# E-Book

# **Soft Skills And Personality Development**



## The Institute of Chartered Accountants of India

(Set up by an Act of Parliament)

Southern India Regional Council Chennai

# E-Book

# Soft Skills And Personality Development

This e-book has been authored by **CA. M K Sridhar** 



The Institute of Chartered Accountants of India<sup>0</sup> (Set up by an Act of Parliament)

Southern India Regional Council Chennai

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The Institute of Chartered Accountants of India

**ICAI Bhawan** 

122, Mahatma Gandhi Road

Post Box No. 3314, Nungambakkam,

Chennai - 600034

#### THE INSTITUTE OF CHARTERED ACCOUNTANTS OF INDIA

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Southern India Regional Council



#### **FOREWORD**

Personality and Soft Skills develop inter personal skills and enables individuals serving in teams be an effective goal oriented team player. They also develop professionals with idealistic, practical and moral values, develop communication and problem solving skills, re-engineer attitude and understand its influence on behavior.

This e-book gives the immense knowledge on soft skills which are needed to deal with the external world and to work in a collaborative manner with one's colleagues. These skills include effective communication, leadership and teamwork skills, demonstrating problem solving abilities, initiative, and motivation skills, displaying honesty and strong work ethics.

This e-book also provides essentially personal development skills like personal attributes, personality traits, inherent social cues and communication abilities. Developing these skills involves the process of self-improvement which focuses on strengthening one knowledge, capabilities and self-awareness to reach their personal goals.

SIRC is delighted to present an e-book on **Soft Skills and Personality Development** which provides indepth knowledge on the topic of Skills required in our day to day life. It helps the reader to comprise the pleasant and appealing personality traits as self-confidence, positive attitude, emotional intelligence, social grace, flexibility, friendliness and effective communication skills.

The author has given relevant thoughts on Time Management, Team work, Problem Solving, Leadership, Work Ethics and Independency. He has also suggests says Soft skill development requires a different genre of learning where the informal learning process may, at times, be more useful than formal learning.

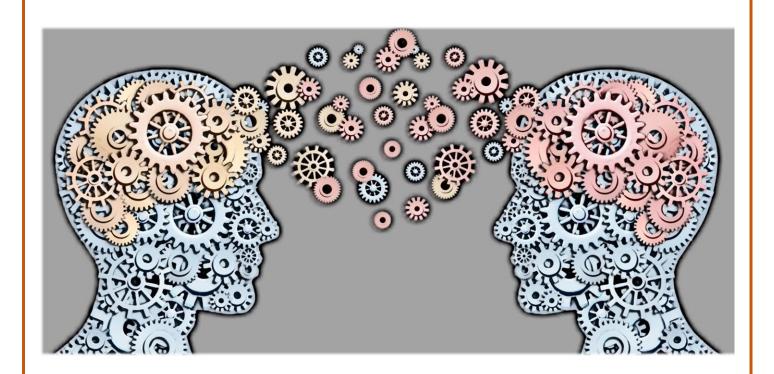
SIRC expresses its gratitude to CA. M K Sridhar for the dedicated work and for sparing his precious time to share with our professional fraternity his insightful thoughts and invaluable experience on the Soft skills and Personality Development. I also take the privilege of expressing our thanks to CA. Suresh Kumar for reviewing the basic draft of this e-book and for adding immense value to the substance of the e-book.

I am sure that this publication would be of great use for our members. Nevertheless in a publication meant for professional accountants like this there is always a scope for improvement of contents, presentation and coverage. Accordingly comments and suggestions on the e-book are welcome at <a href="mailto:sirc@icai.in">sirc@icai.in</a>

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CA.China Masthan Talakayala Chairman, SIRC of ICAI

# SOFT SKILLS The What, Why and How of it



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## 6 SOFT SKILLS TO PRACTICE EVERYDAY



#### PRACTICE PUTTING TECHNOLOGY AWAY

Extend courtesy and respect by giving your conversation partners your full attention. And rely on your own mind for information.

## PRACTICE MORE LIVE CONVERSATIONS

Push yourself to have more live interactions. Pick up the phone, stop by the office, visit your neighbors.





## PRACTICE PERSISTENCE AND PERSEVERANCE

Stick with temporary challenges which will lead to a building of character and a realization of what you're made of.

#### PRACTICE CREATIVE PROBLEM SOLVING

Use critical thinking skills such as assessing a situation and considering multiple options before making a decision.





#### PRACTICE PARTNERING WITH OTHERS

Collaborate with others to produce solid results while sharing the burden of work and the glory of joint successes.

#### PRACTICE INDEPENDENT THINKING

Reward is reserved for the independent thinker who believes in his ideas when no one else will and has the courage to take hold action.



Source: www.convoconnection.com

#### 1. Preface

As a Chartered Accountant, one has already attained the necessary technological skills to progress in Career – whether in Professional Practice or in Employment.

Also, during the course journey, by the way structured in conjunction with practical training, one would have come across and gathered a number of soft skills. Soft skills are made of personal and inter personalrelationship, which is an integral part of any work or business scenario, in which we dwell. By nature the Work and Business environments are dynamic and keep evolving. However, the basic remain the same – interaction and management of personal and interpersonal relationships – as it involves dealing with and managing human beings.

This book is an attempt to briefly list the various soft skills – and if anyone reading intends to add any of these soft skills to his forte, what arethe major resources available for the same.

My sincere thanks to the ICAI Southern Region who prompted the initiation, the family for their support while working on this effort, and of course the professional colleagues who am sure will immensely benefit.

I would like to apologize for any errors or omissions that may appear anywhere in this book; please be assured that no harm was intended to anybody.

### The top 10 Soft Skills most companies need



Source: Abstract Transformations

#### 2. Introduction

#### If you are searching for that one person who will change your Life, Look in the Mirror.

#### **Author**

WHO defines soft skills as "The abilities for adaptive and positive behaviours that enable individuals to deal with the demands and challenges of everyday life".

UNICEF calls these skills as "Life Skills" and defines as " A behaviour change or behaviour development approach designed to address abalance of three areas: Knowledge, attitude and skills".

#### Broadly skills can be categorised into:-

- (i) Technical and Digital Skills,
- (ii) Productivity Skills,
- (iii) Leadership and Management Skills,
- (iv) Soft Skills

Soft Skills	Hard Skills
Experience based	Rule based
People related	Technological/scientific
Attitudinal	Industrial/mechanical
Behavioral	Relates to tools and techniques
Non-domain specific	Specialized
General	Procedural and methodical
Trans-situational	Replicable
Non-technical	Predictable
Intangible	Tangible

Differences between hard skills and soft skills

#### **HARD SKILLS**

#### **SOFT SKILLS**



Source: Dashe.com

Without soft skills, everyday business would be very difficult, since almost all aspects of work involve people. Many jobs also involve collaboration and interaction with different types of people, and interpersonal skills are vital to make this happen.

Even if one has a very technical job, such as an IT role, they will need to interact with colleagues or clients regularly, often imparting complicated information or having to listen carefully to requirements. Having excellent technical capabilities on one's resume won't necessarily be enough to get you the job.

