

Participant Handbook

Sector
Beauty & Wellness

Sub-Sector
Beauty & Salons

Occupation
Nailcare Services

Reference ID: **BWS/Q0402, Version 3.0**
NSQF level: 3



**Pedicurist and
Manicurist**



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Shri Narendra Modi
Prime Minister of India

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



Certificate

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BEAUTY & WELLNESS SECTOR SKILL COUNCIL

for

SKILLING CONTENT : PARTICIPANT HANDBOOK

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The preparation of this handbook would not have been possible without the Beauty Industry’s support. Industry feedback has been extremely encouraging from inception to conclusion and it is with their input that we have tried to bridge the skill gaps existing today in the industry.

This Participant Handbook is dedicated to the aspiring youth who desire to achieve special skills which will be a lifelong asset for their future endeavours.

About this book

Welcome to the “Pedicurist and Manicurist” training programme. This PHB intends to facilitate the participants with detailed knowledge about the concept of Beauty & Wellness industry, Pedicurist and Manicurist profession and their functioning.

This Participant Handbook is designed based on the Qualification Pack (QP) under the National Skill Qualification framework (NSQF) and it comprises of the following National Occupational Standards (NOS)/ topics and additional topics.

1. Introduction
2. BWS/N9001 Prepare and maintain work area
3. BWS/N0401 Perform Manicure and Pedicure services
4. BWS/N0403 Provide specialized hand and foot spa services
5. BWS/N0202 Shampoo and condition hair and scalp
6. BWS/N0417 Provide Indian head massage
7. BWS/N9002 Maintain health and safety at the workplace
8. BWS/N9003 Create a positive impression at the workplace
9. BWS/N0127 Carry out application of simple mehendi designs (Optional)
10. Employability & Entrepreneurship Skills

Symbols Used



Key Learning
Outcomes



Unit
Objectives



Exercise



Tips



Notes



Practical

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1. Introduction

UNIT 1.1 - Objectives of the Program

UNIT 1.2 - Beauty and Wellness Industry



Key Learning Outcomes



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

1. Define the beauty and wellness industry
2. Prepare and maintain work area for Pedicure / Manicure
3. Perform Manicure and Pedicure services
4. Perform the spa Manicure and Pedicure services
5. Maintain health and safety at the workplace
6. Create a positive impression at the workplace

UNIT 1.1: Objectives of the Program

Unit Objectives

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

1. List the roles and responsibilities of a Pedicurist and Manicurist.

1.1.1 Introduction

Today, the beauty and wellness sector has gained prominence in India and displayed consistent and remarkable growth, making it a potentially significant contributor to economic growth and a leading employer creating millions of employment opportunities across the nation. The reason for this phenomenal growth is the rising consumerism, globalization and changing lifestyles of Indian consumers as well as increasing rate of wellness tourism.

The rapid growth in beauty and wellness industry along with the entry of giant organized players both nationally and globally, has led to huge demand for trained personnel. However, there is a huge deficit in the availability of skilled and trained personnel. This talent deficit poses threat to the growth and expansion of the whole beauty and wellness industry. Developing skilled and trained personnel is thus a huge task at hand for both businesses and for the sector.

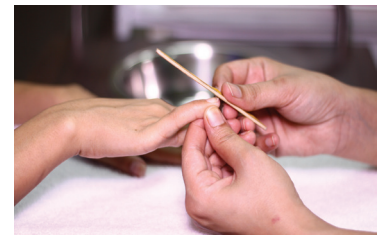


Fig. 1.1.1: Pedicurist and Manicurist

1.1.2 Pedicurist and Manicurist

A Pedicurist and Manicurist in the Beauty and Wellness Sector is a critical operational job-role providing various types of beauty services in salons and spas.

A Pedicurist and Manicurist should be well-versed with the beauty services and therapy operations and have basic service aptitude. Proficiency in communication and keen service orientation would help in providing world class services to the customers.

Roles and Responsibilities of a Pedicurist and Manicurist

A Pedicurist and Manicurist needs to be aware of the basics of Manicure and Pedicure, health and hygiene, safety and needs to be knowledgeable about various beauty products. A Pedicurist and Manicurist is expected to perform basic Manicure and Pedicure and provide spa Manicure, Pedicure services too.

The person also assists in salon ambience maintenance and also does various other odd jobs in the salon including sell salon retail products after obtaining knowledge on them. Attributes of a Pedicurist and Manicurist.

Customer Orientation: Make the customer comfortable. Understand what the customer needs even when he/she is unable to express. Keep the workplace clean as it is the first attribute which convinces customer to take your services.

Clean Personal Appearance - Maintain a clean personal appearance. Customer may not like to take your services if you have a shabby or messy demeanour. Beware about body odour, bad breath, and over all hygiene.

Make suitable suggestions – If you catch your customer confused and indecisive, use the opportunity to suggest the best for him/her. Customer may like it and appreciate. You are not at loss anyway.

Do not be in hurry – Do not rush the customer out. If you are attending the customer, make sure you give him/her proper time.

Keep your knowledge updated – You must know all the important updates about your field so that if the client has any question, you must be able to answer him appropriately.

Respect your customer – Respect the decision of your customers and do not force your opinion. Ultimately it is their decision what services they wish to take from you and you must respect that.

Have knowledge about products – A Pedicurist and Manicurist must be able to tell what products are suitable for the customer. For instance if a customer having dry skin ask for a face cream then a Pedicurist and Manicurist must keep the skin type in mind and suggest the best product available. This can happen only if she has knowledge about available products.

Proficiency in communication – As much as a Pedicurist and Manicurist needs to be efficient in her skills, she needs to have good communication skills as well. Pedicurist and Manicurist first deals with customer with her communication skills and later with beauty skills. Therefore, she has to be warm and welcoming, should give details, must not fumble and be clear with what she says.

Good body language – A Pedicurist and Manicurist must not be stressed over handling customers. Her body language should be easy yet active, she should seem happy to work and give her services, must be smiling and quick.

UNIT 1.2: Beauty and Wellness Industry

Unit Objectives

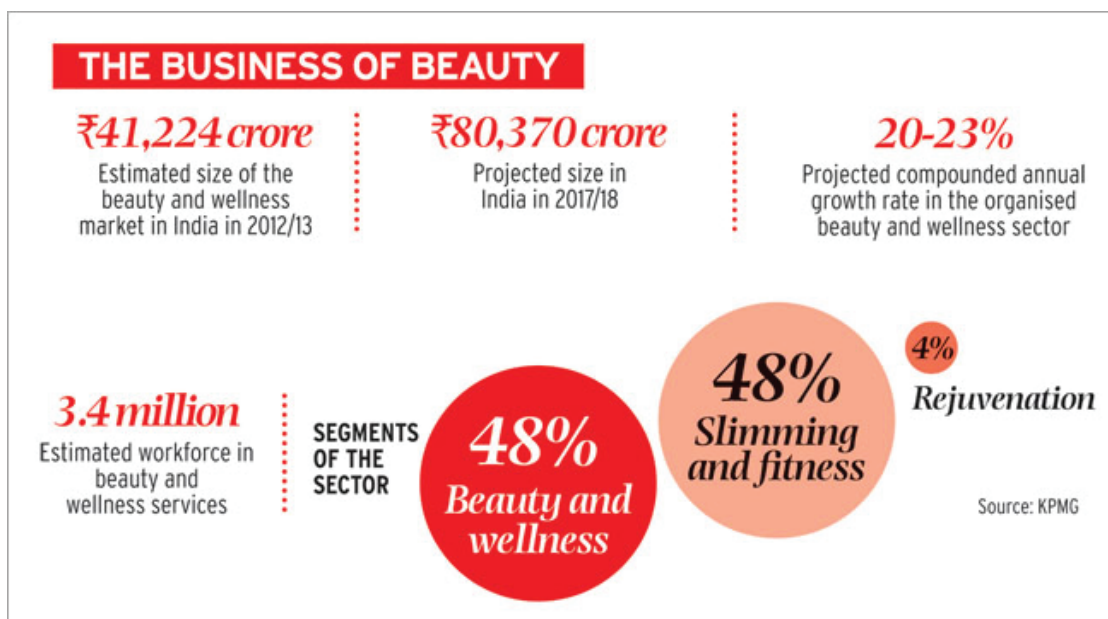
At the end of this unit, you will be able to:

1. Explain the trends in the Beauty and Wellness Industry in India

1.2.1 The Beauty Industry in India

Though the beauty and wellness industry is new in India, there is increasing awareness about health and well-being. The beauty and grooming industry in the country is booming, thanks to the growing desire among both men and women to look stylish and feel good.

The urban salon market in India is small by world standards but growing at a rapid pace. A KPMG Wellness Sector report released this year projected that the size of India’s beauty and wellness market would nearly double to Rs 80,370 crore by 2087/19 from Rs 41,224 crore in 2012/13. Business is so good that it has caught the attention of private equity firms.



One segment of the beauty business that is doing particularly well is specialised haircare. An AC Nielsen report estimates the haircare market in India at Rs 3,630 crore, with average annual growth of 20 per cent.

Another segment expanding rapidly is bridal makeup. Earlier, it was usually only the bride who visited the salon prior to the wedding ceremony, but now friends and relatives often join her and salons offer special packages for them.

Quality beauty treatment calls for specialised knowledge - thus training schools are also proliferating. Most salon chains have their own academies. VLCC, for instance, runs 75 different courses.

The government’s Beauty and Wellness Sector Skill Council also runs various training schemes. Naturally, employment opportunities in the sector are booming, too. The KPMG Wellness Report estimates that workforce requirements in the beauty and salon segment will grow from 3.4 million in 2013 to 12.1 million in 2022. Salaries of makeup and beauty professionals vary between Rs 15,000 and Rs 65,000 per month.

Reasons for growth

- Growing consumerism, rapid urbanization and rising disposable income are said to be the most dominant factors driving this market.
- Young consumer population is characterized by the increased exposure to media so the increased aspiration for beauty.
- Excessive obsession with young looking skin has catapulted the sector towards growth as more and more consumers ask for cosmetic treatments as well as anti-ageing products to achieve the same.
- Product innovation and a increased demand for looking good has made this segment poised for significant growth in the future.

1.2.2 Industry Classification

Beauty Centres and Hair Salons- The beauty and salon segment includes skin, hair and nail care services. Services are given in order to meet customer's requirement of mending or fixing personal physical image or look.

Product and Counter Sales - This includes counter sales of beauty and salon products, including cosmetics and toiletries that address age-related health and appearance issues. The products are bought for different beauty requirements.

Fitness and Slimming - Includes service providers involved in the fields of physical exercises, yoga, other mind-body practices and weight-loss and slimming.

Rejuvenation Centres - This includes the core spa industry services, including spa operations, spa education, products and events. The sector primarily offers proactive services aimed at relaxing the body and the mind.

Alternate Therapy Centres - Alternative therapy centres provide clinical diagnosis and treatments under alternative therapy.

Emerging Unisex Service – Many organised segments are offering such services and many Unisex beauty and wellness centres are emerging getting acceptance.

Expansion in Different Areas/Regions – Apart from urban areas and metro cities, rising awareness is causing the expansion of industry in other areas as well. Low rental and manpower costs also play an important role.

International Beauty Brands – Growing customers is causing international brands to penetrate the Indian market.



Fig. 1.2.1: Classification of beauty and wellness industry and wellness industry

Exercise 

1. Which of the following are not the characteristics of a Pedicurist and Manicurist?

- a) Having knowledge about products
- b) Good body language
- c) Clean personal appearance
- d) Being in hurry

2. What are the current Beauty & Wellness Industry trends?

- a) Changed Consumer Psyche
- b) Emerging Unisex Salons
- c) International Beauty Brands
- d) All of these

3. List different classifications of beauty and wellness industry?

4. Point out any 3 major classification of th beauty industry.

5. The KPMG report estimates that workforce requirements will grow from _____million in 2013 to _____ million in 2022.

- a) 3.4 to 12.1
- b)3.4 to 5
- c)5 to 10
- d) 1 to 2

2. Prepare and Maintain Work Area



UNIT 2.1 - Prepare and Maintain the Treatment Work Area



Key Learning Outcomes



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

1. Prepare and maintain the treatment areas
2. Demonstrate how to keep the work area clean
3. Practise setting up the equipment
4. Practise how to dispose waste correctly

UNIT 2.1: Prepare and Maintain the Treatment Work Area

Unit Objectives

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

1. Prepare the treatment work areas
2. Maintain the treatment work areas
3. Prepare a client for treatment
4. Follow the sterilisation and disinfection methods

2.1.1 Introduction

Every beauty treatment and service needs a work area that is clean, tidy, hygienic and inviting. This unit is about preparing and maintaining the work area for manicure and pedicure services.

Setting up involves preparing the tools, equipment and materials needed to carry out the treatment, as well as the seating arrangements for the client and the Pedicurist and Manicurist. You will also learn about the disposal of waste after treatments, client records and the importance of your personal hygiene and appearance.

Some key terms

1. Disposal
2. Incinerator
3. Sterilisation
4. Decor
5. Record Cards

One of your main duties in the salon will be to assist the Senior Beauty Therapist by setting up the correct materials and equipment needed for a particular treatment or service and by preparing the client.

You will need to know what products, tools and equipment are needed for each of the treatments in the range, and also be able to use a client's record card to select materials that will be suitable for a particular client.

2.1.2 Record Cards

A client's record card is a professional record of treatments or services that the client has received at your salon and where a Pedicurist and Manicurist can record comments or suggestions for future treatments. Part of your preparation for a treatment will involve obtaining a client's record card from reception.

- You will need the card to find out what treatment the client has booked, so that you know what you need to set up.
- The client's record card may also give you more information about the client's likes and dislikes, skin type, previous products used and the pedicure and manicure methods that will be helpful in deciding which products to select.
- When you collect a record for a client from reception, make sure that you check the client's first name, surname and address carefully to make sure you have the correct card.
- Make sure that you collect the correct record for the client, as some may just share the surname or even the first name.

2.1.3 The Treatment Room

As the treatment room is used for a variety of different treatments, it is important that it can be adapted to meet the needs of a range of treatments and is well equipped.

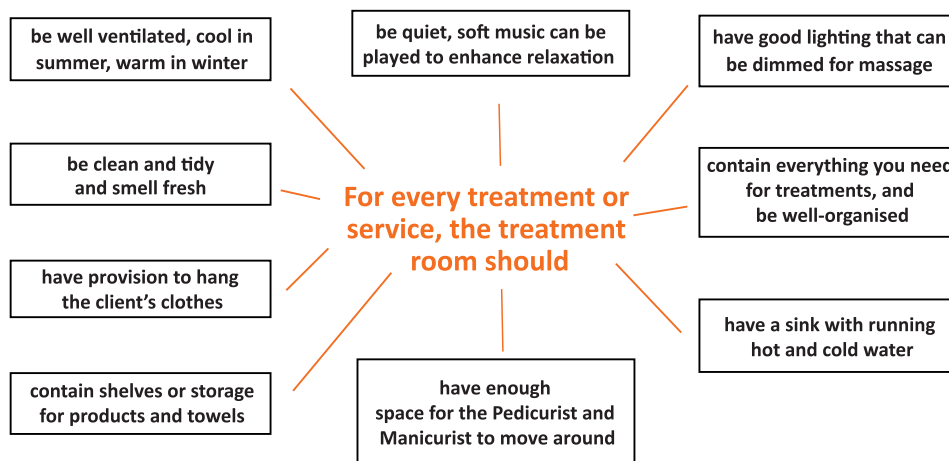


Fig. 2.1.1: The treatment room

Setting up for treatments

You need to organise the work area so that everything is hygienic and within reach, and the trolley is set up with the necessary tools, equipment and products, as well as enough cotton wool and tissues.

