

**Note****20**

## SELF-EMPLOYMENT

Having learnt about the nature and scope of business, business support services, business environment, forms of business organisations, you may now be thinking about ways to earn your livelihood. At this stage you have to decide whether to take up a job in an organisation or to start your own business venture. When you accept an employment in any organisation, you have to perform various jobs as per the requirements of your employer and you may get a fixed amount of income as salary. But, instead of seeking a job, you can also opt to do work on your own to earn your livelihood. You may run a small retail shop, tailoring shop, restaurant, bakery and confectionery shop, beauty salon, etc. in your locality. In other words, you may get engaged in manufacturing, trading, marketing or selling of products or services on a small scale to earn your livelihood. Such economic activities are known as self-employment. An individual can make a very good living out of the income generated from a self employment venture. However, there is a need to plan and select a lucrative venture suitable to the local needs. In this lesson, we will learn more about the career opportunities of self-employment in business.



### LEARNING OUTCOMES

- explores the possibility of self-employment and the avenues of self-employment; and
- describes the advantage of government support for small business:



**Note**

## 20.1 MEANING OF SELF-EMPLOYMENT

You know that earning is necessary for a living. Your father, mother, brothers, sisters and others may be engaged in different economic activities through which they earn their livelihood. Have you ever observed their activities? What exactly do they do? Possibly some of them may be working for others in factories, shops, agricultural field etc. and get a fixed amount from their employers for the service rendered by them. These persons are engaged in an economic activity which is termed as wage employment or paid employment. But there are many persons who engage themselves in one occupation or some business which they start and manage on their own instead of working for a wage or salary in an organisation run by others. They put in their best effort and take all types of risks to pursue their careers successfully. The entire earning of their work goes to them. All of us have seen small grocery shops, tailoring shops, medical stores etc. in our locality. These are owned and managed by a person, with or without the help of some assistants. Their economic activities are termed as self-employment. So when an individual engages in any economic activity and manages it on his own, it is known as self-employment.

Thus, self-employment may be defined as, an economic activity which one may perform on his own as a gainful occupation. Self-employment may consist of producing and selling goods, buying and selling goods, or rendering services for a price by taking the risk to mobilize inputs and other resources.

From the above discussion we can analyse the characteristics of self-employment.

## 20.2 CHARACTERISTICS OF SELF-EMPLOYMENT

**Following are the characteristics of self-employment:**

1. Self-employment involves doing something on one's own to earn one's livelihood.
2. It involves ownership and management of activities by a person although he/she may take the help of one or two persons to assist him/her. Thus, self-employment may provide employment to other persons as well.
3. The earning from self-employment is not fixed. It depends on the income one can earn by producing or buying and selling goods or providing services to others at a price.
4. In self-employment, the owner alone has to take the profit and bear the risk of loss. So, we find a direct link between the effort and reward in self-employment.
5. It requires some amount of capital investment, although it may be small.

6. In self-employment, a person is free to take decisions in respect of running his business profitably and avail of any opportunity that may come up for expansion of his business.
7. It gives complete freedom to work as per one's own will and within the parameters of the prevailing legal regulations.

### 20.3 IMPORTANCE OF SELF-EMPLOYMENT

Career is a way of making one's livelihood. Self-employment is also a career because one may employ oneself in business or in service activities and earn one's livelihood. With growing unemployment and lack of adequate job opportunities, self-employment has become very significant.

*The share of the self-employed in the workforce according to the Periodic Labour Force Survey (PLFS) of 2017-18, remained stagnant between 2011-12 and 2017-18 at 52.2%. The share of the self-employed in the workforce was high among some of India's poorest states: Chhattisgarh (66%), Rajasthan (65%), Uttar Pradesh (64%), and Jharkhand (61%)*

Its importance can be enumerated as follows.

1. **Advantages of Small Business:** Small-scale business has several advantages over large-scale business. It can be easily started, and requires small amount of capital investment. The self-employment involving activities on a small-scale is a good alternative to large scale business which has brought various evils like environmental pollution, development of slums, exploitation of workers, and so on.
2. **Preference over Wage Employment:** In self-employment there is no limit of earnings as is the case with wage employment. In self-employment one can use one's talent for own benefit. The decisions can be taken quickly and conveniently. All these factors act as strong motivators for self-employment to be preferred over wage employment.
3. **Developing the Spirit of Entrepreneurship:** Entrepreneurship involves taking risks because the entrepreneur tries to innovate new products, new methods of production and marketing. Self-employment, on the other hand, involves either no risk or very little risk. But, as soon as the self-employed person starts becoming innovative and takes steps to expand his business, he becomes an entrepreneur. Therefore, self-employment becomes a launching pad for entrepreneurship.



