, and 21st-century capabilities. It also resonates with the national vision of Viksit Bharat 2047 by nurturing confident, capable, and contribution-ready young citizens. As emerging technologies reshape work and society, the scheme also incorporates AI awareness and application encouraging students to use AI tools responsibly for ideation, research, prototyping, communication, and productivity, while developing an understanding of ethics, bias, and data privacy.

The manual developed under NEEEV serves as a structured learning guide that supports progressive development of students' competencies from foundational concepts to practical applications. In addition, the manual builds essential skills such as financial and digital literacy, communication, collaboration, problem-solving, design thinking, market understanding, documentation, and presentation. Through structured activities, peer learning, and real-world linkages, students' ideas will be nurtured into meaningful solutions, strengthened through collaboration, and guided towards responsible impact. It also strengthens legal and regulatory awareness relevant to student innovation including basic contracts and agreements, intellectual property and attribution, consumer awareness, cyber safety, data privacy, and compliance. This integrates with ethical standards and social responsibility, enabling learners to design inclusive and sustainable solutions.

The manual is envisioned not merely as a learning resource, but as a transformative catalyst for nurturing a vibrant entrepreneurial ecosystem across all schools, empowering students to evolve into future entrepreneurs who drive sustainable growth within and beyond the school community.

Dr. Sapna Yadav

Assistant Professor / Chairperson NEEEV
SCERT, Delhi

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Introduction to NEEEV



No. of Periods: 2

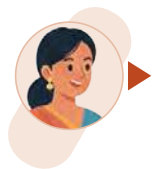
Every big transformation begins with a simple idea. When learners observe their environment, ask meaningful questions, and apply their learning to real-life situations, education becomes purposeful. This chapter is designed to develop an entrepreneurial thinking and problem-solving mindset in the learners.

In today's technology and innovation-driven world, education goes beyond just marks and requires skills such as problem-solving, creativity, coordination, communication, critical thinking, financial literacy, digital literacy, legal literacy, and ethical thinking. Through real-life stories and hands-on activities, this chapter introduces entrepreneurship as a life skill and shows how ideas can be turned into action.

Aligned with National Education Policy (NEP) 2020 and National Curriculum Framework for Secondary Education (NCFSE) 2023, this chapter follows a **learning-by-doing approach** under the **NEEEV Scheme (Classes 8–12)** to help learners become self-reliant and future-ready change-makers.



Let's read dialogues between a teacher and two students of the class.



Good morning, everyone! I want to know if you have ever tried to find an easier way to finish your work?

Yes, ma'am. I have used internet to find information and complete my project faster.



That's a good example of thinking beyond the textbook. Today, we'll talk about how education is changing and why skills are important along with marks.



Ma'am, aren't marks the most important?

Marks matter, but think about this—if two students get the same marks, the one who can solve problems, work in a team, and think creatively has better chances of success in real life.

Yes ma'am, that's true.

India is growing as a **startup and innovation-driven economy**. Today, success is not only about knowing answers, but about finding solutions. Skills like creativity, teamwork, communication, and adaptability are very important.

Don't we already learn this in our subjects?

Sometime, we do but often learning focuses on memorising. Real learning happens when we use our knowledge in real situations.

That's why **NEP 2020 and NCFSE 2023** focus on **learning by doing**

What does learning by doing mean?

It means solving real problems. For example, if the school canteen creates a lot of waste, you think of ways to reduce it, discuss ideas, try solutions, and improve them.

Do students in other countries also learn like this?

Yes. In countries like **Finland, Singapore, and Israel**, students work on real projects and small ventures in schools.

Is this happening in India too?

Yes. In states like **Gujarat, Rajasthan, Kerala, Maharashtra**, and now in **Delhi**, school-level entrepreneurship programmes are growing.

Ma'am, does this mean we will have the opportunity to initiate our own small business projects at school?

Yes. In Delhi, the **NEEEV Scheme** has been introduced for **Classes 8 to 12** to bring these global best practices into schools.

How does NEEEV help us?



NEEEV helps you observe problems at home, in school, or in your neighbourhood and think of solutions. It builds confidence and encourages you to take initiative.

Does it go beyond the school as well ?



Yes. NEEEV aligns with NEP 2020 and the Sustainable Development Goals by promoting quality education, innovation, and decent work.

So this will help us in the future?



Exactly. By building skills early, NEEEV helps you become problem-solvers, job creators, and innovators of the future.

India's growing startup and innovation ecosystem demands skills beyond textbooks and examinations. In line with the National Education Policy (NEP) 2020 and the National Curriculum Framework for School Education (NCFSE) 2023, education today emphasises experiential and competency-based learning. This approach helps learners develop creativity, problem-solving ability, ethical thinking, adaptability, and collaboration—skills essential for future careers and meaningful participation in society.

Aligned with the Sustainable Development Goals (SDGs), the NEEEV Scheme bridges the gap between classroom learning and real-world needs by introducing entrepreneurial thinking from Classes 8 to 12. Through learning by doing, learners are encouraged to identify problems, explore solutions, and create value. NEEEV prepares learners not only to seek jobs, but also to generate opportunities, reduce joblessness, and become confident, responsible, and future-ready citizens.

Acronym NEEEV stands for:



New



Era of



Entrepreneurial



Ecosystem and



Vision



The name reflects the scheme's aim to usher in an **evolving era of entrepreneurial thinking**, innovation, and value creation within school education.

Objectives of NEEEV Scheme

- 🎯 To prepare learners as future-ready entrepreneurs with confidence, adaptability, and readiness for higher education, employment, and emerging pathways.
- 🎯 To build a strong school-based entrepreneurial ecosystem including community, mentors, investors, incubators, customers, government support, funding bodies, allied networks etc .
- 🎯 To nurture entrepreneurial thinking and 21st-century skills such as creativity, initiative, collaboration, leadership, critical thinking, problem-solving, and related competencies.
- 🎯 To attain startup development experience through funded prototyping, project-based learning, venture creation, and practical exposure.
- 🎯 To apply design thinking by identifying problems, ideating solutions, prototyping ideas, testing models, and continuous improvement.
- 🎯 To develop financial and business literacy through budgeting, costing, pricing, marketing, value creation, informed decisions etc.
- 🎯 To strengthen digital literacy and AI awareness through responsible use of technology, innovative practices, cyber safety, ethical digital behaviour in alignment with their entrepreneurial journey.



Activity 1

What Would You Do?

Objective

To realize that everyday problems can become ideas when we think differently.

Instructions

- Read the situation carefully.
- Take 2–3 minutes to think quietly.
- Discuss your thoughts with one or two classmates sitting near you.
- Note down your ideas in your notebook in short points.

Imagine, it is a regular school day, and you have come to school as usual. Just before

your practical exam begins, you suddenly realise that you have forgotten your project file or notebook at home. Today is the final practical exam, and submission is compulsory. Going back home is not possible because the exam is about to start, and you do not have much time. You feel worried, confused, and stressed, but you must decide what to do next.

This situation is not uncommon, many learners face similar problems in school life. The question is not just *what went wrong*, but how you respond to the problem.

Reflection Questions

1. How would you feel in this situation, and what would you do next?

.....

.....

2. Can this problem be solved without going back home?

.....

3. What things already exist around us that could help?

.....

.....

Entrepreneurial Insight : Most people stop at the problem; entrepreneurs look for possibilities.



Case Story

Turning a Small Problem into a Big Idea

Instructions

To understand entrepreneurship better, read the story of a 13-year-old boy who faced a problem: his study material did not reach him on time before an exam.

Tilak Mehta – a teenager who built an ecosystem before class 10

Tilak Mehta was only 13 years old when a delayed textbook delivery made him think deeply about everyday problems. Instead of feeling helpless, he asked a powerful question: *“If Mumbai’s dabbawalas can deliver thousands of lunchboxes on time every day, why can’t small parcels be delivered just as quickly?”*

Tilak began observing how the dabbawala system worked so efficiently. He realised that this trusted network could be used not only for lunchboxes, but also for delivering small parcels and documents within the city. With curiosity and determination, Tilak took several important steps:

- He studied city routes and basic logistics
- He learned how technology could be used to track deliveries
- He built partnerships with dabbawalas
- He gained the trust of mentors, investors, and customers

With support from his parents and guidance from experienced professionals, Tilak created a digital platform called **Papers N Parcels**, which offered same-day delivery services. Many people doubted him because of his young age. However, Tilak’s clear vision, strong values, and willingness to learn helped him overcome challenges. What started as a small problem faced by a school learner soon grew into a successful delivery company, providing employment to many people. Tilak Mehta’s journey shows that entrepreneurship begins with observing problems, asking the right questions, and having the courage to turn ideas into impact using the available resources.



Tilak Mehta



The role of entrepreneurial ecosystem in Tilak Mehta's journey

Ecosystem Player	Role	Contribution
Entrepreneur (Tilak)	Identified problem, created solution, led the vision	He observed a real problem, imagined a solution, validated it, and took action. He led the project, built the product, and shaped the brand.
Family (Parents)	Emotional support, guidance, and networks	His father helped him understand logistics, introduced him to networks, gave emotional support, and treated his idea seriously, crucial for a teenage founder.
Mentors	Strategic advice, planning support	Experts guided him in • Technology development • Delivery routing • Customer communication • Financial planning • Partnership building • Mentorship accelerated his learning curve.
Dabbawalas	Reliable delivery partners	The heart of the system is reliable, disciplined, and trusted. They • Carried parcels along with tiffins • Ensured timely delivery • Provided local knowledge of every route This converted an existing system into an innovation.
Investors	Funding and scaling support	Funded the app, staff, and operations. They believed in the potential of the idea and helped to upscale the model
Customers	Trust, feedback, and word-of-mouth	Their trust gave the company success. Word of mouth helped more users adopt the platform.

This is how an ecosystem works: Ideas grow when people connect, collaborate, and support a mission that is bigger than one individual.

Reflection Questions

Q.1. What problem did Tilak Mehta face, and how did he turn it into a business idea?

.....

.....

.....

Q.2. Which player in Tilak's ecosystem do you think was most important, and why?

.....

.....

.....

Q.3. Think of a problem you face in your daily life—how could it become an opportunity if you had the right support?

.....

.....

.....

Entrepreneurial insight

Tilak Mehta's story is not an exception- it is an example of what is possible when young minds are encouraged, guided, and supported. NEEEV exists to create such possibilities for every learner. Under NEEEV, *you* are not just a learner, you are a thinker, a problem-solver, and a future leader laying the foundation for tomorrow. This marks the beginning of our journey to explore new learning pathways and arenas under the NEEEV framework.

About NEEEV

NEEEV- Its Vision, Mission and Aim

NEEEV is a school-based initiative designed to develop entrepreneurial thinking, innovation, and leadership skills among learners. The scheme prepares learners to identify real-world problems, think creatively, and design responsible solutions that contribute to India's economic and social development.



VISION

To build a generation of empowered, entrepreneurial, and socially conscious innovators capable of shaping India's economic future.



MISSION

To nurture entrepreneurial skills, innovation, and real-world problem-solving abilities among school learners, while promoting inclusive and equitable learning opportunities.



AIM

To create a future-ready entrepreneurial ecosystem in schools, empowering learners with practical skills, confidence, and leadership qualities.

Key Components of the NEEEV Scheme



NEEEV Curriculum

A structured curriculum that introduces learners to entrepreneurship concepts, innovation, financial literacy, and problem-solving through real-life contexts.

Interactive sessions with entrepreneurs, industry experts, and mentors to inspire learners and connect classroom learning with real-world experiences.

NEEEV Dialogue



Startup Stormers

A platform for learners to develop, present, and refine startup ideas, encouraging creativity, teamwork, and entrepreneurial confidence.

Specialised Workshops

Skill-based workshops focusing on design thinking, business planning, communication, leadership, and digital skills.



Industry/Incubation Cell Visit

Experiential learning opportunities where learners visit startups, industries, and innovation hubs to observe real business operations, understand workplace culture, and link theory with practical exposure.

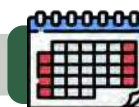
Core values to be nurtured under NEEEV



A three-level innovation support system-SIC, ZIC, DIC



Spot – Question – Connect



Weekly Task

Look around your school, home, or neighbourhood. Think about one problem that keeps happening again and again. It can be a problem you face yourself or one that others face.

Write your answers

Q.1. What is the problem?

.....

.....

Q.2. Who faces this problem and how often does this problem happen?

.....

.....

Think Like an Entrepreneur

Now, ask one strong question about this problem. Your question must start with "Why" or "How".

Q.1. Write your question

.....

.....

Q.2. How can this problem be solved easily or quickly?

.....

.....

Q.3. Is there any person, group, or service that takes care of a similar problem?

You may think about:

- Teachers or school monitors
- Bus services or transport
- Local shopkeepers or vendors
- Mobile apps or online services
- Community helpers

Write how they can help solve the problem in a better or new way:

.....

.....

.....

.....

Support for Your Idea

Finally, think about who can help you make your idea work.

Complete the table in your notebook by writing how each person or group can support your idea.

Ecosystem Player (person / group / service)	How could they help

Exploratory Task

Explore different domains of entrepreneurship using open sources or internet. Be ready to discuss in the next class.

.....



■ What is NEEEV?

New Era of Entrepreneurial Ecosystem and Vision (NEEEV) is an entrepreneurship education programme introduced in schools to help learners develop practical life skills. It focuses on learning by doing and encourages learners to think creatively, solve real-world problems, and take initiative.

■ What is the Purpose of NEEEV?

The purpose of NEEEV is to bridge the gap between classroom learning and real-life needs. It aims to:

- ❖ Build confidence and self-reliance among learners
- ❖ Develop entrepreneurial thinking, not just business knowledge
- ❖ Prepare learners for future careers in a changing economy
- ❖ Align learning with NEP 2020, NCFSE 2023, and the Sustainable Development Goals (SDGs)

■ How Does NEEEV Help Learners Grow?

NEEEV supports learner growth in multiple fields by developing essential skills:

- ❖ **Entrepreneurship and Innovation:** Identifying problems, creating solutions, and generating value
- ❖ **Career Readiness:** Skills like decision-making, teamwork, leadership, and adaptability
- ❖ **Financial and Economic Understanding:** basic financial literacy and economic awareness.
- ❖ **Social and Ethical Development:** Responsibility, ethical thinking, and contribution to society
- ❖ **Personal Growth:** Confidence, communication, creativity, and resilience

NEEEV empowers learners to think, act, and grow as confident problem-solvers who can create opportunities for themselves and others.



Exploring Entrepreneurs: Traits, Myths and Facts



No. of Periods: 2

This chapter focuses on the entrepreneur as an individual. It examines the common traits associated with entrepreneurs, presents facts about entrepreneurship, and addresses some common myths that often create confusion. Through this exploration, the chapter highlights that entrepreneurship is not limited to a few people but is a mindset and a set of skills that can be developed by anyone.

Learning Outcomes

Learners will be able to

- 🎯 Identify the key traits commonly found in entrepreneurs.
- 🎯 Distinguish between common myths and real facts about entrepreneurship.
- 🎯 Relate and reflect on real-life situations to recognise entrepreneurship as a mindset that can be developed over time.

2.1 ENTREPRENEURS – WHO THEY REALLY ARE

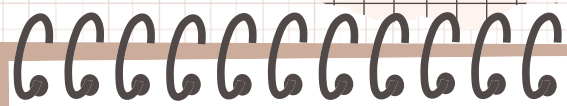
A school announces a one-day fair that will be planned and run entirely by students. As soon as the announcement is made, different students respond in different ways. One student hesitates and thinks, I'm not creative enough to put up a stall. This thought stops the student from even trying. Another student says, I don't have money to buy materials for a stall. This belief creates a barrier before exploring low-cost or resourceful alternatives.

However, a third student thinks differently. The student says, Let me try something small and learn from it. I can start with what I already have. With this mindset, the student connects



ideas with action and takes a simple step—perhaps selling homemade snacks, offering a service like mehndi application, or creating handicrafts from waste materials. By the end of the fair, this third student may not earn the highest profit but gains something equally valuable: confidence, practical experience, and learning from real challenges. These become the foundation for future entrepreneurial growth. **Entrepreneurship is not about being special. It is about how you think, act, and respond to challenges.**

When we think of entrepreneurs, we often imagine famous names, big companies, or people with a lot of money and special talent. But is that really true? Are entrepreneurs born, or do they learn and grow over time? Do they need to be rich or extremely intelligent to succeed? What actually makes someone an entrepreneur?



Entrepreneur's Edge

Entrepreneurs see what others overlook. Where most people see a problem, they see a possibility. They don't wait for perfect resources, big funding, or impressive titles. They start with an idea, a question, or even a frustration.

With creativity, courage, and persistence, they turn small insights into meaningful action. They test, learn, adapt, and try again. In doing so, they don't just build businesses, they build solutions, opportunities, and positive change for society.

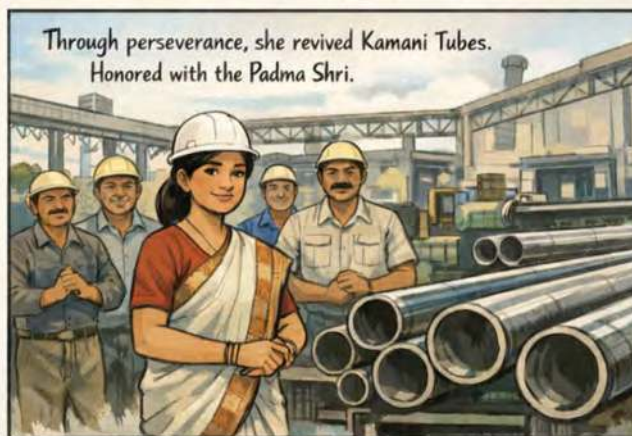
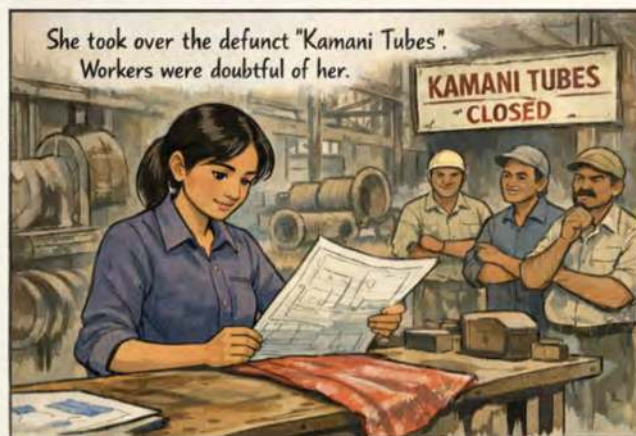
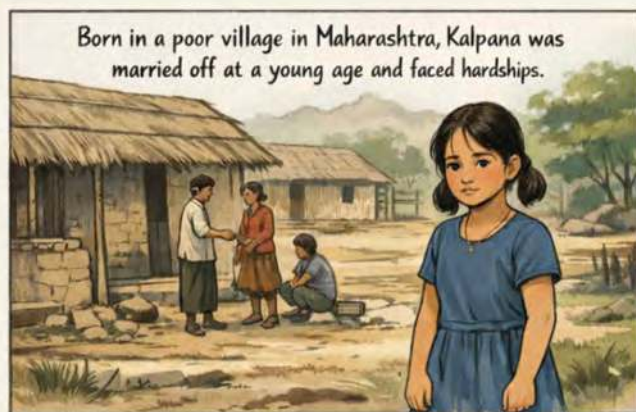


Case Story

From Sketch to Startup – The Story of AquaTap

In a small town, a group of students noticed that many people avoided drinking water from public taps because the taps look unhygienic. Instead of ignoring the issue, the students tried to understand how people felt. They asked questions and listened carefully. Using their observations, they sketched an idea called AquaTap, a water tap with a visible filter and a simple colour indicator showing water quality. By making the filtration process transparent and easy to understand, they built trust with users who could now see that the water was safe. What began as a sketch slowly turned into a working model and later into a small startup. This journey shows that successful ideas do not always need with big investment. They often begin with empathy, curiosity and the courage to try.





