



Hand-Made Item

Incense (Agarbatti) Making

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Finance For Inclusive Growth Pvt. Ltd.

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This training manual is for training women who have decided to produce and sell hand-made items. This is designed to train for 7 days and five hours a day. It can be adjusted as per the local situation and requirement.

Introduction

Things that are made by hand using simple tools and locally available materials are generally known as handmade items. These are always being a significant source of employment and income in our villages and towns. Many handmade daily used items like agarbatti, candles and fashion items like handmade necklace have huge demand in national and international market. Women having passion and skill can adopt making and selling handmade items as their fulltime business.

Congratulation! You have decided to start your business of making and selling handmade items. During this training you will learn different aspects of the business; from buying raw materials to selling them to and calculate your profit from the business.

In this manual making and selling of agarbatti has taken as an example to guide the participants.

The main objectives of the training are

- To provide a thorough knowledge to the participants about starting business of ‘making and selling handmade items’
- To provide information about making a budget and business plan for making and selling handmade items
- To provide basic knowledge on innovative design and manufacturing related skills
- To provide information on acquiring tools and equipment for making handmade items
- To develop understanding about the local market and the demands of the customers
- To learn about purchasing good quality raw materials in reasonable price
- To provide knowledge about deciding cost of products with good profit margins.
- To provide knowledge about keeping track of money.

An outline of the training

Session	Detail Content	Time	Method
DAY ONE			
Session 1	-Welcoming the participants -Getting to know each other -Introducing the 7-day training -Sharing of objectives of the training	1 hour	-Explanation -Interaction
Session 2	-Starting and running business of handmade items	1 hour	-Explanation -Activity: What does the picture say?
Session 3	-Making hand rolled agarbatti	3 hours	-Discussion -Explanation -Activity: How can I make agarbatti?'
DAY TWO			
Session 4	-Recap of the day -Challenges facing by agarbatti makers	1 hour	-Explanation -Activity: 'What are the challenges I am facing as an agarbatti maker?'
Session 5	-From where to buy the raw materials to make agarbatti?	1 hours	- Discussion - Explanation -Activity: 'Choosing suppliers and wholesalers for buying the raw materials'
Session 6	-Financing your business	1 hour	-Interaction

			-Explanation -Activity: 'Financing my Agarbatti business'
Session 7	-Strategies for maximizing sales	1 hour	-Explanation -Activity: 'My marketing strategies to maximize sales'
Session 8	-Preparation for field visits	1 hour	- Group discussion - work in pairs
DAY THREE			
Session 9	- Visiting and talking with Agarbatti manufacturers -Concluding the learning of the day	5 hours	-Field visit in pairs -Interaction -Individual works
DAY FOUR			
Session 10	- Finding a place for starting my agarbatti business - Concluding the learning of the day	5 hours	-Field visit in pairs -Interaction -Individual works
DAY FIVE			
Session 11	- Visiting and talking with wholesalers of raw materials -Concluding the learning of the day	5 hours	-Field visit in pairs -Interaction -Individual works
DAY SIX			
Session 12	- Visiting and talking to the buyers of agarbatti - Concluding the learning of the day	5 hours	Field visit in pairs -Interaction -Individual works
DAY SEVEN			
Session 13	-Sharing findings from the visit - What is the information I can use that is gained from the field visit	0.5 hour	- Individual works -Presentation -Discussion
Session 14	Making a budget: - Determining the startup cost for my Agarbatti business - Estimating Fixed and Variable Monthly Expenses - Estimating Monthly Sale of my Agarbatti business	1.5 hours	-Explanation - Interaction -Individual works -Activity: 'what are the things I need?' - Activity: 'How much money do I need for each of the things?' -Activity: 'My fixed and variable cost' -Activity: 'My monthly sales' -Activity: 'Putting everything together
Session 15	-Making a business plan for my Agarbatti business -Deciding selling price of things	1.5 hours	- Individual works -Presentation -Discussion - Activity: 'My Business plan' -Activity: 'How much I paid for 1 item, and how much I should cost to sell it?'
Session 16	-Keeping track of money -Calculating how much money is received in the week -Calculating what is paid for stock -Calculating what is paid for materials for the shop	1 hour	-Story telling -Explanation -Working individually -Presentation -Activity: 'How much money I received in the last week?'

	<ul style="list-style-type: none"> - Calculating what is owed from customers as credit and what is owed to the Wholesaler - Calculating how much money is left by the end of the week - Deciding how to use the money 		<ul style="list-style-type: none"> - Activity: 'My Payments-What I have paid last week?' -Activity: What is owed from customers? - Activity: What I owe to the wholesaler? - Activity: 'I have....'
Session 17	-Concluding the training	0.5 hour	-Interaction

DAY 1

Session 1:

Welcoming the participants

- The trainer will welcome the participants and register them for the training.

Getting to know each other

- The participants will introduce themselves by telling their names.
- The participants will tell why they chose to produce and sell handmade items as their small businesses.
- Other participants can ask questions.

Introducing the 7 days training

- The trainer will share the whole 7-day training programme with the participants.

Sharing the objectives of the training

- The trainer will share the objectives of the training.

Session 2:

Starting and running business of handmade items

- The trainer will explain about basic things of starting and running business of handmade items.

Activity: 'What does the picture say?'

The objective of the activity is to give information on some important things on running business of handmade items.

The activity:

- The trainer will show the participants picture of a woman selling handmade items at the roadside and another picture of an organized shop that selling handmade items.
- The participants will say whatever comes to their minds by looking at these pictures of people selling handmade items.
- The trainer will write all responses on a board. He will also give his input, and then categorize the responses according to the advantages and challenges of making and selling handmade items.

Session 3:

Making hand rolled agarbatti

Since ancient times, there has been a practice of burning aromatic incense sticks in religious and social programs in India. From the Vedic period to the present-day devotional use of incense, later agarbatti, has become custom which has been passed on from generation to generation. As times changed, some or all odoriferous substances described in the Havana material became available as Dhoop Mixture. Dhoop when sprinkled upon heated charcoal emitted smoke with fragrance. This was a convenient method of creating a fragrant, atmosphere. A much easier method was innovated by rolling this fragrance emitting mixture (Dhoop) over thin splinters or sticks of Bamboo which when lit wafted fragrance through the smoke. These came to be known as Agarbatti / Incense / Joss / Dhoop sticks and so on. Agarbatti are available in different colors and different fragrances. Agarbatti burn time is 15 minutes to 3 hours depending on their quality and size.