A career in finance requires a whole range of soft and hard skills, but technical skills, now highly sought after by employers, as many aspectsof the job are already, or will soon be, fully automated or technology- based. Also, as a qualified Chartered Accountant you have already acquired the necessary hard skills(technical knowledge). In the course

of pursuing the degree one must have also already gained many of the soft skills we will be discussing in the following pages.

Soft skills are qualities that are innate to your personality and aren't part of a formal education. In the Soft Skills, there are two kinds of skills – thinking skill (personal skill) and skills related to dealing withothers called social skills (interpersonal skills). Soft skills are also oftenreferred to as "people skills" because they are strongly associated with a person's emotional intelligence.

The best part about learning or picking up new soft skills is that there is no age or location barrier, unlike hard skills which require learning within a certain age limits. On the go and even through online, at any point of time in life one can learn the soft skills and at their own pace. All it needs is the intent to learn and courage.

Even though mostly soft skills are associated with Employment scenario, none the less most of the same are required in a Professional Practice also – as the Professional Practice is also a business and involves dealing with staff, students, businessmen and entrepreneurs.

Soft skills are sometimes referred to as transferable skills or interpersonal or meta skills. Soft skills are the difference between adequate candidates and ideal candidates.

Recognising the importance of skills, National Skill Development Corporation (NSDC), not-for-profit public limited was company incorporated on July 31, 2008 under section 25 of the Companies Act, 1956 (corresponding to section 8 of the Companies Act, 2013). NSDC was set up by Ministry of Finance as Public Private Partnership (PPP) model. The Government of India through Ministry of Skill Development& Entrepreneurship (MSDE) holds 49% of the share capital of NSDC, while the private sector has the balance 51% of the share capital.

NSDC aims to promote skill development by catalyzing creation of large, quality and for-profit vocational institutions. Further, the organisation provides funding to build scalable and profitable vocational training initiatives. Its mandate is also to enable support system which focuses on quality assurance, information systems and train the trainer academies either directly or through partnerships. NSDC acts as a catalyst in skill development by providing funding to

enterprises, companies and organizations that provide skill training. Italso develops appropriate models to enhance, support and coordinate private sector initiatives. The differentiated focus on 37 sectors under NSDC's purview and its understanding of their viability will make everysector attractive to private investment.



Source: www.nsdcindia.org

NSDC provides both fees based skill programs and a number of free skillprograms too.

In India the top 5 Soft Skills requirement identified for 2021 are:



Source: ISR-2021 report

Mid 2021, Coursera released its annual Global Skills Report 2021 to offer a sneak peek into the 'state of skills' in over 100 countries. India, as per the report, ranks 67<sup>th</sup> globally with 38% proficiency and 16<sup>th</sup> in Asia below Singapore and Japan.

In India, Wheebox, in partnership with Taggd, CII, AICTE, AIU and UNDP, prepares annual India Skills Report – The latest is the 2021 report on the talent demand and supply in post-COVID India. Accordingto it, Delhi-NCR, Orissa and Uttar Pradesh have the highest pool of employable talent in the country. The study revealed that 45.9% of theyouth were considered highly employable resources. The study also found out that Mumbai is the city with the most highly employable resources with 70% of the test takers scoring above 60%. This is followed by Hyderabad. The latest WNET was the eighth consecutive year that Wheebox assessed the employability landscape nationwide, making it the largest test to record and analyze the talent demand and supply of India.

Soft Skills can be categorised into 4 skill sets:

Skill Set	Used for	Examples
Foundation Skills	Basic social interaction	Ability to maintain eye contact, maintain appropriate personal space, understand gestures and facial expressions
Interaction Skills	Skills needed to interact with others	Resolving conflicts, taking turns, learning how to begin and end conversations, determining appropriate topics for conversation, interacting with authority figures
Affective Skills	Skills needed for understanding oneself and others	Identifying one's feelings, recognizing the feelings of others, demonstrating empathy, decoding body language and facial expressions, determining whether someone is trustworthy
Cognitive Skills	Skills needed to maintain more complex social interactions	Social perception, making choices, self- monitoring, understanding community norms, determining appropriate behavior for different social situations.

Source: Canncy and Byrne

The practice or application of soft skills needs to take into account thetargeted audience, who are people with various back ground, skills, culture etc it is a must to understand their basic traits to suitably employ those soft skills. Here below is a concise list which will help in this understanding.

	Gen Z	Gen Y	Gen X	Baby Boomers
Additional names	Generation M. Net Generation, Internet Generation	Millennials, Echo Boomers, Generation Next	Post-Boomers	
Born	1994-2010	1982-1993	1965-1981	1945-1964
Size	23 million	80 million	45 million	76 million
Core values and attributes	Tech-sawy, globally connected, flexible, tolerant of diverse cultures	Realism, confidence, diversity, morality, competitiveness, attention seekers	Skepticism, fun, informality, balance, education, pragmatism, adaptable, manager loyalty, independent	Optimism, involvement, antiwar, equal rights, work ethi
Education	Not worth it	An expense	A way to get there	A birthright
Communica- tion	Social media, smart- phones, text messaging, complete transparency	Social media, smartphones, text messaging	Cell phones	Landline phones
Management style	Collaboration	Collaboration	Self-command	Command and control
Training	Will train themselves	Continuous learning	Training creates loyalty	Train them and they will leave
Job changing	Natural and no loyalty	Changing jobs is a usual routine	Changing jobs is necessary	Changing jobs puts you behind
Career goals	Work for yourself	Build multiple careers	Build a portable career	Build a single career
Work/life balance	Not expected	All about workplace flexibility	Need balance now	Need help with balance
Work ethic	Multitaskers, indepen- dent, working at light speed	Goal-oriented, looking for meaningful work, collaboration	Outcome-oriented, care less about advancement and more about money	Loyalty, process- oriented, value ambition and teamwork
Entitlement	Achievement	Contribution	Merit	Experience
Average tenure on the job before switching	n/a	2 years	5 years	7 years

Source: Promote yourself – the new rules for career success – Dan Schawbel

There are more than 200+ soft skills identified. However for convenience sake the same are grouped into eight major headings and presented in the following chapters (in alphabetical order): -

- 1. Communication
- 2. Independence
- 3. Leadership
- 4. Personality Development
- 5. Problem Solving
- 6. Team Work
- 7. Time Management
- 8. Work Ethics

#### Top ten Must-have Soft Skills for success in work environment



Source: stl-training.co.uk

#### 3. Communication

#### Think like a wise man but communicate in the language of thepeople.

#### William Butler Yeats

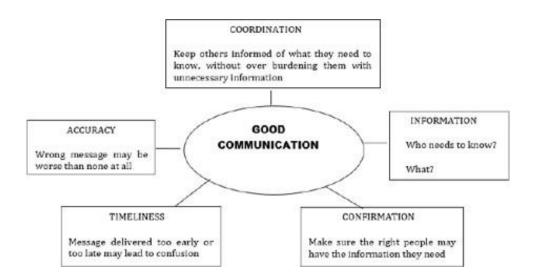
Communication tops the Most in-Demand Skills. It is the process of one giving / receiving / exchanging information with others. It represents interaction with others to promote understanding, to achieve a result of desired kind and to pass on information to others to be acted upon. Vital information needs to be given, received, exchanged andunderstood hundreds of times in every working day. Many business transactions go wrong simply because of poor communication between people concerned.