Kalpana Saroj was born in a small village in Maharashtra and grew up in extreme poverty. Due to social and financial pressures, she was married at a very young age. Life was difficult, and she had very limited education and resources. Many people around her believed that business and success were meant only for the rich or highly educated.

Kalpana moved to Mumbai with almost nothing. She started by doing small jobs and later began stitching clothes and selling them. With very little money, she slowly learnt how markets worked, how customers behaved, and how to manage money. She failed several times, lost money, and faced rejection, but she did not give up. Years later, she took over a sick (closed) factory called Kamani Tubes, which many believed could never be revived. Through hard work, discipline, and practical decision-making, she turned it into a profitable company again. Her journey showed that entrepreneurship is not about luck, family background, or big degrees—it is about persistence and problem-solving. In recognition of her contribution, she was awarded the Padma Shri, one of India's highest civilian honours.

Pause and Think?
Which quality from
Kalpana Saroj's journey
would you like to
develop?



Activity 2.1.1

Myths and Facts About Entrepreneurs

Many people may have strong opinions about entrepreneurs, but not all of them are true. In this activity, you will examine some common beliefs and decide whether they are myths or facts. This will help you think more clearly about what entrepreneurship really means.

Objectives

- To recognise that entrepreneurs come from diverse backgrounds and life situations
- To understand that entrepreneurial skills can be learned and developed over time

Instructions

- Read each statement carefully.
- Discuss it with your classmates or think about it on your own.
- Then read the explanation to understand the correct idea.

Myth 1: Entrepreneurs are born, not made

Fact: Entrepreneurial skills such as creativity, leadership, communication, and decision-

making can be learnt and improved over time through practice and experience.

Myth 2: Only rich people can start businesses

Fact: Many successful entrepreneurs begin with limited money but strong ideas, planning, and effort. Resources grow with learning and persistence.

Myth 3: Failure means the end

Fact: Failure is not the end. It is a learning opportunity that helps entrepreneurs understand what to change and how to improve.

Myth 4: Entrepreneurs work alone

Fact: Entrepreneurs usually work in teams and depend on mentors, partners, customers, and communities to succeed.

Myth 5: Men are better at business than women

Fact: Business success does not depend on gender. Skills such as creativity, leadership, decision-making, and problem-solving can be developed by anyone. Women are equally capable of starting, managing, and growing successful businesses when they get opportunities and support.

Reflect:

Q.1. Which myth surprised you the most? Why?

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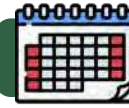
Q.2. Did any fact change the way you think about entrepreneurs?

.....

.....

Concluding Remarks

Entrepreneurs are not defined by money or luck—they are shaped by curiosity, empathy, courage, and continuous learning. With the right mindset, anyone can begin the journey.



Based on the Inspiration Corner and the Myths and Facts activity:

- Q.1. Identify one myth about entrepreneurs that you believed earlier.
.....
- Q.2. Which fact or real-life example from this activity changed your thinking? Explain briefly.
.....
- Q.3. From Kalpana Saroj's journey, mention one entrepreneurial quality you admire and would like to develop in yourself.
.....

Self Reflection

- Q.1. Which entrepreneurial trait do you believe you already have?
.....
- Q.2. Which one entrepreneurial trait would you like to develop next?
.....

2.2 UNDERSTANDING ENTREPRENEURIAL TRAITS

Entrepreneurs are not identified only by the businesses they start. They are recognised by the qualities and habits they show while facing everyday situations. These qualities are called entrepreneurial traits. They guide how a person thinks, feels, and acts when solving problems, helping others, or trying something new. Let's explore some common traits you will often find in entrepreneurs.

Curiosity and Observation

Entrepreneurs are always asking questions like, Why does this happen? or Can this be done better? They notice problems that others ignore.

Think: What is one small problem you notice in your school or neighbourhood?

Empathy Towards Others

Entrepreneurs try to understand how people feel and what they need. This helps them design solutions that are useful and meaningful.

Ask yourself: Who is facing this problem, and how does it affect them?

Willingness to Take Risks

Starting something new always involves uncertainty. Entrepreneurs take calculated risks—they think, plan, and then act, even when success is not guaranteed.

Reflection: Have you ever tried something new even when you were unsure of the result?

Persistence and Resilience

Things don't always work on the first try. Entrepreneurs keep going even after failures. They learn, improve, and try again.

Remember: Every mistake teaches something valuable.

Creativity in Problem-Solving

Entrepreneurs don't just copy ideas – they adapt, combine, and improve them. Creativity helps them find unique solutions to everyday problems.

Challenge: Can you think of a creative way to reduce waste in your classroom?



Activity 2.2.1 Spot the Entrepreneurial Trait

Objectives

- To identify key entrepreneurial traits in everyday situations
- To understand that entrepreneurship begins with attitudes and behaviour
- To connect real-life actions with entrepreneurial thinking
- To recognise that small actions can show strong entrepreneurial qualities

Curiosity and observation, Empathy, Creativity, Persistence and resilience, Willingness to take risks

Instructions

- Read each situation carefully.
- Write the entrepreneurial trait you notice in each case.

1. Subhan notices that many learners struggle to keep their notebooks organised. She starts making simple, low-cost notebook dividers using waste paper and tests them with her classmates.

Trait shown:

.....

2. Aman's first batch of handmade candles does not sell well. Instead of giving up, he asks customers for feedback and improves the design and fragrance.

Trait shown:

.....

3. Mehul observes that elderly people in his neighbourhood find it difficult to use mobile apps. He patiently explains the steps and designs a simple guide for them.

Trait shown:

.....

4. Ruby uses leftover cloth pieces at home to create eco-friendly bags instead of buying new material. She finds a creative solution to reduce waste and cost.

Trait shown:

.....

5. Joyce invests her pocket money to start a small stall selling plant during the school fair, knowing that she might not make a profit at first.

Trait shown:

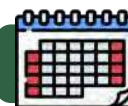
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Concluding Remarks

Entrepreneurial traits are reflected in everyday actions such as observing problems, showing empathy, thinking creatively, persisting after failure, and taking thoughtful risks.

Developing these traits helps learners become confident problem-solvers who can turn small challenges into meaningful opportunities in the future.

Recognising Entrepreneurial Qualities in Action



Weekly Task

Think about your daily life at school, at home, or in your neighbourhood.

Q.1. Describe one real life situation where you or someone you know faced a small problem or challenge.

.....

.....

Q.2. Explain what action was taken to deal with the situation.

.....

.....

Q.3. Identify one entrepreneurial trait shown in that action (such as curiosity, empathy, creativity, persistence, or willingness to take risks).

.....

.....

Q.4. Write one sentence on how developing this trait can help you in the future.

.....

.....

2.3 UNDERSTANDING YOURSELF AS AN ENTREPRENEUR

Every entrepreneur begins their journey by understanding themselves. Entrepreneurship is not about having all the right qualities from the start. What matters most is recognising the traits you already have and identifying the ones you want to develop. Entrepreneurial traits grow over time through awareness, practice, and small everyday actions. By reflecting on your strengths and areas for improvement, you take the first step towards developing an entrepreneurial mindset.



Activity 2.3.1

My Entrepreneurial Self

Objectives

- To reflect on their own strengths and areas for growth

- To identify key entrepreneurial traits in themselves

Instructions

Read each entrepreneurial trait carefully. Tick (✓) the traits you feel you already have. Circle (o) the traits you would like to develop further. Also You may both tick and circle the same trait if you feel you have it to some extent but want to improve it more.

Entrepreneurial Traits Checklist

- ☐ Curiosity – I like asking questions and exploring how things work
- ☐ Creativity – I enjoy thinking of new ideas or different solutions
- ☐ Empathy – I try to understand how others feel and what they need
- ☐ Confidence – I am willing to share my ideas and opinions
- ☐ Risk-taking – I am ready to try even if I am not sure of success
- ☐ Problem-solving – I like fixing issues or finding better ways

- ☐ Persistence – I don't give up easily when things become difficult
- ☐ Teamwork – I can work well with others and respect different views
- ☐ Discipline – I can plan my work and follow routines
- ☐ Leadership – I can guide others or take responsibility when needed

Think and Write

Q.1. The trait I am strongest in is:

.....

Q.2. One trait I really want to develop is:

.....

Q.3. One small action I can take this month to improve that trait:

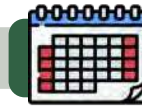
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Concluding Remarks

Entrepreneurs are not defined by age, money, or background. What matters most are traits like empathy, resilience and curiosity. many common beliefs about entrepreneurship are myths. Real entrepreneurs learn, adapt and keep trying. A startup is a new idea being tested, a venture is an idea that is growing and improving. A business is a stable activity that earns income regularly.

Remember

Big entrepreneurs grow through small daily actions. One thoughtful step this week can build a strong habit for life.



During the school's annual cleanliness drive, the class noticed that waste was often mixed together in one bin. Aarushi suggested placing separate boxes for paper and plastic waste. She convinced her classmates to help label the boxes and explained why segregation was important. Even when some students ignored the system at first, she patiently reminded them and continued her efforts until most of the class followed the practice.



Q.1. What problem did Aarushi notice in her surroundings?

.....

.....

Q.2. Which entrepreneurial trait did she show while handling the situation?

.....

.....

Q.3. How did her actions help improve the situation for everyone?

.....

.....

Q.4. Can you think of one similar situation where you could show such a trait?

.....

.....

Reflection Questions

Q.1. Which entrepreneurial trait do you think is most important? Why?

.....

.....

Q. 2. Which myth about entrepreneurship surprised you the most?

.....

.....

Q.3. How did the AquaTap story change your understanding of entrepreneurs?

.....

.....

Concept Box



1. **Entrepreneur:** A person who identifies problems around them and creates practical solutions that add value to society.
2. **Entrepreneurial Traits:** Qualities such as curiosity, empathy, creativity, persistence, confidence, teamwork, and willingness to take risks that shape how a person thinks and acts.
3. **Mindset Over Money:** Entrepreneurship begins with attitude and action, not wealth or background.
4. **Myth vs Fact:** Entrepreneurs are not born special, do not always work alone, and do not need to be rich—these are common myths. Skills can be learnt and improved.
5. **Learning from Failure:** Mistakes are opportunities to learn, improve, and try again with better understanding.
6. **Startup, Venture, Business:**
 - *Startup* – a new idea being tested
 - *Venture* – an idea that is growing and improving
 - *Business* – a stable activity that regularly earns income

Key Insights



Small daily actions and thoughtful habits help develop strong entrepreneurial qualities over time.

Entrepreneurial Ecosystem: Structure and Function



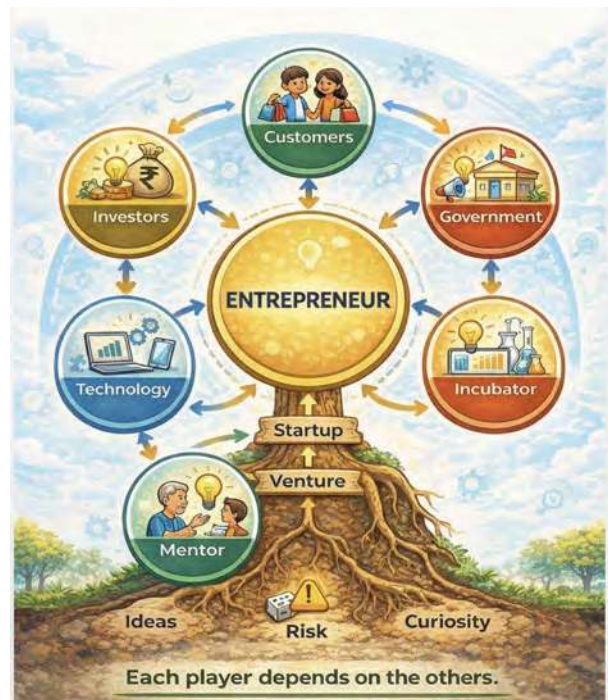
No. of Periods: 3

This chapter introduces the structure of an entrepreneurial ecosystem. It explains how various people and organisations work together to support entrepreneurs at different stages of their journey and highlights the important role each one plays in helping ideas grow into successful ventures.

Learning Outcomes

Learners will be able to

- 🎯 Identify key players in an entrepreneurial ecosystem and how they support one another.
- 🎯 Differentiate between a startup, venture, and business with examples.
- 🎯 Describe how Indian cities and regions function as entrepreneurial ecosystems.



3.1 ENTREPRENEURIAL ECOSYSTEM

An entrepreneurial ecosystem is the social and economic environment that helps new enterprises develop. It's a group of people, businesses, and situations that help an entrepreneur transform an idea into a successful business. No firm can expand and stay in business on its own. It requires help, like money, advice, and customers.

Inspiration Corner



SEWA (Self Employed Women's Association) is like a banyan tree where women support each other through unions, cooperatives, and small businesses. It was started by Ela Bhatt on 12 April 1972. Today, SEWA is the largest trade union for women working in India's informal sector, with 3.7 million members across 20 states. Its headquarters is in Ahmedabad, Gujarat.

SEWA works with women who often do not have job security, regular income, or social security, even though they contribute greatly to the economy. Its main aim is to help women achieve full employment and become self-reliant.



Case Story

Are All Businesses the Same?

Three friends got together after school to discuss their plans.



Ayra was making bookmarks by hand for the school fair. She only wanted to try out a side job on her own.

Arjun and his cousin talked about how they would make an app to fix the problem of late deliveries in their area. Their only tools were their thoughts and their curiosity.

Mehul talked about how his family had run their grocery business for twenty years and how faithful customers had come to trust the store's honest and reliable service.

They realised that even while all three were making a difference, their work was different: one was a family business with a long history, another was a startup with a small business idea, and the last was a little business idea.

They also understood that help from friends, family, and clients was very important to their success. This network of help is called the "entrepreneurial ecosystem"

Pause & Think
Every business is different, but they all play an important part in the economy.



Activity 3.1.1 Understanding The Entrepreneur's Support System

A student may have a strong business idea, but they still need money, customers, guidance, and fair rules to succeed. No entrepreneur works alone. They depend on a network of supporters called ecosystem players who provide funding, advice, workspace, and support. This activity helps you understand how these players work together to turn a small idea into a successful venture.

Objectives

- To understand the meaning of an entrepreneurial ecosystem
- To recognise how various players work together to help an entrepreneur start

and grow a venture

Instructions

Read the names of the ecosystem players and the roles given below. Match each player with the role they perform by writing the correct option in the blank space.



Match the Following

Ecosystem Player	Options
1. Investor	a. Buys products or services
2. Customer	b. Provides funding
3. Incubator	c. Makes rules and policies that support businesses
4. Government	d. Gives space, guidance, and support

Think and Answer

Q.1. Who helps the entrepreneur start the business?

.....
.....

Q.2. Who helps the entrepreneur grow and improve the business idea?

.....
.....

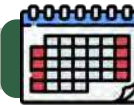
Q.3. Who creates a safe and supportive environment for businesses to work in?

.....
.....

Concluding Remarks

Entrepreneurship is not a solo journey. A successful business grows within an ecosystem where investors, customers, incubators, and the government each play an important role. When these ecosystem players work together, they create the support system that helps ideas turn into sustainable ventures.

Support Circle of an Entrepreneur



Weekly Task

Q.1. Who helps the entrepreneur start the business?

.....
.....

Q.2. Who helps the entrepreneur grow the business?

.....
.....

Q.3. Who helps by creating a safe and supportive environment?

.....
.....

3.2 DIFFERENCE BETWEEN STARTUP, VENTURE, AND BUSINESS

You may call any money-earning activity a business, but every business starts as an idea. This idea passes through stages—startup, venture, and finally a business. Let's explore how a small experiment grows into a steady source of income.

Startup – The Idea Stage

A startup is the first step of a business journey. It begins with an idea and one key question: Will this work? At this stage, the focus is on trying, learning, and improving.

For example, a student selling handmade bookmarks in school to see classmates' responses is a startup. The goal is not big profit but learning whether the idea is useful.

Key features of a startup:

1. Idea is new and untested
2. High risk and uncertainty
3. Focus on learning, not profit
4. Small-scale and flexible



Venture—The Growth Stage

A startup becomes a venture when it starts to do well. The idea is now recognised and is growing in a more planned fashion.

Key features of Venture:

1. Making the product better
2. Getting more consumers
3. Better managing time, money, and teamwork.

If, for instance, a small team sells handmade bookmarks outside of school, takes online orders, and sells them, the startup has turned into a business.

Important parts of a venture:

The idea has been tried out and made better. The number of customers is going up. More planning and working together are needed. There is a risk, but the path is clearer.

Business – The Stability Stage

When a venture becomes stable and earns income regularly, it becomes a business. The idea is proven, the work is organised, and customers return with trust.

For example, a stationery shop with fixed prices, regular customers, and smooth daily work is a business.

Key features of a business:

1. Proven and stable model
2. Regular and reliable income
3. Lower risk than earlier stages
4. Clear roles and processes



Activity 3.2.1 The Entrepreneur's Journey — Startup, Venture, and Business

Objectives

- To differentiate between a Startup, Venture, and Business based on key characteristics.
- To identify the stage of an idea by analysing clues such as risk, scale, innovation, and stability.

Instructions

Look at the scenarios below and decide if the person is running a **Startup**, a **Venture**, or a **Business**.



Scenario A:

Rahul opens a traditional grocery store in his neighbourhood. He sells items everyone needs and has a steady daily income.

Type of Journey

.....



Scenario B:

Ananya creates a new app that uses AI to help blind people see through their phone cameras. She is currently testing it with 10 people.

Type of Journey

.....



Scenario C:

A group of friends decides to invest their savings into a high-risk project to build vertical farms in city skyscrapers.

Type of Journey

.....

The Growth Discussion

In your team, discuss these questions and write a brief answer:

Q.1. Innovation: Which of the three (Startup, Venture, Business) is most likely to change the way the whole world works? Why?

.....

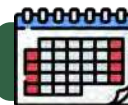
.....

Q.2. Risk: Why is a Startup considered more risky than a traditional Business?

.....

.....

The Transformation Story



Weekly Task

Pick a famous company (like Apple, Zomato, or a local favourite brand). Look up about it.

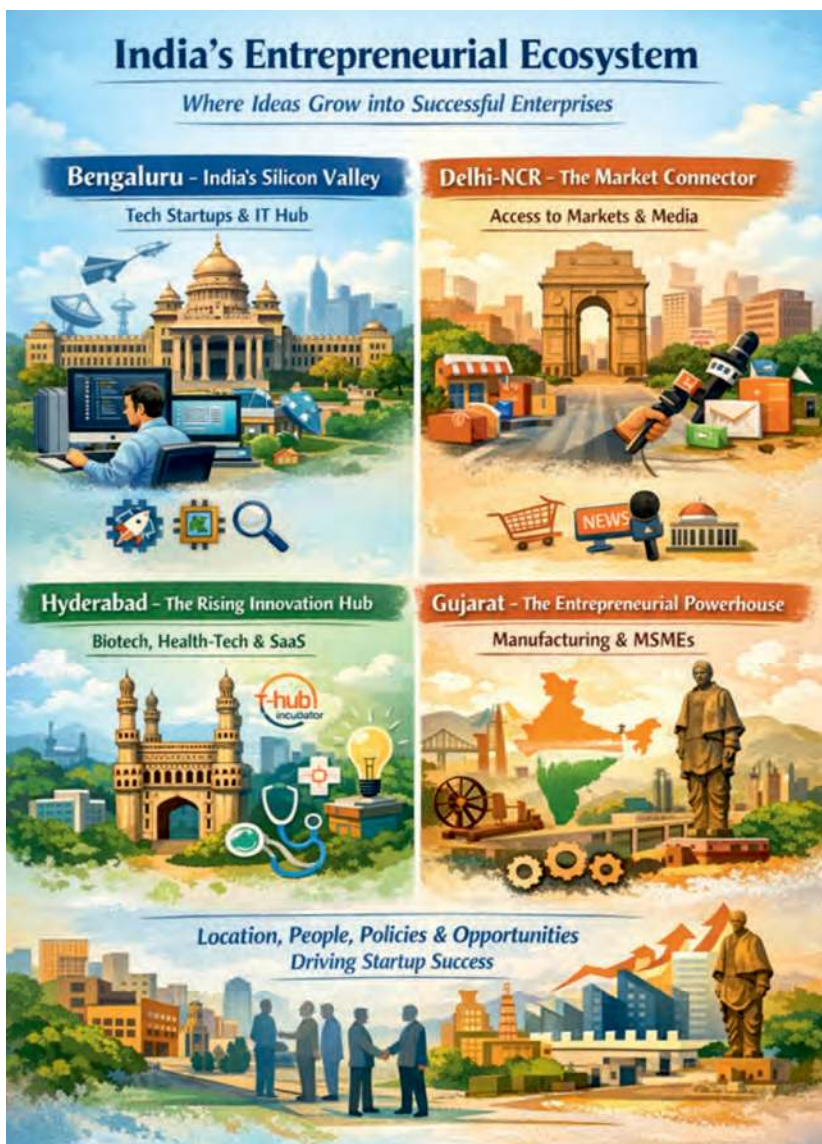
- **When was it a Startup?** (What was their new idea?)
- **How did it become a Business?** (What do they sell consistently today?)