Raw materials used for making agarbatti:

- **Charcoal**- The wood becoming black on burning is crushed to the required mesh and used as a filler for agarbatti. Dry wood is cut into pieces and put in kiln like structure and fired from below and the entire layer is covered by mud. After formation of charcoal it sent to the crushing units. There are mainly three grades of charcoal powder available in the market.
1st grade- This is water washed charcoal which contain no sand or mud.
2nd grade- This grade of charcoal contains 10-15% of sand or mud.
3rd grade- This grade of is not suitable for making agarbatti which contains

Simple methods to test the grade of charcoal:

- Put some crushed charcoal into a pot of water and stir it for few seconds. Good quality charcoal does not leave any heavy mud or sand to settle. If the sand contents are more than 20%, it is not suitable for making agarbatti. The Agarbatti stick will not burn properly till the end if this kind of charcoal is used.
- The second testing technique is to burn some charcoal and rub the burnt ash on the back of your palm, and if it is smooth like dust, coal used, is good and if it coarse like sand then the charcoal contents sand which is not good for agarbatti.

- **Jigatu**- Jigatu is a gum from a tree that have good adhesive and combustible properties. Jigatu gum powder is available in two varieties -Yegla and kulirmavu. An agarbatti manufacturer always have to purchase good quality of jigatu which are free from adulterant like saw-dust.
- **White chips powder**- White chips powder mostly the bark of sandalwood having little quantity of oil is powdered and used against the saw-dust powder, it helps to make agarbatti light weight and gives proper burning fumes.

- **Sandal wood powder-** It is used as a filler in making agarbatti. It is available as sandalwood dust, the product after oil has been extracted.
- **Bamboo stick-** It is widely available tall plant with hard hollow jointed stem. Good finished bamboo sticks are available with agarbatti dealers. Care must be taken not to store it in wet and humid condition as fungus may develop and reduce the strength of the stick.
- **Kuppam dust-** Kuppam dust are extract from various incense bearing barks, stems herbs and flowers like sandal wood, rose, jasmine, kewra, khus, Mehandi, sonchampa, nagchampa, dhup, sahjan, Bakul, dalchini, Deodar, Keshar, guggul etc.
- **Perfumes-** Perfumes are oils extracted from various odiferous plant and shrubs like sandalwood oil, khus oil, rose oil etc.
- **DEP (Di Ethyl Phthalate)-** It is a solvent added to a the agarbatti dusts to promote plasticity and flexibility and to reduce brittleness.

Process of making agarbatti:

There are mainly two types of agarbatties manufactured:

- Dipped varieties of perfumed agarbatties- Powder of charcoal, jigatu, white chips, etc. are mixed with water to semi solid paste. This composition is taken on a wooden plank and applied to sticks by rolling with hands. The raw sticks are dipped in suitable perfumery compound diluted with oil or other solvents like Di ethyl phthalate (DEP) and dried and packed.
- Masala agarbatti- The powder of charcoal, Jigatu, white chips, indigenous herbs, resin, etc. are mixed along with perfumery compound consisting of essential oils, aromatic chemicals, purified resins and natural fixative like musk, etc. to a semi solid paste with the required quantity of water. This compound is applied to bamboo sticks by hand rolling and dried. The finished agarbatti sticks are bundled either according to the number or according to weight and wrapped in moisture proof cellophane paper or butter papers and packed in printed carton which again are wrapped in clear cellophane paper.

Paste making- Put all the ingredients used to make agarbatti in a table. Mix different proportion of ingredients to get your desired final products. The proportion of jigatu always should be 1:1, less amount of jigatu may lead to breakage of agarbatti while drying or the paste may not glue to the bamboo properly and increasing amount of jigatu may create hard layer of paste over bamboo stick which will not give the desire result.

Here is some example of typical composition to make 1200 gms. of agarbatties:

	Ingredients	quantity in grams
Example 1	White chips	450 gms.
	Jigatu	250 gms.
	Charcoal	250 gms.
	Aromatic chemicals, Essential oils and other ingredients	250 gms.
Example 2	Kuppam dust	100 gms.
	Charcoal	200 gms.
	Jigatu	150 gms.
	Pure honey	400 gms.
	Gum resin	200 gms.
	Perfume	150 gms

The composition can be modified according to the requirement. Almost all processes of manufacture of agarbatti are similar but the formulation of ingredient differ as per desired result.

Making process- For making the agarbatti as example 1, above ingredients are to be mixed with sufficient quantity of water to make a semi solid paste. This paste is to be wrapped in plastic paper from which small quantities are to be taken on the rolling table to roll on a bamboo stick. The above paste or dough serves as

the binding material on the bamboo. After rolling the stick, the wet stick is again passed through the solvent so that each stick does not adhere to the other rolled agarbatties. Normally, the ends left blank or naked are 1.25 inches to 1.5 inches for an 8-inch bamboo stick and 2 inches for a 9 or 10-inches splinter. These are dried under shade and naked tips are colored with different colors, which are decorative, appealing and for identification.

To make agarbatti as example 2, heat honey or gum resin in a separate pot to get a similar mass. Add the above powder mix along with the perfume. If required add little quantity of water and make a soft dough. Now the dough is ready to roll over the bamboo sticks. Again, roll the rolled agarbatti on the mixture of white dust and perfume. Allow up to 24 hours to ready for sale. You can bring special effects on the agarbatti by adding equal quantity of herbal powder mixture instead of Kuppam dust.

There are various ingredients and compositions of making agarbatties of different fragrance, durability and fumes. It is up to the manufacturer to decide what kind of agarbatti she wants to make. She can consult with experienced people who are making agarbatties to get more information about it. There are premix agarbatti ingredients are also available in market. Agarbatti makers who are new to this business can opt to use them.

The use of fragrance in agarbatti

In agarbatti fragrance is a major component which influence both its quality and functional aspects and helps the consumer to differentiate between brands. It helps the agarbatti makers to create special identity in the market. It is a challenging job for agarbatti maker to get distinct fragrance to be used on an agarbatti. The quality and purpose of use should be kept in mind while choosing fragrance for agarbatti which will be useful for marketing the product. For example, there are different purposes of using agarbatties in homes, workplaces and places of worship. People burn agarbatti to get the blessing of almighty, to use as air freshener or just for a good mood etc. So, agarbatti should smell pleasant when unlit. As soon as a person opens a packet, he / she without fail smells at it before lighting it. The fragrance emitted is the major quality to create customer demand for a specific agarbatti.