#### Every Communication goes through seven stages:

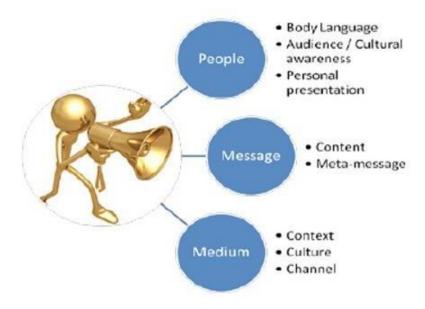
- 1. Giver or Sender
- 2. The Message (Who, What, When, Where, Why and How aspects)
- 3. Encoding of the Message
- 4. Channel of Communication
- 5. Receiver or Intended Receivers
- 6. Decoding
- 7. Feedback

#### A Communication to be effective shall be:-

- 1. Correct
- 2. Clear with Clarity and Cohesive
- 3. Complete
- 4. To the point
- 5. Create Goodwill
- 6. State precise responsibilities and timelines if action needed
- 7. Persuasive and recommendative



### effective writing and listening:



Communication can be divided into Verbal and Non-Verbal. They can befurther divided into:

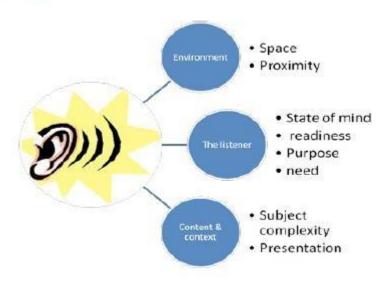
#### Verbal Communication:

Spoken – in person, over phone calls, audio messages, videomeetings,

Written – Office Memo, Notes, e-mails, policies & Procedures,

Listening – Active Listening is as much important in spokencommunication.

#### Listening to Others



Rumi – There is a voice that doesn't use words, Listen.

#### **Verbal Communication**

Face to Face Communication – The Words (what we say), the Tone (howwe say) and the Body Language (posture we adopt while saying) all playvery important role.

Over the Phone communication requires, pleasant talking, using normaltone avoiding being loud or too soft, clearly spoken words and using simple language so that the person/s on the other end can understand. It helps if it is a long communication, it is broken into processable bits for the receiver and giving pauses in between to ensure the receiver is well receiving the communication as intended.



In the current and continuing scenario of Web meetings and work fromhome, certain below suggested etiquette will go a long way in avoidingembarrassing moments later:

- 1. Prepare for the meeting in advance.
- 2. Have a note book and pen handy to note down important proceedings.
- 3. Dress up for the meeting appropriately.
- 4. Take care of the webcam positioning to avoid distorted face appearance on the screen.
- 5. Preferably use available official screen template background, to avoid the webcam capturing accidental backgrounds.
- 6. Ensure the Mic not in Mute position while speaking and ON MUTE position when you are not speaking.
- 7. Ensure appropriate distance from Mic so that the voice transmission is clear and pace the speed of the speech to a comfortable level to all the listeners.
- 8. Join early to avoid last minute technical hitches and leave with agreeting and ensure the webcam and mic are in off position whileleaving.
- 9. If you are the initiator of the meeting, ensure timely invite for the meeting, ensure all invitees have responded to the invite and after the meeting follow up with action points included minutes of the meeting.

When written or verbal information is chunked effectively, it is logical, organised, and consistent. This enhances the audience's abilityto understand what is going on. A written format that is chunked gives readers quick access to the big picture. From there they can get into the details as needed. And a verbal format that is well structured and logically chunked helps listener follow and remember key ideas ordetails as necessary.

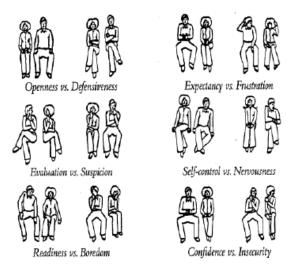
#### An example of how the mind processing happens:

fi yuo can raed tihs, yuo hvae a sgtrane mnid too Cna yuo raed tihs? Olny 55 plepoe out of 100 can. i cdnuolt blveiee taht I cluod aulaclty uesdnatnrd waht I was rdanieg. The phaonmneal pweor of the hmuan mnid, aoccdrnig to a rscheearch at Cmabrigde Uinervtisy, it dseno't mtaetr in waht oerdr the ltteres in a wrod are, the olny iproamtnt tihngis taht the frsit and Isat Itteer be in the rghit pclae. The rset can be a taotl mses and wecan sitll raed it whotuit a pboerlm. Tihs is bcuseae the huamn mnid deos not raed ervey Iteter by istlef, but the wrod as a wlohe. Azanmig huh? yaeh and I awlyas tghuhot slpeling was ipmorant.

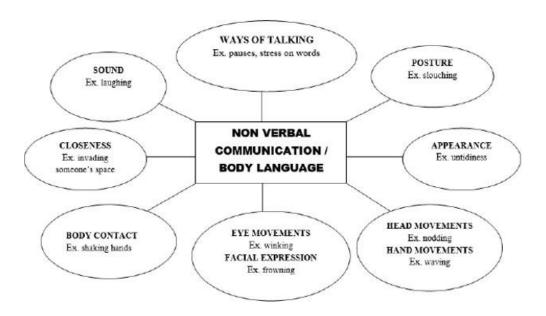
#### Non-Verbal Communication:

Body Language – Formal and informal body part gestures.

Gestures play an important part in dissemination.



Engaging Approachable Body Language



Good Communication involves story telling and good presentation skillstoo. As "a picture is worth a thousand words", carefully choose picturesto present the communication.

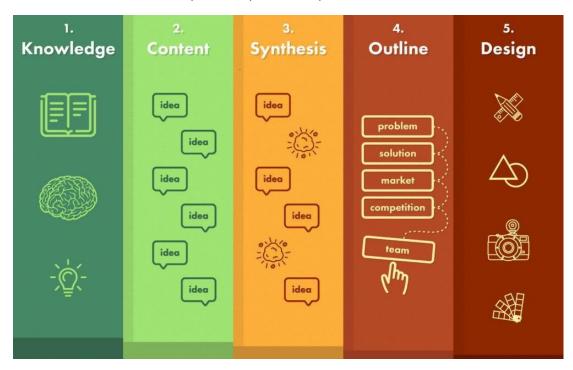


Image source: Google. 23

#### Presentation skills embrace:-

- 1. Knowledge
- 2. Content
- 3. Synthesis
- 4. Outline
- 5. Design
- 6. Summarise in the end
- 7. Feedback
- 8. Improvise

Following points should help using right techniques of Speech-

- 1. Make an impression
- 2. Repeat key points
- 3. Draw to explain, if need be
- 4. Use humour, if need be
- 5. Plain speech is also welcome
- 6. Make it short and sweet i.e. manage time
- 7. Write the script for narration
- 8. Practice, practice and practice
- 9. Rehearse

The least important word

- 10. Relax during the presentation
- 11. Conclude with main points of the presentation

As Communication involves Human relations it is imperative to keepin mind the important words to use. Consider the following:-

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		•
The 1 most important word		We
2	most important words	Thank You
3	most important words	Will you please?
4	most important words	What is your opinion?
5	most important words	You did a good job!
6	most important words	I admit, I made a Mistake?