3.3 CASE STUDY: INDIA'S ENTREPRENEURIAL HUBS

Different parts of India support entrepreneurship in different ways. Some places provide strong technology support, while others offer access to markets, government initiatives, skilled workers, or long-standing business cultures. These factors together influence how businesses begin, grow, and succeed. Certain cities and states become known for specific types of startups and industries because of the resources and support available there. A strong entrepreneurial ecosystem brings together location, people, policies, and opportunities, helping even simple ideas grow into successful enterprises.

1. Bengaluru – India's Silicon Valley

Bengaluru is known as the technology startup hub of India. It has a large pool of skilled IT professionals, global technology companies, investors, and startup incubators. This strong ecosystem encourages



innovation and experimentation. Well-known startups like Flipkart and Swiggy grew in Bengaluru due to easy access to technical expertise, a strong innovation culture, and investor networks. The city shows how talent and technology together can drive entrepreneurship.

2. Delhi–NCR – The Market Connector

Delhi–NCR plays an important role in connecting startups to large markets, media houses, and government institutions. It supports businesses in sectors such as e-commerce, education, logistics, and services. The region provides startups with direct access to customers, policymakers, and funding opportunities. This makes Delhi–NCR an example of how market access and policy support strengthen entrepreneurship.

3. Hyderabad – The Rising Innovation Hub

Hyderabad has emerged as a fast-growing startup hub due to strong government initiatives, affordable infrastructure, and innovation centres like T-Hub. The city is especially known for biotech, health-tech, and SaaS (Software as a Service) startups. With a supportive ecosystem and focus on innovation, Hyderabad demonstrates how planned government support can boost entrepreneurial growth.

4. Gujarat – The Entrepreneurial Powerhouse

Gujarat has a long-standing culture of entrepreneurship and business. The state promotes startups through industrial parks, startup-friendly policies, and strong support for manufacturing and MSMEs. Cities like Ahmedabad, Surat, and Vadodara are known for startups in textiles, food processing, manufacturing, renewable energy, and trade. The business-friendly environment and strong community networks show how culture and local support systems encourage entrepreneurship.

Concluding Remarks

This case study highlights that entrepreneurship does not grow in isolation. Different regions contribute differently—through technology, markets, innovation support, government policies, or business culture—making India's startup ecosystem diverse and dynamic.



Activity 3.3.1 Reflection Questions

Entrepreneurship does not grow in isolation. Different places offer different opportunities, support systems, and environments for startups to develop. Reflecting on startup hubs and ecosystem players helps you understand how ideas grow into successful ventures and what conditions are needed to support entrepreneurship.

Objectives

- To reflect on the role of startup hubs in supporting entrepreneurs
- To identify the importance of different ecosystem players
- To think critically about how their own town or city can support entrepreneurship

Reflect and Write

Q.1. Which Indian startup hub would you like to work in, and why?

.....

.....

Q.2. Who do you think is the most important ecosystem player for a new entrepreneur? Why?

.....

.....

Q.3. Can your town or city become a startup hub? What support or changes would it need?

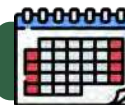
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Concluding Remarks

Entrepreneurial success depends not only on ideas but also on the environment that supports them. Startup hubs and ecosystem players play a crucial role in helping entrepreneurs learn, grow, and succeed. By understanding these factors, learners can better appreciate how local communities can encourage entrepreneurship.

Understanding Entrepreneurship Around You



Weekly Task

Observe your local surroundings. This could include a shop, a service provider, a home-based business, or a small startup in your neighbourhood. Choose one local enterprise and carefully observe how it works. Write the type of Enterprise, Is it a Startup, Venture, or an Established Business?

Q.1. Who Supports This Enterprise?

.....

.....

Q.2. What kind of support is missing or could be improved? (For example: funding, training, digital tools, marketing, or mentorship.)

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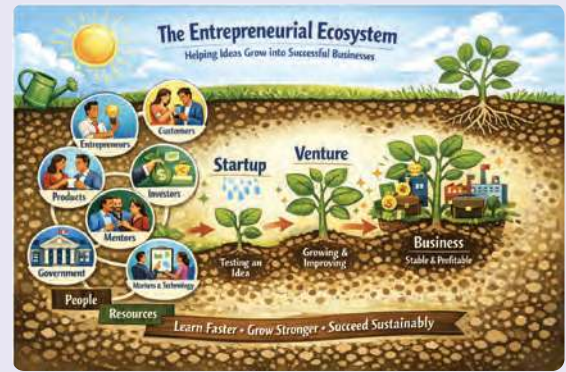
Concept Box



An entrepreneurial ecosystem is the complete support system that helps an idea grow from a small experiment into a successful business. Just like a plant needs sunlight, water, and soil, an entrepreneur needs people, resources, and the right environment to succeed.

This ecosystem includes:

- ➔ Entrepreneurs – People who bring ideas to life
- ➔ Customers – People who use and pay for the product or service
- ➔ Investors – Those who provide money to grow the idea
- ➔ Mentors – Experienced guides who give advice and direction
- ➔ Incubators – Organisations that offer space, training, and support
- ➔ Government – Policies, schemes, and rules that make starting easier
- ➔ Markets & Technology – Platforms that help reach customers
- ➔ Ideas move through three stages in this ecosystem:
 - Startup – Testing a new idea
 - Venture – Growing and improving the idea
 - Business – Running a stable, income-earning activity
- ➔ When all parts of the ecosystem work together, entrepreneurs are able to learn faster, grow stronger, and succeed sustainably.



Concluding Remarks

Entrepreneurs succeed not only because of their ideas but also because of the ecosystem that supports them. Strong support can turn a small idea into a sustainable enterprise.

Key Insights



Entrepreneurship grows with the support of a strong ecosystem that includes people, resources, and organisations working together. Entrepreneurs need guidance, funding, customers, and supportive policies to turn ideas into sustainable businesses. Ideas develop through stages—startup, venture, and business—as they are tested and improved. Different regions support entrepreneurship in different ways, showing that the right environment helps even small ideas grow into successful enterprises.

The Art of Thinking and Building



No. of Periods: 5

This chapter builds on the understanding that entrepreneurship is not limited to money or business plans but begins with observing real-life situations, identifying problems, and thinking of meaningful solutions. It explores how ideas emerge through curiosity, questioning, and careful observation. This chapter encourages learners to develop an entrepreneurial way of thinking and take the first steps towards turning problems into opportunities for value creation.

Learning Outcomes

Learners will be able to

- 🎯 Use creative thinking tools like SCAMPER and Mind Mapping to generate and organise ideas based on real-life observations.
- 🎯 Demonstrate decision-making, collaboration, and leadership skills while working in groups.
- 🎯 Apply the 3P Framework (People, Planet, Profit) to select and justify sustainable ideas.

4.1 – One Problem, Many Possibilities

Ayra noticed a small but important problem in her school. Many learners forgot to bring their water bottles. Some bought plastic bottles from outside, creating waste, while others stayed thirsty throughout the day.

While some students ignored the issue and others complained, Ayra asked herself, What if there was a simple solution? She began observing her classmates, talking to them during breaks,



and understanding their difficulties. After discussing ideas with her friends, she came up with a practical plan.

Ayra suggested placing a Water Bottle Reminder Chart near the classroom door and proposed setting up a refill water station with a few spare clean bottles for emergencies. She shared her idea with a teacher and explained how it could reduce plastic waste and help students stay hydrated.

Ayra did not start with money or a big plan. She started with curiosity, empathy, and thoughtful action.

And that is where entrepreneurship truly begins.

Think and write

1. What problem did Ayra observe?

.....

.....

2. How was her response different from others?

.....

.....

Creativity: A Skill You Can Build



Creativity is not a rare talent. It is a skill anyone can build through curiosity and practice. It starts when we question how things work, imagine better possibilities, try new ideas, and learn from mistakes.

Creative thinking is not about being perfect the first time. It follows a simple process: observe, imagine, experiment, and improve. Small questions often lead to big changes—like the wheel for moving loads or messaging apps for faster communication.

Tools like mind mapping, SCAMPER, brainstorming, and role play help turn ideas into practical solutions.

Pause and Think

Can you spot a small problem around you!



Brainstorming, SCAMPER, and Role Play





Activity 4.1.1

Think Like an Innovator (SCAMPER Sprint)

Objectives

- To understand that innovation can begin with everyday objects
- To learn how to improve existing ideas instead of waiting for new ones
- To practise creative and flexible thinking

Instructions

1. Form Small Groups – Work in groups of 3–4 learners.
2. Choose One Object out of one of the following everyday objects:
 - School bag
 - Water bottle
 - Tiffin box
3. Think Using the SCAMPER Method



4. Discuss your object by asking questions such as:

- a. Substitute – Can any part be replaced with something better?

.....

.....

.....

- b. Combine – Can it be combined with another feature or object?

.....

- c. Adaptability – Can it be adjusted for different users or situations?

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- d. Modify – Can the size, shape, or design be changed?

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- e. Put to Other Use – Can it be used in a new or additional way?

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- f. Eliminate – Is there anything unnecessary that can be removed?

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- g. Rearrange – Can parts be organised or placed differently?

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5. As a group, write at least three improved ideas for the object. Focus on making it more useful, comfortable, safe, or convenient.

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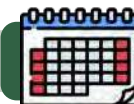
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Concluding Remarks

Innovation does not always mean creating something new. Often, it means improving what already exists.

Solve a Small Daily Problem



Weekly Task

Innovation starts by observing everyday life and finding simple ways to make things better. Read each section carefully and complete the worksheet.

1. Think about your routine at home, at school, or in your neighbourhood. Write one problem you notice regularly. This could be related to:
 - managing time
 - sharing resources
 - cleanliness or waste
 - keeping things organised
 - comfort or convenience

1. Write the problem in one clear sentence.

.....
.....

2. What simple idea, change, or action can help solve this problem, and Who will benefit from this solution?

My solution is:

.....
.....

This solution will help because:

.....
.....

3. Answer the questions in one or two sentences each.

- a. Why did you choose this problem?

.....

- a. How does your solution make life easier or better?

.....

Reflection

Tick (✓) the statement that best describes your experience:

- ☐ I enjoyed observing my surroundings ☐ I found it easy to think of solutions
☐ I realised that small ideas can make a big difference

Write about what you learnt from this activity:

.....
.....

4.2 The 3P Framework: A Guide for Sustainable Ideas

Before choosing or developing an idea, it is important to think about three key questions, which are known as the 3P framework.

1. People – Does the idea solve a real problem or improve people's lives?
2. Planet – Is the idea environmentally safe, and does it avoid unnecessary harm to nature?
3. Profit – Can the idea earn enough money to continue and grow over time?

When People, Planet, and Profit are balanced, a business becomes strong, responsible, and sustainable. Such ventures benefit not only the entrepreneur but also society and the environment.



Sustainable Skills – Building for the Future

A good idea is not only about earning money. It should also be able to last over time without harming people or the environment. Businesses that think only about quick profit often fail in the long run. Sustainable ideas focus on responsibility as well as success.

Sustainable skills include using resources carefully, thinking about long-term effects, and acting responsibly towards society and nature. These skills help entrepreneurs create solutions that are useful today and safe for the future.



Activity 4.1.2

Role Play – Solve It Together

During lunch break, a lot of food is wasted in school because learners bring extra food, dislike some items, or there is no system for leftovers. This leads to mess, environmental harm, and unfair waste.

Your group is invited to suggest a simple solution. Keep sustainable skills and the 3P framework in mind. In this activity, you will take on real-life roles and use teamwork and respectful listening to find practical ways to reduce food waste.

Objectives

- To understand how everyday problems can be solved through teamwork
- To learn to look at an issue from different points of view

- To practise listening, sharing ideas, and making group decisions



Instructions

1. Form groups of four learners. Groups may be formed by the teacher or by counting numbers (1–4), and Each student will take on a specific role to guide their thinking.

2. Each student will receive or choose one role.

3. Roles in the Group

- Team Leader

Keeps the group focused, makes sure everyone speaks, and helps the group reach one final decision.

- Creative Thinker

Suggests new and interesting ideas, even if they are unusual.

- Environment Advocate

Thinks about cleanliness, waste reduction, and care for the environment.

- Budget Planner

Thinks practically about money and resources and checks if the idea is affordable and realistic.

4. Read the situation carefully together and Share ideas from your role's point of view.

5. Listen to each other and discuss possible solutions. Agree on ONE solution that your group feels is the best.

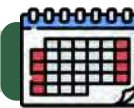
6. As a group, write 4–5 lines covering the solution you chose and why you think it will help reduce food waste.

Concluding Remarks

Good solutions are not always created alone.

They are built when people listen, respect different ideas, and work together.

Applying the 3P Framework



Weekly Task

Identify a waste problem at home and use the 3P Framework to propose a fix.

Day	Task	My Progress / Notes
Day 1: The Observation	Choose an object (e.g., an old bucket, a school desk, a broom, or a lunch box). What is one thing about it that bugs you?	The Object: The Bug:
Day 2: The Mind Map	Draw a Mind Map of the object. What are its parts? What materials is it made of? Who uses it?	(Sketch your map in your notebook.)

Day 3: The SCAMPER Flip	Pick two letters from SCAMPER. For example: C (Combine): Can I combine my lunchbox with a water bottle? E (Eliminate): Can I remove the plastic handle?	Letter 1 (.....): Letter 2 (.....):
Day 4: The Sketch	Draw a rough 2.0 Version of your object based on your SCAMPER ideas. Give it a cool name!	Project Name:
Day 5: The 3P Validation	Run your new design through the 3P Check. Is it better for the Planet ? Is it useful for People ?	
Day 6: The Feedback Loop	Show your sketch to a family member. Ask: What is one strength and one suggestion?	Strength: Suggestion:
Day 7: The Final Polish	Update your sketch based on the feedback. Be ready to share your Innovation in class!	Final Improvement:

▶ 4.3 Learning Together: How Feedback Helps Ideas Grow ◀

Good ideas do not become strong on their own. They improve when people listen to each other, share suggestions, and work together respectfully. In schools, workplaces, and businesses, feedback plays an important role in shaping better solutions. Learning how to give and receive feedback kindly, helps learners become confident communicators and effective team members. This section shows how feedback helps ideas grow and why teamwork is essential for solving real-life problems.



Case Story

Improving the School Fair Stall

During a school fair, one group of learners planned to set up a stall selling handmade bookmarks. Their idea was creative, but when they shared it with the class, they received helpful feedback. One student said, I like your designs because they are colourful and neat. Another suggested, You could also think about making bookmarks with motivational quotes for learners. A third student added, Maybe you can keep prices low so more learners can



buy them. The group listened carefully and noted down the suggestions. They added new designs, adjusted prices, and displayed their bookmarks more clearly. On the day of the fair, their stall attracted many learners and performed better than expected. The group realised that their idea became stronger not because they worked alone, but because others helped improve it through feedback.

What This Case Story Shows

- Feedback helps identify strengths and areas for improvement
- Listening to others leads to better ideas
- Respectful suggestions encourage teamwork
- Collaboration turns simple ideas into successful outcomes

Concluding Remarks

Entrepreneurs, leaders, and changemakers do not succeed alone. They grow by listening, learning, and improving ideas together.



Activity 4.3.1 Feedback Circle – Help Ideas Grow

Objectives

- To understand how teamwork improves ideas
- To practise listening carefully and speaking respectfully
- To learn how to give helpful feedback

Instructions

1. Form Groups

The teacher will divide the class into small groups.

2. Create an Idea

Each group will:

- Discuss the given problem or task
- Work together to develop **one clear solution.**
- Make sure all members understand the idea

3. Choose a Presenter

Each group will select **one member** to present their idea to the class.

4. Present the Idea

The presenter must clearly explain:

- What problem the group worked on
- What solution the group suggested.
- How the solution will help

5. Listen Carefully

While one group presents, all other students must:

- Listen quietly
- Think about strengths and possible improvements

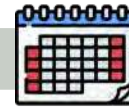
6. Give Feedback

After the presentation:

- Students from other groups will raise their hands
- Feedback must be given to the **group's idea**, not to any individual

This is how entrepreneurs, leaders, and teams solve real-life problems– by working together.

The Feedback Lens



Weekly Task

Identify a waste problem at home and use the 3P Framework to propose a fix.

Day	Task	My Notes
Day 1–2: The Idea	Choose a small project to show someone. It could be a drawing, a new way you organised your schoolbag, or even a recipe you helped cook.	My project is :
Day 3–4: The Presentation	Show your project to a family member or friend. Explain what it is and why you made it	I shared it with
Day 5: Receiving Feedback	Ask them, Can you give me one strength and one suggestion ? Listen quietly without interrupting	Strength they noted: Suggestion they gave:
Day 6: The Pivot	Try to incorporate their suggestion. Does the project look or work better now?	One change I made:
Day 7: Reflection	How did it feel to hear a suggestion for improvement? Did it make your idea stronger?	My takeaway:

4.4 Validating an Idea: The 3P Check

Having an idea is an important step, but entrepreneurs do not move forward just because an idea sounds exciting. They pause and think carefully about whether the idea can work in real life and create long-term value. This process of reflection and review is called idea validation. One simple and effective way to validate an idea is by using the 3P Check, which focuses on People, Planet, and Profit.

People: Who Does the Idea Help?

Every meaningful idea begins with people. Entrepreneurs ask whether their idea solves a real problem and improves daily life. They think about who will use the idea, what difficulty it addresses, and whether it makes life easier, safer, or better. An idea has value only when it responds to genuine human needs

Planet: Is the Idea Responsible Towards Nature?

Entrepreneurs also consider the impact of their ideas on the environment. They reflect on whether the idea reduces waste, saves resources, or causes less harm than existing solutions. Ideas that care for nature help protect the planet and support sustainable living.

Profit: Can the Idea Continue Over Time?

Profit does not only mean earning money. It also means that an idea can sustain itself and continue in the long run. Entrepreneurs think about whether the idea is affordable, whether it can survive over time, and whether it creates enough value to keep going. Without sustainability, even a good idea may not last.

Improving the Idea

Sometimes an idea may be strong in one or two areas but weak in another. This does not mean the idea has failed. It simply shows where improvement is needed. Entrepreneurs grow by asking themselves what small changes can make their ideas stronger and more balanced.

Inspiration Corner



In some rural areas of northwest Maharashtra, many women suffer from iodine deficiency, which can cause thyroid problems, weakness, and other health issues due to lack of iodine in their diet.

To solve this in a simple, meaningful way, a team created the Jeevan Bindi—a regular-looking bindi infused with a small amount of iodine. As women wore it daily, the iodine was absorbed through the skin.

This solution worked because it fit into existing habits and culture, showing creative thinking and empathy in addressing a real community problem.