Note

### Awareness in Business and Employment



**Note**

4. **Promotion of Individualised Services:** Self-employment may also take the form of providing individualised services like tailoring, repair work, dispensing of medicines etc. Such services are helpful in providing better consumer satisfaction. These can be easily started and run by individuals.
5. **Scope for Creativity:** It provides opportunity for development of creativity and skills in art and crafts, leading to preservation of the cultural heritage of India. For example, we can see creative ideas reflected in handicrafts, handloom products, etc.
6. **Reducing the Problem of Unemployment:** Self-employment provides opportunities of gainful occupation to those who otherwise remain unemployed and helps to empower them financially. Thus it reduces the problem of unemployment.
7. **A boon to Under-privileged in Respect of Higher Education:** Everyone may not be able to pursue higher education after Secondary or Senior Secondary examination due to one or the other reason. Such persons can start their career as self-employed in occupations that do not require higher education.

Self-employment is large in India also because government policies and programmes encourage owner-managed small and medium enterprises. A number of schemes have been initiated all over the country to encourage entrepreneurship and self-employment.



### INTEXT QUESTIONS 20.1

1. Define the term 'Self-employment' in your own words.
2. Which of the following examples indicate self-employment? Put a tick mark in the box if your answer is 'Yes'.
  - (a) A worker working in a factory.
  - (b) A person running his stationery shop.
  - (c) A person working as manager in a bank.
  - (d) A person running a chemist shop.

### 20.4 AVENUES OF SELF-EMPLOYMENT

The Indian Government through its constant efforts towards development of agricultural and industrial economy has been able to generate numerous self-employment

opportunities for the people. However, before choosing a suitable career in self-employment you must have some idea about the avenues in which self-employment opportunities are available.

Let us categorise the avenues of self-employment into the following broad areas.

1. Trading;
2. Manufacturing;
3. Professionals; and
4. Individualised services.

Let us discuss further about all these areas:

1. **Trading:** You know that trade involves buying and selling of goods and services. With small amount of investment one can start and run a small trading unit. You can think of starting a small grocery or stationery shop in your locality. If you are able to invest more capital and ready to take risk, then wholesale business is a good option for you. One can also take up some agency business or become a stockist. The real estate business which is booming now-a-days can also be a lucrative alternative.
2. **Manufacturing:** One can start a small industry of manufacturing bricks, or producing bakery items or confectionery. All these businesses require small amount of capital and simple equipment. Farming is another such area in which a person can work all alone or take the help of one or two persons. This is an age-old area of self-employment. Orchards, dairy, poultry, sericulture, fisheries, horticulture, etc. are good examples of avenues of self-employment.
3. **Professionals:** Occupations that require special knowledge and training in a particular field also provide opportunities of self-employment. Lawyers, doctors, chartered accountants, architects and journalists fall in this category. However one has to follow certain code of conduct framed by their association and get specialised knowledge and training.
4. **Individualised Services:** Tailoring, motor repairing, hair cutting, fashion designing, interior decoration etc. are some of the business activities which provide individualised services to the consumers. These can be easily started and run by individuals. These activities are based on the personal skills of those who perform them such as the blacksmiths, carpenters, goldsmiths, fashion designers, hair stylist, cartoonist etc. There is freedom to work as and when one wants or needs.



**Note**

### Awareness in Business and Employment



#### Note

You choose the area of your interest to pursue the career in self-employment. If you decide to start a small business of your own, you must have complete knowledge about the product or service line you choose and the scope and importance of small business in our country. Additionally, complete information and your understanding about the government policy and institutional support for its promotion is very essential for attaining success in your business.

*According to the Periodic Labour Force Survey (PLFS) of 2017-18 majority of the self-employed (60%) were engaged in agriculture .and most of those engaged in non-agricultural activities were in trade, manufacturing, transport and storage.*

### 20.5 MEANING OF SMALL BUSINESS

When somebody questions you, 'what is a small business?', you would probably answer that a business which is:

- small in size,
- requires low capital investment,
- employs small number of workers,
- volume or value of output is low, may be termed as small business.