#### **Barriers to Communication**

While on the subject it tis critical also to be aware of the barriers tocommunication. It could be:

- 1. Language Ensure the language used is appropriate for the receiver.
- 2. Perception Set the significant perception for the receiver.
- 3. Information overload Share need to know basis and avoid information overload.
- 4. Time Management Ensure adequacy of timelines for actions.
- 5. Emotions Awareness of emotional state of sender and receiverplays a role the way the communication is received and accepted.
- 6. Organisation Complexity Informal and Formal organisations have different level of complexities and needs to be addressed while communicating.
- 7. Distraction / poor retention Human memory is short, hence provide for timely follow up to ensure communication action results.

Listed below (in alphabetical order) are the 28 major Communicationskills:

- 1. Active Listening
- 2. Clarity and Cohesion
- 3. Confidence
- 4. Diplomacy
- 5. Empathy
- 6. Employment Communication
- 7. Friendliness
- 8. Good Conversational skills
- 9. Good Humour
- 10. Group Discussion
- 11. Interviewing
- 12. Listening Skills
- 13. Negotiation Skills
- 14. Networking
- 15. Non-verbal communication
- 16. Patience

- 17. Personal Branding
- 18. Persuasion
- 19. Persuasion Skills
- 20. Positive Reinforcement
- 21. Presentation Skills
- 22.Public Speaking
- 23. Sensitivity
- 24.Storytelling
- 25.Tolerance
- 26. Verbal communication
- 27. Visual Communication
- 28. Written Communication

#### 4. Independence

#### Rule your mind, or it will rule you.

#### Horace

Often combined with Personality Development, this soft skill encompasses Common Sense, Self-Awareness and Courage. Courage is a one word Mantra which makes Hero's out of ordinary.

Self-concept covers Attitude (towards life, people and work), Beliefs (moral and political) and Values (social, economic, political, community and moral). The self-image consists of Material Self (Body, Possession and Home), Social Self (Relationship with people and interaction with others) and Spiritual self.

When one is self-aware, they recognize their strengths and weaknesses. Leaders need to have the necessary self-awareness to identify the skillsthey're lacking, and subsequently fill that knowledge gap with the people they hire. if we focus our attention inwardly on ourselves, we tend to compare our behaviour in the current moment to our general standards and values. This triggers a state of impartial self-awareness. Self-awareness is a vital first step in taking control of your life, creatingwhat you want, and mastering your future. Where you choose to focusyour energy, emotions, personality, and reactions determines where you will end up in life. When you are self-aware, you can see where your thoughts and emotions are guiding you. It also allows you to take control of your actions so you can make the necessary changes to get the outcomes you desire.

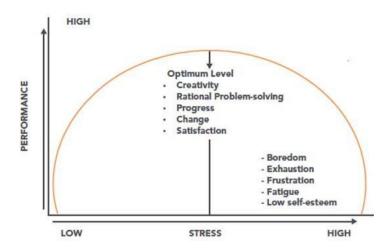
- 1. Objectivity to accept yourself and find ways to improve in the future.
- 2. Thoughts recording helps self-reflect and to relieve your mind of those ideas, and clears it up to make space for new information and ideas.

- 3. List goals, plans and prioritise Break down your larger goalinto mini-goals so it seems less overwhelming, and tackle it head on.
- 4. Introspect committing to a periodical self-reflection can help one to improve.
- 5. Meditate Break down your larger goal into mini-goals so it seems less overwhelming, and tackle it head on. Need not have to be formal regular moments of reflection leads to clarity.
- 6. Self-evaluate take psychometric and personality test to understand your traits. There are no right or wrong answers to these tests. Instead, they compel respondents to think about a set of traits or characteristics that closely describe them relative to other people. SWOT analysis can help to identify areas for improvement.
- 7. Feedback-review listen to the feedback of co-workers, peersand mentors, and let them play the role of an honest mirror.

Source: <u>www.developgoodhabits.com</u>

Stress Management is one of the most demanding skills in independence. A little bit of stress gives you motivation and a sense ofurgency, but too much stress can cause you to feel like you are losing control. Stress impacts the optimum level performance and needs to beaccepted and addressed.

#### Levels of Stress



Source: Good soft skills - MM Joshi

Stress is derived from the Latin word 'stringere' meaning 'to tighten'. Stress is associated to mental pressure or a situation leading to worry, hardship and associated distress.

Stress could lead to Physical or Emotional hardships and lead to low self-esteem and anger. Worrying does not solve any problems and oftenstress happens over things that may never happen. Stress may be handled through (i) self-nurturing, (ii) active distraction or through (iii) tackling process involving identifying, changing the situation or if unable to change by accepting the change and moving on.

It is worth noting and acknowledge that the independence skills formsmost of the top ten must have soft skills.



Source: www.ere.net

Self-awareness helps in Self-Management and motivates one to build character and gain self-confidence.

Listed below (in alphabetical order) are the 16 major Independenceskills:

- 1. Alertness
- 2. Awareness
- 3. Being considerate and reasonable
- 4. Character
- 5. Confidence
- 6. Eagerness to learn
- 7. Fairness in Dealing
- 8. General Knowledge and understanding
- 9. Grasping Ability
- 10. Innovation and Creativity
- 11. Justice
- 12. Morality
- 13. Self-Awareness / Motivation
- 14. Self Confidence / Self-Management
- 15. Stress Management
- 16. Workplace etiquette

#### 5. Leadership

# The time is always right to do what is right Dr Martin Luther King Jr

Leadership is the art of motivating a group of people to act toward achieving a common goal. It can be an individual or a group of individuals. It is interpersonal influence, exercised in a situation, directed through the communication process towards the attainment of a specified goal.

Leadership may be imposed, formally appointed, chosen informally or emerge naturally. It may involve individual functioning, teamfunctioning, task functioning and or a combination of any or all of them.

There are various styles of leadership, the more commonly found are:

- 1. The Dictatorship style
- 2. The Laissez-faire (free reign or individual centered) style
- 3. The Participative or Democratic style
- 4. The Situational style

Lee Iacocca calls "The Nine Cs of Leadership" – curiosity, creativity, communication, character, courage, conviction, charisma, competenceand common sense.

The leader should have an inquiring curious mind so as to get inputs from considers before embarking on decision making.

Leadership is all about managing change – change is the only constant in life. As things change the leader must be creative and adaptive to find solutions to achieve intended goals.

Communication starts with telling the truth even when it is painful to do so. Leadership demands effective communication skills.

Leaders must be persons of character. Knowing the difference between right and wrong and having the guts to do the right thing is a special leadership skill.