Packaging of agarbatti

Packaging is as important as making the agarbatti. The purpose of packaging is to protect the agarbatti along the entire distribution chain until it reaches the hands of the end users. It is also closely related to marketing. The first factor considered to stimulate the sale of agarbatti is the design of attractive packaging. Here are some important points that an agarbatti maker should take into consideration:

- The packaging must contain the attractive image that agarbatti maker wants to tell to its target customer so that they have the desire to buy their products.
- The information that is provided in the packaging should clear and appealing. For example, in the case of sandalwood agarbatti, in addition to brand name, packaging may contain additional information such as this agarbatti is made with the use of natural substances, local products, child labor free etc. which help the consumer to trust the product and promote purchase decision.
- The package design should be distinct with exclusive colors and logos, from any other brand available in the market, so it will be more visible than the rest.

The most common types of packing materials that can be used for the packaging of agarbatties are cardboard boxes, polythene pouches, tapes and paper. Agarbatti can be packed manually by using some machines like heat sealer. Mostly the packaging of agarbatties are properly counted or weighed and packed through these three stages-

- Filling in inner polythene pouches and sealing if required
- Filling in outer Packet & Sealing
- Bulk packing and wrapping up with shrink rap

Using Agarbatti making machines to boost production

You can opt for adding some machineries in your agarbatti unit. It will increase the quantity as well as the quality of production. Selection of the right machinery plays a vital role in production of agarbatti. Basically, there are three different types of machines available in the market. These are manual, semi-automatic and fully automatic.

A manual pedal type machine doesn't demand any electricity consumption. It makes the rolling work simpler than rolled by hand. The manual machine costs about Rs 10,000 onwards.



A semi-automatic machine means all the machines are automatic but not integrated with each other. It runs on electricity. Additionally, one will get a better production output from this machine. However, one person needs to constantly feed the machine with bamboo sticks. The semi-automatic unit costs Rs 60,000 onwards.

The fully automatic machines are perfect for the large-scale operation. The fully automatic machine produces the highest quantity of agarbatti per hour. Additionally, you don't need to feed the machine with sticks. Hence, an entrepreneur can install these machines for the expansion of her business. The fully automatic machine costs Rs 1 Lakh onwards.



How to procure tools and equipment for making agarbatti

An agarbatti manufacturer can purchase most of the tools and equipment from local town or nearby city. Here are some tips for procuring agarbatti making tools and equipment:

- Consult your nearest District Industries Center (DIC) or people experienced in making agarbatti to know about the recommended tools, equipment and raw materials and from where to procure them.
- The cost of agarbatti making machines depends on the capacity of motor used (in HP), the material quality, and efficiency level. So, check all of them carefully.
- Before putting the final purchasing order, must check the price from the different suppliers. If possible, it is good to check the price online which will help you to compare the prices.
- It is good to buy the machine from a nearby supplier. It will help you in getting the mechanical assistance from that company in the future.
- Don't forget to take proper invoices and other papers while purchasing machines and tools. It will be helpful in proper documentation of your project.

Activity: 'How can I make agarbatti'

The objective of the activity is to demonstrate the various stages of making agarbatti from choosing raw material to packaging of the final product.

The activity:

- The trainer will explain the reasons why people use agarbatti and about its constant market demand. She will explain about different kinds of agarbatties generally made in India. The trainer will ask the participants about which kind of agarbatti they want to produce and why?
- The participants will say what kind of agarbatti they want to make and who are their target group of customers.
- The trainer will demonstrate and explain about ingredients, compositions and process of making agarbatties.
- The trainer will explain about importance of packaging and how to pack agarbatti.
- The trainer will explain about how to procure tools and equipment for making agarbatti.
- The participants will ask their questions regarding making of agarbatti if any.

DAY 2

Session 4:

Recap of day 1

- Each participant will share her learning from day 1 of the training.

Challenges facing by agarbatti makers

Though there is huge demand of agarbatti in India. At the same time the agarbatti market is flooded with a large number of brands and tough competition. So, it is constant challenge for new entrant to come up with new variants of agarbatti in terms of new fragrance, marketing their product, accessing to the finance to expand their business unit. Here is a list of some key challenges faced by the small scale agarbatti makers by knowing which the participants will prepare themselves for their future business endeavor.

Lack of innovation in design- Most of the small scale agarbatti manufacturers are following the old compositions and fragrance used by many others. It makes them difficult to sustain in the market where big players are continuously bringing innovation in fragrance and packaging. Many of the companies are also altering their stick size, shape and color in order to differentiate themselves and to make their sticks more attractive. Companies are creating new combination of fragrance, stick shape, stick size and pack size targeting various geographical regions, festivals, and consumer preferences to boost their sales. For example, many big agarbatti company started to make prayer kits that come with accessories. A set of prayer kit may comprise few bags of incense sticks, some incense cones, a pack of vermilion (Sindoor), sandalwood powder and incense holders. It can be appealing for many customers.

So, in order to stand together with their competitors, the small agarbatti makers need to upgrade their product time to time and able to fulfill the demand of modern customer. It can be done through regular updating of technical knowhow through training and workshops organized by govt. and non-governmental organizations.

Strong competition: As mentioned in the earlier point the small-scale agarbatti maker faces strong competition from the big companies. These big players make huge production by using automated machines and constant innovations. They have developed variant of agarbatti with various fragrance and other qualities with attractive packaging. They have well established market linkage and have capacity to promote their brand through big medias.

To boost sale of the product the small scale agarbatti makers need to create their own brand identity though making some innovation in the product. Creating a good local customer base and linking with co-operative may be some alternative to sell all the produced agarbatti with good profit margin.

Lack of market linkage: The Lack of access to markets is the main barrier for the further growth of the small-scale agarbatti makers. In a market of tough competition these producers compelled to sell their final product to middlemen without bargaining much about getting a good profit margin. Agarbatti makers can linked with the big companies to supply hand rolled agarbatti by forming Joint Liability Group (JLG)/ Self-Help Group (SHG) or co-operative society. Many government organizations like Khadi and Village Industries Commission (KVIC) and District Industries Center can also help the Agarbatti makers in marketing their ready to sale products through various channels.

Low access of credit: The small scale agarbatti maker are not able to invest lot of money for their business, because they have no enough income. Most of them constantly fight to get buyers for their product. Due to uncertainty of income and trust factor the financial institutions take less interest in lending money to these

sellers. Formation of Joint Liability Group (JLG) or Self-Help Group (SHG) can help them to secure institutional credits from banks and Microfinance Institutions.