Setting up the workspace for any treatment: A checklist

1. The client's record card and a pen should be on the trolley, ready for the consultation.
2. A gown for the client to be worn during the treatment should be ready, and there should be a coat hanger or hook available for the client's clothes.
3. Clean towels should be laid out nearby.
4. The treatment couch should be prepared with a fitted bottom sheet and a disposable couch roll.
5. The trolley tops and work surfaces should be disinfected and covered with fresh couch roll.
6. The products to be used during the treatment should be laid out on the trolley top.
7. The tools to be used during the treatment should be sterilised.
8. There should be enough cotton wool and tissues on the trolley to complete the whole treatment.

2.1.4 Sterilisation and Disinfection Methods

It is just as important to maintain excellent standards of hygiene when setting up for treatments as it is when carrying out the treatments themselves. Micro-organisms that may cause disease must be controlled through cleaning, disinfection or sterilisation.

Cleaning is the physical process which removes soil, dust, dirt and organic matter along with a large proportion of micro-organisms from an object. Cleaning is essential before disinfection or sterilisation of instrument and equipment. The client and the Pedicurist and Manicurist must wash their hands with a liquid soap and water before commencing any service. Soap should be stored in a clean dispenser. Disposable paper towels are recommended to dry hands.

For the purpose of treatments, all surfaces (e.g. metal re-usable implements and work surfaces) must be disinfected after thorough cleaning between services. Disinfection will destroy most micro-organisms except for some spores and viruses.

Disinfection kills most bacteria, fungi and viruses and must be used in line with manufacturer’s instructions. For disinfectants in which tools/equipment are submerged, e.g. roller/clipper heads, scissor and tweezers, the disinfectant solution should be changed regularly in line with manufacturer’s instructions.

Sterilisation is a process which completely destroys all living organisms, including spores, most commonly using an autoclave. Sterilisation may only be performed on metal implements, e.g. scissors and tweezers. Using single-use, disposable equipment and sterilising equipment or both will significantly reduce this risk.

Sanitising greatly reduces micro-organisms from the surface of the skin using antibacterial agents, e.g. pre-wax lotions and hand cleansers. Clean towels and linen must be provided for each client. It is recommended that a wipeable plastic couch covering is used in conjunction with a disposal couch roll. Creams, lotions and sprays should be dispensed from purpose-specific pump or spray bottles where possible. Otherwise, products must be distributed with a disposable spatula.

2.1.5 Personal Protective Equipment (PPE)

Personal Protective Equipment (PPE) refers to equipment available during services to reduce the risk of cross- infection or injury.

A new pair of disposable gloves should be put on immediately before each treatment services and a disposable apron is advisable to protect clothing during the treatment. This should be disposed of directly after the treatment.

The client’s clothing should be well protected during all services.

2.1.6 Prepare the Treatment Work Areas



Fig. 2.1.2: Sanitising the work area

Environmental Conditions: It is important that the environmental conditions in the treatment room are suitable for the client and the treatment. A comfortable treatment area helps make sure that a salon visit is enjoyable for the client and the work environment is satisfying for the Pedicurist and Manicurist.

Lighting: Lighting gives a salon an impactful atmosphere, so it can have a powerful effect on how the client feels when she/he walks into the reception, her/his level of relaxation once in the treatment room, and whether she/he feels as though she/he has had a satisfying treatment at the end.

The lighting should in any case be:

- Bright enough to carry out treatments.
- Soft enough to enable clients to relax.

Therefore, it is recommended that a treatment room has a good overhead light on a dimmer switch, and a magnifying lamp for close work such as skin inspection.

Make sure that:

- You can always see clearly.
- You and your client do not squint because lighting is poor, or become dazzled by lights that are too bright.
- You always report flickering or faulty lights to your supervisor.

Heating: Clients tend to relax when they have treatments, and therefore their body temperature can drop. So it is important that the salon is warm but not so hot and stuffy that it is uncomfortable .

A comfortable temperature for beauty therapy work is between 20 and 24°C, with the level of moisture in the air between 40 and 60 per cent. It is also important that the salon is warm enough for clients to undress for treatments.

Ventilation:

- Circulation of fresh air is needed to make sure that clients and staff do not become drowsy and lacking in energy, and that clients do not become uncomfortable by fumes from products.
- Fresh air may be gained from open doors and windows, and by having an air-conditioning system in the salon.
- In salons and spas that have steam and sauna areas, it is important that the air does not become too damp and humid, so good ventilation is essential.
- If there is a lack of fresh air:
 - Illnesses spread because of germs and bacteria circulating around the salon a smelly and stuffy atmosphere is created, which is unpleasant for staff and clients.
 - There is a build-up of fumes from glues, varnish and cleaning products, which can cause headaches and sickness.

Some ways of ventilation include extractor fans, windows, air vents and doors.

2.1.7 Preparing a Client for Treatment

When the client is brought to you, or you go to bring her from reception, make sure that you have an open, confident expression.

- Smile and make eye contact.
- Greet the client by her name, then introduce yourself and explain that you will be preparing her for her treatment.
- Ask the client to follow you through to the treatment room.
- Before the treatment begins, make polite conversation to build a good relationship and help the client feel at ease.

Polite conversation includes:

- Asking if she has visited the salon before.
- Asking if she has regular treatments.
- Enquiring about other treatments the client has had in the past.
- Enquiring whether this treatment is for a special occasion.
- Asking questions about the client's holidays or family.
- Discussing the weather or light news topics.

Polite conversation does not include:

- Ignoring the client in order to talk to other members of staff
- Talking about yourself or another person, and not asking the client about herself
- Complaining about your last client or your job
- Telling the client your life story and about your problems at home
- Discussing serious news topics, religion or politics

2.1.8 Client Care

The general comfort of the client includes making sure that:

- Client is seated comfortably.
- Client is warm.
- Client is happy with her surroundings.
- The noise levels are not too high.
- There is relaxing music playing in the background.
- There is pleasant aroma.
- The décor is pleasant and welcoming.
- The staff is polite, respectful and professional.

Client protection

Protect the client's clothes with a towel or gown.

- For Manicure: be especially careful that she is protected from varnish or other products that might stain her clothes. For protection, roll up the client's sleeves to the elbow and then tuck tissue around them.

Just before you start

Ask the client to remove her jewellery and show her the bowl in which you will be placing it. Point out that, if she prefers, she could put the jewellery in her handbag.

Cleaning your hands

Explain to the client that you are going to wash your hands as this gives her confidence in your cleanliness. Make sure that you dry your hands thoroughly.

2.1.9 Personal Presentation and Behaviour

Remember that it is important to demonstrate a professional approach to all aspects of the client's visit. Your own personal presentation and behaviour are very important at all times. Looking smart and wearing appropriate protective clothing, such as a salon uniform, will give the client confidence in you.

As Pedicurists and Manicurists are on their toes and work very closely with clients, making sure that you maintain good standards of personal hygiene will mean that the client's comfort will not be affected by any body odour.

Appearance: A Checklist

- Wear smart clothes or uniform – they should be freshly laundered and not smell of smoke or strong perfume.
- Your uniform or clothes should not be too short or too tight, and must allow for easy movement while carrying out treatments.
- Your hair should be clean and neat.
- Wear light, but attractive, day make-up.
- Your nails should be neatly Manicured – no chipped nail varnish.
- Keep your breath fresh – no tobacco smells.
- If you wear jewellery, it should be simple and kept to a minimum.

2.1.10 Maintain the Treatment Work Areas

It is not enough to prepare a perfect work area. It is also your responsibility to keep it clean, hygienic and professional looking at all times. To do this you must tidy up as you go along, ensure waste disposal is safe and, after the treatment, make sure that the area is left in a state that is suitable for the next treatment.

2.1.11 Safe Disposal of Waste

- As soon as you use cotton wool, tissues or other disposables, you must put them in a foot pedal bin immediately.
- Tidy up as you go – it will save time later.
- Replace bottle tops straight away.
- Throw waste in the bin immediately.

This is also a good practice with regard to health and safety because:

- Nail varnish gives off very strong fumes.
- Used cotton wool and tissues contain germs.
- During Manicures and Pedicures, use the nail varnish drying time to clear things away such as dirty towels and water in the Manicure bowl.
- Clean tools and place them back in the sterilizer.

If you are assisting as your senior Pedicurist and Manicurist is carrying out other treatments, keep an eye out for:

- Bits on the floor that may need to be put in the bin or swept up.
- Tools and equipment that may need washing or disinfection.
- Bottle tops that may need replacing.

2.1.12 Checking and Cleaning Equipment

The life of the equipment used depends on thorough and safe cleaning methods that follow the manufacturer's instructions. Each piece of equipment when new, comes with instructions on how to clean and maintain it so that it lasts a long time.

- It is your responsibility to report any possible problems that you may see with the equipment such as:
 - Trailing wires
 - Faulty plugs
 - Dirty machines and attachments
 - Broken parts
- All equipment should be checked annually by a qualified electrician
- After it has been checked it will have a green safety sticker put on it which tells people that it is safe to use and has been checked
- The sticker also has the date that it was tested on and when the next test is due

2.1.13 Leaving Work Areas Clean and Hygienic

When the client has left the treatment area, the following things need to be done:

- All bedding and towels washed.
- Products tidied away.
- Worktops and trolleys disinfected.
- Tools sterilised.
- Disposables thrown away.
- Equipment cleaned.
- New bedding or couch roll laid out.

When you have finished the treatment, make sure that you leave the workspace perfect.

2.1.14 Storage of Records, Materials and Equipment

Client records: Storage and confidentiality

- All client records to be duly filled to protect client privacy and confidentiality, so all client records must be stored in a secure way such as in a lockable filing cabinet or, if stored electronically on a computer, must be password protected.
- All client records are confidential and must not be shown to anyone.
- Information recorded must be accurate.
- Client records must be made available to the client for viewing if needed.

Tools and equipment

- Make sure that all tools and equipment are cleaned, disinfected and sterilised before they are put away to avoid cross contamination.
- Sharp tools should always be stored so that they cannot be knocked off a shelf as they could land on someone's feet. They should also never be stored in uniform pockets.
- Electrical equipment must always be turned off and unplugged when not in use and the electrical leads must not be left trailing on the floor.
- An important thing to remember when storing magnifying lamps is that they should never be left in sunlight, as this could cause a reflection that may result in a fire.



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Exercise



1. Sterilisation involves:
a) Boiling b) Baking
c) Steaming d) All of these
2. The basic sanitation practices in a salon involves:
a) Ventilated rooms b) Safe drinking water
c) Cleans towels and gowns d) All of these
3. Which of the following is a disinfectant?
a) Lysol b) Alcohol
c) Salt d) Both a) & b)
4. A comfortable temperature for beauty therapy work is between _____,
a) 20 and 24°C b) 20°C c) none d) 25°C
5. Dirty linen must be laundered at _____.
a) 60° C b) 100° C c) any temperature d) room temperature

Notes



A large rectangular area with a thin orange border, containing 25 horizontal lines for writing notes.



3. Perform Manicure and Pedicure Services



UNIT 3.1 - Manicure

UNIT 3.2 - Pedicure



Key Learning Outcomes

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

1. Explain nail growth and structure
2. Select and arrange tools and equipment for Manicure and Pedicure services
3. Demonstrate the correct procedure of carrying out a Manicure service for a client
4. Demonstrate the correct procedure of carrying out a Pedicure service for a client

UNIT 3.1: Manicure

Unit Objectives

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

1. Select and arrange tools and equipment for Manicure
2. Perform Manicure services effectively

3.1.1 Introduction

The practices of improving the appearance of the natural nail and cuticle are known as Manicure and Pedicure. This unit focuses on the treatment of natural nails and cuticles of hands and feet.

Manicure – The treatment to improve the appearance of hands and nails.

Pedicure – The treatment to improve the appearance of toes and feet.

Manicure is a popular service in salons as smooth skin, well-shaped and varnished nails are vital in promoting a well-groomed appearance.

Regular professional attention helps prevent minor nail damage. This service is becoming increasingly popular with men who have regular treatments as part of their professional lives.

Pedicure is the professional treatment of feet, toes and nails. This service greatly enhances the appearance of feet and toenails, which are often a neglected part of the body.

Professional attention to the nails and surrounding skin encourages nail growth, keeps cuticles pushed back and can prevent minor skin conditions.

Benefits for the client:

- Improves the appearance of the nails.
- Softens the surrounding skin.
- Enhances overall appearance of grooming (important for men as well as women).
- Immediate and visual effect.



Fig. 3.1.1: Manicure treatment

Benefits for the Pedicurist and Manicurist:

- Mainstay salon service.
- Variety of treatments can be performed to enhance basic treatments and increase salon revenue.
- Can be used as part of a salon promotion, e.g. leg wax and Pedicure for the summer.

3.1.2 Nail Growth and Structure

Nail Growth: Nails grow all the time, but their rate of growth slows down with age and poor circulation. Fingernails grow faster than toe nails, at a rate of 3mm per month. It takes 6 months for a nail to grow from the root to the free edge. Toe nails grow about 1 mm per month and take 12-18 months to be completely replaced.

Nail Structure: The structure we know as the nail is divided into six specific parts — the root, nail bed, nail plate, eponychium (cuticle), perionychium, and hyponychium. Each of these parts has a specific function, and if disrupted can result in an abnormal appearing fingernail.

Nail Root: The root of the fingernail is also known as the germinal matrix. This portion of the nail is actually beneath the skin behind the fingernail and extends several millimetres into the finger. The fingernail root produces most of the volume of the nail and the nail bed. This portion of the nail does not have any melanocytes, or melanin producing cells. The edge of the germinal matrix is seen as a white, crescent shaped structure called the lunula.

Nail Bed: The nail bed is part of the nail matrix called the sterile matrix. It extends from the edge of the germinal matrix, or lunula, to the hyponychium. The nail bed contains the blood vessels, nerves, and melanocytes, or melanin-producing cells. As the nail is produced by the root, it streams down along the nail bed, which adds material to the under-surface of the nail making it thicker. It is important for normal nail growth that the nail bed be smooth. If it is not, the nail may split or develop grooves that can be cosmetically unappealing.

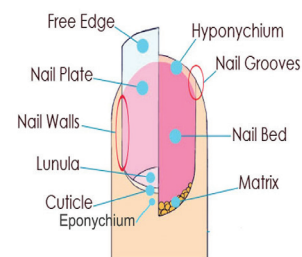


Fig. 3.1.2: Structure of a nail

Nail Plate: The nail plate is the actual fingernail, made of translucent keratin. The pink appearance of the nail comes from the blood vessels underneath the nail. The underneath surface of the nail plate has grooves along the length of the nail that help anchor it to the nail bed.

Cuticle: The cuticle of the fingernail is also called the eponychium. The cuticle is situated between the skin of the finger and the nail plate fusing these structures together and providing a waterproof barrier.

Perionychium: The perionychium is the skin that overlies the nail plate on its sides. It is also known as the paronychial edge. The perionychium is the site of hangnails, ingrown nails, and an infection of the skin called paronychia.

Hyponychium: The hyponychium is the area between the nail plate and the fingertip. It is the junction between the free edge of the nail and the skin of the fingertip, also providing a waterproof barrier.

Preparing the work area and environment: Preparation is the key to being a professional Pedicurist and Manicurist, regardless of the treatment being carried out.

Many salons have a designated working area for Manicure and Pedicure treatments.