A leader must be courageous- a commitment to sit down and negotiate. A fire in the belly conviction is another leadership skill.

Leadership demands a charismatic quality that makes people wanting to follow, the ability to inspire and generate trust to make it possible.

A Competent leader surrounds himself with competent people, who know what they are doing.

A leader should possess common sense to listen and find the way in thereal world.

The last of the nine C's but not the least is Crisis management. Many "born" leaders lack this aspect and fail. Leadership forged in times of crisis sticks.

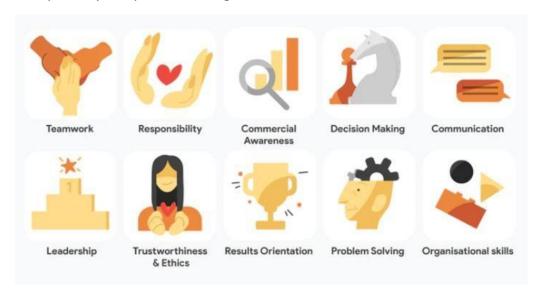
#### **Assertiveness Building Blocks:**



A leader needs to be assertive, have good communication abilities, goodat conflict management, possess humility, aware with cultural intelligence, employs delegation, inspiring.

Leadership involves team management, goal setting, strategic planning, team building, mentoring, resourcefulness, people management and problem solving skills too.

#### The top 10 Key competencies sought in a leader are:



Listed below (in the alphabetical order) are the 46 major leadershipskills:

- 1. Accountability
- 2. Agility
- 3. Ambition
- 4. Amiability
- 5. Assertiveness
- 6. Authenticity
- 7. Coaching
- 8. Communication Skills
- 9. Conflict Management
- 10.Conflict or Dispute Resolution
- 11. Counselling Skills
- 12. Cultural Intelligence
- 13. Deal-Making
- 14. Decision Making
- 15. Delegation
- 16. Effective Communication
- 17. Encouraging
- 18. Facilitating
- 19. Feedback Skills
- 20.Generosity

- 21. Give Clear Feedback
- 22. Goal setting Ability
- 23. Humility
- 24.Impartiality in dealing
- 25.Inspiring
- 26.Internalisation of criticism
- 27.Interpersonal relationships (Cross Generational relationships)
- 28.Leadership skills
- 29. Managing Difficult Conversations
- 30. Meeting Management
- 31. Mentoring
- 32.Objectivity
- 33. Openness to criticism
- 34.People Management
- 35. Perception Levels
- 36.Problem Solving Skills
- 37. Project Management
- 38.Remote Team Management
- 39.Resourcefulness
- 40. Strategic Planning
- 41. Supervising
- 42. Talent Management
- 43.Team Building
- 44. Versatility
- 45. Virtual Team Management
- 46. Visibility

#### 6. Personality Development

#### In today's knowledge-based economy, what you earn depends onwhat you learn

#### **Bill Clinton**

Personality refers to the way one look, feel and behave. It encompasses the outer and the inner self. Personality includes the Character traits (integrity, acceptance, discipline and dedication), behavioural traits (interpersonal skills, communication skills, leadership skills, team management and stress management skills) and Attitudes (Positive attitude, persuasion skills, result oriented and synergized).

Personality Development is a constantly continuous phenomenon. As the environment keeps changing perpetually, the demands keeps evolving and new skills warranted.

The various familiar types of personality (in the alphabetical order) are:

- 1. Achievers
- 2. Adventurers
- 3. Asserters
- 4. Extroverts
- 5. Feelers
- 6. Introverts
- 7. Intuitive
- 8. Idealists
- 9. Judgers
- 10. Observers
- 11. Peacemakers
- 12. Perceivers
- 13. Perfectionists
- 14. Questioners

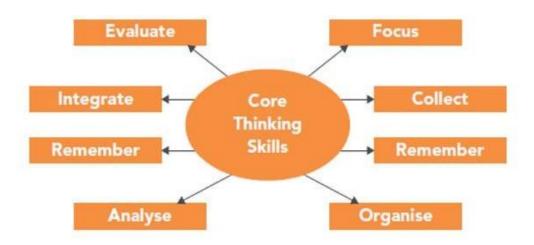
#### 15. Thinkers

However, we cannot categorise every individual into only one of these, and many will have several of these characteristics with one being dominant.

Personality development refers to enhancement of outer and inner selfin order to bring about positive change to one's life. Every individual's distinct personality can be refined, developed and polished.

Thinking skills involve critical thinking. Critical thinking is the ability to think clearly and rationally, understanding the logical connection between ideas.

The process of developing core thinking skills:



M Lipman compares the futures of ordinary and critical thinking as:

Ordinary Thinking	Critical Thinking / Reasoning
Guessing	Estimating
Preferring	Evaluating
Grouping	Classifying
Believing	Assuming
Inferring	Inferring logically
Associating concepts	Grasping principles
Noting relationships	Noting relationships among other relationships
Supposing	Hypothesizing
Offering opinions without reasons	Offering opinions with reasons
Making judgments without criteria	Making judgments with criteria

Listed below (in the alphabetical order) are the 27 major PersonalityDevelopment skills:

- 1. Body Language
- 2. Business Etiquette
- 3. Common Sense
- 4. Compassion
- 5. Courtesy
- 6. Creativity
- 7. Desire for Self-Discovery
- 8. Etiquettes and Manners
- 9. Good Attitude
- 10. Good level of Intelligence
- 11. Honesty and Integrity
- 12. Idealism
- 13. Learn
- 14. Lifelong Learning
- 15. Online Skills (Backlinks, Relevancy and authority, Web and social media traffic, Blog)
- 16. Positive reaction to outward stimulus / Attitude
- 17. Positivity and Enthusiasm
- 18. Presence of Mind
- 19. Psychological Stability
- 20.Read
- 21. Reasonable realistic beliefs
- 22. Respect for others
- 23. Simplicity
- 24.Smartness
- 25. Straightforwardness
- 26. Taboos Politics / Class / Race / Gender / Religion
- 27. Thinking Skills

#### 7. Problem Solving

#### Whether you think you can or you can't, you're right

#### **Henry Ford**

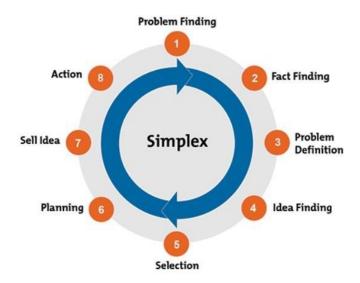
Solving problems is a feature of everyday life, from the straightforwardto the more complex. Any job will present its own problems at some stage

Problem solving is the act of defining a problem, determining the causeof the problem, identifying, prioritizing and selecting alternatives for asolution, and implementing an appropriate solution. Post resolution review for whether the intended result is achieved. Put in place processes to avoid recurrence.

One basic problem solving approach is the IDEAL model:

- 1. Identify the problem;
- 2. **D**efine the problem;
- 3. Examine the options: generating, evaluating, and selectingalternatives;
- 4. Act on a plan; and
- 5. Look at the consequences.