Activity 4.4.1 Validate Your Idea (3P Check)

Objectives

- To understand the importance of validating an idea before moving forward
- To identify how an idea creates value for people
- To examine the environmental impact of an idea on the planet

Instructions

Think about the idea you have worked on in this chapter. Read each section carefully and answer the questions honestly. Write in complete sentences.

A. People – Who Does Your Idea Help?

1. Who will use your idea?

.....
.....

2. What problem does your idea solve for them?

.....
.....

3. How does your idea make life easier, safer, or better?

.....
.....

B. Planet – Is Your Idea Good for the Environment?

4. Does your idea reduce waste or pollution?

☐ Yes ☐ No ☐ Not sure

Explain your answer:

.....
.....

5. Does your idea save resources like water, paper, or electricity?

.....
.....

C. Profit – Can Your Idea Last Over Time?

6. Do you think your idea can continue in the long run? Why?

.....
.....

7. Is your idea affordable and useful for people?

.....
.....

D. Reflection

8. Which of the three Ps (People, Planet, or Profit) is strongest in your idea?

.....
.....

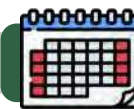
9. What one small change can make your idea better or more balanced?

.....
.....

Concluding Remarks

Ideas succeed when they care about people, respect the planet, and can continue through profit or value creation. Tools like the 3P Check help turn simple ideas into thoughtful and responsible solutions

Problem to Possibility



Weekly Task

Q.1. Observe one small problem at home or in your neighbourhood and write two possible solutions.

.....
.....
.....
.....

Q.2. Test both ideas using the 3P Framework.

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.....
.....

4.5 Leadership: Guiding Ideas and People Forward

Leadership is about taking responsibility, guiding others, and helping ideas move forward—not giving orders. It brings people together toward a shared goal through teamwork and problem-solving.

In daily situations, leadership shows in organising tasks, listening to different opinions, and ensuring everyone's voice is heard. A leader stays calm during challenges, motivates others after setbacks, and helps the group learn from mistakes.

Good leaders listen with empathy, respect diverse viewpoints, and build trust within the team. In entrepreneurship, leadership involves thoughtful decision-making that benefits people and the environment, using discussion, feedback, and the right questions to find solutions.

Leadership is a skill that grows with practice. Every learner can lead by taking initiative, acting responsibly, and supporting others in turning ideas into action.



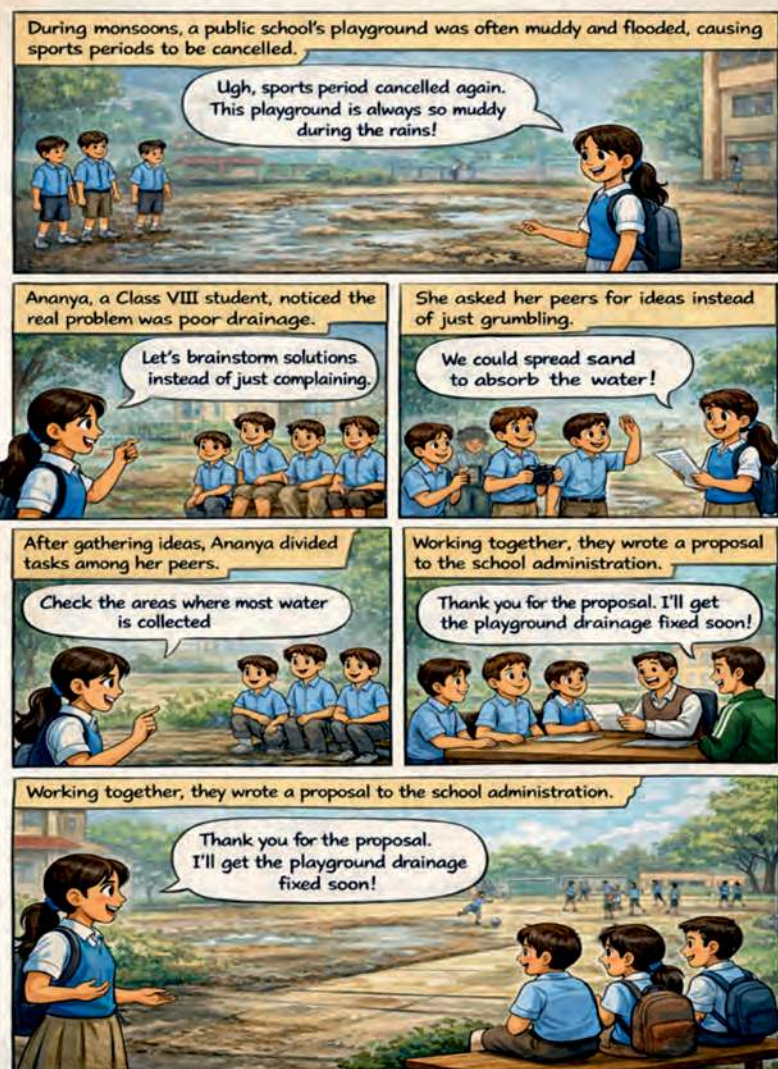
Case Story

Leading Change, One Step at a Time

A Public School's playground was typically muddy during monsoons. Students grumbled about cancelled sports periods, yet nothing changed. The majority of students accepted it as normal.

Ananya, a Class VIII student, noticed inadequate playground drainage, not rain. She asked her peers for ideas instead of grumbling. Some recommended spreading sand, while others suggested informing school officials. After listening to everyone, Ananya helped the group outline all feasible answers.

She then assigned tasks: one group recorded the most water gathered, another took pictures, and a third contacted the sports teacher. Ananya also encouraged quieter pupils to speak up. She helped the group focus on the goal during conflicts.



The group helped Ananya write a brief proposal detailing the issue and a simple remedy. The school administration received the proposal. Sports resumed after rain when the school addressed playground drainage.

Ananya did not command or act alone. She guided her team, listened, took responsibility, and implemented suggestions. Her leadership showed that initiative, empathy, and teamwork start change, not authority.

Personal Reflection

1. Have you ever noticed a problem but not taken action? Why?

.....

.....

2. What qualities of Ananya would you like to develop?

.....

.....

3. If you were in her place, what would you have done differently?

.....

.....

4. How can you apply this type of leadership in your class or community?

.....

.....



Activity 4.5.1 Leadership in Action

Objectives

- To understand that leadership is shown through actions such as listening, guiding others, taking responsibility, and working together to solve problems.
- To reflect entrepreneurial skills

Situation: Your class has been asked to plan a small awareness drive to reduce water wastage in the school. The class is divided into groups, but some learners disagree on ideas, some are quiet, and others want to rush the decision. The group needs someone to guide the discussion, listen to everyone, and help the team agree on one practical solution. In your group, discuss the following questions and write short answers:

1. What challenges might the group face while working together?

.....

.....

2. What actions should a good leader take in this situation?

.....

.....

3. How can a leader make sure everyone feels heard and respected?

.....

.....

4. Why is leadership important for turning ideas into action?

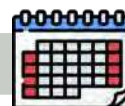
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Concluding Remarks

Leadership is not about control. It is about guiding people, building trust, and helping ideas grow through teamwork.

Leadership Around You



Weekly Task

Observe your surroundings at school, at home, or in your neighbourhood during the week.

1. Identify one situation where someone showed leadership (for example, during a group task, family decision, or school activity).

.....

.....

2. Describe what the person did that showed leadership.

.....

.....

3. Mention one leadership quality you noticed (such as listening, responsibility, empathy, or decision-making).

.....

.....

4 Write one sentence on how you can practise this leadership quality in your own life.

.....

.....

Let's Reflect

1. Which creative tool helped you the most? Why?

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.....

2. How did working in a team change your idea?

.....

.....

3. What kind of feedback helped you improve?

.....

.....

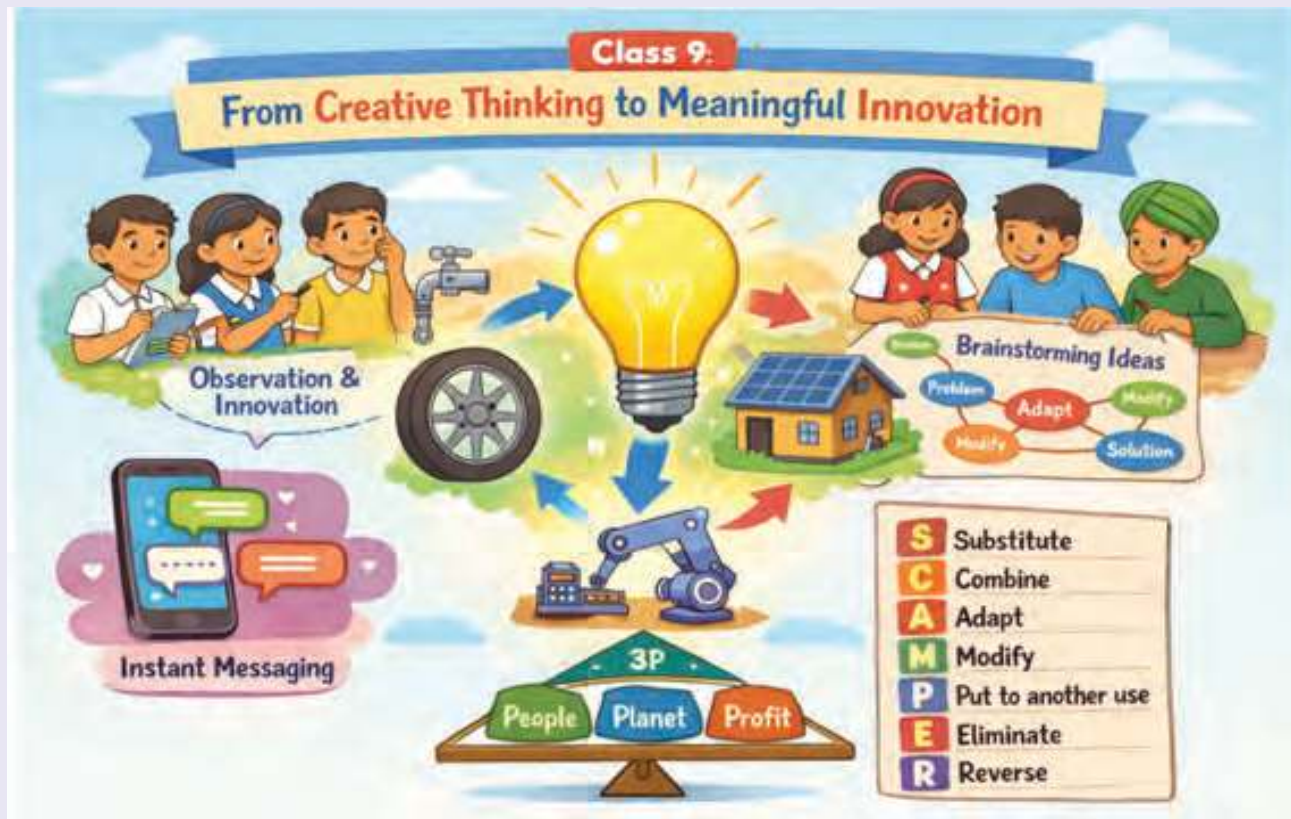
4. Which role did you enjoy the most—leader, thinker, or planner?

.....

.....



From Creative Thinking to Meaningful Innovation



Creativity is not something only a few people are born with. It is simply the habit of thinking differently when we face a problem.

Most innovations begin by observing everyday challenges. Long ago, the wheel was created to make moving heavy loads easier. In the same way, instant messaging apps were developed because people wanted faster and simpler ways to communicate. These ideas did not appear suddenly—they grew from careful observation and thoughtful thinking.

Creative thinkers do not stop at the first idea. They explore many possibilities, compare options, and then choose the solution that works best.

To support this process, entrepreneurs use simple tools

SCAMPER: Improving a Business Idea

SCAMPER helps us look at an idea from different angles and find new or better ways to develop it.

SCAMPER – Full Form

- S** – Substitute: What can be replaced or changed?
- C** – Combine: What can be joined together?
- A** – Adapt: What can be adjusted or modified to suit a new need?
- M** – Modify: What can be improved, increased, or reduced?
- P** – Put to another use: Can it be used in a different way?
- E** – Eliminate: What can be removed to make it simpler or better?
- R** – Rearrange / Reverse: Can the order, process, or design be changed?

Mind Mapping: Organising Ideas for Better Decisions

It is a visual thinking tool that helps you organise your thoughts clearly. It starts with one central idea and branches out into related ideas, possibilities, and solutions. By seeing connections visually, you can understand problems better and explore multiple options before making decisions.

However, thinking alone is not enough. Entrepreneurs must also:

- make informed decisions,
- work effectively in teams, and
- take leadership when needed.

These skills develop when people collaborate, listen to different viewpoints, and solve real-life problems together.

Thinking Beyond the Idea: Responsibility and Impact

Strong ideas are not only creative; they are also responsible. A truly good entrepreneurial

idea balances three important aspects:

- People – Does the idea help people or improve their lives?
- Planet – Does it protect the environment or reduce harm to nature?
- Profit – Does it create value or income that can be sustained over time?

This balance is explained through the 3P Framework.

The 3P Framework

The 3P Framework helps you check whether an idea is:

- useful to society,
- environmentally responsible, and
- economically practical.

Using this framework ensures that ideas are sustainable, ethical, and realistic.

Key Insights



Entrepreneurship begins with observing real-life problems and thinking creatively about solutions. Creative tools like SCAMPER and Mind Mapping help generate and organise ideas, while teamwork encourages decision-making, collaboration, and leadership. Ideas improve through feedback and become stronger when people work together. The 3P Framework—People, Planet, and Profit—helps in choosing solutions that are useful, responsible, and sustainable. By validating ideas and guiding teams effectively, simple observations can be turned into meaningful and practical solutions.

The Power Of Mindset



No. of Periods: 4

This chapter explores how mindset influences learning, teamwork, and the ability to face difficulties. Through stories, reflections, and activities, it highlights how entrepreneurs and innovators embrace challenges, learn from failure, build resilience, and strengthen their self-belief. It also demonstrates how adopting a growth mindset can positively impact academic performance, collaboration, and everyday decision-making.

Learning Outcomes

You will be able to:

-  Understand the difference between a fixed mindset and a growth mindset, and how mindset shapes learning and success.
-  Learn how entrepreneurs overcome fear of failure by building resilience and self-belief.
-  Apply growth mindset thinking to schoolwork, teamwork, and real-life challenges.

As you go through this chapter, you will learn new ideas, work in teams with your classmates, and face challenges that might not work out perfectly the first time. That's okay; at the end, come back to this page and see if your thinking has changed.

Think and Tick

Before beginning this chapter, take a few minutes to reflect on yourself. Everyone faces challenges, feels uncertain at times and makes mistakes. Read each pair of statements carefully. In each pair, tick (✓) the statement that best matches how you usually think or behave.

- ☐ I avoid trying things where I might fail.
- ☐ I try even when I feel unsure.
- ☐ Talent matters more than effort.
- ☐ Effort helps skills and abilities improve.
- ☐ Making mistakes means I am weak.
- ☐ Making mistakes helps me learn and improve.

5.1 THE POWER OF HOW YOU THINK

What Is Mindset?

Your mindset is basically how you think about yourself and your abilities, learning, mistakes, and potential. It shapes how you respond when things go well and, more importantly, how you react when things become difficult. Some people see challenges as problems to avoid. Others see them as chances to learn and grow. This difference comes from mindset. For entrepreneurs, mindset is extremely important. Entrepreneurs do not succeed only because they have good ideas or money. They succeed because of how they think and how they respond to challenges. When an idea fails, an entrepreneur does not give up easily. Instead, they ask, What can I learn from this? and try again with a better approach.



Two Ways of Thinking: Fixed Mindset and Growth Mindset

Situation: Two learners, One Challenge, Two Mindsets.

When the teacher called Ayaan's name to solve a question on the board, his heart started beating fast. He slowly stood up, but inside his mind he was already thinking, "I'm good at this".

He imagined writing the wrong answer and everyone staring at him. Feeling nervous, he quietly stepped back and let someone else go instead. Later, when he saw a similar question in his notebook, he closed it and said, "I just can't do this."

Ayaan wanted to learn, but he was afraid of making mistakes.

A few days later, the teacher asked the same type of question again. This time, Zara's name was called. She was nervous too. Her heart was racing. But as she walked to the board, she told herself, "I may not know this now, but I can learn."

She tried to solve the problem. She made a small mistake. Instead of feeling embarrassed, she listened carefully when the teacher corrected her. That evening, she practised the same problem again at home.



The next day, she understood it much better. Ayaan and Zara were not very different. The real difference was in their thinking. Ayaan believed mistakes meant failure. Zara believed mistakes were part of learning.

He said, "I can't do this."

She said, "I can't do this yet."

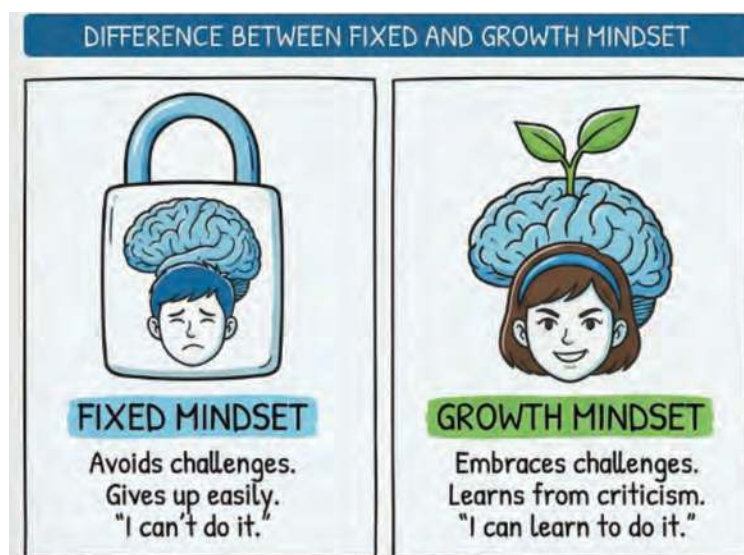
That one small word "yet" made a big difference.

Understanding Mindset: Fixed and Growth

Ayaan and Zara saw the same incident differently. Ayaan thought mistakes meant he was bad. This is a fixed mindset. A fixed attitude thinks abilities can't change, making challenges terrifying and mistakes failures.

Differently, Zara thought. She thought she could learn with practice even if she couldn't do something right away. This is a growth mindset. Failures are lessons, and obstacles are chances with a growth mindset.

Having a growth attitude means not to believe, "I can't do this." You claim I can't, yet. This simple word "Yet" reminds you that learning is a journey and you are continuously improving.



Pause and Reflect

Answer these questions in your notebook:

Q.1. When you find something difficult, which story feels more like you, Dheeraj's or Ayra's? Why?

.....

.....

Q.2. Think of one situation where you said or thought, I can't do this. How could you change that thought to 'I can't do this yet'?

.....

.....

Q.3. What is one small challenge you can try this week without fearing mistakes?

.....

.....

Concluding Remarks

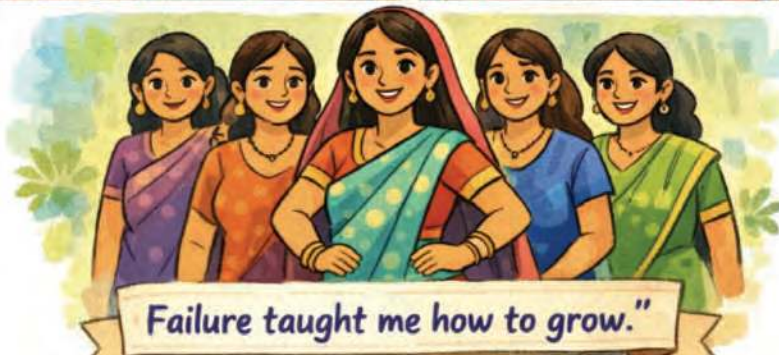
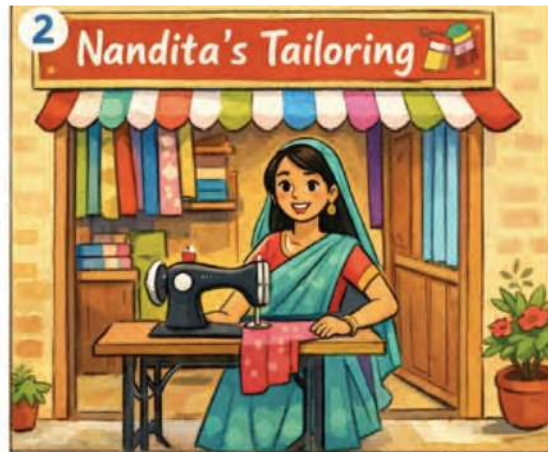
Your mindset is not fixed. With practice, patience, and effort, you can train your mind to grow just like entrepreneurs do.