Yes! You are absolutely right. The size, capital investment, number of employees, volume of output as well as value of output are the most common parameters of measuring a business enterprise.

We may define a small business as a business which is actively managed by its owners, operating within the local area and relatively small in size. However, the **Government of India has considered the fixed capital investment in plant and machinery as the only criteria to define a small industrial unit in our country.** Up to the year 1958, an industrial unit in which fixed capital investment was less than Rs. 5 lakh and employing up to 50 workers if using power, and up to 100 workers if not using power was considered as a small business. This limit has been changed by the government from time to time.

Under the MSME Act 2006 on the basis of capital investment made in plant and machinery, excluding investments in land and building -

1. Manufacturing units having investment between Rs 25 lakhs and Rs 5 crores (Rs 50 million) are termed as small enterprises and;

2. For service units, having investment between Rs 10 lakhs to Rs 2 crores (Rs 20 million) are small enterprises.

From the above discussion now we can identify the main characteristics of small business as:

- (i) A small business is usually owned and managed by one or a few persons.
- (ii) The owners take active participation in day-to-day activities of business.
- (iii) The participation of owners in the management helps in taking quick decisions.
- (iv) The area of operation of a small business is limited. It generally caters to the need of the local people.
- (v) The small business units are generally labour intensive and thus require less capital investment.
- (vi) It generally uses local resources for its operation. The small-scale manufacturing units are usually located near the source of raw material, labour etc.
- (vii) Gestation period (the period that a business waits to get return on its investment) is short.
- (viii) The operation of a small business is flexible. It can easily change its nature, area of operation, process of production etc. as per the change in social, political and economic conditions.



### INTEXT QUESTIONS 20.2

1. State the meaning of small business in your own words.
2. Identify the category (avenue) of self-employment from the following:
  - (a) Ravi is a farmer having four acres of land. He has employed three people to look after his fields and orchards.
  - (b) Ram runs a small departmental store in the central market of Kolkata.
  - (c) Geeta is a doctor who runs her own clinic.
  - (d) Karan's father takes orders and makes carpets.
  - (e) Hari repairs gold chains and other ornaments.



**Note**

**Note**

## 20.6 TYPES OF SMALL BUSINESS

In India we find different types of small business. They may be categorised on the basis of investment in fixed capital in plant and machinery or on the basis of nature or place of operation. Following are some of the main types of small business.

- |                                       |                        |
|---------------------------------------|------------------------|
| (a) Small-scale enterprises           | (b) Micro enterprises  |
| (c) Ancillary industrial undertakings | (d) Village industries |
| (e) Cottage industries                | (f) trading unit       |

Let us have a brief idea of the types of small business.

- (a) **Small-scale Enterprises:** According to the MSMED Act 2006 Small-scale enterprises are classified into two major categories viz., manufacturing and services.
- Small manufacturing enterprises have investment in plant and machinery of more than twenty five lakh rupees but not exceeding five crore rupees.
  - However, investment in equipment is more than ten lakh rupees but does not exceed two crore rupees in small service enterprises. There are about twenty-one major industry groups in the small scale sector.
- (b) **Micro Enterprises:** Under the MSMED Act 2006 on the basis of capital investment made in plant and machinery excluding investments in land and building:
- manufacturing units having investment below Rs 25 lakh (Rs 2.5 million) were termed Micro Manufacturing industries and
  - service units, having investment upto Rs 10 lakh (Rs 1 million) were called Micro Service industries
- (c) **Ancillary Industrial Undertakings:** When a small-scale industry supplies not less than 50% of its production to another industry, it is called as ancillary industrial undertaking. The fixed capital investment limit of Rs. One crore also applies to it. If an ancillary unit is owned by some other business unit, it loses its status of small business.
- (d) **Village Industries:** A unit that is located in rural area and which produces goods or renders service with or without the use of power and in which the fixed capital investment per head or artisan or worker is specified by the central government from time to time.



- (e) **Cottage Industries:** These are small manufacturing units producing simple products involving some specific art or skill like handicrafts, filigree etc. They use simple equipments with indigenous technology for production. Cottage industries are carried on wholly or primarily with the help of members of the family either on a whole or part-time basis. These units are not defined on the basis of capital of investment.
- (f) **Trading Units:** These are usually in the form of small retailers found in the market places.