However, if a problem is more complicated, another approach is the Simplex Model, developed by Min Basadur in his book The Power of Innovation.



Source: https://www.mindtools.com/pages/article/newCT\_10.htm

In a broader sense the problem solving involves almost use of all the major soft skills one has, as the process steps involves and cuts acrossmost of the soft skills.

Basically, the following skills are key:

- 1. Analytical skills
- 2. Creative Thinking
- 3. Initiative
- 4. Logical reasoning
- 5. Decision making
- 6. Persistence
- 7. Communication
- 8. Persuasion
- 9. Negotiation
- 10. Team Work
- 11. Implementation
- 12. Feedback and review.

The focus should be on the solution and not the problem. Approach with a positive attitude, simplify the solution for effective communication, use inclusive language and follow through implementation.

Listed below (in the alphabetical order) are the 19 major ProblemSolving skills:

- 1. Analysis
- 2. Analytical Thinking Skills
- 3. Artistic Sense
- 4. Brainstorming
- 5. Design
- 6. Design Sense
- 7. Divergent Thinking
- 8. Experimenting
- 9. Imagination
- 10.Insight
- 11. Inspiration
- 12. Lateral Thinking
- 13. Logical Reasoning
- 14. Mind Mapping
- 15. Observation
- 16. Persistence
- 17. Questioning
- 18. Reframing
- 19. Troubleshooting

#### 8. Team Work

# Coming together is a beginning. Keeping together is progress. Working together is success

#### **Henry Ford**

Team Work is the collaborative effort of a group to achieve a common goal or to complete a task in the most effective and efficient way. Today's teams are different from the teams of the past: They're far more diverse, dispersed, digital, and dynamic (with frequent changes in membership). But while teams face new hurdles, their success still hinges on a core set of fundamentals for group collaboration. When individuals come together on a common platform with a common objective of accomplishing a task, a team is formed. As they say "Thereis no I in Team Work", every individual must think of his team first andthe personal interests must take a back seat. The sum of the efforts undertaken by each team member for the achievement of the team's objective is called team work. In other words, team work is the backbone of any team.

In team work the whole is greater than the sum of its part. There are various types of teams. The five most common ones.

#### 1. The Traditional Model

This is a group of people with a traditional boss. The boss, who is in charge, also shares some of his/her responsibility as well asauthority. How much is being shared by the boss is usually dependent on the issues under consideration. On certain issues, the boss may allow his other team members to take on the leadership role.

2. The Team Spirit Model (Or the One man show).

This is a group of people who are working for one boss. There is team spirit in people, because there is one person who calls all the shots. There is no sharing of authority or responsibility.

#### 3. The Cutting Edge Model

This is a group of people who are managing themselves. There is no single person in this group who has the authority to make any such decisions about the events which will impact the whole group. This is also known as a self-directed work team. This is because each one has the authority as well as responsibility for all the decisions that they need to make.

#### 4. The Task Force Model

This refers to a group that comes together for a specific time only, because it has to work on a special project or a task and hastraditionally been called a task force or a committee.

#### 5. The Cyber Team (or Virtual Team)

In such a team model, members see one another rarely or even, not at all. These are also known as "cyber" or "virtual" teams. What makes these teams different is that the team has to work together in order to accomplish goals, but they may be meeting only at the beginning of their project and very intermittently as the situation demands. Mostly, they may be interacting through e-mail, telephone or through video conferencing only.

It is important to understand which is the model a team follows in order to accomplish the given task in order to achieve the desired goals.



Source: www.sketchbubble.com

For a team work to be successful, the team lead should have leadershipqualities, interpersonal relationship skills and the team members possess the desired team work skills to be collaborative and cooperative. There should be clear defined part each one in the team has to play, transparent and healthy interaction among team members maintained. Conflicts should be avoided or addressed with clarity, responsibility clearly defined and the team lead encouraging the members all through and suitable rewards and recognition offered at conclusion.

Listed below (in the alphabetical order) are the 25 major Team Work skills:

- 1. Accept Feedback
- 2. Adaptability
- 3. Adorable Behaviour Traits

- 4. Collaborative
- 5. Cooperation
- 6. Coordination
- 7. Deal with Difficult Situations
- 8. Disability awareness
- 9. Emotional Intelligence / Awareness
- 10. Fellow Feeling
- 11. Flexibility
- 12. Idea Exchange
- 13. Influential
- 14. Intercultural Competence
- 15. Interpersonal Relationship Skills
- 16. Mediation
- 17. Office Politics Management
- 18. Organisational Skills
- 19. Personality Conflict Management
- 20.Rapport Building
- 21. Respectfulness
- 22.Sales Skills
- 23.Self-Awareness
- 24.Social Skills
- 25.Team Building / Teamwork

#### 9. Time Management

#### Time is Money

#### **Benjamin Franklin**

Productivity and efficiency are vital in any workplace. Time Management is the coordination of tasks and activities to maximise the effectiveness of an individual's efforts, enabling people to get more and better work done in less time.

When you have acuity, you're able to be sharp and efficient in your thinking. You are able to understand things quickly and pick up on newconcepts, which helps employers save time.

The 5 essential time management strategies are:

- 1. Be intentional keep to-do list, delegate to minimise time
- 2. Be prioritised rank the tasks
- 3. Be focussed manage distractions
- 4. Be structured time block the work
- 5. Be self-aware track progress & course correct.

Source: <u>www.memory.ai</u>

All these strategies can be put into the time management matrix, designed by Stephen Covey and monitored for effective results.



An improvised version, this decision matrix below, also known as the 4 Quadrants of Time Management matrix, is the brainchild of Dwight Eisenhower, the decorated army general and President of the United States.



Listed below (in the alphabetical order) are the 22 major TimeManagement skills:

- 1. Acuity
- 2. Allocating Resources
- 3. Coping
- 4. Critical Observation
- 5. Focus
- 6. Goal-Setting
- 7. Introspection
- 8. Memory
- 9. Organisation
- 10. Personal Time Management
- 11. Planning

- 12. Prioritization
- 13. Recall
- 14. Scheduling
- 15. Sense of Urgency
- 16. Streamlining
- 17. Stress Management
- 18. Task Planning
- 19. Task Tracking
- 20.Time Awareness
- 21. Time Management Skills
- 22. Work-Life Balance

#### 10. Work Ethics

Work ethic is important because, unlike intelligence, athleticism, charisma, or any other natural attribute, it's achoice

#### Mike Rowe

Work ethics is a set of moral principles or values that an employee abides by and uses in their job performance. It covers an employee's behaviour and attitude towards their job, career, and the workplace.

Work ethic is the ability to show up every day with a positive, ready- to-work attitude. Also means riding out a task or project even after you've lost interest or things get tough. Although it's more important toshow rather than tell how much one value their job, knowing the rightwords to use when presenting one's work ethic is also important. Thesesoft skills will reflect on one's character and dedication. With focus, one can work independently and complete tasks in time using a strongwork ethic.



Having a great work ethic is vital to succeed throughout One's workinglife. One should be eager to continuously learn and progress, as well asget things done in a timely manner. This doesn't mean need to devote one's entire life to occupation, but you should be present and get stuckin – this will often involve taking tasks that aren't included in the job description or doing more duties to help a teammate out.