Lack of (business) skills and education: Having skills on a certain business play an important role in further expansion of that business. Lack of business-related skill and education among domestic agarbatti makers make them prone to being cheated and loss of money. This is further stood as a barrier of expanding their business.

Lack of handholding support: There is very few numbers of organization and co-operative societies that work for the development of the agarbatti makers. In absence of proper guidance and support the chance of further improvement of these sellers become less. Many of them do not able to sustain this business and leave it on the way with a heavy loss. Again, formation of JLG and SHG can be beneficial for the sellers in supporting each other.

Activity: 'What are the challenges I am facing as an agarbatti maker?'

The objective of the activity is to discuss on the various challenges facing by agarbatti makers in their day to day business operation and how to tackle them.

The activity:

- The trainer will explain the challenges normally faced by agarbatti makers and possible solutions to them.
- The participants will say what challenges they are facing in running their agarbatti business and if solution suggested by trainer would help them.
- The trainer will write down the challenges told by the participants and conclude the responses from all participants by emphasizing on bringing innovations and linking with the market for sustainability of the business.

Session 5:

From where to buy the raw materials to make agarbatti

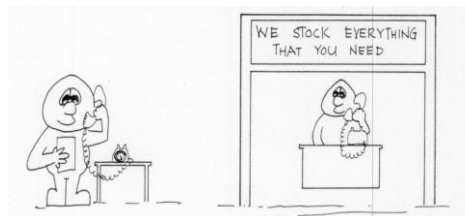
One of the important aspects of making agarbatti is to decide how to get hold of raw material at the best price. The seller can buy raw materials either from a local agent or from wholesalers. Some products like bamboo splinters and charcoal can be bought directly from local producers to minimize the product cost. A seller needs to consider time, reliable delivery, quality of products, market trend etc. for this.

Activity: 'Choosing suppliers and wholesalers for buying the raw materials'

There are 3 aspects to consider while choosing place and wholesalers to buy raw materials for making agarbatti: quality and cheap product, price & derlivery time.

Quality product:

- Each participant will make a list of different places from where she can buy the raw materials like bamboo sticks, charcoal, jigat, saw-dust etc. (They can work in pair and help each other)
- Each participant will mark the places as very cheap, cheap, expensive and very expensive.
- The participants will discuss on their answers in their pairs.
- Each pair will present their considerations to the group.



Meena made like this:

Places from buying fruit/vegetables	Cost
People who make raw materials	Very cheap
Agents in the nearest town	Expensive

Cooperative society	Cheap
Wholesalers	Cheap
Firm based in bangaluru	Expensive

Session 6:

Financing your business

In the previous sessions you have discussed about the challenges facing by small scale agarbatti makers. Money became constraint for many of these small agarbatti makers to upgrade their businesses. To make these kinds of business safe and sustainable it needs to expand the business activities with a formalize setup which increases the accessibility of finance. Formalization of a business refers to a process or registration and licensing of the business with the authorities and access to social security for the business owner and his/her employees. Formalization make the business compliant with the legal framework, including tax, social security and labor laws.

Here are some suggested sources of finance where they can get money to expand their businesses.

- **Banks:** Banks have special schemes to provide loans to small businesses. To get a loan from a bank, business have to qualify for bank's minimum criteria. Every bank has its own criteria with regards to earning potential of business, annual turnover, etc. There are many types of loans that banks offer such as working capital loans (a loan that is taken to finance a business's everyday operations such as salary of staff, rent etc.), loan against property, etc. agarbatti makers can contact their nearest bank branches to know more about the loans offered by the bank and choose the type of loans as per their requirement.
- **Microfinance:** The Agarbatti maker can access loan from the microfinance institutions by forming a Joint Liability Group (JLG) or Self-Help Group (SHG) to start or upgrade their existing agarbatti business.
- **Pradhan Mantri Mudra Yojana:** The Agarbatti maker can avail Mudra loan under Micro Credit Scheme which offered mainly through Micro Finance Institutions, who deliver the credit up to 1 lakh, for various micro enterprise / small business activities. Although the model of delivery may be through SHGs/JLGs/ Individuals, the loans are given by the MFIs to individual entrepreneurs for specific income generating micro enterprise/ small business activities.

Activity: Financing my Agarbatti business

- The trainer will explain about various sources of financing a business.
- Each participant will make a rough calculation about how much money they want as loan to start/expand their business and how they will use that loan money.
- Each of them will present their calculations to the group.
- The trainer and participants will comment to each presentation.

Session 7

Strategies for maximizing sales

You may have noticed in your locality that there are many manufacturers of the same product, but some sell their stuff very efficiently with less time and some have to wait for the customers to come to their shop.

Many among them are experienced in dealing with people. They know about the stuffs they are selling, they know how to talk with their customers. And the way they do it is very personalized. As a result of their well behavior and communication they create a good number of regular customers who helps in running business well. Apart from good behavior and communication skill there are some other factors which affect the sales in a business. These factors are broadly called 4Ps (Product, Price, Place and Promotion) of Marketing.

Working on these 4Ps brings a business closer to its customers and helps in improving sales of the product

of the business. Let's revise what these 4Ps mean that we have learnt during the FEST and how we can use this concept in our agarbatti business.

Product: Product is the good or service a business brings to its customers. A product should meet certain demands of the customers or it should create a demand among the customers, so that the customers think they need the product. Like making availability of wide range of agarbatti with various fragrance and purpose that have high customer demand.

Price: How much money the customers will pay for a product? The answer to this question describes the second P of the 4Ps. While pricing a product we need to consider the following:

- How much should be the price of the item?
- In what price other competitors are selling the item
- Is larger section of customer have ability to pay that price

Place: Location is a key factor for any business. You need to select an area with high visibility and a fair amount of footfall if you want to sell your product directly to the end users. Agarbatti is a daily used item in most households. Hence, locating the shop near a residential area would be advantageous for setting your retail outlets. Here, the Agarbatti maker will decide where she will sell the product and how she will deliver the product to the decided place. The agarbatti maker should consider:

- accessibility of people to the place where shop located
- considering local competitors who are running the similar shop
- displaying the agarbatti in such a way that a customer can easily access her preferred stuff or beautifully placing varieties of agarbatti in an order so, that customers are at ease in finding Agarbatti of their choice.

Promotion: It includes advertising of the product and making good relation with people using effective communication skills. Here, the seller should:

- Talk with the people who will buy the product and explain why they need it and why they should pay a certain price for it.
- Pay full attention to the customers and listen them carefully.
- Give some discount in price to customer who are buying larger quantity.
- Advertise your product through sign board and banners in different place of your locality.