Case Story

Nandita's Tailoring Shop — Learning Through Failure

Nandita's Tailoring Shop — Learning Through Failure



As a child, Nandita learnt stitching from her mother and dreamed of opening her own tailoring shop. With years of savings, she finally started a small shop near her home, hoping for success. But customers were few, many preferred ready-made clothes and her savings began to run out. She felt discouraged but did not give up.

One evening, she asked herself, “what can I learn from this?” That question changed her approach. She joined a self-help group, learnt to speak confidently about her work and took a digital marketing course. She began sharing photos of her designs on WhatsApp and asked customers about their preferences. She also started using cloth bags, which people appreciated. Slowly, orders increased—especially during festivals. Within a year, her shop became profitable and she trained three other women in stitching. Nandita realised that failure had been her greatest teacher, helping her grow in confidence and success.



Activity 5.1.1 What Would I Do?

All of you face similar situations in school. What really makes a difference is how you respond when something does not go as planned. To understand it better, let's do an activity.

Objectives

- To develop Self-Awareness
- To distinguish between Growth and Fixed Mindsets
- To reframe Negative Experience

Instructions

- Read each scenario and choose the response that truly matches your first thought. There are no marks or judgements.
- Identify which thoughts act as “stop signs” and which ones give you a “green light” to keep going.
- Write 5–6 lines about one time you gave up early and one time you chose to try again.

- Practise your new inner voice by writing the sentence “I can't do this... yet.”

Situation one: Surprise test

You studied, but the paper was tougher than expected, and your marks are low.

- A. Some learners think, I am just bad at this subject. What's the point of trying?
- B. Others think I did not do well this time. I need to change how I prepare.

Situation two: Teacher's feedback

Your teacher points out mistakes in your notebook in front of the class.

- A. Some learners feel embarrassed and demotivated.
- B. Others think, At least now I know what I need to improve.

Situation three: Group project

Your idea is not chosen by your group members.

- A. Some learners think, No one listens to me.
- B. Others think, Maybe I can improve my idea or help make another idea better.

Situation four: Learning something new

You are studying a new chapter or skill and do not understand it quickly.

- A. Some learners think, Everyone else understands this. I just can't.
- B. Others think, 'It's okay if I don't understand it right now. I can learn.

Situation five: Comparing with friends

Your friend scores higher marks than you.

- A. Some learners think, I will never be as good as them.
- B. Others think, What can I learn from how they study?

Now pause for a moment and think quietly.

Q.1. Which kind of responses help you move forward?

.....

.....

Q.2. Which ones stop you from trying? You do not need to change everything at once. Even noticing your thoughts is a good first step.

.....

.....

Q.3. Think about a challenge you faced recently.

- a) What made it difficult?
- b) What did you do first?
- c) What could you try next time instead of giving up?

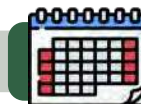
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Concluding Remarks

Being a confident learner or an entrepreneur does not mean being perfect. It means thinking differently when things do not go your way. Small changes in the way you think can slowly lead to big changes in how you learn and grow.

How My Thinking Affects My learning



Weekly Task

- A. Choose any two situations from your daily experiences, such as facing a difficult test or quiz, receiving feedback or correction from a teacher, working in a group where your idea is not selected, struggling to understand a topic, or comparing your performance with that of your friends. Pay attention to what you say to yourself in these moments—do you feel discouraged, or do you think about how you can improve? This activity will help you understand your thinking patterns and how they affect your learning and confidence. For each situation, note:

Q.1. How did you felt in each situation?

.....
.....

Q.2. What was your first thought?

.....
.....

B. Q.1. Write one situation where you usually give up or feel discouraged quickly.

.....
.....

Q.2. Write one situation where you already try again

.....
.....

5.2 LEARNING, RESILIENCE, AND THE COURAGE TO BEGIN



Case Story

Entrepreneurial Mindset

Patricia Narayan's story reminds us that entrepreneurship often starts from a fight for survival rather than a desire for a title. At just 19, standing on a beach with two hungry children and no money, Patricia didn't see a business plan. She saw a necessity to feed her family, famously viewing her first 50-paisae profit not as a financial gain, but as a packet of milk for her kids. This journey required an Incredible Growth Mindset, as she replaced the shame of her circumstances with the simple belief that her ability to cook was enough to begin. For years, as the Coffee Akka on Chennai's Marina Beach, she battled the heat, rain and the physical grit of pushing a heavy cart, using Resilience as a shield to keep smiling even when life was at its toughest. even after achieving success, she faced the ultimate human tragedy-the loss of her daughter-yet she utilised her Self efficacy to turn that immense pain into a mission, opening her first large restaurant Sandeepha, as a living tribute.



Activity 5.2.1 Class Discussion – The Human Perspective

Entrepreneurship is not only about business ideas or profit. It is also about emotions, values, and the strength to continue during difficult times. This activity encourages you to look at entrepreneurship from a human point of view, using Patricia's story as an example.

Objectives

- To understand the emotional challenges faced by entrepreneurs
- To recognise the role of courage and mindset in overcoming difficulties

- Appreciate how personal values and purpose shape meaningful businesses

Instructions

Listen carefully to the questions and think before you respond.

Share your thoughts respectfully. There are no right or wrong answers.

Discuss the Following

1. Empathy

Think about Patricia on her very first day running the beach cart. How do you think she might have felt at that moment?

.....

.....

2. Courage and Mindset

If you were in her place, what negative or fearful thoughts might you have had? What kind of *growth-oriented inner voice* would you need to replace those thoughts and keep going?

.....

.....

3. Legacy and Meaning

Patricia named her restaurant after someone she loved. Why do you think a business built around love, memory, or purpose can be more powerful than one with just a trendy or attractive name?

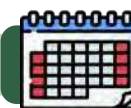
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.....

Concluding Remarks

Behind every business is a human story. Empathy, courage, values, and a growth mindset play a vital role in shaping entrepreneurial journeys. Understanding the human side of entrepreneurship helps us see success not just as profit, but as purpose, resilience, and impact.

The Human Venture Interview



Weekly Task

Find someone in your neighbourhood who runs a small business: a tailor, a chai-waala, or a grocery store owner. Ask them: *What was the hardest day you ever had in your business, and what made you decide not to quit?*

Q.1. Write their answer here:

.....

Q.2. What I learnt from them:

.....

Concluding Remarks

1. Learning happens through trying, making mistakes, and improving—not by being perfect the first time.
2. Failure is not the end; it gives useful feedback for doing better next time.
3. Discussing mistakes and reflecting together helps teams find stronger solutions.
4. Teamwork, patience, and calm thinking improve outcomes.
5. Small changes based on learning can lead to big improvements.
6. Entrepreneurs grow by testing ideas, learning from failure, and trying again with confidence.

5.3 ART OF THINKING – CRITICAL AND CREATIVE

Every idea, choice, and action in business starts with thinking. But to think well, you need to know how to think in numerous ways depending on the situation. That's why both creative and critical thinking are needed.

Thinking creatively helps you notice new options. It helps you think of new ways to solve problems by looking at them from different viewpoints. Innovations like producing eco-friendly bags from used cloth or turning an empty wall into a lesson board come from asking questions like “What else can I do?” or “Is there a different way?”

Critical thinking, on the other hand, helps you look at ideas thoroughly and pick the one that will work. It means checking the facts, figuring out the dangers, and picking the best choice. Questions like “Will this work in real life?” and “What resources do I need?” help people make decisions that are useful.

Entrepreneurs employ both of these things together: first to come up with new ideas, and then to improve and test them. This equilibrium helps change basic ideas into actions that matter.



Activity 5.3.1 Think Creatively, Decide Critically

Objectives

To understand how creative thinking and critical thinking work together to solve a real-life problem.

Instructions

- Read the situation carefully.
- First, use creative thinking to generate as many ideas as possible. Do not worry about practicality at this stage.
- Use critical thinking to analyse your ideas and select the one that can actually be implemented.

Situation

Your school notices that a large amount of paper is wasted every day. Rough sheets, old notices, and unused notebook pages are often thrown away.

Part A: Creative Thinking – Generate Ideas

Think freely and write any four ideas that could help reduce paper waste in your school.

1.
2.
3.
4.

Part B: Critical Thinking – Analyse Ideas

Now review the ideas you wrote above. Choose one idea that you believe is practical and can be implemented in your school.

Q.1. Which idea did you choose?

.....

Q.2. Why do you think this idea is practical?

.....

Q.3. What materials or resources will you need?

.....

Q.4. What challenges might arise while implementing this idea?

.....

Q.5. How can you overcome these challenges?

.....

Part C: Decision and Action

In 2–3 lines, explain how using both creative and critical thinking helped you move from many ideas to one workable solution.

.....

.....

Reflection

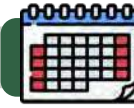
Which type of thinking did you find easier—creative or critical? Why?

.....

.....

Concluding Remarks

1. Creative thinking acts as the “expansion” tool that allows entrepreneurs to see hidden value in waste and imagine entirely new possibilities.
2. Critical thinking serves as the “filter” that tests the reality of an idea against available resources, costs, and potential risks.
3. The “mental gear shift” is the core of effective decision-making, allowing you to move from wide-scale imagination to focused action.
4. The combination of both thinking styles transforms a simple thought into a practical, sustainable business or community solution.



1. The Creative Architect – Opening the Mind

Creative thinking is about **Divergent Thinking**. It's like a fountain that throws out many different ideas without judging them yet. Entrepreneurs use this to find gaps in the market that no one else has noticed.

The Challenge: Look at a standard **School Lunch Box**. List 3 Out of the Box features it could have that would make a student's life more exciting or easier.

Example: A lid that doubles as a solar-powered phone charger.

-
-
-

2. The Critical Engineer (Focusing the Mind)

Critical thinking is about **Convergent Thinking**. It's like a funnel that takes all those wild ideas and filters them down to the one that is actually possible. It uses logic, evidence, and Real World math.

The Challenge: Look at your favourite idea from Section 1. Now, do the Reality check.

The Weight Check: Is this idea too heavy for a child to carry?

.....

The Price Check: Would it cost so much that nobody would buy it?

.....

The Safety Check: Is there any way this could be dangerous (e.g., sharp edges, heat)?

.....

The Refined Idea: Based on these checks, how would you change your idea to make it **practical**?

.....

5.4 OVERCOMING THE FEAR OF FAILURE

Failure is a step toward success in business. Many students don't start projects because they're terrified of failing. Successful people view failure as useful information, not the end.

Every failure is a learning opportunity when viewed as data. The philosophy is "Failing Fast". It involves making little, inexpensive mistakes early on to learn and improve. Instead of "Did I win?" ask "What did I learn?" This will boost your confidence and reduce your fear.

Businesses succeed because they learn from their failures. They use creative thinking to improve ideas and critical thinking to find issues.

A "fixed mindset" often makes people fear failure. Entrepreneurs have a growth mindset, viewing failure as helpful feedback and taking calculated risks with careful planning.



Activity 5.4.1 The Epic Fail Award

Objectives

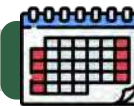
To humanise failure and realise that everyone experiences it.

- **The Story Circle:** Sit in a circle. Each student and the teacher shares a time they tried something and it went completely wrong, e.g., trying to bake a cake that turned into a rock or failing a sport tryout.
- **The Pivot Analysis:** After sharing, the student must answer, *What is one thing I know now that I didn't know before I failed?*
- **The Re-brand:** Give that failure a Professional Name. Example: The Rock Cake becomes A Lesson in Temperature Control and fermenting Agents.

Concluding Remarks

1. Failure is not the end—it's feedback that shows you what doesn't work so you can find what does.
2. "Failing fast" means making small mistakes early to learn quickly and save time and money.
3. Growth mindset helps you see failure as a teacher, not as proof that you're not good enough.
4. Every successful business failed first—the difference is they learned from mistakes and tried again with a better plan.

The Comfort Zone Experiment



Weekly Task

■ Identifying the Fear

Think of a small **Venture** or project you've been wanting to try but haven't started because you are afraid it won't work.

The Idea:

The Fear: What exactly are you afraid will happen? e.g., People will laugh, or I will waste my pocket money.

■ The Pre-Mortem (Critical Thinking)

Instead of ignoring the fear, let's look at it. If this project **did** fail, what would be the most likely reason?

Reason :

The Safety Net Plan: If that happens, how will you handle it?

■ The Divergent Pivot

If your original idea fails, use **Divergent Thinking** to list two ways you could change the idea to make it better.

1.
2.

4. The Small Step

Commit to taking one Tiny Risk this week related to your idea. It could be asking a friend for feedback or researching the price of materials.

What I did:

How I felt:

5.5 BUILDING RESILIENCE AND SELF-EFFICACY

In entrepreneurship, your greatest asset is your mindset, not money or space. Things will fail—but two mental strengths help you keep going: resilience and self-efficacy.

Resilience is the ability to bounce back after failure. Like learning to ride a bicycle, you fall, get up, and try again. When plans don't work or people say no, resilient people ask, What can I do differently?

Self-efficacy is the belief that "I can learn and solve this." Students who believe they can try are more likely to succeed than those who give up early. This belief grows every time you solve even a small problem.

Together, resilience and self-efficacy help entrepreneurs face challenges with confidence and keep moving forward.



Activity 5.5.1 The Evidence Wall

Objective

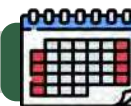
- To boost self-efficacy by recognising past successes.

Instructions

- Every student takes three sticky notes (or slips of paper).
- On each note, write one difficult thing you have achieved in the past (e.g., I learnt to ride a bike after falling five times, or I finished a difficult math chapter).
- Stick these on a wall. This is the **Evidence Wall**.

Concluding Remarks

1. Resilience is getting back up fast after falling, not avoiding failure completely
2. Self-efficacy is your belief in yourself—it helps you try hard things instead of giving up
3. High self-efficacy makes you take on challenges; low self-efficacy makes you avoid them
4. Remembering what you've already achieved builds confidence to face new problems



1. The Challenge Analysis

Identify one task this week that felt difficult or made you want to quit (could be school-related or a personal project).

The Challenge:

2. Self-Efficacy Check

Rate your belief in yourself for this task before you started:

☐

I felt I could do it easily.

☐

I was unsure but willing to try.

☐

I felt I was going to fail.

3. The Bounce-Back (Resilience)

When things got tough, what was one **Critical Thinking** strategy you used to keep going? (e.g., I broke the task into smaller steps, or I asked for help).

My Strategy:

4. Reframing Failure

If you didn't succeed perfectly, rewrite the failure as a lesson.

What happened:

The Lesson Learned:

Concept Box



How Mindset Shapes Your Journey

1. Mindset is how you speak to yourself about abilities, mistakes, and learning—and it can grow.
2. **Fixed mindset:** "I can't improve."
Growth mindset: "I can improve with effort and practice."
3. Mistakes are feedback, not failure; learning from them moves you forward.
4. Adding the word **"yet"** keeps learning possible: *"I can't do this yet."*
5. Entrepreneurs succeed by trying again, learning, and staying resilient.
6. **Creative thinking** generates new ideas; **critical thinking** tests and improves them.
7. Successful innovators treat failure as data and make small, early mistakes to improve plans.
8. **Resilience** helps you bounce back; **self-efficacy** builds belief in your ability to learn.
9. Persistence and small daily mindset shifts build long-term confidence and success.

Key Insights



Resilience and self-efficacy help entrepreneurs face challenges with confidence and keep moving forward. A resilient entrepreneur learns from failures rather than giving up. With a growth mindset, they view difficulties as opportunities to learn, improve their ideas, and develop better solutions. These qualities help entrepreneurs adapt to change, stay motivated, and continue striving toward their goals.

Our Team, Our Strength



No. of Periods: 2

In this chapter, you will explore how forming the right team can turn a simple idea into a strong venture. You will learn to identify individual strengths, assign meaningful roles, and understand the importance of leadership, ethics, and sustainability in teamwork. Through discussions and activities, you will also practise managing conflicts, listening to different viewpoints, and building consensus through respectful communication. As you move ahead, you will discover that a venture becomes stronger when every team member contributes with responsibility, creativity, and collaboration.



Learning Outcomes

Learners will be able to:

- 🎯 Form effective teams by identifying roles, strengths, and leadership qualities.
- 🎯 Understand how teamwork, ethics, and sustainability shape strong ventures.
- 🎯 Manage conflicts and build consensus using respectful communication and innovative thinking.

6.1 FORMING EFFECTIVE TEAMS: ROLES, STRENGTHS AND LEADERSHIP

Four learners once decided to start a small venture in their school. They were excited and full of ideas. Everyone wanted the project to succeed—but very quickly, problems began to appear.

Everyone had ideas, but no one was really listening. Two learners kept arguing about who should lead the group. Another student tried to share suggestions but slowly stopped speaking because she felt ignored. Meetings became confusing and frustrating. Instead of working together, the group worked against each other. Within a short time, the project fell apart because the team did not work as a team.



A month later, the same four learners were given another chance. This time, they decided to do things differently. Before starting, they sat down and talked honestly about what had gone wrong earlier. They agreed to divide roles clearly, so everyone knew their responsibility. Then they choose one leader whom they all trusted. They listened to each other and resolved disagreements through discussion and focused on one shared goal instead of personal opinions.

And then something changed. The atmosphere became calmer. Everyone felt heard. Decisions were made faster, and work moved forward smoothly. The same idea that failed earlier now began to take shape. In the end, their venture succeeded not because the idea changed, but because the way they worked together changed.

Successful ventures are rarely built alone. Behind every strong idea is a team where each member plays a clear role, uses their strengths, and works toward a shared goal. Forming an effective team begins with understanding who does what and who is best suited for each responsibility. Every team member brings unique strengths—some are good at generating ideas, some at planning, some at managing people, and others at handling money or resources. Identifying these strengths helps the team assign roles wisely. When people work in roles that match their abilities, they feel confident, motivated, and responsible for the team's success.

Leadership is another key part of team formation. A good leader does not dominate but guides, listens, and supports the team. Leadership qualities include clear communication, fairness, decision-making ability, and empathy. An effective leader ensures that everyone's voice is heard, conflicts are resolved respectfully, and the team stays focused on its goal. When roles are clear, strengths are valued, and leadership is responsible, teams work smoothly, solve problems better, and turn ideas into successful outcomes.



Activity 6.1.1 Build Your Team and Choose Your CEO

Objectives

- To identify individual strengths and assign meaningful roles while forming an effective team.
- To select a leader responsibly and understand how each role contributes to teamwork and shared success.

Instructions

- Form a team of 4–5 learners. Sit together so that you can talk and work comfortably. Stay with the same team for the entire activity.
- As a team, imagine that you are starting a small business. It could be school-based (for example, a stationery corner or eco-club project) or community-based (for example, a recycling drive or tuition support). You do not need to plan everything yet—just agree on a basic idea.
- Now, discuss within your team and assign roles based on interests and strengths. Each student should take one role. Take a few minutes to talk and decide who fits each role best.

Role	Responsibility
CEO (Leader)	Guides the team and takes final responsibility
Creative Head	Thinks of ideas and solutions
Operations Manager	Plans tasks and timelines
Finance Planner	Manages costs and budgeting
Sustainability Champion	Ensures People–Planet–Profit balance

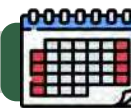
- After roles are discussed, choose one CEO for your team. Your choice should be based on: Responsibility, Ability to listen to everyone, Fair decision-making, Confidence (not dominance or control)

Remember: the CEO's job is to support the team, not to order others.