#### To instil strong work ethics:

- 1. Establish Clear Goals and Objectives; Goals should be smart –Specific, Measurable, Achievable, Realistic and Timely
- 2. Proper Mentoring The delicate balance of mentoring someone is not creating them in your own image but giving them the opportunity to create themselves(~Steven Spielberg). During thementoring process, ensure effective communication byconducting one-on-one meetings or timely team meetings.
- 3. Set a Good Example lead them from the front. Humans perceivethrough their senses and act accordingly. Therefore, to ignite the light of dedication and commitment, one must be the torchbearer.
- 4. Right Work Environment- A disorganized workspace means disorganized work habits. A sloppy work environment equals sloppy results(~Larry Winget). The aesthetics of the physical work environment differs from the size of the organization. But you can always make it safe and friendly for your employees. A clutter-free work environment is a doorway for clarity of thoughts and ideas. It's a psychologically proven fact that our physical environment links directly to our mental wellbeing and productivity.
- 5. Professionalism The essense of professionalism is the focus upon the work and its demands, while we are doing it, to the exclusion of all else(~Steven Pressfiled). A professional person exhibits a quality of craft and service. Professionalism starts

with trust, conduct, loyalty, discipline, and hunger for excellence. Employees with this work ethic take work wholeheartedly and strive to bring excellence in whichever position they are into.



One with professional work ethics is always well-perceived by their peers. And they always enjoy their work-life with contentment.

- 6. Discipline Discipline is the bridge between goals and accomplishment(~Jim Rohn). Discipline begins with punctuality. Discipline helps maintain the decorum of the workplace. When discipline becomes part of the company culture, it will resonate with all workforce employees. By instilling a culture of self- discipline, employers can positively overview their actions and reactions.
- 7. Understand employee's needs To create a highly motivated workplace you must acknowledge the needs of employees. Employees show a high level of engagement and commitment when their needs are met. They also feel extra motivated and become more inclined towards the goals and vision of the organization.

8. Constant Feedback – It's very important to have a feedback loop, where you're constantly thinking about what you've done and how you could be doing it better. Feedback is an essential part of the workplace communication cycle, and hence, constant feedback plays a vital role in nurturing an environment with good work ethics. Honest and constructive feedback is essential for any organization to build a culture for continuous improvement. Update the norms of the organization with the latest and best trends from different parts

9. Fuel their spirits – Keep eyes open and try to catch people in the company doing something right, then praise them for it(~Tom Hopkins). Human beings have an intrinsic need to thrive for appreciation. Rewarding and recognizing is a good practice to ensure that the momentum of appreciation is maintained. It is leaders responsibility to fuel their spirits and make them feel valued and appreciated.

10. Eliminate obstacles - Identify the critical obstacles for your employees, showing poor work ethics. Negativity in the workplace, office politics, strict hierarchy, lack of recognition, and inadequate benefits can lower workplace morale. Remember, the values of ethics will only bear fruits when they come to employees intrinsically.

Source: www.vantagecircle.com

Listed below (in the alphabetical order) are the 32 major Work Ethicskills:

1. Attentive

of the world.

- 2. Business Ethics
- 3. Calm
- 4. Commitment
- 5. Competitiveness
- 6. Curiosity
- 7. Dependability

- 8. Discipline
- 9. Duty Consciousness
- 10.Emotion Management
- 11. Good Work Ethic
- 12. Highly Organised
- 13. Independence
- 14. Initiative
- 15. Integrity
- 16. Loyalty
- 17. Motivated
- 18. Motivation and Initiative
- 19. Open-Minded
- 20.Optimistic
- 21. Perseverant
- 22.Professional
- 23. Punctuality
- 24.Reliability
- 25.Resilient
- 26.Responsible
- 27. Result Oriented
- 28.Sincerity
- 29. Taking Criticism
- 30. Tolerance of Change and Uncertainty
- 31. Trainable
- 32. Trustworthiness

## **Most valued soft skills**



#### 11. Stages in Development of Soft Skills

#### Who you are tomorrow begins with what you do today

#### **Tim Fargo**

Metacognition - The OECD 'Future of Education and Skills 2030' report released in 2019 highlighted the growing importance of soft skills. The report emphasized the importance of metacognitive skills for lifelong learning. Metacognition amounts to thinking about one's thinking. More specifically, it refers to the processes used to assess one's understanding. It includes critical thinking, reflection, and awareness of oneself as a thinker and a learner. With increasing automation, purely cognitive or professional skills no longer suffice to navigate this VUCA world (volatile, uncertain, complex, and ambiguous).

There are four stages in the development of soft skills –

- 1. Learning through formal and informal process
- 2. Absorption and rooting the mind or psyche
- 3. Demonstration and delivery of the skill
- 4. Diffusion (spread it and become a resource person and expert in the field).

Source: B N Gosh – Soft Skills Development By McGraw Hills

Mere learning of a soft skill is not enough; it has to be translated into practice.

Perform a SWOT analysis of the soft skills one possess. The SWOT analysis gives an analytical base to know ones deficiencies and relative merits. On the basis of this comparative advantage (COMAD) and self- discovery, one can design a plan for developing one's career. The self-discovery is imperative before deciding on goals and profession. It is very essential to understand ones comparative advantage (COMAD).

Understanding my Journey a European project website (www.understandingmyjourney.eu) has developed a wonderful UMJ

Soft Skills Toolkit for youth to develop their soft skills. Their tool kit issupported by an interactive smartphone App also to monitor progress.

#### **Identify Your Soft Skill**

The identification can be done in various ways. In this context, one cantake the help of family, friends and peer groups. They can spot something special in one that relates to a soft skill. It may be public speaking, interpersonal relations and communications or presentation. While identifying ones special soft skill, one must not be guided by theidea of being good in the area but to be the best.

Take personality and psychometric tests to help understand what traitsone has. Some popular tests that are aimed at increasing self-awareness include the Myers-Briggs test and the Predictive Index. There are no right or wrong answers to these tests. Instead, they compel respondents to think about a set of traits or characteristics that closely describe them relative to other people.

#### **Practice Your Soft Skill**

In order to master a soft skill, one need to constantly practice it. Indeed, practice makes one perfect. The practice, however, should be consistent, regular and motivated. Sporadic practice will not help in absorbing and internalizing the skill. Under some guidance, self- training can be done if the rules and formalities of the soft skill are already known.

#### **Develop Your Career Based on the Soft Skill**

As pointed out earlier, a profession can be based on one's soft skill or the development of a soft skill may be based on the demands of the profession. When one do not have the desired skill, one must learn it.

#### **Permit Creative Destruction**

While practising the chosen soft skill, one need to wilfully abandon theinherited or acquired habit that goes against the standard (international or local) norm. Destroy ones old but uncanny habits, if one has any, and replace it with the new or more suitable ones. The oldhabit may be destructive or unsuitable, which nobody pointed out to earlier.