Key soft skills for an agarbatti maker.

A soft skill is a personal quality that supports situational awareness and enhances an individual's ability to get a job done. It is often used as a synonym for people skills or emotional intelligence. Unlike technical skills (also called as hard skills), by using which a person performs a specific task, soft skills are broadly applicable across all occupations. For example, an agarbatti maker who may have an extensive knowledge of her market will find it difficult to close a deal with wholesalers and retain her customers if she lacks the soft skills of interpersonal skills and negotiation. Below is the list of some key soft skills by having which an agarbatti maker can make her business profitable and sustainable.

Communication: As a soft skill, communication is not about multiple syllables or rousing speeches. Verbal communication includes both listening and speaking. Listening is the ability to correctly receive and understand messages during the process of communication. Without effective listening skills, messages can easily be misunderstood. This results in a communication breakdown and can lead to the sender and receiver of the message becoming frustrated or irritated. Listening is not same as hearing. Hearing refers to sounds that one hears but listening deals with focusing on speaker's words, context, the way she used language and voice, and her body language. To listen your customer effectively:

- Stop talking
- Stop interrupting
- Focus completely on what customer is saying
- Nod and use encouraging words and gestures
- Think about the customer's perspective
- Be very patient
- Pay attention to the tone that is being used
- Pay attention to the customer's gestures, facial expressions and eye movements
- Not let the customer's mannerisms or habits irritate or distract you

Speaking effectively is another vital chain of communication process. An effective speaker is one who enunciates properly, pronounces words correctly, chooses the right words and speaks at the pace that is easily understandable. Besides this, the words spoken out loud need to match the gestures, tone and body language used. What you say, and the tone in which you say it, results in numerous perceptions being formed. A person who speaks hesitantly may be perceived as having low self-esteem or lacking in knowledge of the topic. Those with a quiet voice may be considered as shy. And those who speak in commanding tones with high levels of clarity, are usually considered to be extremely confident. To speak to customers effectively:

- Incorporate body language in your speech like eye contact, smiling, nodding, gesturing etc.
- Think before you speak
- Ensure that all your emotions and feelings are under control
- Use pleasant and natural tone when speaking. Your customer should not feel like you are being unnatural in any way.
- Be brief. Do not add any unnecessary information
- Speak clearly and politely so that a customer can easily understand what you are saying.
- Use magic words like 'Please', 'Thank you', 'You are welcome', 'Excuse me', 'I am sorry', etc. whenever required

Leadership: Leadership is a soft skill you can show even if you're not directly managing others or managing one or two employees. Leadership can be thought of as a collection of various other soft skills, such as a general positive attitude and outlook, the ability to communicate effectively, and an aptitude for both self-motivating and motivating others. Your leadership skill will decide the future of your business.

Problem Solving: Like any other profession an agarbatti maker can also face problems in day to day business operation and having ability to solve these problems also considered as a soft skill. All problems contain two elements: goals and obstacles. The aim of problem solving is to recognize the obstacles and remove them in order to achieve the goals. Solving a problem requires a level of rational thinking. It does not just require analytical, creative and critical skills, but a particular mindset: those who can approach a problem with a cool and balance head will often reach a solution more efficiently than those who cannot. Here are some logical steps to follow when faced with an issue:

- Identify the problem
- Analyze the problem in detail
- Think of all possible solution
- Select the solution. You may take opinion of your employees and friends if you think appropriate.
- Implement the chosen solution
- Check that the problem has really been solved

Some of the personal traits also play a big role in how effectively problems are solved. like-

- Being opened minded
- Being proactive

- Not panicking
- Having positive attitude
- Focusing on the right problem etc.

Activity: My marketing strategies to maximize sales

- The trainer will explain about various factors that effects the selling of products in a business.
- Each participant will make a list of ideas that they think increase their sales and negotiate with the buyers of their products.
- Each of them will present their strategies to the group.
- The trainer and participants will comment to the ideas presented by the participants.

Session 8:

Preparation for field visits

The purpose of the visit is to meet some agarbatti manufacturers, wholesalers of agarbatti raw materials, retail shop owners and talk about their experiences of running the agarbatti business. The participants will ask various questions to people to whom they visit such as what the investment was, why they decided to start Agarbatti business, what they do to maximize their sales, from where they buy raw materials, how they decide sale price of different produced items, how much they are earning, what are the main challenges in running an agarbatti business, any advice for them, etc.

- The trainer will explain the purpose of the visit.
- The participants will prepare a role play in pairs. One participant will be the visitor and the other will be a raw material wholesaler. They will prepare matters like how they will introduce themselves to the wholesaler and what they will ask.
- The participants will show their preparation through role plays.
- The trainer will suggest ways and questions.
- The participants will add or improve their questions as per the comments.
- The trainer will tell the participants about the program schedule for the next day's visit and ask them to get prepared themselves for that.

DAY 3

Session 9:

Visiting and talking with Agarbatti manufacturers

- The participants will visit individually or in pairs to places where people are making agarbatties and hear about their experiences on running the Agarbatti business. They can ask some questions related to management of the Agarbatti business like what steps s/he takes to maximize the production and sales of Agarbatti and how to deal with buyer of the final products etc.
- During interaction, they will observe the setting of the workshop and notice different things like; how various tools and equipment used for making agarbatti are organized in the workshop, how the things are kept safe and handled comfortably.
- They will take down notes of the important things she learnt during their interaction.

Concluding the learning of the day

The participants will conclude the information gained from interactions with the people making agarbatties during the field visit.

Each participant will:

- Present the learnings and own ideas to her colleagues.
- Make a writing on what she decides about own business; "starting and running a agarbatti making and selling" on behalf of her learning.

DAY 4

Session 10:

Finding a place for starting my Agarbatti business

It is important to find a right place for starting the workshop where there is enough ventilation of air and sufficient place to carry out the process of making agarbatties. If there is no opportunity for opening a agarbatti workshop at your home, try to find such a place, to where enough space is available and safe for working. It needs to look at own family condition and the budget. You can take suggestion from other members in the family.

- The participants will move around and meet different people. (they can visit individually or in pairs)
- While talking with people, they will note down some important things like location of the shop, its rent, other facilities, rent agreement papers etc. so that they can discuss on it later.
- On behalf of the interaction with the people, discussion in the family and previous information, each participant will decide, where she is going to establish her agarbatti workshop and why she prefers that place.
- The participants will share ideas with each other and give suggestions.