## 20.7 IMPORTANCE OF SMALL BUSINESS IN INDIA

Having discussed the meaning, characteristics and different types of small business let us now look at its importance. Small business enterprises are found everywhere. They play a major role in the socio-economic development of any country. In view of India's scarce capital resource and abundant labour and natural resources, small-scale enterprises have been given an important place in the economic planning of the country. In India, small industries account for 95 per cent of the industrial units in the country. In India small-scale enterprises account for 35% of the gross value of the output in the manufacturing sector, 80% of the total industrial employment and about 45% of the total exports. Besides these contributions, the importance of small-scale business is increasing day by day due to the following factors.

1. The small business enterprises are capable of generating immediate and large-scale employment opportunities in our country.
2. They require less capital investment as compared to large scale business enterprise.
3. The cost of production is less due to use of local resources and fewer establishments and less running cost.
4. The small industries help in effective mobilisation of the untapped resources of the country. With the help of local resources and indigenous technology, world-class products can be produced by village and cottage industries.
5. Small industries promote balanced regional development of the country. These can be easily set up near the source of resources that leads to overall economic development of that place.



Note

### Awareness in Business and Employment



**Note**

6. The small industries help in improving the national image by exporting quality products to foreign countries. The Indian handicrafts, handloom products, filigree, appliqué works have a high demand in international market.
7. Small enterprises help in raising the standard of living of the people. The people get employment or can start their own enterprises easily. They get a variety of quality products for their daily consumption and use at reasonable prices.

### 20.8 SCOPE FOR SMALL BUSINESS

The scope for small business is vast covering a wide variety of activities starting from retailing to manufacturing. There are some specific areas of economic activity which can be effectively and successfully managed by forming small business enterprises. Let us now discuss the scope for small business.

1. Trading which involves buying and selling of goods and services requires less capital and time to start. This area of economic activity is dominated by small-scale entrepreneurs.
2. The activities which require personalised service like motor repairing, tailoring, carpentry, beauty parlour etc. are undertaken by persons who establish small business enterprises.
3. For those who do not like to work as an employee the best option is to become self-employed. These people can work independently by running a small enterprise of their own.
4. For products and services, which have low demand or their demand is limited to any specific area, small-scale business is the most suitable.
5. A large industrial unit cannot run smoothly without the support of small units. These industrial units often depend upon the small units (ancillary industrial undertakings) for supplies of some parts or spares, which cannot be profitably produced by them.
6. In the context of business process outsourcing (BPO), many new areas have emerged to offer new opportunities for small business enterprises.
7. The business enterprises, which require constant interaction of the owners with customers as well as the employees, can only be successfully operated in the form of small enterprises.

**INTEXT QUESTIONS 20.3**

1. Identify any two specific areas of economic activity, which can be effectively managed by small business enterprises.
2. Name the type of small scale industry on the basis of fixed capital investment in plant and machinery.
  - a. Total amount of fixed capital investment in plant and machinery does not exceed Rs. 25 lakhs.
  - b. The total amount of fixed capital investment in plant and machinery does not exceed Rs. 10 lakhs.
  - c. The total amount of fixed capital investment in plant and machinery is upto 2 Crores.
  - d. The total amount of fixed capital investment in plant and machinery does not exceed Rs. 5 crores.

**Note**

### 20.9 GOVERNMENT POLICY TOWARDS SMALL BUSINESS

The Government of India has given special importance to small business enterprises due to their vast potentiality for development of social and economic conditions of the country. Several kinds of assistance and support are announced from time to time keeping in view of the changing economic conditions. The following are some of such steps taken by the Government for development of small business in India.

1. It provides liberalised credit policy like, fewer formalities to process the loans and advances, loans at concessional rate, etc. for small scale industries.
2. To keep away from the competition with large scale industries, the Government of India has reserved about 800 items for exclusive production by small scale industries.
3. The limit for exemption from payment of goods and services (GST) has been raised to 40 lakh turnover for small scale industries from April 1, 2019. Under the GST Composition Scheme, small traders and businesses can pay 1 per cent tax based on turnover of 1.5 crore from April 1, 2019 against earlier turnover of 1 crore.