No matter where you carry out a treatment, you should ensure all materials, equipment and products are within easy reach.

Hygiene

- Wipe trolleys with surgical spirit.
- Wipe all work surfaces prior to use.
- Use clean warm towels and bedroll for each client.
- Use disposable products.
- Use spatula to remove products from containers.
- Clean enamel bottle neck prior to putting lid on.
- Maintain a clean/tidy work area.
- The Pedicurist and Manicurist should wash hands before and after each treatment.
- Sterilise all tools before and after use or dispose of them depending on type.

The area required for Manicure and Pedicure varies greatly, with more versatility in Manicure than Pedicure.

Manicure	Pedicure
Client across a couch	Sitting only – can be combined with a Manicure
Sitting across a table	
At a Manicure station	
In a hair salon, while getting hair done	
Client lying on a beauty couch while having a facial	

3.1.3 Hand and Leg Skeletal System Description

Bones of the Foot and Lower Leg

The diagram given is of the skeletal structure of the leg, also called Anterior View, and Foot, also known as Dorsal View. The bones of foot and lower leg consist of the following:

- Femur
- Patella (Knee cap)
- Tibia
- Medial condyle
- Tibial tuberosity
- Lateral condyle
- Medial malleolus
- Fibular notch
- Fibula
- Lateral Malleolus
- Calcaneus (heel bone)
- Cuboid
- Talus
- Navicular
- First Cuneiform

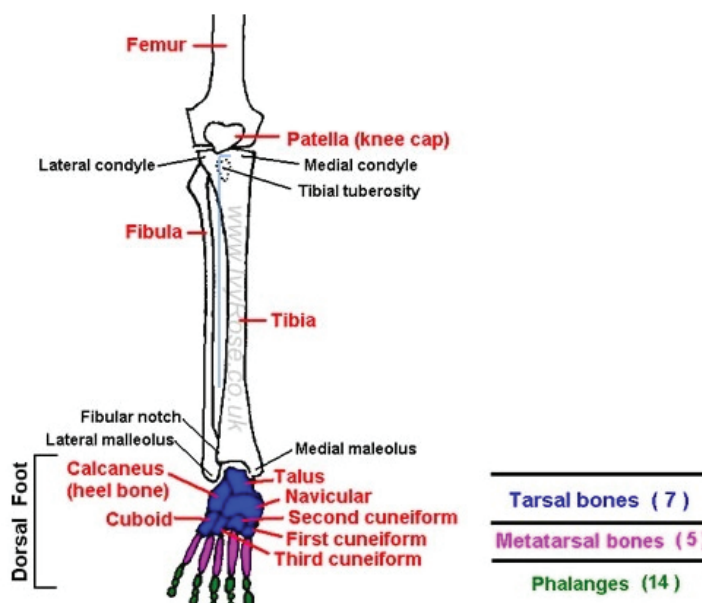


Fig. 3.1.3 Bones of the foot and lower leg

- Second Cuneiform
- Third Cuneiform

The diagram given below is of the skeletal structure of the Arm and Hand. The bones of foot and lower leg consist of the following:

- Humerus
- Greater tubercle
- Head (of humerus)
- Lateral epicondyle
- Medial epicondyle
- Olecranon process
- Radius
- Ulna
- Scaphoid
- Trapezium
- Trapezoid
- Lunate
- Pisiform
- Triquetrum
- Hamate
- Capitate

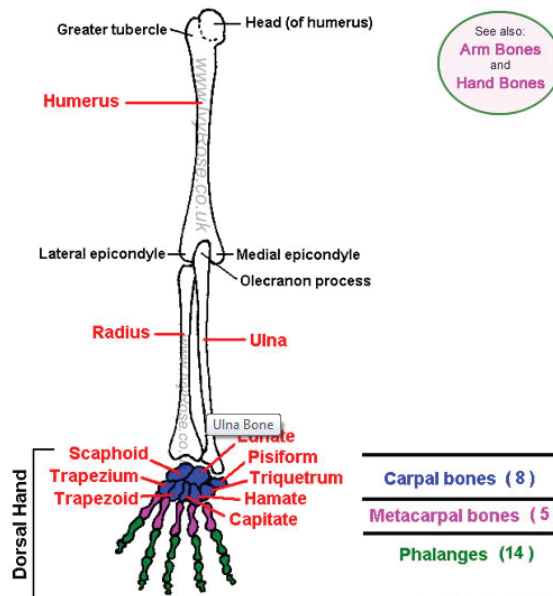


Fig. 3.1.4: Bones of the hand and arm

Tendons: Tendons are tough bands of fibrous connective tissue that usually connect muscle to bone and are capable of withstanding tension. Tendons are similar to ligaments; both are made of collagen. Ligaments join one bone to another bone, while tendons connect muscle to bone. Each muscle has tendons attached at each end. Tendons are designed to only stretch a small amount. Their job is to transmit force between the bones and the muscles. For example, when the biceps muscle on the front top of the arm contracts, the tendon attached to the biceps muscle and elbow bone helps the muscle to pull on the elbow bones, so the joint can bend.

Ligaments: Ligaments are made of the same material as tendons. Ligaments connect the bones to each other, and are designed to help stabilise the joints and provide a structure for the bones. Since they have limited stretching ability, they limit how far a joint moves to help protect against injury. As the elbow joint bends, the ligaments stabilise the elbow bones so the arm can move with control.

3.1.4 Muscles of Hand

The muscles of the hand are the skeletal muscles responsible for the movement of the hand and fingers. They can be divided into two groups: the extrinsic and intrinsic muscle groups.

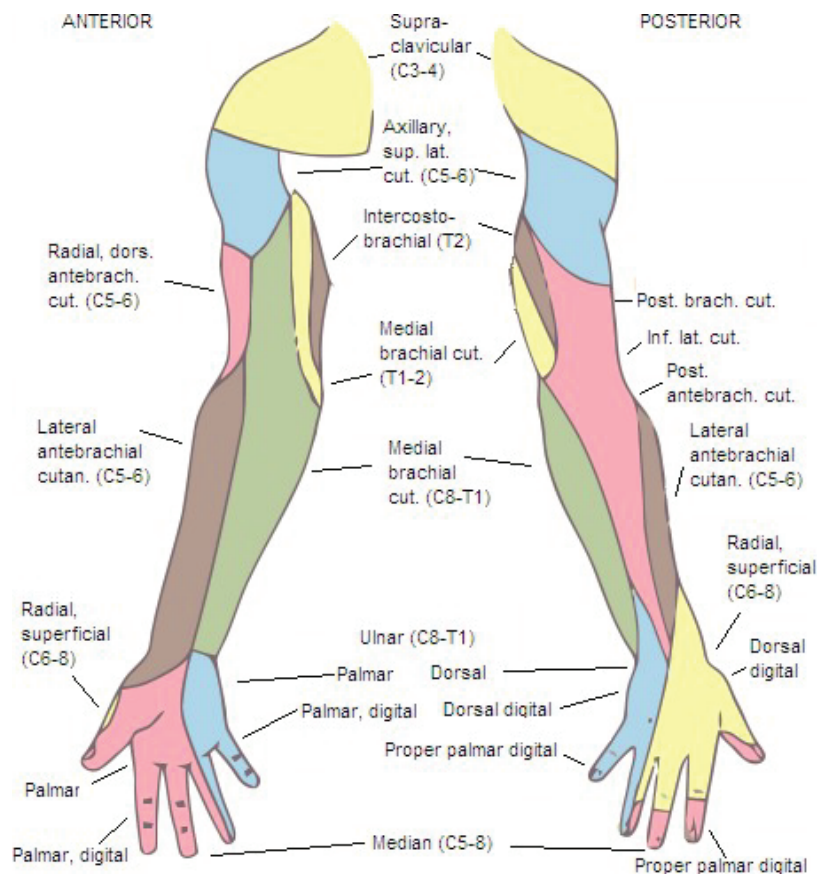


Fig. 3.1.5: Muscles of hand

Intrinsic muscle: The intrinsic group are the smaller muscles located within the hand itself.

The intrinsic muscle groups include the adductor pollicis, interossei, thenar, palmaris brevis, lumbricals and hypothenar muscles.

Extrinsic muscle: The extrinsic muscle groups are the long flexors and extensors. They are called extrinsic because the muscle belly is located on the forearm.

The fingers have two long flexors, located on the underside of the forearm. They insert by tendons to the phalanges of the fingers. The deep flexor attaches to the distal phalanx, and the superficial flexor attaches to the middle phalanx. The flexors allow for the actual bending of the fingers. The thumb has one long flexor and a short flexor in the thenar muscle group.

The extensors are located on the back of the forearm and are connected in a more complex way than the flexors to the dorsum of the fingers. The tendons unite with the interosseous and lumbrical muscles to form the extensor hood mechanism. The primary function of the extensors is to straighten out the digits.

3.1.5 Muscles of Leg

The muscles of the foot can be classified into extrinsic muscles and intrinsic muscles. Extrinsic muscles are those originating on the anterior or posterior aspect of the lower leg and intrinsic muscles are those originating on the dorsal or plantar aspects of the foot.

There are twenty muscles in the foot that give the foot its shape by holding the bones in position and expand and contract to impart movement. The main muscles of the foot are:

Anterior tibial — it enables the foot to move upward;

Posterior tibial — it supports the arch;

Peroneal tibial — it controls movement on the outside of the ankle;

Extensors — it helps the ankle raise the toes to initiate the act of stepping forward;

Flexors — it helps stabilise the toes against the ground.

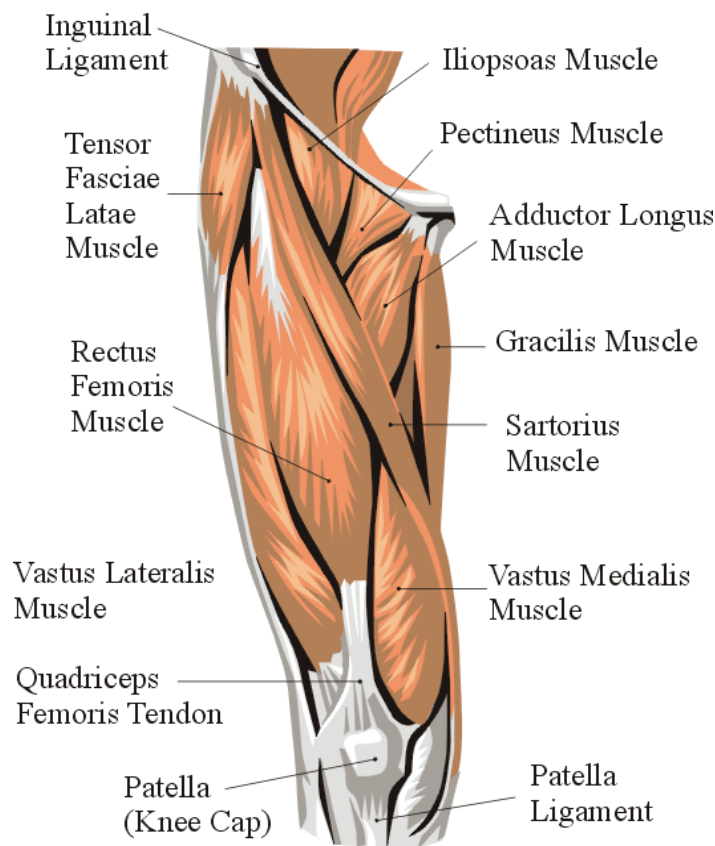


Fig. 3.1.6: Muscles of leg

Intrinsic muscle: Intrinsic muscles can be divided into dorsum of the foot, and sole of the foot.

Extrinsic muscle: All muscles originating on the lower leg except the popliteus muscle are attached to the bones of the foot. The tibia and fibula and the interosseous membrane separate these muscles into anterior and posterior groups.

3.1.6 Selecting Equipment and Materials for Manicure and Pedicure Treatments

Emery board

This has two sides: a coarse side for shortening nails and a fine side, which is used for shaping and bevelling. Emery boards are difficult to clean although some manufacturers have developed special cleansers for this purpose.

If you cannot clean the file, it should be disposed of, or given to the client.



Orange stick

The two ends of the orange stick have a different purpose. The pointed side is used to apply cuticle or buffing cream.

The other side, when tipped with cotton wool, can be used to clean under the free edge, remove excess enamel.



Cuticle knife

This is used to mould back the cuticle and remove any excess attached to the nail plate and ease back the cuticle. When tipped with cotton wool this should be disposed of after each use. If not tipped, they are only for one use.



Cuticle nipper

It is used to remove hangnails and dead skin around the cuticle.

**Nail scissors**

It is used to cut nails.

**Toe nail clippers**

It is used to cut and shorten nails prior to filing.

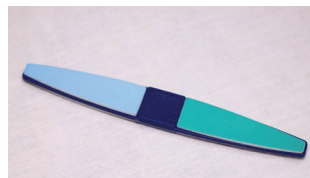
**Nail buffer**

A pad covered with chamois leather and with a handle. It is used in conjunction with buffing paste. Buffing adds sheen, stimulates circulation and growth at the matrix.

It is useful in Pedicure, male Manicure, or when nail varnish is not going to be applied. To be cleaned, wiped with a suitable cleansing solution.

**3-way buffer**

This is used to smoothen the nail and to remove any longitudinal and horizontal lines. Wipe between uses with a suitable cleansing solution.

**Nail brush**

To brush the nails and clean them effectively. Also used to clean the Pedicurist and Manicurist's nails. Wash in hot soapy water or sterilise in a chemical solution. Usually plastic, may be wooden, with a rubber end to ease back the cuticle. Pointed and may be tipped with cotton wool to clean under free edge. When using from nail to nail, clean with a sterilizer.

On completion of treatment, sterilize in a cold sterilizing solution.

Hoof stick

Usually plastic, may be wooden, with a rubber end to ease back the cuticle. Pointed and may be tipped with cotton wool to clean under free edge. When using from nail to nail, clean with a sterilizer. On completion of treatment, sterilize in a cold sterilising solution.



Hard skin rasp/grater

To be used after the feet have been soaked and can be used in conjunction with hard skin remover. Use on areas of hard skin in a rubbing action with light pressure. Wash after use in hot soapy water and remove debris; sterilize in chemical solution.



Pumice stone

As with hard skin rasp.



3.1.7 Contra-Indications

A contra-indication is a reason, a symptom, or a situation that prevents all or part of the treatment from being safely carried out.

Classifications of contra-indications are:

- Contra-indications that prevent the treatment (Cannot treat)
- Contra-indications that restrict the treatment (Work around)

Contra-indications that prevent the treatment

- Haemophilia is a rare bleeding disorder in which the blood does not clot normally
- Arthritis is the swelling of one or more joints in the body
- Acute rheumatism
- Nervous conditions
- Recent hand operations
- Diabetes/Inflamed nerve/Undiagnosed pain

Contra-Indications that may restrict the Service

There are also other conditions that may require an amendment in treatment, but are not necessarily a reason for stopping treatment.

Nail Separation

This is a disorder where the nail separates from the nail bed (usually only part of and not the whole nail). It results from a build-up of debris found in the moist warm space between the digits, which attracts bacteria and fungal organisms, and in severe cases turns the nail plate a dark green or black colour. The infected nail plate grows faster than those that are uninfected.

In feet, this occurs due to wearing a tight-pinching shoe, poor general circulation and lack of attention to foot care.

Non-infectious nails can be Manicured or Pedicured as long as there is no fungal or bacterial infection. However, severe separation should not be treated.