Concluding the learning of the day

The participants will conclude the information gained from interactions with people during the field visit. Each participant will:

- Present the learnings and ideas to her colleagues.
- Make a writing on what she decides about getting a place for starting the agarbatti workshop.

DAY 5

Session 11:

Visiting and talking with the wholesalers of raw materials

One of the important aspects of running an agarbatti business is to decide how to get hold of the best quality raw materials at the best price. The shopkeepers can buy raw materials either from a local supplier or directly from wholesalers to get things in cheap prices. Some agarbatti raw materials like bamboo sticks, jigatu can be bought directly from local people who collect it from forest and sell them. To get information about this, one needs to visit to the wholesalers in the town or nearby city to talk about these things.

- The participants will meet and talk with the agarbatti raw materials wholesalers in the town or nearby city or people who sell some raw material in nearby area. (they can visit individually or in pairs).
- During meeting, they can discuss on the following things such as:
What raw materials she can find, how much margin will she can get, is there credit system for purchasing raw materials from their shop, does he/she provide transport also, is the transport cost included with the cost of items or it is separate, what are the bestselling agarbatti in the market, is it possible to return unsold items, and also talk about other conditions and facilities if any.

- The participants will write down notes of the important things they discussed so that, it can be discussed later.

Concluding the learning of the day

The participants will conclude the information gained from interactions with wholesalers and farmers during the field visit.

Each participant will:

- Present the learnings and ideas to her colleagues.
- Make a writing on what she decides about choosing wholesalers and other people from whom she will buy raw materials for her agarbatti business.

DAY 6

Session 12:

Visiting and talking to the buyers of agarbatti

- The participants will meet different people like agarbatti wholesalers, company agents, retail shop owner etc. and talk about supplying agarbatti to them. (they can visit individually or in pairs).
- During talking with people, they will collect information like, which kind of agarbatti has high demand among them, and which range of quality products they prefer much, what are the wholesale price for buying different agarbatti, what are the system of payments etc.
- The participants will write down in their note books, the name of the agarbatti buyers and their contact details to talk with them later. They will fix appointment with them to make some final deal about supplying agarbatti.
- The participants will share their ideas with each other and give suggestions

Concluding the learning of the day

The participants will conclude the information gained from interacting with people during the field visit.

Each participant will:

- Present the learnings and ideas to her colleagues.
- Make a writing on what she decided after talking with the possible buyers of her agarbatties.

DAY 7

Session 13:

Sharing the experience of field visit

- The participants will prepare for the conclusion and sharing of the 4-day field visit. (They can include if they have any case studies from the field; what are the challenges occurs in starting and running an agarbatti business, they can include successful stories of some of entrepreneurs they had met. They can also put some important points observed in the field or questions that came to their mind during the visit so that it can be discussed in the bigger group and get solution of that.)
- Each participant will share her individual experience of the field like challenges in running a Agarbatti business and how to get solution to that, how they feel meeting with the successful businessmen and put before all if they have any queries or questions.
- The trainer and the participants together discuss about the solutions to the questions and learn from the stories of successful entrepreneurs.

What are the information I can use that is gained from the field visits

- The participants will discuss in pairs, on what are the information and learning from the field she can take use in starting and running her business and how she is going to work on that.
- Each participant will present her ideas before the group.
- The trainer will conclude the discussion giving comments and feedbacks

Session 14

Making a budget

Determining the startup cost for my Agarbatti business

Activity: 'What are the things I need'?

The participants will make a list of the things they need to start up their business.

- The trainer will distribute a piece of paper to each participant.
- Each participant will make a list of the things that she needs to start up her agarbatti business.
- Each of them will present her list to the group.
- The trainer will add things needed if any more on the basis of the example given below.

Let's take an example of Meena. She wants to make and sell agarbatties.

She made a list of things she would need to make agarbatti, such as:

1. Land/shed to make her workshop
2. Aluminum trays 5'x5' 4 nos.
3. Wooden planks 5'x5' 4 nos.
4. Heat sealing machine 1 no.
5. Sprayer 4 nos.
6. Weighing scale platform type 1 no.
7. Plastic Buckets, jug, and other containers 4 each
8. Bag stitching machine 1 no.
9. HDPE container for storing & mixing of chemicals 4 nos.
10. Working table for packing 2 nos.
11. Installation charges & misc.

Activity: 'How much money I need for each of the things?'

- The participants will put a price for each of the things in their lists.
- The participants should consider if they can find some of the things without spending any money or by spending less.
- Each participant will present their start-up cost to the group.
- The group will comment and conclude the point.

Meena put costs as follows:

- | | |
|--|---|
| 1. Land/shed | She has agreed with her husband to use her own house. |
| 2. Aluminum trays 5'x5' 4 nos. | Rs.3000/- |
| 3. Wooden planks 5'x5' 4 nos. | Rs.2000/- |
| 4. Heat sealing machine 1 no. | Rs.1000/- |
| 5. Sprayer 4 nos. | Rs.500/- |
| 6. Weighing balance platform type 1 no. | Rs.2000/- |
| 7. Plastic Buckets, jug, and other containers 4 each | Rs.500/- |
| 8. Bag stitching machine 1 no. | Rs.1000/- |
| 9. HDPE container for storing & mixing of chemicals 4 nos. | Rs.2000/- |
| 10. Working table for packing 2 nos. | 3000/- |
| 11. Installation charges & misc. | Rs.2000/- |

TOTAL-Rs. 17,000/-

She will take a loan from the MFI of which she is a client.

Estimating Fixed and Variable Monthly Expenses

Fixed Monthly expenses may include rent, utilities, phone, publicity, etc. Monthly variable costs may include commission on sales, production costs, raw materials, packaging and transport costs, etc.

Activity: 'My fixed and variable costs'

- The trainer will distribute a piece of paper to each participant. He will explain what fixed and what variable cost are for an Agarbatti business, using Meena's example.
- The participants will make two columns and calculate fixed and variable cost for their businesses for a month.
- Two participants will present their calculations. The group will discuss their presentations, correct them if they have made any mistakes

Meena calculated her fixed and variable costs for the month of August to produce 3,000 packets (100 in each) of agarbatties as follows:

Fixed Costs	Rupees	Variable Costs	Rupees
Rent	0	Base materials (charcoal, jigatu, Kuppam dust, bamboo stick etc. 150 kg @ Rs35/kg	5,250
Electricity	1000	DEP 15 ltrs. @Rs.120/ltr.	1,800
Wage for 6 unskilled helpers	12,000	Perfume 1.5 ltrs. @Rs.1000/ltr	1,500
Repayment of loan with interest	5,000	Polythene wrapper, cardboard boxes	1,500
Travel, Telephone bill and misc. expenses	2000	Other expenses	500
Depreciation of Machinery and equipment@10%	17,00		
Total	21,700	Total	10,550
So, Rs.21,700 + Rs.10,550= Rs.32,250 Meena needed per month to run her business.			