### Awareness in Business and Employment



### Note

4. The Government also gives preference to the products of small enterprises while purchasing stationery and other items for government departments and institutions.
5. For promotion, financing and development of small-scale industrial enterprises several institutes like Small Industrial Development Bank of India (SIDBI), National bank for Agriculture and Rural Development (NABARD), District Industries Centres (DICs) etc. have been set up by the Government.
6. The Government of India has set up separate Ministry of Micro, Small and Medium Enterprises (<http://msme.gov.in>) for effective planning and monitoring of the development of small business enterprises in the country.
7. To provide benefits of its plans and policies to a large number of Small industries, it has lowered the investment limit from Rs. 3 crore to Rs. 1 crore.
8. The Government provides capital subsidy of 12 % for investment in technology in select sectors of small-scale business.
9. To encourage total quality management (TQM) the Government provides grant of Rs. 75,000 to each unit that obtains ISO 9000 certification.
10. To provide finance, design and marketing support to handloom sector it has launched the Deendayal Hathkargha Protsahan Yojana.
11. The Government of India has permitted upto 24 % of total shareholding of small-scale units by other industrial units.
12. The Government provides land, power and water etc. at concessional rates to small business enterprises.
13. Special incentives are also provided for setting up of small enterprises in rural and backward areas.
14. The Government encourages establishment of small-scale industries by providing developed land and industrial estates.
15. Through the MUDRA scheme of providing capital to the Medium and Small Business Enterprises sector, the government has sought to provide capital to people who wish to start their own enterprises.
16. Some government policies focus on skill building activities under the framework of Skill India Mission that allows self-employed individuals to start more productive jobs.



Note

17. Ministry of Women and Child Development, Government of India launched Support to Training and Employment Programme for Women (STEP) to train women in sectors such as agriculture, horticulture, food processing, handlooms, traditional crafts like embroidery, travel and tourism, hospitality, computer and IT services who had no access to formal skill training facilities, especially in rural India.
18. Another government initiative 'Stand-up India' launched in 2015 seeks to provide institutional credit to women entrepreneurs, individuals from Scheduled Castes and Scheduled Tribes to set up Greenfield enterprises in manufacturing, services or the trading sector. The Stand-Up India portal also acts as a digital platform for small entrepreneurs and helps to provide information on financing and credit guarantee to them.

### 20.10 INSTITUTIONAL SUPPORT TO SMALL BUSINESS

To start and run a business enterprise one requires various resources and facilities. These may be in the form of technical, financial, marketing or training support. Such support is provided by the Government by establishing different institutions or organisations from time to time. Let us now learn about some of such institutions and their role in providing support.

1. **National Small Industries Corporation Ltd.:** The National Small Industries Corporation Ltd. (NSIC) was set up in the year 1955 to promote, aid and foster the growth of small industries in India. It provides wide range of promotional services to small-scale industries. It provides machinery to small-scale industries under hire purchase schemes and also on lease basis. It helps in export marketing of the products of small-scale industries. It also helps in development and upgradation of technology and implementation of modernisation programme of small-scale industries.
2. **State Small Industries Development Corporations:** The State Small Industries Development Corporations (SSIDCs) are set up in various states of our country to cater to the developmental needs of small, tiny and village industries. Their main functions include procurement and distribution of scarce raw materials, supply of machinery on hire purchase basis, and providing marketing facilities for the products of small-scale industries.
3. **National Bank for Agriculture and Rural Development:** The National Bank for Agriculture and Rural Development (NABARD) was set up in 1982 as an

### Awareness in Business and Employment



**Note**

apex institution for financing agricultural and rural sectors. It provides financial assistance through Regional Rural banks and cooperative banks to agriculture, small-scale, cottage and village industries, handicrafts and other allied activities in rural areas.

4. **Small Industries Development Bank of India:** The Small Industries Development Bank of India (SIDBI) was set up in 1990 as a principal financial institution for promotion, financing and development of small-scale industrial enterprises. It acts as an apex institution for all banks providing credit facility to small-scale industries across the country.
5. **Small Industries Service Institutions:** The Small Industries Service Institutions (SISIs) are set up to provide consultancy and training to small enterprises. These institutions render technical support service and conduct entrepreneurship development programmes. They also provide trade and market information to small-scale industries.
6. **District Industries Centres:** For promotion of small industries across the country, District Industries Centres (DICs) are set up at district level. They conduct industrial potential survey keeping in view the availability of resources. Their main function includes implementation of various schemes of central and state governments. They appraise the worthiness of various proposals of the entrepreneurs to establish new units, guide them in choosing suitable machinery, equipment and raw materials.