Ingrowing Nails

This may affect either the fingers or toes. In this condition, the nail grows into the sides of the flesh and may cause infection. Filing the nails too much in the corners or over vigorous cutting is often responsible for ingrowing nails.

If the area is open or infection is present, this would prevent the treatment from taking place.

Split Nails, Brittle Nails

Normally these are the result of abuse with drying agents, like those found in harsh detergents, cleaners, paint-strippers and film-developing fluids. Cotton-lined, rubber gloves are good protection. Since the nail begins forming at almost the last finger joint, sometimes injury to the finger or diseases such as arthritis can result in split nails.

If accompanied by an overall dryness of skin and hair, split nails could indicate poor circulation.

Treatment will increase the circulation, bringing more nutrients and oxygen to help with cell regeneration. Hydrate the nail plate and surrounding skin with hot oil or paraffin wax. The use of a cuticle cream or oil for home use will be effective between treatments. Manicure should be given.



Fig. 3.1.7: Paronychia clump to in-growing toe nail

3.1.8 Identification of Nail Conditions



Fig. 3.1.8: Nail conditions

Weak Nails - Weak nails are soft. They get split and peeled. When they break, they tear and leave a jagged edge. One of the main causes of this type is soaking them in water. This usually happens when a person does dishes. The water soaks into your nail, expanding it. When water dries out, the nail contracts. The constant expanding and contracting eventually weakens nails.

Brittle Nails — They snap leaving a straight edge that is smooth. They are hard to bend and tend to crack. A common reason is lack of moisture in your nails. Unlike weak nails that suffer from having too much moisture, this nail type does not have enough.

Ridged Nails — Vertical lines on one's nails are a common phenomenon that often gets more pronounced with age. It is associated with normal ageing and nail's increasing inability to retain moisture. Horizontal ridges are more likely to signal a problem. One condition, Beau's lines, characterised by indentations across the nail bed, is a sign of disrupted growth due to illness.

Overgrown Cuticles - Cuticles grow widely and may cover an inappropriate surface area of the nail, setting up for bacterial infections, hangnails, split cuticles and similar issues.

3.1.9 Manicure

A Manicure is a cosmetic beauty treatment for the fingernails and hands, performed at home or in a nail salon. The English word "Manicure" is derived from the French usage, meaning "care of the hands", which in turn originates from the Latin words "manus", for "hand", and "cura", for "care. Manicures began 5,000 years ago. French Manicures can be done with artificial nails, which are designed to resemble natural ones, and are characterised by lack of base colour, or natural pink base nails with white tips.

3.1.10 Suggested Manicure Procedure

A Manicure consists of filing, shaping of the free edge, treatments, massage of the hand and the application of polish. For the hands, the soaking of a softening substance and the application of a lotion is a common specialty.

The basic principles for Manicure and Pedicure are the same.

- Before starting the treatment, always carry out the following steps.
- Ensure equipment is sterilized and all materials and products are easily accessible.
- Complete a consultation form, check for contra-indications (see above) and discuss and agree with the client a service that meets their needs.
- Remove all of client's jewellery, including watches, so that a thorough treatment can be carried out. Keep in a safe place.

Step-by-step Manicure

STEP 1: During the consultation, discuss the needs of the client and adapt the service to suit them. You should cover preferred nail length and shape and the type of polish required. If there are no contra-indications present, you are ready to begin.



STEP 2: Ask the client to pick her choice of varnish – dark, plain, frosted or French Manicure. You should recommend a nail finish suitable for the client.



Remember, dark colours will make the nails appear shorter, so this may not be a suitable colour for short or bitten nails.

STEP 3: Remove the old varnish and check the nails for ridges and problems as you proceed. Removing the polish will allow the nail plate to be examined in a natural condition. Sanitise the hand to prevent cross-infection while you do a manual contra-indication check.



STEP 4: Cut the nails into shape if required, using sterilized scissors. Nail clippings need to be caught in a tissue and disposed of.



STEP 5: File the nails using an emery board working outside in one way one side and then the other – avoid using a sawing action.



STEP 6: Bevelling seals the free edge layers to prevent water loss and damage.



STEP 7: Using an orange stick decant and apply cuticle cream around the cuticles.



STEP 8: Gently massage the cream into the cuticles. This softens the skin, making removal easier.



STEP 9: Soak the hands in warm water (tested by you first) to absorb the cuticle cream and to soften them.



STEP 10: Remove one hand at a time and dry the hands thoroughly.



STEP 11: Apply cuticle remover with a cotton wool bud. It is caustic, so take care to apply sparingly and not on to the surrounding skin.



STEP 12: Using a hoof stick flat to the nail plate, gently push the cuticle back using circular motions.



STEP 13: You may need to use the cuticle knife to ease the excess cuticle away from the nail plate. This should be kept flat and the nail plate should be damp so that the nail plate is not scratched. The knife should also be kept flat to avoid cutting the cuticle.



STEP 14: Cuticle nippers may be used to trim off the excess cuticle; use a tissue to dispose of the waste.



STEP 15: Bevel again, to give a smooth finish to the free edge.



STEP 16: Using a suitable medium, begin your hand massage with light effleurage movements. Support the hand and effleurage right up to the elbow.



STEP 17: Circular thumb frictions get rid of tension in the flexors and extensors of the forearm.



STEP 18: Do circular frictions over the back of the hand.



STEP 19: Support the hand and give gentle circular manipulations to each finger – this will free tension in the knuckles. Do not pull on the finger or make the circles too big.



STEP 20: Grip the client's finger between your bent first and middle fingers. Then twist gently down the length of the finger.



3.1.12 After Care Advice

To make the best of their newly Manicured hands, tell the clients to follow these simple guidelines:

- Leave adequate time after your treatment for your nails to dry.
- Wear protective gloves when gardening, or doing housework.
- Dry hands thoroughly after washing.
- Use hand cream regularly.
- Do not use your fingernails as tools, use pads of fingers instead.
- Always use a base coat under polish to prevent staining, and use a good quality top coat to prevent chipping.
- Use an acetone-free nail polish remover.
- Never use metal files.
- Keep nails a workable length.
- Use cuticle cream or oil daily to moisturise dry cuticles.
- Drink plenty of water and eat well.
- Do simple hand exercise to keep joints supple.
- Avoid harsh and drying soaps.
- Return to your manicurist for regular, professional Manicures at least every 2-4 weeks for maintenance and further treatments.

3.1.13 Additional Reading - Nail Shapes

Nails naturally come in a variety of shapes and sizes, and each person has nail features that are unique. There are long fingers with wide nail beds, short fingers with short nail beds, and every combination in between. But a good Pedicurist and Manicurist knows how to complement an individual's natural features, and the foundation of this is the nail shape. Most clients lean towards one of the five basic shapes: square, round, oval, squoval or pointed. Though other blended combinations of these shapes exist, these five are definitely the most common.



Fig. 3.1.9: Different shapes of nails

3.1.14 The Oval

How to File

To achieve the oval shape:

- First straighten your side walls and make sure they are even.
- File from the side of the nail toward the top, using smooth, arching motions with the file.
- Work on the angles from both sides and around the free edge to smooth into the oval shape you are looking for.
- The finished oval should have a nice balance between the cuticle shape and the free edge.

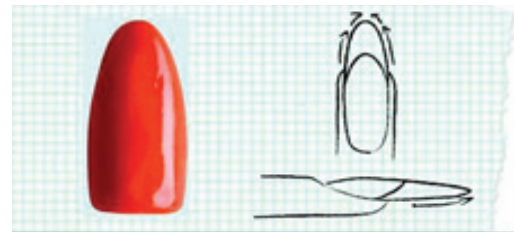


Fig. 3.1.10: Oval shaped nail

3.1.15 The Square

The square nail is the classic acrylic shape — straight side walls, two sharp points on the tips, and a balanced C-curve. It is the staple shape for the traditional French Manicure and is used frequently for detailed nail art designs. But the square nail is not always the best choice for certain nail beds as a sharp square nail could make the nail appear shorter and stubbier. But for longer nail beds, the square can complement the nail and add length to the finger.

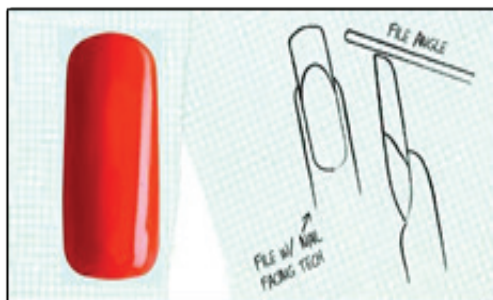
How to File

- To file the classic square shape:
- A medium-grade file (150 grit) should be used to shape the free edge and side walls first.
- Turn the hand around to straighten the free edge, noting that when looking at it, the file should be perpendicular to the nail to achieve the hard square.
- File the side wall straight up and then change the angle to blend. Repeat this on the other side.
- Once both sides are finished, use angles to lightly feather and bevel the nail and to sharpen the corners.



Fig. 3.1.11: Square shaped nail

3.1.16 The Squoval



Conservative square with the length of a square nail but the softer edges of an oval, hence the name. It is the squoval shape. Squoval nails add versatility, enabling short, wide nail beds to carry the length without appearing oversized.

Fig. 3.1.12: Pointed nail

How to File

To file the squoval:

- First begin with the square. This is a practice for every shape.
- First build it square so that one can make sure the side walls are straight.
- Once the side walls are straight, tilt the file underneath the corners and file back and forth from the underneath up. This will gradually take the corners off.
- Keep in mind that you only want to round the part of the tip that is past the free edge. This way you do not take anything away from the side walls at the stress area.

3.1.17 The Round

The round shape is more conservative. It is frequently used to create a softer, less noticeable look, and it is also a common choice for male clients because the shape mirrors the natural contours of the nail. If a client has wide nail beds and large hands, the rounded shape can make the hands look a bit thinner. Round nails can also soften hand features by providing a well-kept and subtle nail outline.

How to File

To get the round shape:

- File the side walls straight out, and then to just round out the edges into a nice curved shape.
- Be careful not to take too much off on each side or else it will look imbalanced.
- A good tip to remember is to visualise making a square, filing the side walls straight out, then simply round the corners with moderate angles to complete the shape.
- The finished round nail should be slightly tapered and extend just past the tip of the finger.

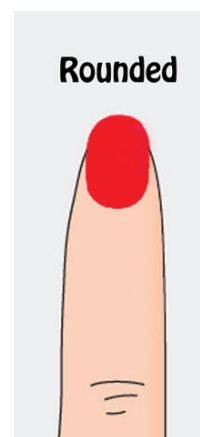


Fig. 3.1.13: Round shaped nail

3.1.18 The Pointed

The pointed nail is not seen as often as other shapes. A pointed shape is a little more adventurous than shapes such as the oval, squoval, or even square, but given the right circumstances a pointed nail can create length and have a slandering effect on the hand. Smaller hands with smaller nail beds can use a pointed nail to create a subtle appearance of length, while long, slender nail beds take pointed nails to a more noticeable and extreme level.

How to File

- The technique is based on the letter “I” where the centre of the “I” shape is the upper arch that forms a line running down the nail bed. The top of the “I” is bending the cuticle flush with the natural nail, and the bottom of the “I” is looking down the barrel of the nail to make sure the C-curve is even.
- The pointed tip requires taking the top of the “I” to a point that meets at the centre of the apex.
- Once the “I” is in formation, it is just a matter of blending everything in so you have perfect harmony in the nail shape.

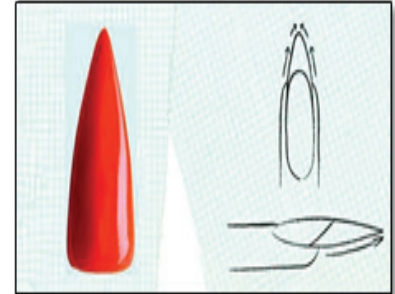


Fig. 3.1.14: Pointed nail



Click/Scan this QR Code to access the related video

Exercise

1. Which of the following has grooves underneath?
a) Nail plate b) Nail bed c) Cuticle d) All of these
2. Which of the following is not a nail shape?
a) Oval b) Square c) Pointed d) Triangle
3. While removing nail paint, remember to:
a) Choose good quality remover b) Moisturise nails after removing nail paint
c) Changing cotton once it is fully used d) All of these
4. Explain the nail polish removal procedure.

5. Emery board has ____ sides.
a) 2 b) 1 c) oval shaped d) 4
6. Paraffin wax is used to _____ the nail plate.
a) Wash b) clean c) hydrate d) remove

UNIT 3.2: Pedicure

Unit Objectives

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

1. Select and arrange tools and equipment for Pedicure
2. Perform Pedicure services

3.2.1 Introduction

A Pedicure is a way to improve the appearance of the feet and the toenails. It provides a similar service as a Manicure. The word 'Pedicure' refers to superficial cosmetic treatment of the feet and toenails. A Pedicure can help prevent nail diseases and nail disorders. Pedicures are done for cosmetic, therapeutic and medical purposes. They are extremely popular throughout the world, primarily among women.

Pedicures are not just limited to nails; usually dead skin cells on the bottom of feet are rubbed off using a rough stone called a pumice stone. Additionally, leg care below the knee has become a common and now expected service included in Pedicures. Leg care includes depilation via either shaving or waxing, followed by granular exfoliation, application of moisturising creams, and a brief leg massage.

People are gradually becoming more informed about the importance of foot care and a regular monthly treatment should keep the feet and toe nails in good condition, although excessive hard skin problems may need more frequent treatments at two or three intervals.

Purpose of the Pedicure:

- Improve the appearance of the feet and nails.
- Relax aching and tired feet.
- Reduce hard skin on the feet.
- Offer advice on care of the feet and referral as necessary to the chiropodist.

The Pedicure will include:

- Shaping the nails
- Cuticle treatment
- Removal of hard skin
- Specialised foot treatment
- Foot and leg massage
- Nail varnish application as required

Much of the routine for Manicure applies to Pedicure, the major differences are:

- The positioning of the client
- The treatment of hard skin
- Foot and leg massage routine

3.2.2 Tools and Equipment for Pedicure

Tools	Nail Cosmetics
Acetone	Base coat
Cotton balls	Cuticle creams
Cuticle cream	Cuticle oil
Cuticle pusher or Cuticle nipper	Cuticle remover
Foot bath	Dry nail polish
Lotion	Liquid nail polish
Nail file	Nail bleach
Nail polish	Nail conditioner
Orange-wood sticks	Nail dryer
Toenail clippers	Nail polish remover
Towels	Nail polish thinner
Pedicure Spa	
Pumice stone (removes dead skin from sole of foot)	
Paper towels (rolled between toes to separate them)	

A Contra-Indication

- This is a condition that either prevents treatment or may restrict treatment.
- E.g. a bruised nail may restrict treatment to the nail whilst a bacterial or fungal infection will prevent treatment completely due to the risk of cross-infection.

Contra-Indications that Prevent Treatment

- Multiple warts
- Fungal infections
- Bacterial infections

Contra-indications that restrict treatment

- Bruised nail
- Cut and abrasions to one hand or finger

3.2.3 Pedicure Routine

- Wash your hands.
- Check client for contra-indications.
- Soak both feet in antiseptic soaking solution.
- Choose nail enamel colour and check texture.
- Dry both feet thoroughly and rest on a clean towel.
- Remove old enamel from both feet and examine the nails.
- Shorten with clippers if required (straight across to avoid in growing nails).
- Foot 1 file and smooth free edge with emery board.
- Apply cuticle cream and massage and place foot to soak. Repeat steps on the other foot.