- As a group, briefly discuss: Why did you choose this CEO? How will each role help the team work better? Write 2–3 lines together.

Concluding Remarks

Strong ideas succeed when strong teamwork supports them. Clear roles, mutual respect, and responsible leadership transform individual strengths into collective success.



Reflect on Teamwork and Leadership

Think about the team you formed and the roles assigned during Activity 6.1.1.

Q.1. Which role did you take in your team, and why did it suit you?

.....

.....

.....

Q.2. What qualities did your team look for while choosing the CEO?

.....

.....

.....

Q.3. Describe one action or behaviour that showed good leadership during the activity.

.....

.....

.....

Q.4. Write one sentence on how clear roles helped the team work better.

.....

.....

.....

Concept Box



Roles, Leadership & Ethics

Leadership is not about giving orders or being the loudest voice in the group. True leadership means guiding others with responsibility, empathy, and fairness. A good leader listens carefully, values different opinions, and helps the team move forward together.

In a team, the CEO is not a boss but a coordinator. The CEO's role is to bring people together, ensure that everyone understands their responsibilities, and help the team make balanced decisions. When team members feel respected and heard, they are more motivated to contribute their best.

Strong teams are built on ethics, honesty, and mutual respect. Ethical behaviour means being truthful, fair, and responsible in all decisions. It also means treating teammates equally and solving disagreements through discussion rather than conflict.

Finally, good leadership looks beyond short-term success. Sustainable leaders think beyond profit and consider the impact of their actions on people and the environment. When leaders care about long-term well-being, teams create solutions that are meaningful, responsible, and lasting.

6.2 CONFLICT MANAGEMENT AND CONSENSUS BUILDING

When people work together, differences in opinions are natural. Each team member brings their own ideas, experiences, and perspectives. Sometimes, these differences lead to disagreements or conflict. Conflict is not always a bad thing. In fact, it can help teams think deeper and come up with better solutions, only, *if it is handled well*. Conflict becomes a problem when people stop listening, raise their voices, or try to prove that only their idea is right. In such situations, teamwork breaks down, some members feel ignored, and progress slows or stops. Conflict management is the skill of handling disagreements calmly and respectfully so that the team can move forward.

Consensus building means reaching a decision that everyone can accept, even if it is not everyone's first choice. It does not mean winning an argument. It means finding a solution that best serves the shared goal of the team. Entrepreneurs and leaders use conflict management and consensus building to turn clashes into cooperation and ideas into action.

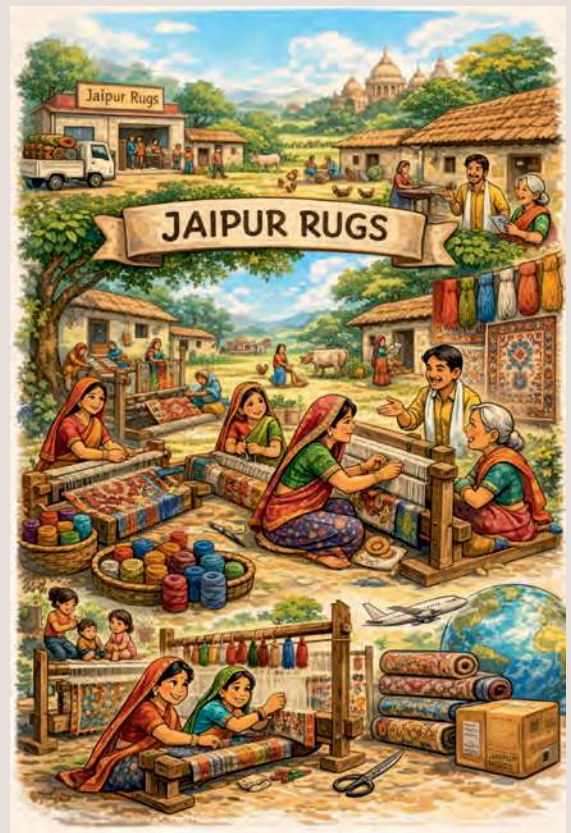
Jaipur Rugs began with a simple yet powerful idea—to create livelihood opportunities for rural artisans who possessed traditional weaving skills but had very limited sources of income. Many of these artisans, especially women, lived in villages where work opportunities were scarce despite their talent.

Today, Jaipur Rugs works with thousands of artisans spread across different states of India. Most artisans weave rugs from their homes, allowing them to earn a steady income while staying connected to their families and communities. These handmade rugs are sold across India and in international markets, showcasing local craftsmanship on a global platform.

Teamwork plays a vital role in the success of the company. The work depends on strong coordination among artisans who weave the rugs, field coordinators who provide raw materials and guidance, designers who develop patterns, and logistics teams who collect and deliver the finished products. If any one part of this chain is disrupted, the final product cannot reach customers. This makes cooperation, communication, and trust essential.

Leadership at Jaipur Rugs is based on support and empowerment. Leaders focus on guiding artisans, ensuring fair wages, and helping resolve challenges at the local level. Rather than controlling people, leadership here is about enabling artisans to grow with confidence and dignity.

Conflict management is handled with sensitivity and respect. Issues such as delays, quality concerns, or misunderstandings are addressed through open dialogue instead of blame. By



discussing problems calmly and finding solutions together, the company maintains strong and lasting relationships.

Through teamwork, inclusive leadership, and respectful conflict management, Jaipur Rugs has grown into a successful enterprise while improving the lives of rural artisans and preserving traditional skills.



Activity 6.2.1 When Ideas Clash

Objectives

- To understand that conflicts can arise due to differences in ideas
- To recognise the importance of respectful communication during disagreements
- To practise listening, reasoning, and decision-making in a team

Situation

A team has been working on a small venture for the past few days. Everyone is excited, and the work has been progressing well. During a discussion, two team members suggest different product designs. One student says, *My design is more creative and will attract people.* Another replies, *But my design is simpler and cheaper. Yours will cost too much.* As the discussion continues, both students try to convince others that their idea is better. Voices become louder, and the conversation turns into an argument. Other team members feel uncomfortable

Think and Reflect

Answer the following questions briefly:

Q.1. Why did the conflict occur in the team?

.....

Q.2. How can listening help prevent arguments?

.....

Q.3. Why is consensus important when working in a group?

.....

and stop sharing their views. No decision is reached, and the team's work comes to a halt. The problem is not the ideas—both designs have value. The real issue is how the disagreement is being handled.

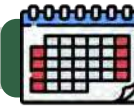
Instructions

- Form groups as directed by the teacher.
- Read the situation carefully as a group.
- Discuss what went wrong during the team discussion.
- Take turns sharing how each person in the team might be feeling.
- Decide how the group could manage this conflict in a calm and respectful way.
- Discuss how the team can reach a decision that everyone can accept.
- As a group, write 4–5 lines explaining:
 - how the conflict can be resolved
 - how consensus can help the team move forward

Concluding Remarks

Conflicts are a natural part of teamwork. When handled with patience, respect, and open communication, disagreements can lead to better ideas and stronger collaboration. Building consensus helps teams stay united and focused on their shared goal.

Managing Differences in Daily Life



Weekly Task

Think about a situation during the week at school, at home, or with friends where there was a disagreement or difference of opinion.

Q.1. Briefly describe the situation and what the disagreement was about.

.....
.....

Q.2. How did the people involved react to the conflict?

.....
.....

Q.3. What could have been done to handle the situation more calmly and respectfully?

.....
.....

Q.4. Write one sentence explaining how listening and consensus could have helped everyone move forward.

.....
.....

Concluding Remarks

1. Working in teams helps bring diverse ideas, skills, and perspectives together.
2. Leadership is about guiding others, listening, and taking responsibility—not giving orders.
3. Feedback helps ideas grow stronger when it is kind, clear, and constructive.

Learning Reflection

Q.1. What did you learn about giving and receiving feedback?

.....
.....

Q.2. How can conflicts help teams grow if managed properly?

.....
.....

Q.3. Which leadership quality do you feel you already have, and which one would you like to develop?

.....

.....

Concept Box



Concept Box: Teamwork, Conflict Management & Consensus

Teamwork: Successful ventures are built through teamwork. Each team member brings different strengths such as creativity, planning, communication, or managing resources. When roles and responsibilities are clearly defined, the team can work more effectively toward a shared goal.

Leadership: A good leader guides the team rather than dominating it. Effective leaders listen to everyone's ideas, encourage participation, make fair decisions, and help the team stay focused on its objective.

Conflict in Teams: Differences in ideas and opinions are natural when people work together. Such differences may sometimes lead to disagreements or conflict.

Conflict Management: Conflict management means handling disagreements calmly and respectfully. It involves listening to different viewpoints, discussing possible solutions, and working together to move forward.

Consensus Building: Consensus means reaching a decision that everyone in the team can accept, even if it is not everyone's first choice. It helps the team stay united and focused on its shared goal.

Key Insights



Conflicts are a natural part of teamwork and can lead to better solutions when handled respectfully.

Digital Skills in Action



No. of Periods: 3

In this chapter, you will explore how common applications like Word, Excel, PowerPoint, and PDF can be used to perform basic business tasks in a professional way. You will also understand how data becomes a valuable asset that helps in planning, decision-making, and growth.

As you move ahead, you will discover how Artificial Intelligence (AI) is supporting modern businesses in simple, practical ways, making work faster, smarter, and more efficient.



Learning Outcomes

Learners will be able to:

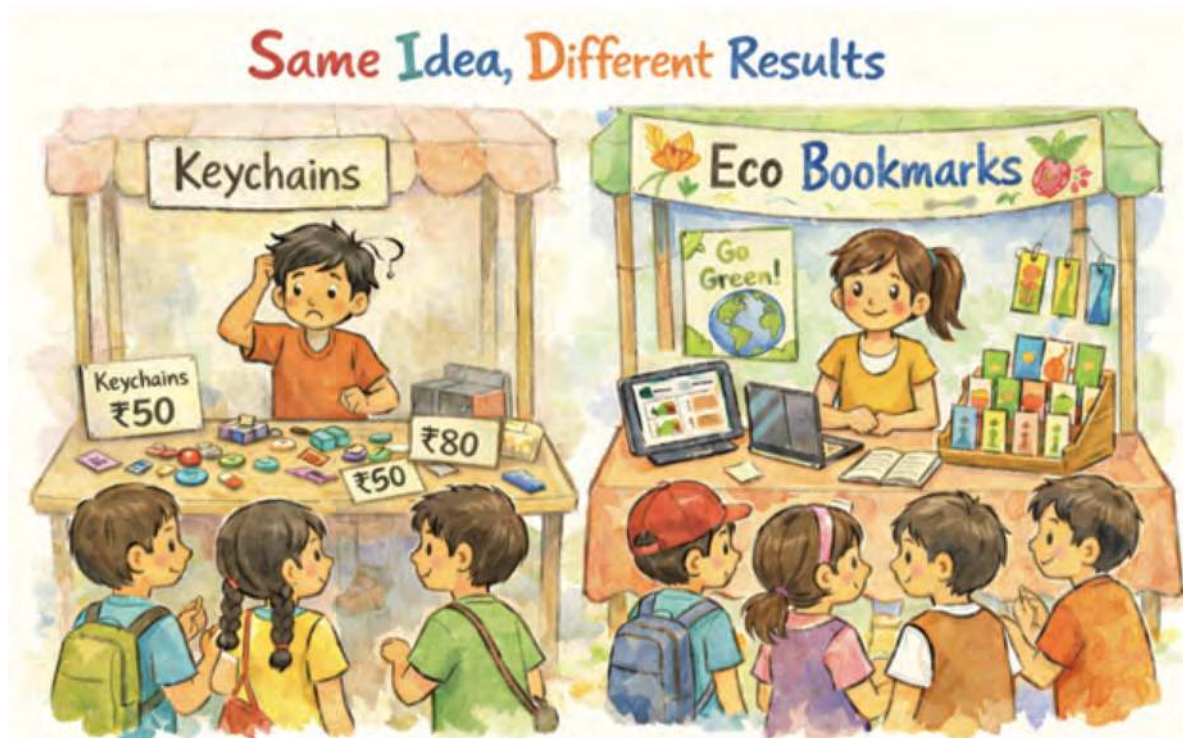
- 🎯 Use digital tools like Word, Excel, PowerPoint, and PDF to manage basic business tasks professionally.
- 🎯 Understand how data acts as a business asset for planning, decision-making, and growth.
- 🎯 Explore how Artificial Intelligence (AI) supports modern businesses in simple and practical ways.

Same Idea, Different Results

The school fair was buzzing with excitement. Students had set up small stalls, selling handmade items, snacks, and creative products. Among them were Suraj and Ayra, both enthusiastic and hard-working, each running their own small venture.

Suraj was selling handmade keychains. He had spent many evenings carefully making them, choosing colours and shapes. His products were genuinely good, and many learners stopped to look at them. However, Suraj had not planned much beyond making the keychains. He wrote prices quickly on small scraps of paper and placed them on the table. When customers asked about the **quality of the materials** used or why his product was special, he struggled to explain

clearly. He had not noted down his expenses or sales, so by the end of the day, he wasn't sure whether he had made a profit or not.



Just a few stalls away, Ayra was selling eco-friendly bookmarks. Her idea was simple, but the way she presented it made a big difference. She had typed a neat price list using a document-editing tool to type a clear price list, which she displayed clearly on her stall. She had prepared a neat, typed price list using a computer application to track how much she spent and how many bookmarks she sold. She used a spreadsheet to track her expenses and the number of bookmarks she sold. When visitors asked questions, She confidently explained her idea using a short presentation on a tablet. To attract attention, she had also designed a colourful poster using a free AI-based design tool.

Both Suraj and Ayra worked equally hard throughout the day. Both had good ideas. But by the end of the fair, Ayra's stall attracted more customers. People trusted her more because her work looked organised and professional. She clearly knew her costs, explained her idea well, and felt confident answering questions. As a result, she earned more trust, more clarity, and more profit. The difference was not talent or effort — it was how digital tools were used.

7.1 WHY DIGITAL SKILLS MATTER

In today's world, entrepreneurship is closely linked with technology. You no longer need a large office, expensive machines, or a big team to start something new. What you do need are basic digital skills. Even simple digital tools can make a big difference. They help you communicate more professionally, organise money and records, present ideas clearly and confidently, and save time while reducing mistakes. Digital tools are the "multipliers" of your effort; they allow one person to do the work of a whole team by automating repetitive tasks and connecting you to a

global audience. Whether it is using a spreadsheet to track your “data” or an app to design your logo, mastering these tools turns your ideas into a professional brand that others can see, trust, and invest in.



Activity 7.1.1 Match the Tool to the Task

Objectives

- To understand the purpose of common digital tools used in entrepreneurship
- To identify which digital tool is suitable for different business tasks
- To recognise how choosing the right tool makes work easier and more organised

Instructions

- Work individually or in pairs, as directed by your teacher.
- Read the list of digital tools and their possible uses carefully.
- Match each digital tool with the task it is most commonly used for.
- Write the correct matches in your notebook.

Match the Following

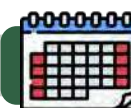
Tool	Used For
Word	Sharing final documents securely
Excel	Pitching ideas and making presentations
PowerPoint	Budgets, expenses, and profit-loss records
Document	Writing letters, proposals, and notices

- After completing the matching, discuss with your partner or group:
 - Which digital tool would you use the most for your idea or project?
 - Why is this tool useful for your work?

Concluding Remarks

Entrepreneurs use digital tools not to impress others, but to work more clearly, accurately, and efficiently. Choosing the right tool for the right task helps ideas look professional and saves time.

Choosing the Right Digital Tool



Weekly Task

A. Apply Digital Tools to Your Daily Tasks

Think of three tasks that you need to complete this week. For each task, choose the most suitable digital tool and explain why you chose it.

1. Writing a formal letter to your teacher

Best Tool:

Reason:

2. Keeping track of how much pocket money you spent this month

Best Tool:

Reason:

3. Sharing your final exam project so that no one can change its content

Best Tool:

Reason:

B. Think Like an Entrepreneur

Now imagine that you are starting a small venture, such as a School stationery stall.

Which digital tool would you use to list and calculate all your costs?

.....
.....

Which digital tool would you use to present your idea to the Principal?

.....
.....

7.2 UNDERSTANDING DATA IN EVERYDAY BUSINESS

Whenever we make decisions, we depend on information. For example, we check our marks to understand our performance or look at a timetable to plan our day. In the same way, businesses rely on information, called data, to understand how their ideas are working in real life. Data can be as simple as the number of items sold, money spent, or feedback from customers.

Entrepreneurs use data to reduce guesswork and make informed choices. Even small pieces of data help them notice patterns, identify problems, and improve their plans. Learning to observe and use basic data is an important digital and entrepreneurial skill.



Activity 7.2.1 Simple Data Tracker

In this activity, you will explore how data handling helps an idea or venture grow.

Objectives

- To understand what data means in a business context
- To identify simple types of data needed for decision-making
- To recognise how data handling helps entrepreneurs plan and improve their ideas

Instructions

- Work individually or in groups, as directed by your teacher.
- Think about the business idea or venture you have been working on. This could be a school-based or community-based idea.
- Imagine how this idea would work in real life.

Answer the following questions

Q.1. Data your business would collect

(Example: number of items sold each day, customer feedback, or money spent)

.....

.....

Q.2. How this data helps in decision-making

(Example: helps decide how much to produce, what customers prefer, or where money is wasted)

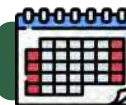
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Concluding Remarks

This activity shows that data helps entrepreneurs understand the real situation of a business. When decisions are based on information rather than guesswork, planning becomes easier, clearer, and more confident.

Data Detective at Home



Weekly Task

Observe your daily activities at home to understand how data (information) helps us make smarter, faster, and better decisions.

1. Select one routine activity at home that involves numbers, usage, or choices. Choose any one:

- The Kitchen: Managing groceries or snacks
- Energy Saver: Noticing how lights and fans are used
- Study Habits: Tracking time spent on homework or study
- Water Watch: Observing how much water is used for a task

2. Carefully observe your chosen activity and record one type of data. (Example: Number of biscuits eaten in a day OR minutes the TV is on when no one is watching)

What data am I collecting?

.....

.....

.....

My daily data Record

.....

.....

.....

7.3 FROM DATA TO DECISION : UNDERSTANDING AI IN BUSINESS

Now that we have understood the importance of data, it is useful to see how technology helps businesses use this data better. One such technology is Artificial Intelligence, commonly known as AI. Today, AI is being used in many fields to make work easier and more efficient.

What Is AI?

Artificial Intelligence, or AI, refers to computer systems or software that help people analyse information, organise work, and find solutions more quickly. AI does not think on its own like humans do. Instead, it supports people by handling large amounts of information accurately and saving time in everyday tasks.

How AI Is Used in Business

AI is used in different areas of business to improve efficiency. In marketing, it can help create posters or suggest suitable captions. In customer support, chatbots are used to answer common questions. In finance, AI helps track expenses and spending patterns. In planning, it can assist in comparing options and suggesting better ways of working. In design, AI tools can help create logos, visuals, or layouts. These uses show how technology supports business work in simple and practical ways.

Connecting AI to Your Idea

AI acts as your entrepreneurial “Co-Pilot,” transforming raw ideas into professional ventures by amplifying your Creative and Critical Thinking. You can use it to brainstorm “out-of-the-box” names, draft professional communications, or act as a “Reality Checker” to find potential flaws in your logic before you invest. However, remember that AI is only your assistant; you must use your own heart and critical eye to verify the data and ensure your personal “Why” stays at the centre of the project.

An Important Point to Remember

AI is a tool that supports people—it does not replace them. Human thinking, creativity, values, judgement, and responsibility are always important. Data helps people understand situations better, and AI helps handle information and routine tasks faster. Successful entrepreneurs use technology carefully and thoughtfully. A good business does not only work hard; it understands its data and uses technology responsibly to grow.