#### Join a Training Institute

For proper guidance and developing ones soft skill, it is better to join agood institute run by experts and experienced teachers. Such an institution can also contribute simultaneously to the development of the qualities of team spirit and competitive learning. In every country, city and town these days, there are training institutes for soft skills. If these institutes are recognized and affiliated, their certificates can be useful in the job market for new openings.

#### Join online courses

With the advent of digital explosion and affordable data streaming costs, one should explore online courses too. There are many free and fee based online soft skill development courses available and one can choose the most suitable for themselves.

#### Live interactive workshops

Nowadays, the teaching institutes augment their process with live interactive workshops. Join and participate to have the first-hand experience of your learning and these forms encourage active participation of one and all.

#### AR / VR

Augmented and virtual reality also nowadays in play and are effective in ways. These helps introverts to explore and outgrow their fears in learning.

#### **Educate Yourself**

Soft skill development requires a different genre of learning where the informal learning process may, at times, be more useful than formal learning. Thus, ways of speaking, standing, walking and so on may be learned more accurately by observation rather than through books. Some types of soft skills, however, can be learnt by reading, through visual aids, examples and experience. Both formal and informal learning can go a long way in the development of Soft Skills. One shouldkeep their mind and eyes open to learn these skills when an opportunity comes by.

#### **Family and Friends**

Family and friends can be very helpful in imparting soft skills directly or indirectly. Thus, for the purpose of learning, one need to carefully select a group of friends who are themselves well-versed in such skillsand can also impart informal knowledge and training. Similarly, some family members may be helpful in transferring the required skill. For example, one can learn a spoken language or say, presentation skills, from ones siblings, who has undergone training or who is an expert inthat type of skill. It is often observed that a politician's son becomes a good politician without much formal training in politics. Theimportance of heredity or environment, in such cases, can hardly be exaggerated.

#### **Watch Ones Learning Curve**

Constantly watch and study the soft skill development in you. This canbe done in two ways: First, compare with others. Second, with intuitionand introspection, analyses what improvement one has made in a givenperiod of time. That is, can you do something meaningful that you couldnot do earlier? Maybe earlier you were not able to deliver a lecture before strangers, and now you can. This, then, is definite improvement. Progress, therefore, is a function of continuous and repeated practice.

#### **Change the Personality Pattern**

For every type of learning, an extrovert type of personality is more helpful than an introvert type. Give up being shy. Be dynamic and always ready to learn and emulate. A person who does not want to learncannot do so even if there are ample opportunities. The desire and eagerness to learn must be present for any type of learning.

#### **Prioritize Your Learning Process**

As said earlier, soft skill development is a package that includes skills in public speaking, interpersonal relations and communications, etiquettes and manners and so on. However, with time being short, onecan priorities as to what skill one want to learn first. This depends on many factors, including the job requirements, personal needs, availability of facilities and so on. The learning process, in many cases, needs to be decomposed and segregated.

#### **Feedback and Feed-Forward**

While working on improving or developing soft skills, give a demonstration before friends and colleagues and get feedback about the good points, defects, suggestions for further improvement and so forth. In the next demonstration, one should be able to improvise and make up for the deficiencies and present better. Thus, the feedback will giveyou the impetus to feed-forward the process of learning and this will definitely improve your performance.

**Diffusion** (spread it and be a resource person and expert in the field) Once proficient, become a mentor or coach for that soft skill. Teachingor guiding others multiplies ones soft skills.

Simply put the various steps in learning soft skills are:



These hard facts about soft skills are essential to join the workforceand live life to the point of career and life success.

#### Tips for developing Soft Skills:



## PEER FEEDBACK

Reach out to someone you work closely and frequently with to provide some feedback. Make sure to choose someone who will be honest and open with you, particularly about areas in which you are weakest.



### *NETWORKING GROUPS*

Practice makes perfect—or progress, at least. Networking groups and professional organizations offer myriad opportunities for practicing your soft skifs. You will have the chance to network, speak publically, exercise leadership, and more.



#### ONLINE CLASSES

There are many nettine resources for learning about and polishing your soft skills. Check out these websites:

- www.eds.org
- · www.udemy.com
- · www.lynda.com



### PRACTICE GROUPS

Consider reaching out to a few of your peers, either at work or within your circle of professional contacts, to establish some regular soft skills practice sessions.



## SKILLS COACH

Consider hiring a soft skills trainer to help you out The image Consulting Business inotitute is a great resource for getting linked up with a professional trainer (www.imageconsultinginstitute.com).



#### BOOKS

There are a ton of books available to help you learn more about soft skills and develop your apollude. A quick Google or Amazon search for "soft skills books" yields a ton of results.

Source: www.rgbcpa.com

#### **Useful Links**

## Knowing what you need to do to improve your life takes wisdom. Pushing yourself to do it takes courage.

#### **Mel Robbins**

Here are some suggested useful links to enhance your soft skills.

- https://www.nsdcindia.org
- 2. https://www.eskillindia.org
- 3. https://www.wikijob.co.uk
- 4. Https://www.coursera.org
- 5. https://learning.linkedin.com
- 6. https://www.udemy.com
- 7. https://www.inventateq.com
- 8. https://urbanpro.com
- 9. https://upskillcorses.com
- 10. https://www.ciol.com
- 11. https://edx.org
- 12. https://onlinecourses.nptel.ac.in
- 13. https://www.liimb.ac.in
- 14. https://www.isb.edu
- 15. https://www.inc.com/the-muse/5-emotional-intelligence-leadership-skills-you-need-for-success.html
- 16. http://uk.businessinsider.com/soft-skills-leaders-need-for-success-2016-4
- 17. https://timemanagementninja.com/2013/10/the-top-10-life-benefits-of-timemanagement/
- 18. http://ezinearticles.com/?The-importance-of-good-negotiation-skills-to-your-business-success&id=4952109
- 19. https://psychcentral.com/lib/the-benefits-of-stress-management/

- 20.http://smallbusiness.chron.com/creative-thinking-workplace-17614.html
- 21. https://www.businesszone.co.uk/community-voice/blogs/david-windle/the-benefits-of-presentation-skills-training-for-business
- 22. https://theguardian.com/sustainable-business/mental-health-resilience-employees-profits
- 23. http://www.nj.com/business/index.ssf/2012/12/schnurman\_being\_assertive\_in\_t.html
- 24.http://smallbusiness.chron.com/benefits-effective-influencing-skills-31374.html
- 25. https://resources.workable.com/hr-terms/what-are-soft-skills
- 26.https://www.developgoodhabits.com/soft-skills-list/
- 27. https://in.indeed.com/career-advice/resumes-cover-letters/soft-skills
- 28.https://resumegenius.com/blog/resume-help/soft-skills
- 29.https://cultivatedculture.com/soft-skills/
- 30.https://www.udemy.com/course/soft-skills-training
- 31. https://www.glassdoor.com/blog/guide/develop-soft-skills/
- 32. https://fliphtml5.com/cits/drcq/basic
- 33. https://untemplater.com/business/15-benefits-of- organizational-skills-businesses-cant-afford-to-overlook/
- 34.https://www.understandingmyjourney.eu