- Use the callus file or a scrub or exfoliator on hard skin.
- Dry the first foot, pay particular attention between the toes.
- Apply cuticle remover, push back, lift and clean around the cuticle and free edge.
- Use cuticle knife or dual tool and nippers, if required. Repeat on the second foot.
- Scrub nails, clean, rinse and dry.
- File away any rough edges on the nails.
- Massage alternate legs.
- Squeak and clean nail plate to ensure all grease is removed.
- Separate toes with dividers or tissue.
- Apply base coat, nail enamel and top coat, if required.
- Advise the client about products which may purchased for home care, record details of treatment.
- Give home care advice.



Fig. 3.2.1: Pedicure

3.2.4 Pedicure Massage Routine

- Support the ankle with one hand and effleurage six times to knee with each hand separately. Cover the front, sides and back of the lower leg
- Circular finger kneading to the knee
- Palm kneading to the calf
- Circular thumb kneading up front of the leg from ankle to knee
- Effleurage to knee three times
- Circular finger kneading around the ankle
- Knead the Achilles tendon (back of ankle) six times
- Thumb frictions to top of foot from toes to ankle
- Deep palm stroking to dorsal (top) and plantar (bottom) aspect of foot (together)
- Palm kneading to toes (both hands together)
- Palm kneading to sole of foot six times
- Deep thumb frictions to sole of foot (sawing action) from toes to heel and back

- Friction circles to individual toes
- Whip toes ten times
- Effleurage foot to knee six times
- Use firm pressure on the foot area to prevent over sensitivity and gigglin



Fig. 3.2.2: Types of massage done during Pedicure

3.2.5 Homecare Advice

Home care advice should be given following every Pedicure treatment. It should reflect the condition of the feet and nails presented and the lifestyle of the client. Based on information given during consultation and observations made by Pedicurist and Manicurist during treatment:

- Apply moisturising lotion daily to the feet after bathing.
- Dry feet thoroughly after washing, especially between toes.
- Apply talc or special foot powder between the toes to help absorb moisture.
- Foot sprays containing peppermint or citrus oil are useful to refresh the feet during the day and massage cuticles with cuticle cream or oil.
- Use non-acetone varnish remover and for long term improvements book in for regular Pedicures.
- Apply a cream to moisturise your nails, especially after removing nail polish since most removers contain chemicals that dry the nails.
- To prevent infection, never cut or forcefully push back your cuticles. If you must push them back, only do so gently after a shower or bath.
- Shave your lower legs after getting a Pedicure, not before. That means not shaving your lower legs for at least 24 hours before you get a Pedicure. If you nick yourself while shaving, a Pedicure could put you at risk for an infection.
- If you get frequent Manicures and Pedicures, consider purchasing your own tools to be used at the salon.

3.2.6 Additional Reading - Nail Disease and Nail Disorder

Determining the difference between a nail disease and a nail disorder is very important, because they are not the same and require different types of attention.

The basic Manicure or Pedicure rule- If the nail or skin is infected, inflamed, broken or swollen, do not work on it-particularly, if the cause is unknown.

A disease or infection will have evidence of pus, inflammation and infection. If an infection is present in the nail, your health advisor should be consulted. Do not Manicure/Pedicure these nails.

A disorder is a condition caused by an injury or an imbalance in the body. The condition of one's nails and hair is often an outward manifestation of inward nutrition.

Common Nail Diseases and Disorders

- Tinea or Ringworm — This disorder causes different kinds of nail deformities. Specifically, the nail plate may become soft with parts of nail actually breaking away, or the nail may become thick and irregular.
- Infection of the Cuticle — Common among hands which are constantly exposed to moisture. This condition often results in inflammation, pus and pain in or around the cuticle. Suggested Action- Keep hands dry. Consult a doctor.
- Blue Nails — Blue nails are bluish in colour often indicating circulatory or heart trouble.
- Suggested Action — Consult a doctor.
- Atrophied Nails — This condition results in nails that lack lustre, are small and may be separating from the nail. Often caused by injury to the matrix or ill health. The nail's re-growth depends on the extent of the damage.
- Suggested Action — Mild cases may be treated with a fine emery board and gentle care. Do not use alkaline soaps or detergents.
- Thickening of the Nail — This is a rare congenital defect, a hypertrophy or overgrowing of the nail with an extreme thickening and curving of the nail plate. May be caused by injury or ill health.
- Claw Nail — Claw nails are those with extreme thickening, twisting or inward curving of the nail, often caused by an injury
- Suggested Action- Consult a doctor.
- Nail Separation — In this situation, the nail separates from the nail bed. Although psoriasis and ringworm are common causes, it may result from certain antibiotics.
- Suggested Action — Consult a doctor.
- Nail Fragility — This condition is indicated by parallel splits running from free edge to nail fold. Maybe caused by damage or injury to nail matrix.
- Suggested Action: Hot oil treatments may help in mild cases.
- Common Warts — Warts are commonly found on the fingers and hands and often vary in shape.

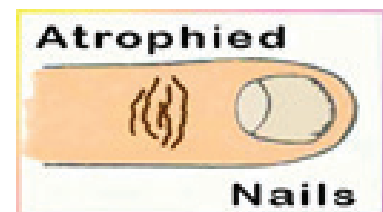
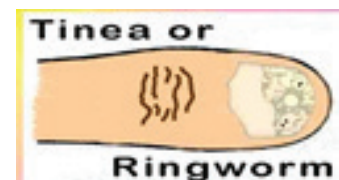
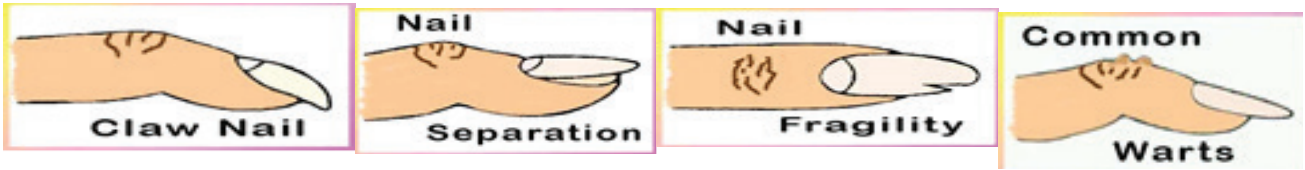


Fig. 3.2.3: Suggested action-consult a doctor.

- Suggested Action: Manicure/Pedicure depends on location and severity of warts. Lemon essence oil can be applied to help ease warts.



Click/Scan this QR Code to access the related video

Exercise

1. Why is top coat applied?
2. What is the use of cuticle cream?
3. What is the cause of blue nails?
4. The “Squoval” refers to.
5. Brittle Nails snap.
6. The “hyponychium” is the area



4. Provide Specialised Hand and Foot Spa Services



UNIT 4.1 - Spa Manicure and Pedicure Services



Key Learning Outcomes

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

1. Provide spa Manicure and Pedicure services

UNIT 4.1: Spa Manicure and Pedicure Services

Unit Objectives

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

1. Differentiate between a standard Manicure/Pedicure and a spa Manicure/Pedicure.
2. Perform Manicure/Pedicure procedure effectively
3. Perform the post service clean up and sanitation procedures after the spa

4.1.1 Introduction

Manicure Pedicure is one of the most sought after services in the salon and spa environments today. This service is in demand by different age-groups and provides care of the hands, nails, feet, toes, and toenails.

4.1.2 Difference Between Routine and Spa Treatment

The Standard Manicure and Pedicure are treatments performed by a licensed Manicurist or Cosmetologist involving professional care of the hand, nails, feet, toes, and nails via cutting and shaping the nails, polishing the nails, and massage.

A spa-type Manicure or Pedicure goes further with exfoliation and pampering of the client. For instance, for a peaches and cream Pedicure, you could use a peach-scented candle or diffuser in the Pedicure area. Milk (cream) helps exfoliate the skin and the soaked peaches make the client feel very relaxed. The massage with the spa-type Manicure and Pedicure should be longer than in a regular treatment.

The two types of treatment differ on the following factors:

1. The Cost Differential
2. The Atmosphere Differential
3. The Products Differential - One of the reasons that a Manicure and Pedicure may cost more is because of the products that are used for the treatment.
4. The Time Frame Differential

Spa Manicure and Pedicure Benefit to the Client:

- A spa Pedicure can be a very relaxing feeling for your client that boosts self-esteem as well.
- A spa Pedicure can serve as a personal retreat for clients and can encourage a peaceful and relaxing atmosphere.
- The client will also know that s/he is experiencing an “upper-level” service that is different from the norm. Often, when clients know that they are receiving something special, it makes them feel valued.

4.1.3 Tools and Equipment

The following items are required for the spa Manicure and Pedicure set up.

Equipment/Tools	Implements (must be discarded after use or properly sanitized after use)	Materials (usable one [1] time only)	Cosmetics
Manicure Table/ Pedicure station with Adjustable Lamp	Orange-wood Stick	Disposable towels or cloth towels	Polish Remover, Cuticle Cream
Disinfection Container	Toenail Clipper	Cotton Balls/Cotton Pads	Cuticle Oil, Cuticle Solvent and/ or Cuticle Remover, Nail Whitener
Client's Foot Cushion	Metal Nail File, Foot File	Plastic Spatulas, Plastic Bags	Nail Polish Base Coat Top Coat, Nail Hardener
Paraffin Warmer	Nail Brush	Paraffin Wax	Cream and/or Lotion
Supply Tray	Emery Board, Cuticle Nipper	Trash Containers, Safety Kit	Aromatherapy Essential Oils, Heel Treatment Massage, Oil Scrubs, Mask

4.1.4 The Spa Factors

Let us look at the factors which create a spa like treatment.

The seven "spa factors" include:

- Atmosphere
- Aromatherapy
- Time
- Paraffin
- Soaks, Scrubs and Masks
- Hand Manipulation/Foot Massage
- Special Heel Treatments

Atmosphere, Time and Introduction to Aromatherapy

In a salon or spa setting, it is important to offer clients a quality atmosphere along with a quality service. From a spa Manicurist & Pedicurist perspective, some quality aspects of atmosphere can include:

Manicure and Pedicure Area Privacy: If you have multiple Manicure and Pedicure stations, you can install a privacy curtain to serve as a divider between your Pedicure chairs. This will give your clients the illusion of having a separate area where they are being serviced. If you have a separate Manicure and Pedicure room, this will also give a private atmosphere for the spa as well.

Relaxing Music: Soft (volume), classical music is played often for the spa Manicure and Pedicure experience. Music can add a special touch to the spa Manicure and Pedicure experience.

Beverage: An offering of bottled water; a glass of water with slices of lemon, lime, or even cucumber; or a cool beverage (juice, soda, sparkling cider) before the service escalates the "service aspect" of the spa Manicure and Pedicure.

Reading Materials: Offering a magazine to read provides an additional, complementary service for your client. This will allow them to stay occupied, and to read and enjoy. Also, if the client chooses to relax during the service and not read a book or magazine; a quiet environment is relaxing as well. Therefore, if there is not a lot of talking in the service area, the client will have more time to relax.

Time: The standard Manicure or Pedicure lasts between 20-30 minutes, and pricing rates may vary depending upon several factors including: expertise of the pedicurist; equipment used (such as the whirlpool foot spa); professional products used.

However, the spa Pedicure experience can last between 45 - 60 minutes, and can be priced much higher], the pricing ranges may differ due to the time it takes to complete the service, the products used, equipment used, and the expertise of the pedicurist.

Aromatherapy: The term "aromatherapy" can be interpreted as "therapy received from aromas." The various aromas derive from essential oils that are distilled from plant life including [but not limited to]: leaves, stems, flowers, bark, wood, and roots. The distillation occurs through steam or generation from water.

Aromatherapy is known for improving the mental, health and physical well-being by using the essential oils on the skin, in a water bath, in paraffin wax, or for the sense of smell.

Essential oils represent plant extracts in their most natural form, and should not be mistaken solely for perfume oils. Some perfume oils derive from, or are created in combination with plant life, but other perfume oils are made from artificial fragrance additives.

According to Cunningham (2004), some of the most popular essentials oils include:

1. Lavender - good for first aid, and has a relaxing aroma;
2. Chamomile - good anti-depressant, and has a fruity fragrance;
3. Marjoram - herbaceous (having herbal characteristics), helps with headaches and menstrual cramps;
4. Rosemary - a wood-based oil deriving from the Camphor tree, helps circulation, and is a decongestant;
5. Tea Tree - well known as an antiseptic and also is camphoraceous;
6. Cypress - stimulating antiseptic, and derives from evergreen trees such as pine;
7. Peppermint - promotes energy, aids sinus congestion, and has a mint-like smell;
8. Eucalyptus - Camphoraceous essential oil that serves as a stimulant and is antibacterial;
9. Bergamot - Antibacterial and antiviral, with a citrus aroma;
10. Geranium - Has a floral aroma that helps to relax and promotes a tranquil atmosphere.
11. Aromatherapy in the context of the spa Manicure and Pedicure, can be incorporated with the spa factors of - soaks, scrubs and masks; hand manipulation/foot massage; paraffin dips; and heel treatments.

4.1.5 Spa Manicure and Pedicure: Pre-Service

The Pre-Service

- Table Sanitized (Manicure table or Pedicure cart table).
- Equipment, tools and implements should be sanitized.
- The Pedicurist and Manicurist hands should be washed with antibacterial soap and sanitized.
- Greet your client with a smile and professionalism. You should always be courteous to your clients and you should make them feel welcome at your salon, spa.
- You should ask your client to remove his/her jewellery and it should be placed in a safe place. If you are holding jewellery for your client, ensure your client that it will be well cared for during their service.
- Your client should wash his/her hands with antibacterial soap and should sanitize their hands as well with a hand sanitizer. Make sure you guide your client with this process and use the hand sanitizer as well for your own hands. This promotes the overall health and sanitation of the salon or spa, and it allows your client to have more confidence in your sanitation procedures.

Client Consultation

- This is a very important portion of the spa Pedicure pre-service. A health record form should be used for the consultation where you ask about any health-related issues including [but not limited to] - diabetes, skin conditions, medications, pregnancy, recent surgeries, smoking history, and the like. It is also good to have additional information on the form such as - contact information (name, address, email, phone numbers), goals your client would like to see for her or his hand feet, and products you have used during the spa Manicure and Pedicure process as well).
- You should also examine your client's hands and feet to check for skin and nail disorders. Make sure your client understands that you are very interested in her or his medical needs and make sure you are attentive and [again] document your consultation.

4.1.6 Special Hand and Foot Spa Treatments

Let us now discuss some special hand and foot spa treatments.

1. Hydrating Pedicure and Manicure or paraffin Pedicure and Manicure

What is hydrating or paraffin Manicure/Pedicure?

A paraffin Pedicure is a spa treatment in which paraffin wax is applied to the hand/feet in order to moisturise the skin. The paraffin is usually applied after the hand/feet has been washed and buffed and after the nails have been cleaned, cut, and filed into uniform shapes. The application of nail polish is done after the paraffin has been applied, left to cool, and then removed.

Benefits

Cosmetic benefits of paraffin treatment

The cosmetic and healing benefits of a paraffin treatment are numerous. The opening of pores and removal of dead skin cells will rejuvenate the appearance of the skin and make the hands and feet feel silky and smooth.



Fig. 4.1.1: Hydrating Pedicure and Manicure or paraffin Pedicure and Manicure

Paraffin is a natural emollient as it adds moisture to the skin while the wax is applied. It also helps create moisture in your skin long after the treatment is complete. A paraffin treatment creates a sort of barrier on the skin that helps retain the oils that the body naturally produces.