Estimating Monthly Sale of Agarbatti I have produced

Activity: 'My monthly sale'

- Each participant will make a monthly sales estimation. She can take support from the other participant in her pair.
- This time two other participants will present their monthly sales estimation.

Lets' look at Meena's monthly sales. Here, Meena calculated how much money she will get by selling agarbatties.

Items	Quantity	Average Price per packet in Rs.	Total selling price in Rs.
Chandan agarbatti	1500 packets (@120 packets/day	Rs 15/packet	Rs. 22,500
Mogra agarbatti	1500 packets (@120 packets/day	Rs 15/packet	Rs. 22,500
Total			Rs. 45,000

Activity: 'Putting everything together'

By putting the start-up cost, fixed and variable cost and monthly sales estimation together, we can make the budget.

- The trainer will distribute a copy of a six-month budget format to each participant. The participants will work in pairs or in trios.
- Each participant will put all her calculations into the format.

A six-month budget of Meena is as below:

Precondition	July	August	September	October	November	December
Sales estimated						

Month	July	August	September	October	November	December	Total
Income							
Sales income	45,000	40,000	50,000	45,000	45,000	45,000	8,07,000
Loan	30,000						30,000
Total Income	75,000	40,000	50,000	45,000	45,000	45,000	8,37,000
Expenses							
Total Investment	17,000						30,000
Fixed costs	21,700	21,700	21,700	21,700	21,700	21,700	15,000
Variable costs	10,550	10,550	10,550	10,550	10,550	10,550	6,12,000
Total expenses	49,250	32,250	32,250	32,250	32,250	32,250	6,27,000
Balance	25,750	7,750	17,750	12,750	12,750	12,750	89,500
Balance - carried forward		33,500	51,250	64,000	76,750	89,500	

Meena has planned to double her production from making 3000 packets to 6000 packets of agarbatti after 6 months by employing more people in her unit. She expects more monthly profit after this expansion.

Presenting the budget

- Each participant will present her budget.
- The group will discuss on the budget.
- The trainer will give his/her inputs and conclude the point.

Session 15:

Making a business plan for my Agarbatti business

The participants have already known and understand how to make a business plan for a small business during the FEST (Fundamental Entrepreneurship and Skill Training). Here they will make a business plan specifically for 'Starting and running an agarbatti business'.

Activity: 'My Business plan'

- The trainer will distribute a business plan format to each participant and explain the business plan of Meena given as example.
- Each participant will make her business plan. The participants can support each other.
- The participants will use all calculations they have made today.
- Each participant will present her business plan and others will take part in the discussion of the plans.
- The trainer will give his/her inputs and conclude the point.



Let's look at Meena's business plan:

BUSINESS PLAN		
1	Name of the business woman	Meena
2	Name and type of business	Meena Agarbatti works
3	Address	Salepali, Balangir, Odisha
4	Sales... (A) per month	Rs.45,000
5	Other expenses.... (B) per month Other than fixed expenses like rent, electricity bill, etc.	Rs.10,550
6	Sales minus other expenses..... (A-B)	Rs.34,450
7	Fixed cost..... (D) per month	Rs.16,700
8	Profit..... (A-B-D) per month	Rs.17,750
9	Loan required	Rs.30,000
10	Interest expenses..... (E) per month	Rs.5000
11	Profit after Interest... (Profit-E) per month	Rs.12,750

Deciding selling price of things

Deciding selling price means to work out how much you have to charge for the product you sell to cover all costs and make a profit for yourself. Each shopkeeper needs to know how much she has paid for each item that is bought for sell and must calculate her total costs very carefully.

Important point regarding fixing selling price:

- You should always try to charge **LESS** than the other manufacturers near you, so that buyers will buy from you instead of buying from others.
- Always charge **MORE** than you bought your raw materials plus your other expenses, for example transport.

Session 16:

Keeping track of my money

It is very important for an agarbatti business owner to be able to calculate if she is earning a profit or losing money. When she knows the facts, she can plan for making changes that will help her to stay in business. Let's look at the two situations through stories!

Story 1:

"Radhika, from Khampada, Patnagarh, Odisha, was staying with her husband and five other family members, started an Agarbatti business. The business took off as there is good demand of agarbatti in their locality. She was not keeping records of customers buying agarbatti on credit and many time she forgot the correct amount sold. This created a problem in her cash flow. She could not know how much she is making profit and if her business is going well. She could not manage her economy and after sometimes, she had to close the shop. This also created bad reputation with her customer."

Story 2:

"Sarita, another woman, had an agarbatti business. She was also making good business. Day-by-day her selling was increasing. She had a big family of 10 members. She had a good habit of taking notes of sold

things, things sold on credit and maintaining stock every day. She was also writing how much things she used in her family every day. This was giving a good picture of her business all the time. She continued to run her agarbatti business successfully for a long time.

- The participants will read one story each in two groups.
- Each group will discuss the following: What happened in the above case study? Is this the right way to manage a Agarbatti business? Will it lead to profit or loss? Can you suggest any changes?
- Each group will present their discussions on each of the questions and the whole group will discuss.
- The trainer will conclude the point by giving examples of good business practices with this list: Keeping daily records, keeping money safe, avoid giving credit as much as possible, collecting long standing debts, routinely look at the expenses and income, etc.

So, let us learn how to keep track of the money we earn. To monitor a business, the following steps can help:

- Calculating how much money is received in the week.
- Calculating what is paid for stock or materials.
- Calculating what is paid for running expenses.
- Calculating what is owed from buyers as credit.
- Calculating what is owed to the wholesaler.
- Calculating how much money is left by the end of the week.
- Deciding how to use the money.

A good method is to monitor the business economy **every week**, so that it becomes clear if the business is making money or losing money.

Let's learn all the steps mentioned above one by one!

Let's understand all the steps through the example of Sarita!

Example statement:

Sarita lives in a village in Madhya Pradesh. She has an agarbatti business in her own house. She makes and sells different varieties of agarbatti that have popular demand. She buys most raw materials for agarbatti from a nearby town 12 km away from her village and some she buys from local people.