Activity 7.3.1 AI Helper Brainstorm

Objectives

- To identify tasks where AI can support business work
- To recognise tasks where human judgement and values are important
- To understand that AI is a support tool, not a replacement for people

Instructions

- Work in pairs, as guided by your teacher.
- Think about the business idea or venture you have been working on in this chapter.
- With your partner, discuss the following:
 - one task where AI could help your business
 - one task where human judgement is more important
- Listen carefully to each other's ideas before writing.
- Write your answers clearly in your notebook.

Answer the following questions

Q.1. One task where AI can help:

.....

.....

Q.2. One task where humans must take the lead:

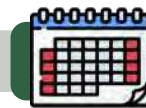
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Concluding Remarks

AI can support entrepreneurs by saving time and handling routine tasks, but human thinking, judgement, and values are always essential. Successful businesses use AI wisely while keeping people at the centre of decision-making.

Choosing Between AI and Human Thinking



Weekly Task

Match the Task to the Right Support

For each business task, write whether AI or My Brain (Human Thinking) is more suitable. Then give one short reason for your choice.

Business Task	Best Tool? (AI/My Brain)	Reason (Why?)
Creating a logo for your brand		
Talking to a customer whose order was late		
Calculating total profit from many sales		
Deciding whether to use a cheaper material that may harm the environment		
Brainstorming many creative names for a new snack		
Resolving an argument between two team members		

Moments of Reflection:

- Digital skills are important for modern entrepreneurs.
- Data helps businesses move from guessing to planning.
- AI can support creativity and productivity when used responsibly.
- The strongest ventures combine digital tools with human thinking and values.

Answer the following questions in complete sentences:

Q.1. Which digital tool do you find most useful? Why?

.....

.....

Q.2. How can data help a business avoid losses?

.....

.....

Q.3. Name one task where AI can help, but humans must make the final decision.

.....

.....

Concept Box



Digital Tools and AI

1. Digital tools help businesses work professionally and efficiently.
2. Word is for writing, Excel for numbers, PPT for ideas, and PDF for sharing safely.
3. Data is a valuable business asset that guides decisions.

Key Insights



AI supports businesses by saving time, improving design, and analysing information. Responsible use of digital tools builds trust, accuracy, and growth.

Language of Business



No. of Periods: 3

In this chapter, you will learn why financial literacy is essential for running a successful venture. You will explore how to identify income and expenses, calculate profit, and plan savings through simple budgeting.

As you go through the activities, you will also practise making responsible financial decisions that can help a small business or venture sustain itself and grow over time.



Learning Outcomes

You will be able to

- 🎯 Explain why financial literacy is essential for entrepreneurs and business success.
- 🎯 Create a simple budget by correctly identifying income, expenses, profit, and savings.
- 🎯 Apply responsible financial decision-making to sustain and grow a small business or venture.

8.1 SAME IDEA, DIFFERENT FINANCIAL CHOICES

Two friends, Aarav and Meera, decided to sell homemade lemonade during their summer vacation. They sold the same product, worked for similar hours, and put in equal effort. However, their financial outcomes were very different. Aarav focused mainly on selling more cups of lemonade and increasing sales. He did not keep records of how much he spent on ingredients or how much money he earned each day. At the end of the week, he was left with very little money and could not clearly



understand where his earnings had gone. Meera, on the other hand, followed a more planned approach. She carefully noted down the cost of lemons and sugar, based on the cost incurred she fixed the price and recorded her daily sales. By the end of the week, Meera could clearly calculate how much money she earned, how much she spent, and how much profit she made. Both friends had the same idea and worked equally hard, but the difference in their results was due to Meera's careful budgeting and financial planning.

What Is a Budget?

A budget is a simple financial plan that shows how money is managed in a business. It explains how much money comes into the business, how much money is spent, and how much money is left at the end. By preparing a budget, entrepreneurs can clearly understand the financial health of their business.

Why Budgeting Is Important

Money is an essential resource that keeps a business running. Entrepreneurs do not only focus on earning money; they also plan how to use it wisely. This process is known as budgeting. Budgeting helps businesses control spending, avoid waste, and make better financial decisions. It also helps entrepreneurs plan for future growth and unexpected expenses.

Key Components of a Business Budget

- 'Revenue' refers to the money earned by selling products or services, such as selling lemonade at ₹20 per cup.
- Expenses are the costs required to run the business. These include raw materials like lemons and sugar, packaging such as cups, transportation, and marketing.
- Profit is the money left after all expenses are paid. It is calculated using the formula:

$$\text{Profit} = \text{Revenue} - \text{Expenses.}$$

Savings and Reinvestment

Responsible entrepreneurs do not spend all their profit at once. They save a part of it for future needs and reinvest some amount to improve or expand their business. This practice helps businesses remain stable and grow over time.

Savings is the money that is kept aside for future use instead of being spent immediately. It helps individuals or businesses handle emergencies, plan for future needs, and feel financially secure. *Example:* Saving a part of your pocket money every month for future needs.

Reinvestment is the act of putting earned profit back into the business to help it grow or improve. It helps businesses buy better materials, improve products, or expand their work. *Example:* Using profit to buy better tools or more stock for the next sale.





Activity 8.1.1 Guess the Real Cost

When starting a small business, many people think only about obvious costs. However, successful entrepreneurs understand that every input has a cost, even small or hidden ones. This activity will help you recognise the different types of costs involved in running a simple business.

Objectives

- To identify visible and hidden costs in a small business
- To understand why even small expenses matter in budgeting

Instructions

- Read the list of items given below.
- Tick (✓) all the items that you think involve a cost in a lemonade business.
- After ticking, discuss your answers with your classmates.

Tick the Items That Cost Money

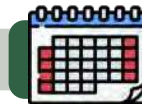
- | | | |
|---------------------------------|--------------------------------|-------------------------------|
| ☐ Lemons | ☐ Sugar | ☐ Cups |
| ☐ Ice | ☐ Water | |

Discuss with your classmates : Why should entrepreneurs count even small or less visible costs while planning a business?

Concluding Remarks

Every business has both direct and indirect costs. Ignoring small costs can reduce profit and lead to poor financial decisions.

Understanding Household Expenses



Weekly Task

Every household has regular expenses. Understanding them helps us appreciate budgeting at home.

Your Task

Talk to an adult at home and list any five monthly household expenses.

Expense	Approximate Cost (₹)
Example: Groceries	

Think and Write

Q.1. Which expense is unavoidable, and why?

.....

.....

Q.2. Which expense can be controlled or reduced? How?

.....

.....

Q.3. How does planning help a family avoid money problems?

.....

.....

▶ 8.2 PLANNING BEFORE SPENDING ◀

A good idea alone is not enough to run a successful business. Entrepreneurs also need to plan how they will use their money. Many small businesses fail not because the idea is weak, but because money is not managed carefully. Budgeting helps entrepreneurs estimate income, control expenses, and avoid unexpected losses. Learning to prepare a simple budget is an important step in understanding how businesses survive and grow.



Case Story

A Stall That Almost Failed

Rohan and Kavya, students of Class IX, decided to set up a picture stall selling handmade bookmarks at their school fair. Both were excited and confident about their idea. They believed that since bookmarks were easy to make and inexpensive, they would surely earn a profit. Before the fair, Kavya suggested that they list down all their costs. She noted the price of chart paper, colours, ribbon, and plastic covers. She also estimated how many bookmarks they could sell and fixed a reasonable selling price. Rohan felt this was unnecessary and said, The costs are small. We will easily earn more than we spend.

On the day of the fair, the stall attracted many students. Sales were good, and by the end of the day, the cash box looked full. Rohan was happy and sure they had made a profit. Kavya, however, decided to calculate their earnings properly. When she added up the expenses, she realised that small costs, extra sheets, tape, pens, and even transport had increased their spending. After subtracting all expenses from the total income, the profit was much lower than expected.

The experience taught both of them an important lesson. The business idea was good, and the effort was equal, but the lack of proper budgeting nearly led to losses. Kavya understood that budgeting helps avoid surprises, while Rohan realised that even small expenses matter. By the next fair, both friends planned their budget carefully before spending any money. This time, they earned a clear profit and felt more confident about managing money.



Activity 8.2.1 Build Your First Budget

Objectives

- To understand the basics of budgeting.
- To learn how income, expenses, and profit are connected.

Instructions

- Imagine that you are running a small business stall at a school fair.
- Think about what you will sell and how much money you might earn.
- Estimate how much money you will need to spend on materials and other costs.

- Fill in the table below with reasonable amounts.

Budget Table

Item	Amount (₹)
Income (Money earned from sales)	
Expenses (Cost of materials, packaging, etc.)	
Expected Profit (Income – Expenses)	

Think and Answer

Q.1. Why do you think many small businesses fail without proper budgeting?

.....

.....

Q.2. If you started a business, what would you spend money on first?

.....

.....

Q.3. How can budgeting help you manage your daily expenses?

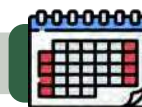
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Concluding Remarks

1. Managing money is as important as having a good business idea.
2. Budgeting helps prevent losses and financial surprises.
3. Even small expenses can affect profit if they are not planned.
4. Successful businesses plan their spending before they spend.

Smart Spending, Smart Decisions



Weekly Task

Imagine you have earned ₹1,000 profit from your small business stall at the school fair. You cannot spend all the money at once. You must decide how to use it wisely.

Q.1. How would you use this ₹1,000?

Write any three ways you would spend or save the money.

Purpose	Amount (₹)
Example: Buy better materials	
Example: Save for future	
Example: Improve packaging/promotion	

Q.2. Which expense is most important for your business growth? Why?

.....
.....

Q.3. Which expense can be avoided or postponed? Why?

.....
.....

Q.4. Why is saving some money important for a business, even when it is making profit?

.....
.....

Reflection In 2–3 lines, write what this task taught you about making financial decisions in business.

.....
.....
.....

Concluding Remarks

1. Profit should be used carefully and thoughtfully
2. Not all expenses are equally important
3. Saving and planning help businesses survive unexpected situations
4. Good financial decisions are as important as earning money

8.3 UNDERSTANDING BANKS AND THEIR ROLE IN BUSINESS

Once entrepreneurs learn to plan their money through budgeting, the next step is understanding how banks help manage and grow that money. Banks play an important role in the financial system. They help people and businesses keep their money safe, track their finances, and access funds when needed.

A bank is a financial institution that accepts deposits, allows people to withdraw money, and provides services such as savings accounts, loans, and payments. For businesses, banks act as trusted partners who support financial planning and growth.

How Banks Function Banks mainly work by accepting money from people and businesses and then using that money responsibly to support economic activities. When customers deposit

money in a bank, it is kept safely in their accounts. Banks maintain records of deposits, withdrawals, and balances, which helps customers track their finances clearly. Banks also lend money to individuals and businesses in the form of loans. These loans are given for specific purposes such as starting a business, expanding operations, or purchasing equipment. The borrower repays the loan in installments along with interest. This system helps money circulate in the economy.

How Banks Help in Understanding Financials

Banks help individuals and businesses understand their financial position by keeping accurate records of transactions. Bank statements show details of money received, money spent, interest received and the balance available. By reviewing these statements regularly, entrepreneurs can understand their cash flow and spending patterns.

Banks also encourage financial discipline. Maintaining a bank account helps entrepreneurs separate personal money from business money, which makes budgeting and tracking profits easier. This clarity is essential for making informed financial decisions.

How Banks Support Businesses

Banks support businesses in several important ways. They provide savings and current accounts to manage daily transactions. They offer loans and credit facilities that help entrepreneurs start or expand their businesses. Banks also enable digital payments, which reduce the need for cash and make transactions more secure and transparent.

For small businesses and startups, banks often offer guidance on financial planning and repayment schedules. A good banking relationship builds trust and helps businesses grow steadily and responsibly.

Banks and Responsible Business Growth

Using banking services wisely helps entrepreneurs plan for the future. Saving money in a bank, repaying loans on time, and keeping clear financial records build financial credibility. This makes it easier for businesses to access support in the future. Just like budgeting helps control money, banks help manage and protect it. Together, budgeting and banking form the foundation of strong financial management.



Activity 8.3.1 Role Play – A Visit to the Bank

Objectives

- To understand the basic functions of a bank
- To explain how banks support small businesses
- To practise communication, decision- making, and financial thinking

Situation for Role Play

A student has started a small business (such as a school-fair stall or neighbourhood service) and visits a bank to understand how to manage earnings, save money, and plan for growth.

Roles in the Group

- **Small Business Owner:** Wants to open a bank account and understand how to manage business money.
- **Bank Officer:** Explains bank services such as accounts, savings, loans, and statements.
- **Account Assistant:** Explains how deposits, withdrawals, and bank records work.
- **Loan Advisor:** Explains when and why a business might take a loan.

Instructions

- Form groups of 4–5 students as guided by your teacher.
- Each group will act out a simple role play based on a visit to a bank.
- Assign one role to each student from the list below.
- Read your role carefully and think from that person's point of view.
- Discuss:
 - Why should the business open a bank account?
 - How does the bank help keep money safe and organised?
 - How can bank statements help in budgeting?
 - When should a business consider taking a loan?

Think and write

Q.1. One way the bank helps a business manage money.

.....

.....

Q.2. One way the bank helps a business grow.

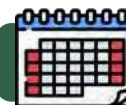
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Concluding Remarks

Banks are important partners for businesses. They help entrepreneurs save money securely, understand their finances clearly, and plan growth responsibly.

My Business and the Bank



Weekly Task

After completing the role-play activity, think about how banks support real businesses in everyday life.

Instructions

Observe or talk to a small business owner in your neighbourhood (such as a shopkeeper, tailor, street vendor, or service provider).

Think and Write

Q.1. Name of the business (real or imagined):

.....

Q.2. Why would this business need a bank account?

.....

Q.3. Which bank service would be most useful for this business?

(Tick ✓ one or more)

☐

Savings Account

☐

Current Account

☐

Loan

☐

Bank Statement

☐

Digital Payments

Q.4. How can a bank help this business grow in the future?

.....

Reflection In 2–3 lines, write what you learnt from the role play and this task about the importance of banks in managing money.

.....
.....
.....

Concept Box



Budgeting Basics

- Financial literacy means understanding how money works.
- A budget is a plan for earning and spending money wisely.
- Income is money earned; expenses are money spent.
- Profit is what remains after expenses.
- Budgeting helps businesses survive and grow.

Key Insights



Managing money is as important as having a good business idea.

Legal Awareness For Business



No. of Periods: 3

In this chapter, you will explore how rules, laws, and ethical practices guide businesses to work fairly and responsibly. You will understand the meaning of fair trade and why honesty, transparency, and proper conduct are essential for long-term success.

Through simple examples and activities, you will also learn practical compliance habits such as issuing receipts, keeping basic records, and following guidelines that help build trust, reputation, and sustainability in any venture.



Learning Outcomes

You will be able to

- 🎯 Explain what fair trade means and why it is important in business.
- 🎯 Identify and describe basic rules, laws, and ethical practices that businesses are expected to follow.
- 🎯 Identify and apply simple compliance practices such as issuing receipts and maintaining records, and explain how fairness builds trust, reputation, and sustainability.

9.1 RULES THAT GUIDE BUSINESS

Why Do Businesses Need Rules?

Imagine going to a shop where prices keep changing, no bills are given, and no one is responsible for mistakes. You would feel confused and unsafe. This is why businesses need rules. Rules help businesses run smoothly and protect everyone involved. They make sure customers are treated fairly and businesses act responsibly.

Who Makes These Rules?

The government makes laws and creates regulatory authorities to enforce rules for businesses. These authorities check whether businesses are:

- following safety standards
- operating fairly
- treating customers honestly

Their job is not to stop businesses but to make sure businesses do not harm people or society.

1. Consumer Protection Act, 2019

Purpose: Protects consumers from defective goods, poor services, and misleading advertisements.

- Ensures consumer rights
- Allows customers to file complaints
- Promotes fair trade practices

Authority: Consumer Disputes Redressal Commissions (District, State, and National Consumer Courts)



2. Intellectual Property Rights (IPR) Laws: These laws protect original ideas, creations and brand identity.

- Copyright Act, 1957 – Protects books, artworks, music, films, and digital content.
- Trade Marks Act, 1999 – Protects brand names, logos, symbols, and slogans.
- Patents Act, 1970 – Protects new inventions and technological innovations.

Authority: Controller General of Patents, Designs & Trade Marks (CGPDTM), India



3. Shops and Establishments Act (State Law)

Purpose: Regulates working conditions in shops, offices, and small businesses.

- Fixes working hours and holidays
- Ensures safe and fair workplaces

Authority: State Labour Departments



4. Labour Laws (Basic Awareness)

- Minimum Wages Act, 1948 – Ensures workers receive fair wages.
- Child Labour (Prohibition and Regulation) Act, 1986 – Prohibits employment of children in hazardous work.

Purpose: Protects workers' rights and safety.

Authority: Ministry of Labour and Employment, Government of India



5. Goods and Services Tax (GST) Act, 2017

Purpose: Introduced a single tax system for goods and services across India.

- Businesses must register after crossing a specified income limit
- Promotes transparency and accountability

Authority: GST Council, Central Board of Indirect Taxes and Customs (CBIC)



Case Story

The Kolhapuri Chappal Story



Kolhapuri chappals are handmade leather footwear crafted by artisans in Maharashtra for generations. These chappals are known for their unique design and cultural value. However, many large sellers began selling machine-made footwear using the same name without involving local artisans. This harmed the original craftsmen and confused buyers. To protect the artisans, Kolhapuri chappals were given Geographical Indication (GI) protection. This means only footwear made in the traditional way in that region can use the name. This shows how laws and authorities protect:

- traditional knowledge
- local livelihoods
- consumer trust



Activity 9.1.1 Why Do Businesses Need Rules?

Objectives

- To understand why rules are important for businesses,
- To explain who gets affected when rules are not followed, and

- To describe What problems can arise in the absence of rules?

Instructions

- Instructions are given with each part of the activity.

A: Read and Decide

Read each situation carefully. Tick the correct option.

Sl No.	Situation	Fair	Unfair
1	A shopkeeper does not give a bill for a purchase.		
2	A business sells expired food items.		
3	A restaurant maintains high standards of cleanliness and hygiene in the kitchen and follows all safety guidelines set by the Food Safety and Standards Authority of India (FSSAI).		
4	A shop changes prices depending on the customer.		
5	A repair shop takes advance money but does not complete the work on time.		
6	A pharmacy carefully checks expiry dates on all medicines before selling them to customers.		
7	A seller refuses to replace a defective product within warranty.		
8	A factory makes workers work extra hours without paying them.		
9	A business throws waste on the roadside instead of disposing of it properly.		
10	A shop uses a famous brand name to sell a fake or duplicate product.		

B. Think and Reflect

Answer in your own words. Write short, clear answers.

1. Who do you think is affected when businesses do not follow rules?
(Example: customers, workers, environment, community)

.....
.....
2. Why do you think rules are necessary for businesses?.....

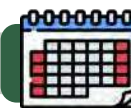
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.....
3. What could go wrong if there were no business rules at all?

Concluding Remarks

Banks are important partners for businesses. They help entrepreneurs save money securely, understand their finances clearly, and plan growth responsibly.

Rules are not made to trouble businesses. They are made to protect people, build trust, and ensure fairness. Responsible entrepreneurs do not avoid rules. They understand them and follow them.

Business Rules in Action



Weekly Task

Choose one nearby place, such as a grocery or stationery shop, a street vendor or stall, a pharmacy, a salon, a tailor, or a repair shop. You may visit the place more than once during the week or observe it whenever you go there normally.

- A.** Think about what the business does regularly. Write about one rule you notice being followed.

Example: The shop gives a bill for every purchase. The vendor uses correct weighing scales.

Write here:

.....
.....
.....

- B.** Now think like a customer. Write about one rule or practice that makes customers feel confident and respected. Example: The prices are clearly shown, so customers are not confused. The shopkeeper explains the product politely and honestly.