Paraffin wax can be effective in soothing and softening calluses on hands and feet, and healing dry cracked skin, especially on heels.

Therapeutic benefits of paraffin treatment

In addition to soothing and healing the skin, paraffin treatments have many therapeutic benefits for internal ailments as well. Paraffin wax has been shown to treat conditions such as arthritis and fibromyalgia among others. A wax treatment acts as a type of thermotherapy, or heat therapy, that helps treat these conditions by increasing blood flow, relaxing muscles and reducing stiffness in joints. It can also help in minimising muscle spasms and inflammation, and to treat sprains and pulled muscles.

Paraffin wax therapy can be particularly effective for those suffering from osteoarthritis and rheumatoid arthritis. Regular paraffin hand treatments can help relax joints and relieve pain in hands before physical therapy and exercise. They can also help with lowering fluid retention and flushing toxins, which can reduce swelling.

2. Aroma Pedicure and Manicure

Aromatherapy

Has the scent of lavender ever made you sleepy? If so, then you instinctively understand the basic principle of aromatherapy.

Aromatherapy is about using an aroma to bring about a physiological, psychological and emotional change. In its purest sense, aromatherapy is using natural essential oils to soothe, comfort and calm.

Ingredients

Isopropyl Palmitate, Sodium Bicarbonate, Glycerin, Sodium Carbonate, Soap in Paper, Sodium Chloride, Chromium Oxide Green, White Sugar, Jasmine Oil.

3. Oil Manicure and Pedicure

Oil Manicure

Hot oil Manicure/Pedicure is one of the most expensive and luxurious treatments of all times. Hot oil Manicure is the best way to pamper your nails and hands. It provides nourishment to both your nails and cuticles, and is best suited for those ladies who have damaged cuticles.

Benefits

- Getting a hot oil Manicure regularly done will prevent your nails from ageing too fast.
- It improves blood circulation and the health of the skin.
- It takes care of skin problems in the long run.
- Hot oil Manicure cleanses and exfoliates the nails and improves the texture of the cuticles in the long run.
- Hangnails are easily removed through this process.
- It also helps in improving the flexibility of the wrist and hands.

4. Hot stone Pedicure and Manicure

Two ancient techniques hot stone massage and acupressure create this unique, relaxing hand/ foot treatment. Heated stones are massaged on the hands, calves and feet to soothe joints and muscles while acupressure releases stress and tension throughout the body.



Fig. 4.1.2: Hot stone Pedicure and Manicure

Hot stone Pedicure Benefits

- **Relaxes Foot Muscles:** The hot stone Pedicure generates heat in the feet muscles so that they can relax and get rejuvenated.
- **Pressure Points:** There are some pressure points under the feet that can stimulate the senses all over the body. One of the main benefits of this Pedicure is that the hot stones are placed under the feet and refresh the person after the treatment.
- **Chinese Medicine:** This Pedicure has the goodness and wisdom of Chinese medicine in it. The system of massaging with hot stones is essentially a Chinese procedure. It has the yin and yang energies in it.
- **The Aromatic Oils:** This Pedicure is not done just with hot stones. The feet is scrubbed thoroughly and then pampered with a number of energising and moisturising oils. Then the oiled stones are placed on the feet to relax the tired muscles.
- **Detoxifying Stones:** The warmth of the stones releases the cramps in knotted muscles. This pleasant warmth also helps to release toxins from the muscles.
- **A Great Stress-buster:** A hot stone Pedicure at the end of the day is one of the best stress-busters.

5. Fish Manicure and Pedicure

In this type of Pedicure, feet and hands are dipped in a water tank containing fish, called doctor fish or *Garra rufa*. These fish nibble the dead skin from the feet and hands. They do not have teeth; hence, they simply suck on the dead skin. After this, a regular Manicure and Pedicure procedure is followed. The end result is very soft and clean feet.



Fig. 4.1.3: Fish Manicure and Pedicure

Benefits

- **Removes dead skin:** Fish spa removes dead skin and brings back the glowing skin. The fish eat up bacteria and dead skin and leave behind a fresh and glowing skin.
- **Improves blood circulation:** This form of therapy helps in effective blood circulation and stimulates the proper flow of blood throughout the body; the use of the Garra rufa fish helps exfoliate the skin really well.
- **Reduces itching:** Fish spa benefits as it softens the hand and feet and reduces itching and blemishes. Fish spa helps get rid of dark spots and rough hands and feet.
- **Relieves from tension:** It is a good massage as it attacks at the acupuncture points and releases endorphins. It seems to be very ticklish, relieves the person of tension, stress and results in laughter. They soothe the skin very fast.
- **Feet smoother:** Fish spa is a therapy performed by “doctor fish” whose name is Garra rufa. During a treatment, customers place their feet in tanks of warm freshwater containing loads of Garra rufa fish. These doctor fish gently nibble to provide foot massage by emitting micro vibrating sensation as well as getting rid of dry and dead skin. The end result is said to leave your feet smoother and softer.
- **Nourish the skin:** A standard treatment takes approximately one hour in which the client completely submerges the area to be treated into the tank filled with the Garra rufas. After this, a soothing massage is to be given to the client which helps them nourish their skin.
- **Removal of swelling:** Antiseptic effect, the removal of swelling and fatigue in the legs.
- **Glowing skin:** This fish spa exfoliates the skin. Fish spa removes dead skin and brings back the glowing skin.
- **Treatment of Psoriasis:** Garra Rufa fish spa is considered as a medical treatment which treats problems such as psoriasis, warts and calluses.

6. Fruit Pedicure and Manicure

The only difference between a normal Pedicure and Manicure and fruit Pedicure and Manicure is that in the latter various fruits are used in the service, which help in smoothening of skin.

Some of the fruits used in fruit Manicure and Pedicure are strawberries, mangos, papaya, pineapple and other citrus fruits.

For example: In a pineapple Manicure and Pedicure, the customer’s feet/hands are soaked in an energising pineapple soak for five minutes. It is then massaged with fresh pineapple and its juices. After this, the customer’s feet/hands are washed in warm water and a lotion is applied to them.

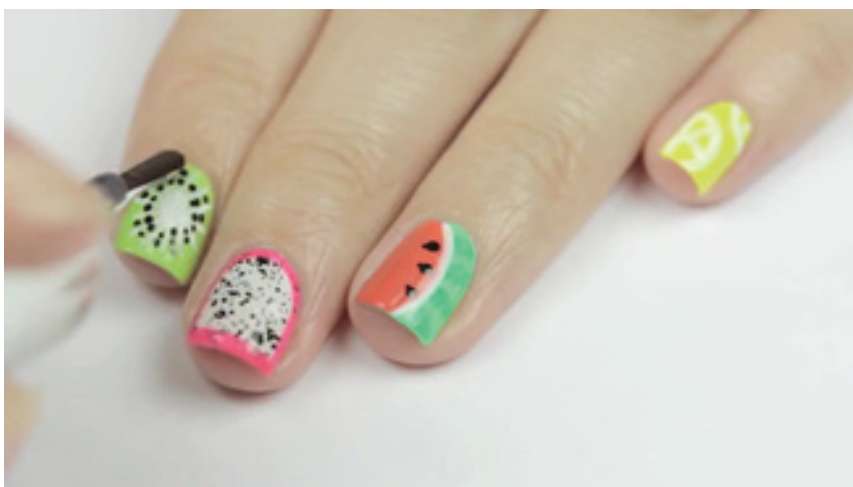


Fig. 4.1.4: Fruit Pedicure and Manicure

Benefits

- Helps in exfoliation
- Leaves feet and legs glowing and moisturised
- Buffs away ageing skin cells and calms the skin

7. Anti-Tan Pedicure and Manicure

Tan refers to a golden-brown or darker shade of skin developed after exposure to the sun. In order to remove tan from their skin, people use various methods, one of them being Pedicure and Manicure. Anti-tan Pedicure and Manicure help in lightening the skin tone and bring back the normal glow of the skin.



Fig. 4.1.5: Anti-Tan Pedicure and Manicure

Benefits

- Removes tanning
- Helps in restoring the natural glow of the skin

Crystal Manicure and Pedicure

Crystal Manicure and Pedicure basically include crystal nails and crystal nail file/glass nail file.

Crystal Nail

It is the process of applying crystals on acrylic gel nails.



Fig. 4.1.6: Crystal nail

Crystal nail file/glass nail file

A glass nail file, also known as crystal nail file – is an ideal nail care tool with the abrasive surface made of glass used to gently grind down and shape the edges of fingernails. They are often used in Manicures and Pedicures after the nail has been trimmed, using appropriate nail clippers.

Let us look at the procedure or steps to use a crystal nail file:

1. Apply polish and gel to the client's hands/feet.
2. Allow the polish to dry.



Fig. 4.1.7: Crystal nail file/glass nail file

3. Apply brush on nail adhesive.
4. Apply the brush on adhesive in a thin, even layer.
5. Apply the applique.
6. Align the first row of the stones with the free edge.
7. Apply even pressure and adhere to each side of the toe.
8. Pull the applique across the nail.
9. Gently press along wall area.
10. Apply gentle pressure to avoid misaligned stones.
11. When stones are set, remove adhesive film.

4.1.6 The Spa Manicure Service - Step-by-Step

The Spa Manicure Service

After your client has been seated in the spa Manicure chair, have had their client consultation and been offered a beverage and a magazine, you can also offer your client hand sanitizer. You should also sanitize your hands.

The Spa Manicure is a soothing menu addition to comfort and indulge your clients with a deeply moisturising and relaxing new service. Designed to calm and restore even the most stressed hands, this service will provide long-lasting benefits beyond a basic Manicure.

STEP 1: Cleanse and Shape

- Make the client wash hands and wipe them dry with a towel.
- Massage sanitizer on the client's hands to sanitize.
- Remove existing nail colour.
- If necessary, trim the length from each nail, using nail clippers.
- Shape and smooth the nail's free edge with a File.

STEP 2: Bathe and Moisturise

- Place a smaller bowl within a larger bowl over a towel on your table.
- Fill the larger (outer) bowl with approximately 1 inch of very warm water – should fill half way up the side of the smaller (inner) bowl.
- Add enough Almond Milk Bath to the smaller bowl to fully immerse the fingertips.
- Soak fingertips for 1 to 2 minutes.
- Pour an equal amount of warm water to the soak in the inner bowl to create a milky solution. Gently swirl fingers to mix.
- Remove hand and wipe it dry.

STEP 3: Cuticle Care

- Apply a small amount of Cuticle around each nail.
- Gently slide a cuticle pusher along the nail plate toward the cuticle area to loosen any non-living tissue from the nail plate.
- Use a curette to remove non-living tissue up to the eponychium and lateral edge.
- Use a Manicure nipper to carefully remove the loosened non-living tissue, as well as any hangnails.

STEP 4: Exfoliate and Moisturise

Massage a scoop of Scrub on the hands for 1 to 2 minutes to gently exfoliate the skin. Use slow effleurage massage strokes on the hand:

- Hold the client's hand with one hand and perform effleurage with your other hand, with firm pressure moving up the back of the hand, and back down using light pressure.
- Move your hands in a brisk circular motion to exfoliate.
- Using both hands, place your thumbs on top of the client's hand and your fingers on the client's palm. Spread apart the top of the client's hand as you petrissage down to the sides with your thumbs.
- Repeat 2-3 times.
- Rinse hand with water from bowl and remove scrub with a soft sponge.
- Thoroughly dry hands with a clean towel.

STEP 5: Moisturise Massage

- Apply a thin layer of Almond Illuminating Masque to the top of both hands and fingers, and wrap hands in warm towels or heated Manicure mitts.
- After 3-5 minutes, remove towels/mitts and remaining masque with a soft sponge.
- Thoroughly wipe hands with a clean towel.

STEP 6: Massage

Massage a dollop of lotion into each hand and arm, using effleurage and petrissage techniques.

- With flat fingers, make quick circular movements on top of the client's hand from the knuckles to the elbow, then back down to the ends of the fingers. Repeat.
- With flat fingers, starting at the wrist and working up to the elbow, make quick circular movements to all planes of arm.
- Heel of hand: Using the tip of the thumb or the knuckle, in a straight line and circles, massage across the heel of the hand (at the base of the wrist).
- Bottom of palm: Perform the "spreading technique" as detailed in Step 4 (Exfoliate section). Massage the lower area of the palm with "thumb over thumb" motion in large circular movements.
- Top of palm: Slide the pinkie and ring finger of your hand between the client's pinkie and ring finger. Slide your other pinkie and ring finger between the client's thumb and index finger. Use your thumbs to massage the palm.
- Outer edge of thumb: Slide your thumb into the client's thumb like a reverse handshake. Using the side of your thumb, massage in downward and circular motions along the outer side of the client's thumb to the heel of the hand.
- Base of thumbnail and fingers: Using thumb pad, perform circular movements at the base of the client's thumbnail, and then massage the entire thumb. After gently pulling the thumb, massage each finger similarly and gently pull.
- Top of wrist: Using the pad of the thumb, circle clockwise on the client's wrist. Finish by gently pulling on each finger - Use feather (very gentle fingertip) effleurage movements to finish.

STEP 7: Meticulous Nail Prep

- Gently buff the surface of each nail with the side of a buffer, in the direction of the natural nail growth. Buff to a high shine if not applying nail colour.
- Double-check for stubborn cuticle and debris by pulling back the lateral folds (side walls) of the nails with your fingers and using a curette to gently remove any remaining cuticle.

STEP 8: Nail Colour

- Use Scrub to remove oil and debris from the nail plate.
- Apply a thin Base Coat.
- Apply 2 coats of nail colour and allow to dry for 5 minutes. Seal and protect with a coat of air Dry top coat.
- After 1 minute, spray each nail with spray to quick-dry nails and condition the skin.

Paraffin Hand Spa

- Petroleum-based paraffin wax is used in salons and spas to soften and soothe skin, most often on the hands and feet, and sometimes on arms and legs. Your hands are submerged in the warm liquid wax of a paraffin hand spa, and the wax then hardens slightly on your skin and is removed after a few minutes. The paraffin wax helps deep-moisturise and condition the skin on your hands, and your nails and cuticles.

Benefits of a Paraffin Hand Spa

- **Moisture Relief:** The paraffin wax used in spa treatments acts as an emollient, which helps trap moisture in the skin. Once the paraffin has been rubbed or peeled away, rough hands and dry cuticles are left soft and moisturised. Salons often use the wax spa as a soothing pre-treatment to a Manicure.

- Heat Therapy:** Paraffin wax is solid at room temperature but melts at temperatures from 116 to 147 degrees Fahrenheit. The heat from a wax spa also helps temporarily soothe aching joints and increase circulation, which gives hands a more youthful appearance. The spa's heat has a relaxing effect, helping calm and relieve stress in the same way a warm bath does. Some paraffin spas include scented oils, such as lavender and tea tree, for the additional benefit of aromatherapy.

The wax must be heated in the wax bath for at least 30 minutes before you need to use it. Plan ahead to ensure the wax is melted properly and ready for use.



Completed the Manicure up to a brief hand massage. Apply a rich massage cream and gently massage into the area.



Check the consistency of the wax and test the temperature by applying to the inside of your wrist.








Dispense the heated wax into a small bowl and quickly brush the wax onto the client's hands using a small paintbrush.



Cover with a towel or thermal mitts. The wax can be left on for up to 20 minutes but 10 minutes is adequate.