Calculating how much money is received in the week

Activity: 'How much money I received in the last week?'

- The trainer will explain how to calculate income of a week by giving example of Meena's calculation.
- The participants will imagine and calculate their income day-by-day for a week and then add all incomes to get their weekly calculations. Each participant will practice this individually.
- Each participant will present what she has done.

Meena's Record keeping (sample)

Monday		Tuesday	Wednesday		Thursday		Friday		Saturday		Sunday	
Item	Price Rs		Item	Price Rs	Item	Price Rs	Item	Price Rs	Item	Price Rs	Item	Price Rs
Chandan 60 packets	900	workshop was closed	Chandan 50 packets	750	Chandan 40 packets	600	Chandan 60 packets	900	Chandan 50 packets	750	Chandan 80 packets	1200
Mogra 50 packets	750		Mogra 60 packets	900	Mogra 70 packets	1050	Mogra 50	750	Mogra 60 packets	900	Mogra 30 packets	450

						pac kets					
Total	1650	0		1650		1650		1650		1650	1650
Receipts total in the week	Rs.1650+Rs. 1650+Rs. 1650+Rs. 1650+Rs. 1650+Rs.1650 = Rs.8250										

Calculating what is paid for stock or materials

To calculate the payments, we need to calculate what is **paid for stock or materials** and what is **paid for other running expenses**.

Payments in a week = Payments for stock or materials + Payments for other running expenses

Let's understand this by taking an example.

Payments for stock or materials

Date	Item bought	Quantity	Price in Rs.	Cost per kg (Rs.)
18/07/2019	Bamboo sticks	10 kg	1000	100
20/07/2019	Jigatu	2 kg	200	100
	Charcoal	5 kg	175	35
Total Payments for stock or materials = Rs.1000 +Rs.200+Rs.175 = Rs.1375				

Payments made for running expenses

Date	Expense	Price in Rs.
20/07/2019	Transport by bus	80
22/07/2019	Repaired electric switchboard installed in workshop	200
Total Payments for running expenses = Rs.80 + Rs.200 = Rs.280		

So, the total Payments of the last week = Rs.1375 +Rs.280 = Rs.1655

Activity: 'My Payments-What I have paid last week?'

- The trainer will explain how to calculate payments of a week by giving the above examples.
- The trainer will distribute the suggested format.
- Each participant will imagine and practice for her own situation.
- Each of the participants will present her calculations.
- The group will discuss the presentations.

You can use a cash book for putting your receipts and payments. Inner pages of a cash book look like this:

DATE	DESCRIPTION	Income	Expenses	Balance
AUG.16	Opening Balance			0-00
01/08	Funds introduced	200-00		200-00
01/10	Stationery		45-00	155-00
01/20	Stock Purchases		140-00	15-00
01/21	Bank Charges		5-00	10-00
	Closing Balance			10-00
SEP.16	Opening Balance			10-00
02/05	Sales	50-00		60-00
02/09	Gas		25-00	35-00
02/15	Packaging		40-00	5-00
02/28	Drawings		20-00	35-00
	Closing Balance			35-00
OCT.16	Opening Balance			35-00
02/102	Funds Introduced	35-00		0-00
02/12	Sales	100-00		100-00
02/15	Advertising		20-00	70-00
02/22	Gas		25-00	45-00
02/21	Bank Charges		10-00	35-00

Calculating what is owed from customers as credit and what is owed to the Wholesaler

Activity: What is owed from customers?

For a small business, it is not good to sell things on credit. If any case you have to give credit, then you should agree with the customer on a date when he will pay the bill. The credit sales can be written in another notebook. The format can be:

Name of the customer	Item bought	Date	Price in Rs.	Agreed date of payment
Aradhana kirana	12 packets mogra	11/07/2019	180	27/07/2019
Madhuri store	20 packets chandan	11/07/2019	30	18/07/2019

Activity: What I owe to the wholesaler?

Here you will write, what you have bought for your stock or materials from the whole seller on credit. The format can be:

Name of the whole seller	Date	Item bought	Quantity	Price in Rs.	Agreed date of repayment
Babulal	12/07/2019	Bamboo stick	2 kg	200	17/07/2019
Mahesh perfumes	12/07/2019	Perfumes	0.5 ltr	500	23/07/2019

These two figures will not come in the weekly calculation. It will enter to the 'Receipts' when the customer will really pay the dues and to the 'Payments' when you will pay to the whole seller.

- The trainer will explain how to keep records of the things a shopkeeper sold on credits and how to write what the shopkeeper owes to the wholesalers from where she bought things on credit.

Calculating how much money is left by the end of the week

By putting the 'income' and 'Payments' together we can find out how much money we have at the end of the week.

Money left with me this week = Total income – Total Payments

Total income = Cash left from the last week + income from this week

Total Payments = Payments for stock or materials + Payments for running expenses

Let's calculate it through an activity, 'I have...'

'I have....'

If the cash left from the last week is Rs.5000, then

Total income will be:

Cash left from the last week	Rs.5000
Receipts from this week	Rs.8250
Total Receipts	Rs.13250

Total Payments will be:

Payments for stock or materials	Rs.1375
Payments for running expenses	Rs.280
Total Payments	Rs.1655

So, Money left with me this week

Total Receipts	Rs.13250
Total Payments	Rs.1655
Total Receipts-Total Payments	Rs. 11595

Activity: 'I have....'

- The trainer will explain it through the above example.
- The trainer will distribute the formats to each participant to use for the calculations.
- The participants imagine and calculate their own individually.
- Each participant will present her calculations to the group.

Deciding how to use the money

Now, we have the money left with us at the end of the week. To decide what to do with the money, we need to consider the following:

- How much money is needed to be saved for monthly expenses like rent, electricity, etc.?
- How much money is needed to buy materials for next week?
- How much money is needed for running expenses?
- How much money is needed to be saved for later use?
- How much money can be used for myself and my family?

Activity:

- The trainer will explain how to decide the use of surplus money by using the above questions.
- The participants will discuss the above questions in pairs: Is it the right thing to do and why?

Session 17:

Concluding the training

- The trainer will ask and encourage the participants to share their experiences and learnings from the 7-day training program.
- The participants will share their experiences from the 7-day training and how they will use it in starting and running their Agarbatti businesses.
- The trainer will conclude the training by giving thanks and good wishes for a successful business.

Materials required for the training

- Pictures of Agarbatti workshops
- A board and chalk
- A writing pad and pen for each participant to be used throughout the training. They will use it during the preparations for field visit and during the interaction with the people in the field.