### INTEXT QUESTIONS 20.4

1. Mention any five supports provided by SISIs to small-scale industries.
2. Mention the full form of the following .
  - (a) DIC ( )
  - (b) SIDBI ( )
  - (c) NABARD ( )
  - (d) NSIC ( )
  - (e) SSIDC ( )



## TERMINAL EXERCISE

### Very Short Answer Questions

1. What is meant by the term 'Self-employment'?
2. State any two characteristics of small business.
3. What is micro enterprise?
4. Enumerate the types of small-scale industries found in India.

### Short Answer Questions

5. Mention any four characteristics of self-employment.
6. Explain any two avenues of self-employment.
7. State any four characteristics of small business.
8. Describe the role of SIDBI and SISI in providing support to small business in India.
5. What are the areas in which small-scale business enterprises can be successfully established?

### Long Answer Questions

10. Explain any four points of significance of self-employment.
11. State and explain any four types of small industries.
12. Describe the various institutional support provided to the small business in India.
13. State any six types of assistance and support provided by the Government of India for development of small-scale business.
14. Describe the importance of small business in India.
15. After passing Class 12, Radha wants to start her own boutique. Her father has promised her to meet her initial financial requirement. She has been advised by her teacher that there are a number of government agencies providing help in various fields and she can approach them. Name such agencies and state the nature of assistance these can provide in starting small businesses.
16. Anil has been observing since his childhood that his father, who is working in a reputed company on a high position, comes from office quite late and exhausted.

## Module - 6

Awareness in Business  
and Employment



Note

### Awareness in Business and Employment



**Note**

Most of the times he is tense because of the pressure of office work so he decides never to go for wage employment. Anil wants to start his own business. Explain to him the various avenues of self employment so that he may understand the advantages and disadvantages of each one of them.



### ANSWERS TO INTEXT QUESTIONS

20.1

2. Yes - 'b' and 'd'

20.2

2. (a) Manufacturing,  
(b) Trading,  
(c) Professional Occupation  
(d) Individualised Service,  
(e) Individualised Service

8.3

1. (a) Trading,  
(b) Personalised services (or any other)
2. (a) Micro manufacturing Enterprise  
(b) Micro service Enterprises,  
(c) Small-scale manufacturing enterprise  
(d) Small Service Enterprise

8.4

1. (a) Consultancy,  
(b) Training  
(c) Technical support service  
(d) Entrepreneurship development programmes  
(e) Provides trade and market information



2. (a) District Industries Centre
- (b) Small Industries Development Bank of India
- (c) National Bank for Agriculture and Rural Development
- (d) National Small Industries Corporation
- (e) State Small Industries Development Corporations

### DO AND LEARN

Survey about 5 to 6 small business units in the nearby area and study in detail the following:

- a) Avenue of Self-employment
- b) Capital investment
- c) Type of Small business
- d) Govt. support to these small businesses
- e) Problems faced by these units (if any)

### ROLE PLAY

Ramesh was a brilliant student but his friend Suresh was not upto the mark. But both of them were very good friends. After completing Secondary course Ramesh went to the nearby city for higher studies. During the vacation when Ramesh came to his village he found Suresh moving here and there and that he has discontinued his studies. He was also looking very tense.

Here is the abstract of their conversation.

**Ramesh** : What happened to you? You look upset.

**Suresh** : I have discontinued my studies and now I don't want to be a burden on my parents. I want to earn my livelihood. I have to choose a suitable career.

**Ramesh** : Why don't you start a small business?

**Suresh** : Small business! I do not have any idea about it.

**Ramesh** : Okay. Come with me. I shall tell you about it in detail.

## Module - 6

Awareness in Business  
and Employment



Note

## Module - 6

### SELF-EMPLOYMENT

#### Awareness in Business and Employment



#### Note

Ramesh explained to Suresh about the meaning, characteristics and scope of small business. He also explained to him about the Government as well as various other institutional support provided for development of small business.

Choose a role for yourself and one for your friend and continue the conversation.



# WHAT HAVE YOU LEARNT