<p>Remove the wax . It should peel off in one piece and be disposed of.</p>	
<p>A full massage of 10 minutes should now be given to ensure the client receives the full benefit of the treatment.</p>	
<p>Continue with the application of polish, taking extra care when wiping over the nails with polish remover to ensure there are no traces of wax left on the nails, which will prevent the polish adhering to the nail.</p>	
<p>Oil treatment</p>	
<p>Evaluation of the Manicure</p>	

4.1.7 The Spa Pedicure Service - Step-by-Step

The Spa Pedicure Service

After your client has been seated in the spa Pedicure chair, had their client consultation; been offered a beverage and a magazine you can also offer your client hand sanitizer and you should have sanitized your hands as well.

STEP 1: Cleanse

- Wash your hands with soap and water and towel dry.
- Wash clients feet with liquid soap and warm water and use towel for making the surface dry.
- Add 1 scoop of a mineral bath to a foot bath or 2–3 scoops to a motorized whirlpool tub.
- Agitate with hands to dissolve. 5. Soak feet for 3–5 minutes to cleanse and soothe.
- Remove one foot and towel dry.



STEP 2: Perform a Pedicure

- Remove any existing nail colour from the natural nail using an acetone-based polish remover.
- Trim length with a properly cleaned and disinfected nail clipper or sharp nipper. Follow the natural C-curve of the nail with small cuts when trimming. Trim the corner of each toenail at a 45° angle, double-checking deep corners to ensure there are no hidden areas of growth.
- Refine the shape of the natural nail with the 240-grit side of a File or Buffer File the extension edge of toenails parallel to the end of the toe. Gently round the corners to help prevent ingrown toenails. Refine the shape of the natural nail with the 240-grit side of a file.
- Apply a small amount of Cuticle oil evenly around the cuticle of each nail.
- Gently slide a cuticle pusher or orange-wood stick along the nail plate toward the cuticle area and along the lateral fold to lift and loosen any non-living tissue from the nail plate. Remove any excess Cuticle oil from the nail. Use a curette to remove non-living tissue up to the eponychium and lateral fold.
- Scrub nails thoroughly with soap and a damp brush, then rinse with warm water to remove the cuticle remover and soap; towel dry.
- Use a Manicure nipper to carefully remove any loosened, non-living tissue, as well as any loose pieces of skin or hangnails. Use a gentle touch during cuticle removal to protect the seals. Never cut living tissue as it can lead to infection.
- Repeat colour removal, length reduction, filing and cuticle removal on the other foot.



STEP 3: Exfoliate

- To slough away dead skin cells and gently polish the skin, massage a scoop of Salt Scrub onto the top of one foot and leg up to the knee, using both hands.
- Hold the ankle with one hand and perform a long, effleurage strokes with your free hand up the front of the calf and down the back of the leg applying even pressure to exfoliate dry skin. Switch hands and repeat three times.
- Place foot into the foot bath. Rinse off any excess Salt Scrub. Repeat exfoliation on other foot and leg.

**STEP 4: Extra Exfoliation**

- For extra exfoliation on the bottom of the feet smooth a scoop of Scrub along the sole and heel of the foot.
- Gently massage for 2–3 minutes concentrating on rough, dry areas.
- Rinse in foot-bath repeat on other foot.

**STEP 5: Intense Callus Treatment**

- Carefully apply Serum to calluses on the foot with a plastic-backed cotton pad or spatula. Rinse fingers after applying. (It is important not to “rub” Sea Serum in with the fingers; this can lead to over- exposure for the Nail Professional).
- Wrap the foot in a clean towel and let sit for 5 minutes.
- Unwrap the foot and exfoliate callus areas of the foot with a foot file in circular motions to reduce and smooth calluses.
- Rinse and towel dry the foot.



STEP 6: Condition & Moisturise

- Remove the first foot from the bath and dry with a clean towel. Apply a small amount of Cuticle onto each eponychium and thoroughly rub into skin.
- To moisturise and stimulate the senses, spread a thin, even layer of Marine Cooling Masque onto the foot and ankle using your hands or a soft disinfected applicator brush.
- Wrap foot in a warm, clean towel and repeat on the other foot.
- After 5 minutes, immerse towel-covered feet back into the foot bath for about 30 seconds to soften the masque and use towel to gently remove masque. Remove feet from tub and towel dry. Wrap both feet in a clean warm towel.

**STEP 7: Massage**

- Unwrap one foot and rest the heel on your lap.
- Warm Oil between your palms to thoroughly massage the feet and legs up to the knee.
- Hold the ankle with one hand and perform long, effleurage strokes with your free hand up the front of the calf and down the back of the leg, applying even pressure. Allow your working hand to finish at the back of the ankle. Switch hands and repeat with alternate hand.
- Next, start at the ankle, and with your thumbs on the top of the calf and your fingers on the back of the leg, work toward the knee, alternating hands with deep friction or squeezing movements to stimulate the client's senses. Repeat three times.
- With quick, circular vibration movements, move from the ankle to the knee three times.
- Slide your hands down to the ankle and support the heel with one hand. With the other, slide up the bottom of the foot and place the tip of your index finger on the fleshy base between the big and second toe. Very slowly, with some pressure, slide your index finger downward between the toes, rotating your finger. Repeat this step between all toes three times.
- Slide one hand on the top of the foot for support and, with the other, form a fist and use slow circular movements to work the entire arch and heel. Repeat this step three times.
- Using the same hand, slide your thumb across the ball of the foot several times. With firm pressure, massage from the ball of the foot to the heel. Repeat this three times.



- Continue supporting the foot and slide your hand to the big toe. With a downward motion, squeeze the toe toward the tip. Repeat on the toes three times. Finish the massage with a feather-light fingertip stroke up the top of the foot and leg to the knee, then down the back of the leg. Repeat three times.
- Finish the massage with a feather-light fingertip stroke up the top of the foot and leg to the knee, then down the back of the leg. Repeat three times.
- Wipe away any excess Marine Hydrating Oil with a clean towel and wrap the foot to keep it warm. Repeat massage on the other foot.



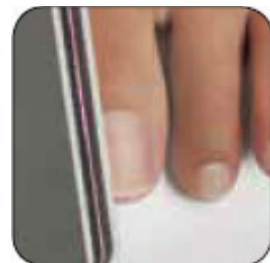
STEP 8: Eliminate Surface Contaminants and Purify Nail Plate Layers

- Pull back the lateral folds (side walls) of the nails with your fingers and use a pusher to double check for cuticle and gently remove any stubborn remnants.
- Smoothen any deep ridges on the big toenail with the 1200 side of a Buffer. When servicing the regular Pedicure client, only smoothen new nail growth with each appointment – this will prevent over-thinning the nail plate.
- Thoroughly cleanse and temporarily dehydrate the nail plate layers with Scrub using a lint-free, plastic-backed pad. Gently pull lateral folds back and scrub thoroughly to be sure all areas of the nail are completely clean.



STEP 9: Finish - For a High Gloss Buff

- Buff to a high shine by Glossing Buffer or Glossing Block.
- Weekly Polish Application - Apply two thin layers of Polish. Seal the extension edge to ensure long wear.
- Seal and protect with a layer of Top Coat. Be sure to seal the extension edge to ensure long wear.
- After five minutes, condition the nails and surrounding soft tissue and increase set time with a light mist of Spray.



4.1.8 Spa Manicure and Pedicure: Post-Service

Post-Service

- The post-service involves making sure that your client is well-accommodated.
- The post-service is also the key to make another appointment with your client.
- You can also recommend retail products your client might like, such as the polish used during the spa Manicure and Pedicure, or a moisturising foot lotion that you used as well.
- Also provide answers that your client may have about the service, and possible advice you could give as your client's personal Pedicurist and Manicurist.

Sanitation and Clean up:

- You should also make sure that disposable items such as cotton balls, orange-wood sticks, plastic spatulas should be thrown away.
- The cotton towels used during the Manicure and Pedicure should also be sent for laundry.
- Also, your implements should be disinfected immediately. Do not forget to wash and brush your implements with warm, soapy water and to dry them as well. Make sure that your disinfection solution is mixed with water as per the manufacturer's instructions and that cuticle nippers, metal pushers, toe nail clippers, etc. are immersed in the solution properly.
- Another form of post-service sanitation includes spraying and wiping the Manicure table and/or Pedicure cart table top, the pedicurist's stool, the client's chair, and foot rest with a disinfectant.

Exercise



1. The portion of the skin on which the nail plate rests is the:
a) Lunula b) Nail bed c) Nail plate d) Matrix bed
2. The nail bed and matrix bed are attached to the underlying bone by:
a) The bed epithelium b) Muscles c) Nail grooves d) Ligaments
3. Abnormally brittle nails with striations are a disorder called:
a) Onychorrhexis b) Agnails c) Furrows d) Onychophagy
4. The only service you may be allowed to perform for a client With nail fungus is to:
a) Refill the new growth b) Remove any artificial nails c) Apply polish
d) Buff to a shine
5. Fresh disinfectant solution for implements should be prepared:
a) Every 2 days b) 3 times a day c) Weekly
d) Daily
6. If offering a leg massage with a Pedicure, do not massage:
a) Below the knee b) Above the ankle c) The side of the shin bone
d) The shin bone
7. To mix nail polish:
a) Stir the polish b) Shake the bottle brush

Notes



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5. Shampoo and Condition Hair and Scalp



Unit 5.1 - Anatomical Hair Structure and Hair Shaft

Unit 5.2 - Hair and Scalp Conditions, Causes and Contra-
indications to Scalp Massage

Unit 5.3 - Shampooing, Conditioning and Massage Techniques
and Equipment

Unit 5.4 - Consequences of Using Incorrect Products on Hair
and Scalp

Unit 5.5 - Various Types of Shampoo and Conditioning
Products and Some Common Brands

Unit 5.6 - Tools and Equipment Used to Carry Out Shampoo
and Conditioning Services, their Operations, Safety
Precautions, Cleaning and Maintenance Procedures



Key Learning Outcomes



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

1. Evaluate the environment required to carry out the services
2. Evaluate the hair and scalp conditions, causes and contra-indications to scalp massage
3. Demonstrate Shampooing, conditioning and massage techniques
4. Describe the anatomy of hair
5. Analyse the consequences of using incorrect products on hair and scalp
6. List various types of shampoo and conditioning products and some common brands
7. Evaluate the tools and equipment used to carry out shampoo and conditioning services

UNIT 5.1: Anatomical Hair Structure and Hair Shaft

Unit Objectives

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

1. Describe the anatomical structure of hair and hair shaft

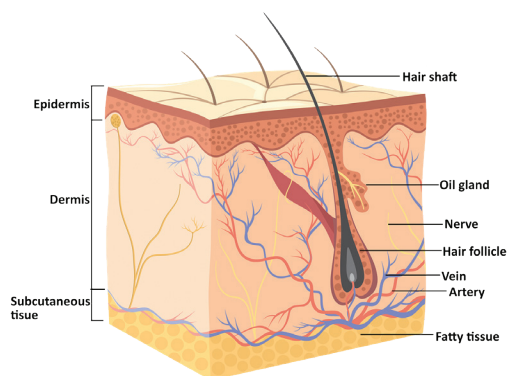


Fig. 5.1.1: Structure of hair

- Hair is made of a tough protein called keratin.
- A hair follicle attaches hair into the skin.
- A hair bulb forms the base of the hair follicle.
- The hair bulb contains living cells which divide and grow to build the hair shaft.
- Blood vessels nourish the cells in the hair bulb, and deliver hormones that modify hair growth and structure at different times of life.
- The growth of hair occurs in three cycles.
- The growth phase of hair is called Anagen and it happens over several years.
- The transitional phase or Catagen lasts for a few weeks when hair growth slows and the hair follicle shrink.
- Telogen or the resting phase is when hair growth stops and the old hair detaches from the hair follicle. A new hair then begins the growth phase, pushing the old hair out.
- The rate of hair growth is different for different people; the average rate being one-half inch per month.
- Hair colour is created by pigment cells producing melanin in the hair follicle. With ageing, pigment cells die, and hair turns grey.

UNIT 5.2: Hair and Scalp Conditions, Causes and Contra-indications to Scalp Massage

Unit Objectives

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

1. Identify the hair and scalp condition
2. Explain the causes and contra-indications to scalp massage



Fig. 5.2.1: Hair and scalp conditions

Psoriasis — It causes a build-up of dry, itchy skin which may often crack and bleed. It is a long lasting condition.

Treatment: One needs special shampoo and medication.

Dry Scalp — It is a condition that can itch and flake, and break the skin from cracking or scratching. Bacteria can also cause infection. It is more common in dry climatic conditions, and is more likely to happen as one gets older.

Treatment: This too needs special shampoo and medication.

Dandruff — This is a condition where the skin flakes off and causes it to itch.

Treatment: Special anti-dandruff shampoos are used to treat dandruff.

Ringworm — It is a fungal action that infects the scalp and causes it to itch, scale, and bring about bald patches on the head.

Treatment: Medication is needed to treat this condition.

Lice — They are tiny insects that live in the hair and feed on blood from scalp. It is contagious, annoying and itchy!

Treatment: Special shampoos available over the counter are helpful to rinse the lice off.

Folliculitis — It is a common skin condition that happens when hair follicles get irritated, usually after a bacterial or fungal infection. Small red or white-headed bumps often show up around the follicles. It can spread and turn into crusty sores that don't heal fast.

Treatment: Medicated creams and shampoos are required to treat the condition.

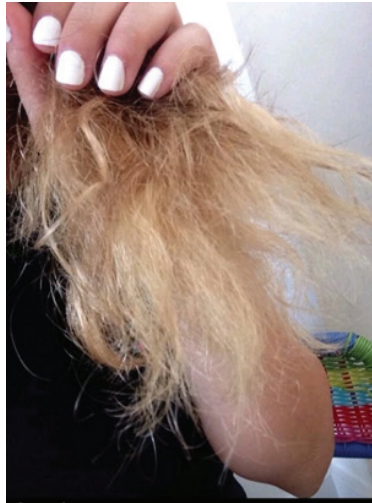
Alopecia Areata — This happens when the immune system, which normally protects the body from invaders such as viruses and bacteria, mistakenly attacks the hair follicles. It can lead to hair loss, often in patches.

Treatment: Intense medical therapy is required.

Split ends — It is caused mostly due to environmental conditions. Sometimes, it may also be caused due to over use of chemicals on hair.



Chemically damaged hair — This is the resultant of too much of chemical treatments like perms, bleach, dyes and relaxers.



Heat damaged hair — This is caused because of excessive use of heat treatments such as straightening tongs, rollers or hair dryers.



Oily scalp — This is caused by the oil secreted by the sebaceous glands in scalp or due to hormonal changes.

- Scalp massage aids in the removal of dead skin, thus preventing hair loss.
- It is beneficial for those suffering from dandruff or psoriasis.

UNIT 5.3: Shampooing, Conditioning and Massage Techniques and Equipment

Unit Objectives

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

1. List the equipment for shampooing and conditioning
2. Demonstrate the process of shampooing and conditioning
3. Demonstrate the massage techniques

Shampoo and conditioning of hair are one of the primary services sought in salons. The processes need to be both relaxing and therapeutic. Shampoo cleans the hair, effectively removing dirt, grease; while conditioning smoothens the hair giving it a soft manageable finish.

The process is as follows:

- The client must wear a gown and towel to protect the clothing from getting wet.
- The hair must be detangled and the right product must be chosen according to the hair and scalp condition.