.....
.....
.....

- C.** Think about safety and fairness. Write about one rule that protects customers from harm, cheating, or confusion.

Example: Expiry dates are checked, Return or exchange rules are clearly explained.

.....
.....
.....

9.2 Protecting People and Ideas

Businesses do not run on products alone. They run on people who work hard and ideas that are carefully created. Workers need fair treatment so that they feel safe and respected. Creators need recognition so that their effort and creativity are valued. Without protection, people may be treated unfairly, and ideas may be copied without permission. This chapter helps you understand how laws protect both workers and creators and why this protection is important for ethical and successful businesses.

Labour Protection Laws

Labour protection laws are made to ensure that people who work are treated fairly. These laws make sure that workers are paid on time, work in safe conditions, and are treated with dignity and respect. When workers feel secure and valued, they are able to work better and contribute positively to the business. Labour laws help create fairness at the workplace and prevent exploitation. They remind businesses that profit should never come at the cost of human well-being.

Intellectual Property and Copyright

Intellectual Property (IP): Intellectual Property refers to creations of the human mind, such as ideas, designs, writings, inventions, logos, music, and artwork. These creations are protected by law so that others cannot copy or use them without permission.

Copyright: Copyright is a legal right that protects original creative works such as books, poems, music, films, software, and artwork. It gives the creator the right to decide how their work is used, shared, or copied.

Trademark: A trademark is a word, symbol, logo, name, or design that identifies and distinguishes the goods or services of a business from others. It helps customers recognise a brand and protects it from being misused.

Ideas, designs, logos, music, inventions, and creative work belong to the people who create them. Intellectual Property Rights (IPR) protect these creations so that others cannot copy or use them unfairly. These rights encourage creativity and innovation by ensuring that creators benefit from their own work. Copyright is a part of IPR. It ensures that writers, artists, designers, and musicians receive credit and reward for their creations. Respecting intellectual property means respecting effort, originality, and creativity.



Case Story

Original vs Fake Products

Well-known sports brands such as Nike, Bata, Relaxo and Adidas did not become popular overnight. For many years, their designers worked on new ideas, tested materials, improved comfort, and focused on quality. They also built trust by delivering products that customers

could rely on. However, alongside these original products, fake copies began appearing in markets. These copied shoes and clothes often looked similar at first glance and were sold at much lower prices. Many customers were attracted to them, thinking they were getting a good deal.



Soon, problems started to appear. The copied products wore out quickly, caused discomfort, and sometimes even caused injuries. Customers felt cheated. At the same time, the original brands and designers suffered losses because their ideas were used without permission. Copying does not just harm big companies. It reduces trust in the market and discourages people from creating new designs and ideas. When originality is not protected, innovation slows down. This case shows why protecting original ideas and designs is important. It helps creators stay motivated, ensures customers get quality products, and keeps businesses honest and fair.



Activity 9.2.1 Understanding Original and Copied Products

Objectives

- To identify Originality
- To analyze Market Value
- To understand Competitive Advantage

Instructions

Step 1: Think about things you have recently seen in shops or markets, in school books or notebooks, on posters, packaging, or advertisements, or in online images or videos. Choose two examples from memory: one that you believe is original and one that you believe is copied or fake

Step 2: Write About the Original Example

- What is the product or idea?
.....
- Where did you see it?
.....

- What makes you think it is original?
.....

Step 3: Write About the Copied Example. Now write about the copied or fake example:

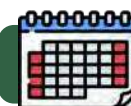
- What is being copied?
.....
.....
- Where did you notice it?
.....
.....
- How can you tell it is not original?
.....

Concluding Remarks

Ethical businesses are built not only on products but also on respect—for people and for ideas. Labour laws protect workers' dignity and safety, while intellectual property laws safeguard creativity and innovation.

When workers are treated fairly and creators are protected, businesses grow with trust, integrity, and long-term success.

Observe and identify ideas



Weekly Task

Observe your surroundings to notice original ideas or creations and copied examples in everyday life. This task helps you become more aware of creativity, fairness, and responsibility.

Step 1: During the week, look around you at shops, markets, school materials, advertisements, online content. Pay attention to designs, products, artwork, logos, or ideas.

Step 2: Write about one original idea or creation you notice. Example: a handmade painting or craft, a unique logo or design, an original school project. Now Write: 1. What is the idea or product? 2. Why do you think it is original?

.....
.....

Step 3: Write about one copied or pirated example you notice. Example: copied artwork, fake branded items, duplicated designs. Write: What is being copied? How can you tell it is not original?

.....
.....

Step 4: Reflect and answer these questions:

a. How does copying affect the original creator?

.....

b. How does it affect customers or the market?

.....

c. Why should originality be respected in business?

.....

9.3 Fair Trade, Honesty and Records

A business does not fail only because its idea is weak or its product is poor. Many times, businesses fail because people stop trusting them. Customers prefer to return to places where they feel respected, treated fairly, and spoken to honestly. When trust is broken, even a good business struggles to survive.

Honesty plays an important role in building strong relationships with both customers and workers. When a business is honest about prices, quality, and dealings, people feel confident and secure. This sense of trust helps the business grow over time. In this chapter, you will learn how honesty and simple record-keeping can help businesses earn trust, stay organised, and grow in a steady and responsible way.

What Is Fair Trade?

Fair trade means doing business in a way that is honest, transparent, and responsible. It ensures that everyone involved in the business process is treated fairly by providing fair prices for products, fair wages to workers, and safe working conditions. By following fair trade practices, businesses build trust, respect human dignity, and contribute to a more ethical and sustainable marketplace.

What Is Compliance?

Compliance means following the rules and laws that are related to running a business. It includes simple but important practices such as issuing proper bills or receipts, keeping clear records of income and expenses, paying taxes honestly, and following safety and quality standards. These practices help businesses operate legally, build trust with customers and authorities, and ensure smooth and responsible functioning.

Business Ethics: Doing the Right Thing

Ethical businesses follow values that go beyond profit. They tell the truth in their dealings, sell original and good-quality products, take responsibility for their mistakes, and treat customers and workers with respect. By acting ethically, businesses build trust, earn a good reputation, and create long-term success, as people prefer to support businesses they can rely on and respect.

Why Receipts and Records Are Important

Receipts are a sign of transparency. They show customers exactly what they have paid for and act as proof of purchase. Giving receipts makes customers feel confident and secure. Record keeping is equally important for businesses. By keeping simple records, businesses can track how much money comes in and how much is spent. This helps avoid confusion, reduce mistakes, and plan better for the future. Even basic records, when maintained regularly, can make a big difference to the success of a business.



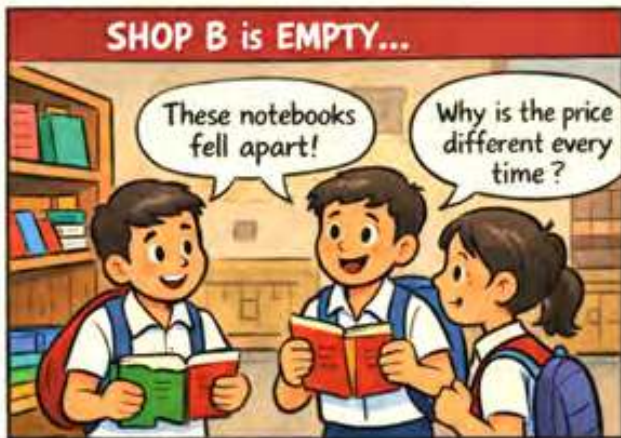
Case Story

Two shops and their reputations

Two stationery shops opened around the same time near a school. Both sold notebooks, pens, pencils, and other stationery items. Shop A decided to run its business in a simple and honest way. It gave proper bills for every purchase, charged fair and fixed prices, and made sure the products were of good quality. Customers always knew what they were paying for. Shop B chose a different approach. It did not give receipts, changed prices from one customer to another, and sold cheaper but low-quality items. At first, many learners went to Shop B because the prices looked lower.

However, within a few weeks, things changed. Customers realised they were being charged differently each time, and the products did not last long. Slowly, people stopped trusting Shop B and began avoiding it. Shop A, on the other hand, gained loyal customers. Parents, teachers, and learners preferred it because they felt confident and respected there. The difference was not the products alone—it was honesty and fairness.





Activity 9.3.1 Fair or Unfair

Objectives

- To identify ethical and unethical business practices in daily transactions.
- To evaluate the impact of fairness on customer trust and business reputation.
- To distinguish between honest selling and deceptive trade practices.

Instructions

Read each situation carefully. Ask yourself, How would I feel if this happened to me? Then mark:

- Fair, if you feel the action is right
- Unfair, if you feel the action is wrong

Situations

1. A shopkeeper gives a proper bill for every purchase.

Fair ☐ Unfair ☐

2. A seller hides problems or defects in a product to make a sale.

Fair ☐ Unfair ☐

3. A business pays its workers on time for the work they do.

Fair ☐ Unfair ☐

4. The price of the same product changes depending on how a customer looks or dresses.

Fair ☐ Unfair ☐

Think and answer

- a. How would you feel as a customer in these situations?
- b. Which actions make you trust a business more?
- c. Which actions would make you avoid a business in the future?

Concept Box



Fair Trade & Ethics

Fair trade means running a business in a way that is honest, responsible, and fair to everyone involved. It is about charging the right price, giving proper bills, selling good-quality products, and treating customers and workers with respect.

Every business also needs to follow certain rules and laws. This is called compliance. These rules help keep businesses safe, organised, and trustworthy. When businesses follow rules—such as giving receipts, paying taxes, or following safety guidelines—people feel more confident dealing with them.

Ethics play an important role in guiding business behaviour. Ethics help businesses decide what is right and what is wrong, not just what brings more money. Ethical businesses think about the impact of their actions on people, society, and the environment. They choose honesty over shortcuts and responsibility over selfish gain.

When a business follows fair trade practices, respects laws, and acts ethically, it builds trust. Trust brings loyal customers, a good reputation, and long-term success. This is why fairness and ethics are not just good values—they are the foundation of sustainable and successful businesses.

Concluding Remarks

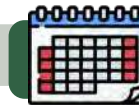
1. Businesses must follow rules to earn trust.
2. Fair trade protects customers and workers.
3. Receipts and records are signs of honest business.
4. Ethical practices lead to long-term success.

Let's Reflect

Write your answers:

1. Why do customers prefer fair businesses?
2. How does honesty help a business grow?

Observe Fairness



Weekly Task

Observe any one local shop or business in your neighbourhood. This could be a grocery shop, stationery shop, fruit vendor, medical store, or any small service provider. Carefully watch how the business operates and how customers are treated. Answer the questions below based on your observation.

Details of the Business Observed

Type of shop/business:

.....

.....

Location:

.....

.....

Observation Questions

1. Does the shop or business give a bill or receipt after a purchase?

☐ Yes

☐ No

If yes, mention when or how:

.....

2. Are the prices clearly shown or clearly told to customers?

☐ Yes

☐ No

Explain your observation:

.....

3. Do the customers appear satisfied and comfortable during the transaction?

☐ Yes

☐ No

What made you think so?

.....

.....

Reflection

What does your observation tell you about fairness and honesty in this business?

Write 2–3 lines.

.....

.....

.....

Class Sharing

Be ready to share your observation in class and explain one example of fair or unfair practice that you noticed.

Concluding Remarks

Fair businesses build trust by being honest, transparent, and respectful. Such practices help customers feel confident and support long-term success.

Key Insights



A business that follows rules builds trust—and trust builds success.

Glossary

3P Framework A tool used to check whether an idea balances People, Planet, and Profit.

AI (Artificial Intelligence) Technology that enables machines to think, learn, and perform tasks like humans.

Budget A plan for managing income and expenses.

Business Ethics Moral values and principles followed in business activities.

Collaboration Working together toward a shared goal.

Compliance Following rules, regulations, and laws.

Conflict Management Resolving disagreements respectfully and peacefully.

Consensus A decision that is accepted and agreed upon by everyone.

Convergent Thinking The process of narrowing down many ideas to find the most logical and practical solution.

Creativity The ability to generate new and useful ideas.

Data Useful information collected for analysis and decision-making.

Decision-Making The process of choosing the best option after considering different alternatives.

Digital Literacy The ability to use digital tools and technology effectively.

Divergent Thinking The process of generating many different possible solutions to a single problem.

Empathy Understanding the feelings and needs of others.

Entrepreneur A person who solves problems by creating value for society.

Entrepreneurial Ecosystem The network of people, institutions, and resources that support entrepreneurship.

Ethics Principles that guide right and wrong behaviour in business.

Expenses Money spent on goods or services.

Fact Something that is true and proven.

Fair Trade Buying and selling products in a way that is just and ethical.

Feedback Helpful suggestions given to improve work or ideas.

Financial Literacy Understanding how money is earned, spent, saved, and managed.

Fixed Mindset The belief that abilities and intelligence cannot change.

Growth Mindset The belief that skills and intelligence can improve through effort and learning.

Income Money received from work or business activities.

Incubator An organisation that supports startups with mentoring, space, and guidance.

Innovation Turning ideas into useful and practical solutions.

Leadership Guiding others with responsibility and fairness.

Market The group of customers who are interested in buying a product or service.

Mind Mapping A visual method of organising ideas around a central topic.

Mindset The beliefs a person has about their abilities and learning.

Myth A widely believed but false idea.

Opportunity A favourable situation that allows a business idea to be started or improved.

Planning The process of deciding in advance what actions need to be taken.

Presentation A visual explanation of ideas, often created using tools like PowerPoint.

Problem Identification The process of recognising a real issue that needs a solution.

Product A good or item created to satisfy a need or want.

Profit Income minus expenses.

Receipt Proof of purchase for goods or services.

Reinvestment Using profit to grow or expand a business.

Reputation Public trust and image of a business.

Resilience The ability to recover and continue after facing difficulties.

Resources Materials, money, people, or tools required to run a business.

Risk The possibility of loss or failure in a business decision.

SCAMPER A creative thinking tool used to improve ideas by asking structured questions.

Self-Efficacy Belief in one's ability to succeed in specific situations.

Service An activity performed to meet the needs of others.

Spreadsheet A digital sheet used for calculations and data organisation, such as in Excel.

Startup A newly formed organisation that tests innovative ideas to solve problems.

Startup Hub A city or region where many startups grow due to strong ecosystem support.

Sustainability Meeting present needs without harming future generations.

Teamwork Working together toward a shared goal.

Trait A quality or characteristic of a person.

Value Creation Providing useful solutions that benefit customers or society.

Venture A business that is expanding and scaling its operations.

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Disclaimer

All stories in this NEEEV (Student's Manual) are related to the events of real people. In some cases, timelines or other elements may be slightly different from the actual experiences of entrepreneurs of the featured. The purpose of these stories and activities is to highlight specific aspects of their journey by which the students get motivated and inspired. The stories have been chosen for educational purposes only and should not be seen as an endorsement for any entrepreneur or their venture. The State Council of Educational Research and Training (SCERT) may not be held responsible for condoning any legal issues, defaults, or controversial work by an entrepreneur or their company. Considering the objectives of the curriculum, intentionally, simple conversational language is used. Readers are requested to not pay attention to the conformity to standard from of the language.

NEEEV – Multi-Peer Assessment Sheet / समूह मूल्यांकन तालिका

Entrepreneurship is a Journey / उद्यमिता एक यात्रा है

Name / नाम: _____ Class / कक्षा: _____ Date / दिनांक: _____

Rating Scale / रेटिंग पैमाना:

- **5 – Excellent (उत्कृष्ट):** Always contributes; a role model. / हमेशा योगदान देता है; एक आदर्श साथी।
- **4 – Very Good (बहुत अच्छा):** Consistent and highly engaged. / निरंतर और अत्यधिक जुड़ावा।
- **3 – Good (अच्छा):** Performs tasks well most of the time. / अधिकांश समय कार्यों को अच्छी तरह से करता है।
- **2 – Developing (विकासशील):** Needs more consistency or effort. / और अधिक निरंतरता या प्रयास की आवश्यकता है।
- **1 – Emerging (नवोदित):** Minimal contribution; needs guidance. / न्यूनतम योगदान; मार्गदर्शन की आवश्यकता है।

Assessment Table / मूल्यांकन तालिका

Rate your Peer on a scale of 1 to 5 for each category.

प्रत्येक श्रेणी के लिए अपने साथियों को 1 से 5 के पैमाने पर रेट करें।

Parameters / मापदंड	Peer Classmate A	Peer Classmate B
1. Responsibility & Contribution (On-time work, dependability) जिम्मेदारी और योगदान (समय पर कार्य, विश्वसनीयता)		
2. Teamwork & Behavior (Listening, cooperation, respect) टीमवर्क और व्यवहार (सुनना, सहयोग, सम्मान)		
3. Thinking & Effort (Ideas, problem-solving, curiosity) सोच और प्रयास (विचार, समस्या-समाधान, जिज्ञासा)		
4. Communication (Active participation, clear speaking) संचार (सक्रिय भागीदारी, स्पष्ट बोलना)		
5. Growth & Attitude (Accepting feedback, taking initiative) विकास और दृष्टिकोण (फीडबैक स्वीकारना, पहल करना)		
TOTAL SCORE / कुल अंक	/25	/25

Feedback / फीडबैक

One strength or suggestion for peer / प्रत्येक साथी के लिए एक खूबी या सुधार का सुझाव:

- Peer Classmate A _____
- Peer Classmate B _____

Note to Students: Be fair, honest, and respectful. Feedback helps us grow together!

छात्रों के लिए नोट: निष्पक्ष, ईमानदार और सम्मानजनक रहें। फीडबैक हमें एक साथ बढ़ने में मदद करता है!

NEEEV – Self-Assessment Checklist / स्वयं मूल्यांकन चेकलिस्ट

Name / नाम: _____ Class / कक्षा: _____ Date / दिनांक: _____

Rating Scale / रेटिंग पैमाना:

5: Excellent (Always/नेतृत्व) | 4: Very Good (Consistent/निरंतर) | 3: Good (Mostly/अक्सर) | 2: Developing (Needs Practice/अभ्यास की जरूरत) | 1: Emerging (Just Started/प्रारंभिक स्तर)

Pillars of Assessment / मूल्यांकन के स्तंभ	Description (English & Hindi) / विवरण	Score (1-5)
1. Responsibility जिम्मेदारी	Completing tasks on time and taking ownership of work. कार्यों को समय पर पूरा करना और काम की जिम्मेदारी लेना।	
2. Participation भागीदारी	Being active in discussions and staying attentive. चर्चाओं में सक्रिय भाग लेना और एकाग्र/सजग रहना।	
3. Teamwork टीमवर्क	Respecting peers, supporting teammates, and including everyone. साथियों का सम्मान करना, टीम का समर्थन करना और सबको साथ लेकर चलना।	
4. Problem-Solving समस्या समाधान	Sharing creative ideas and showing curiosity to find solutions. रचनात्मक विचार साझा करना और समाधान खोजने की जिज्ञासा दिखाना।	
5. Communication संचार	Expressing ideas clearly and listening respectfully to others. विचारों को स्पष्ट व्यक्त करना और दूसरों को सम्मान से सुनना।	
6. Leadership नेतृत्व	Volunteering for tasks and encouraging others to participate. कार्यों के लिए स्वयं पहल करना और दूसरों को प्रोत्साहित करना।	
7. Personal Growth व्यक्तिगत विकास	Learning from mistakes and accepting feedback positively. अपनी गलतियों से सीखना और फीडबैक को सकारात्मक रूप से स्वीकारना।	
TOTAL SCORE	Out of 35 / कुल अंक (35 में से)	/35

Reflection Questions / चिंतन प्रश्न

1. One skill I improved this year (एक कौशल जिसमें मैंने इस वर्ष सुधार किया)। _____
2. One challenge I overcame (एक चुनौती जिसका मैंने सामना किया): _____
3. One area I still want to improve (एक क्षेत्र जिसमें मैं अभी भी सुधार करना चाहता/चाहती हूँ): _____

Student Signature / छात्र-छात्रा के हस्ताक्षर: _____

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