Fig. 5.3.1: Shampooing hair

- The client must be made to sit comfortably and lean back on the washbasin. Hair must be removed from the face and all accessories such as earrings and glasses must be removed.
- The service provider must check the client for any pain she/he might have in the neck or shoulders; if it is the case, they must settle for a more comfortable position.
- The water should be checked for the right temperature and then used on hair. Care must be taken not to wet the face. The nape of the neck and the back of the ears must be wet too.
- The right amount of product should be taken based on the length and thickness of the hair and evenly spread between the palms.
- The product should be applied to the hair using the effleurage technique, which consists of smoothing, stroking movements with the palms.



- It is then followed by the rotary massage which is a small, firm, circular movement, using the pad of the fingers.



- It is followed by the friction technique which is a series of quick, rubbing movements to remove any build up from scalp and hair. Care must be taken not to employ the technique for long hair as it might cause knots.



- The hair is then rinsed starting from the hairline. Excess water is squeezed out.



- The process is repeated, if required.
- The next step is conditioning the hair. The conditioner is left on hair for some time and then rinsed off.

- The hair is then wrapped in a towel.



UNIT 5.4: Consequences of Using Incorrect Products on Hair and Scalp

Unit Objectives

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

1. Explain the consequences of using improper products

Shampoo is a chemical service, so adequate precaution must be taken against the spreading of contact dermatitis.

- The product chosen must be based on the scalp condition of the client.
- The texture and characteristic of hair must also be considered before a product is chosen.
- Before the process, the service provider must take note of any allergies the client might be having.
- Using the wrong product leads to dry, brittle or fizzy hair. It may also lead to loss of colour.
- Fine hair requires a single wash shampoo, which would give body and volume to the hair.
- Course and thick hair generally require two shampoos. One that softens hair and the other that gives hair flexibility.
- The kind of product chosen should also depend on the frequency of shampoo applied on hair and the quality of water used to wash hair.
- It must also be borne in mind whether the shampoo is required only for cleaning and treatment or colour protection.

UNIT 5.5: Various Types of Shampoo and Conditioning Products and Some Common Brands

Unit Objectives

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

1. List the various types of shampoo and conditioning products

The most popular kinds of shampoo available are as follows

- **Aloe Vera** — It is a shampoo with a mild base which is very suitable for healthy hair and scalp. It is ideal for frequent use. Some common brands are Blossom Kochhar, Khadi, Himalaya Herbals, The Body Shop.



- **Chamomile** — This shampoo is suitable for oily scalps. Some common brands are Garnier Ultimate Blends and The Body Shop.



- **Clarifying** — This is a strong shampoo which acts deeply to remove any build up or dirt in scalp.



- **Coconut** — It helps dry hair to regain smoothness and elasticity.



- **Lemon** — This works well on oily scalps and removes build up from scalp.



- **Medicated** — Helps maintain normal state of hair and scalp and also has antiseptic qualities.



- **Mint** — This is a shampoo with a natural base suited for normal to mildly oily hair. It can be used regularly.



- **Oil** — They are used to smooth and soften dry hair and scalp.



- **Soya** — Helps to lock moisture in hair and scalp.

UNIT 5.6: Tools and Equipment Used to Carry Out Shampoo and Conditioning Services, their Operations, Safety Precautions, Cleaning and Maintenance Procedures

Unit Objectives

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

1. List the tools and equipment to carry out shampoo and conditioning services
2. Discuss the operations for the same
3. Discuss the safety precautions and maintenance procedures

The tools required for shampoo and conditioning services are as follows

- Gowns – The client wear a gown to protect clothing.
- Towels – Used to dry hair.
- Apron- This is worn by the service provider.
- Wide tooth comb- to detangle hair.
- Poly vinyl gloves- It is to be used by the service provider.
- Shampoo and Conditioner.

Exercise

1. Split ends is caused due to environmental conditions
a) True b) False c) Maybe d) Don't know

2. _____ shampoo is used to lock moisture in hair
a) Aloe vera b) Soya c) Clarifying d) All

3. Build up of dry itchy scalp which crack and bleed.
a) Ring worm b) Folliculitis c) Dandruff d) Psoriasis

4. Fungal infection on the scalp:
a) Dandruff b) Lice c) Ringworm d) Alopecia

5. Keratin is kind of protein :
a) True b) False c) Maybe d) I don't know

6. Provide Indian Head Massage



- UNIT 6.1 - Position and Principles of Marma Pressure Points
- UNIT 6.2 - Position and Principles of Seven Primary Chakras
- UNIT 6.3 - Massage Techniques, Equipment, Massage Mediums
- UNIT 6.4 - Benefits of Indian Head Massage
- UNIT 6.5 - Consequences of Using Incorrect Products
- UNIT 6.6 - Factors That Affect Head Massage



Key Learning Outcomes



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

1. Describe the hair structure
2. Evaluate the position and principles of marma pressure points
3. Evaluate the position and principles of seven primary chakras
4. Apply massage techniques and massage mediums
5. Analyse the benefits of Indian head massage
6. Analyse the consequences of using incorrect product
7. Identify the factors that affect head massage

UNIT 6.1: Position and Principles of Marma Pressure Points

Unit Objectives

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

1. Evaluate the position and principles of marma pressure points

Marma is an ancient Indian practice which manipulates the energy in the body to facilitate healing. We believe that there are 107 points in the body that give access to the mind, body and consciousness. Marma helps in restoring health and peace of mind. It is the original point system of healing in the body.

- Some marma points when injured become life threatening.
- Marma works on the principle that a strong touch can cause injury while a mild touch can cause healing.
- This practice is very popular in the United States.
- Marma points are stimulated by massage.
- As these points are very sensitive, the practitioner needs to be very careful. Steady pressure must be applied for 1-2 minutes.
- For toning and strengthening internal organs, the massage should be done clockwise.
- Anti-clockwise movement helps in calming and pacifying.
- Linear movement helps in balance.
- Knowledge of anatomy and physiology is essential for this practice.
- Various kinds of oils like sesame oil, mustard oil, ghee and safflower oil are used for this treatment.



Fig. 6.1.1: Marma massage

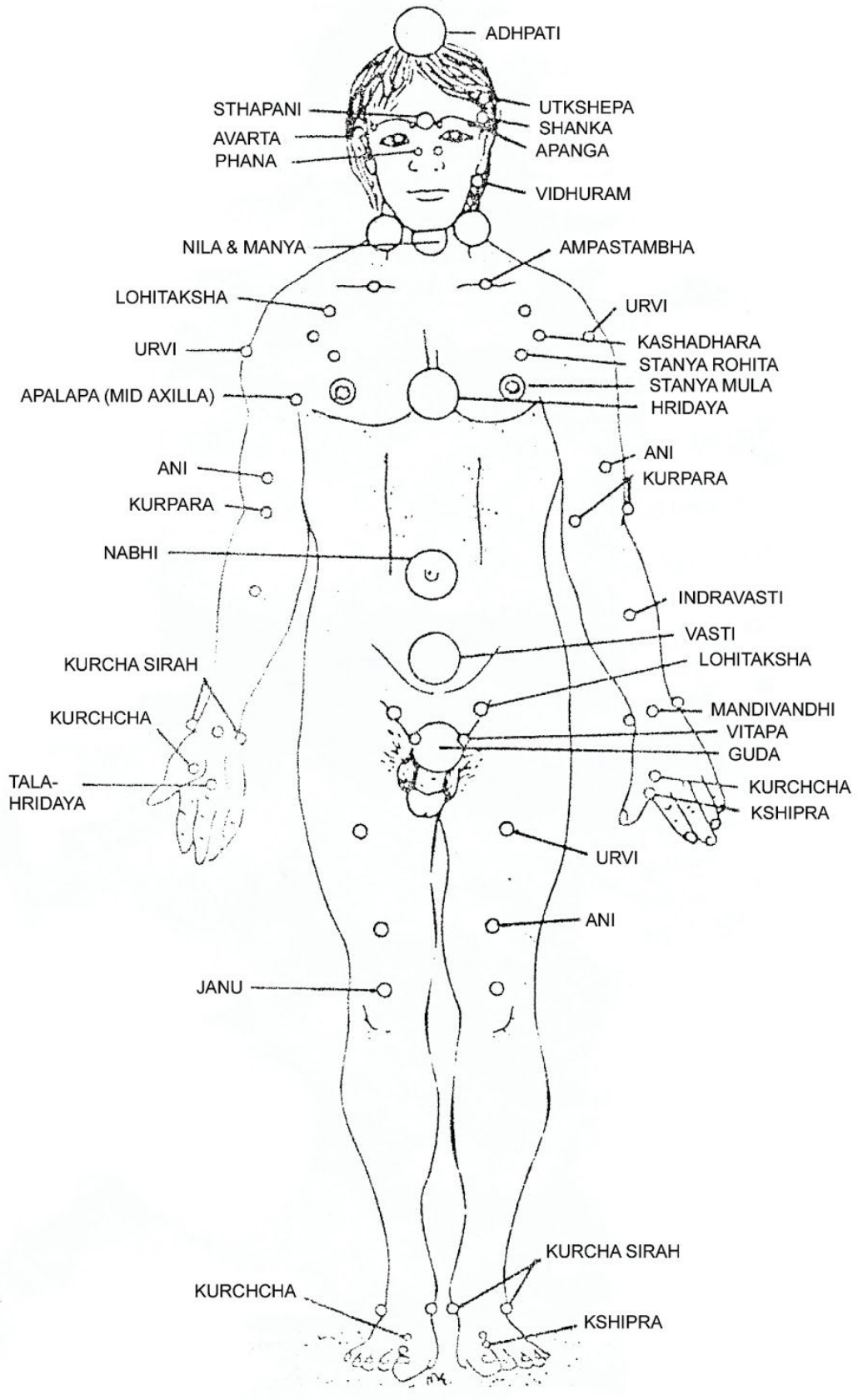


Fig. 6.1.2: Marma massage

UNIT 6.2: Position and Principles of Seven Primary Chakras

Unit Objectives

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

1. Evaluate the position and principles of seven primary chakras

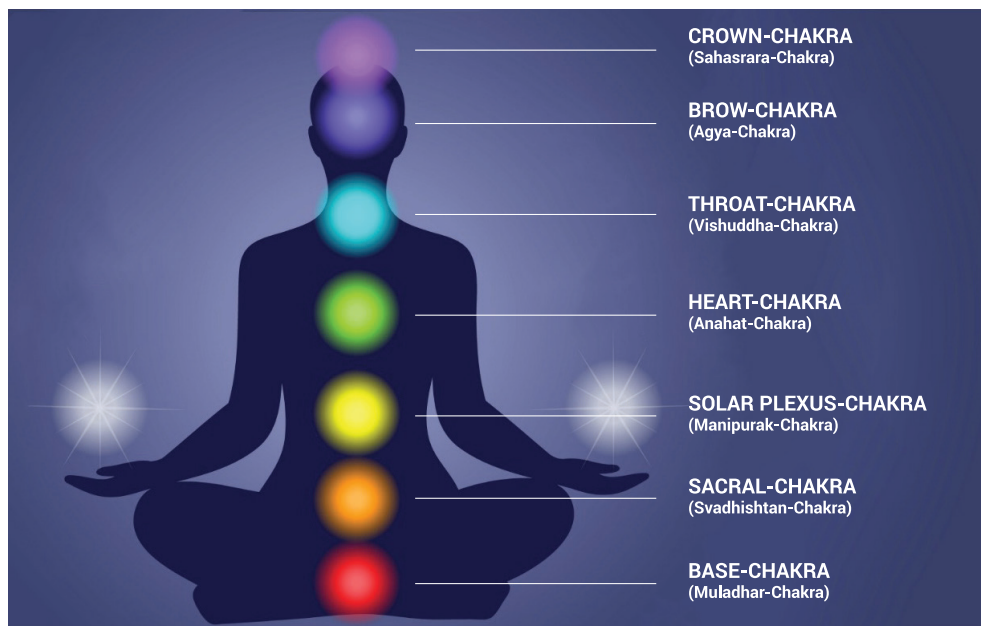


Fig. 6.2.1: Position of the seven chakras

- The chakras are the energy points in our bodies that greatly determine our moods and behavior.
- When we are high on energy, we feel positive and when our energy runs low, we face difficulty in concentrating.
- This energy balance is achieved by the chakras.
- Various chakras control and harmonise various parts and organs of the body.
- The chakras can be awakened by Yoga.

UNIT 6.3: Massage Techniques, Equipment, Massage Mediums

Unit Objectives

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

1. Apply massage techniques and massage mediums



Fig. 6.3.1: Steps to carry out the massage

- The first step is to prepare both yourself and the client for the process.
- The place must be quiet, clean, and aromatic. You may put on soft music.
- Your hands must be sanitised and jewellery and accessories of both the client and the person carrying it out must be removed.
- The medium of massage must be prepared according to the preference of the client.
- The client must be made to wear protective clothing.
- The client must be seated comfortably and the process must be explained.
- The massage begins at the shoulders. Then gently move to the upper back, arms and neck to ease away tension and fatigue.
- The trapezius muscle at the base of the neck is squeezed gently closing to the neck and then moving outward. The process is repeated a number of times with increasing pressure.
- Then the hands are brought next to the neck with the thumbs extended, and small circles are made with the thumbs on either side of the backbone just below the collar line.
- The forearms are placed at the sides of the neck and rolled outwards toward the shoulder by rotating at the wrists. After rotating, lift the forearms and move a couple of inches away from the neck. When the shoulders are reached, come back to the center and repeat this process two more times.
- Small circular lines make up the base of the neck till the hairline.
- One hand is kept at the base of the recipient's neck, and another on their forehead to keep their head from falling forward. With the rear hand, open the thumb and glide the hand up the back of the neck. Don't put pressure directly on the vertebrae.
- The head is slowly tilted forward without using any force. This process is repeated thrice.
- The recipient's hair is then loosened and massaged with shampoo like movements.
- The heel of the palm is used to apply gentle pressure at various points of the head.
- Rub the scalp vigorously with the finger tips of both the hands.
- Finally, use smooth gentle strokes from the forehead to the back of the head.

UNIT 6.4: Benefits of Indian Head Massage

Unit Objectives

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

1. Analyse the benefits of Indian head massage

The Indian head massage has the following therapeutic benefits:

- Relief from pain and stiffness in the muscles of the face, neck, upper back and shoulders
- Increased mobility of the neck joints
- Relief from tension and hangover headaches, eye strain, TMJ, and nasal congestion
- Renewed energy
- Reduction in depression, anxiety, and other stress-related issues
- Higher levels of creativity, clarity and concentration, and better memory
- A sense of tranquility, calmness and positive well-being
- Sound, restful sleep that leaves you refreshed
- Deeper, calmer respiratory system
- Stronger immune system
- Improved skin tone, health and colour
- Healthy hair and scalp
- Increased self-esteem and self-worth with greater self-awareness
- Balanced chakras



Fig. 6.4.1: Indian head massage

UNIT 6.5: Consequences of using Incorrect Products

Unit Objectives

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

1. Analyse the consequences of using incorrect product

- Indian head massage is essentially a dry massage which does not involve the use of any product.
- However, essentials oils may be used to stimulate relief.
- Before the use of any product, the client's preference and tolerance must be taken into count.



Fig. 6.5.1: Essential massage oil

UNIT 6.6: Factors That Affect Head Massage

Unit Objectives

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

1. Identify the factors that affect head massage

- The massage must be administered only after taking the client's medical history. If she/he is undergoing chemotherapy, has scarred tissues, skin disorder, undetected lumps or bruises, the massage must not be carried out.
- Massage must be avoided for the ones suffering from head or neck injuries.
- Massage must be avoided during acute Migraine attacks.
- No massage must be administered if the client is under the effect of any drug or alcohol.



Fig. 6.6.1: Head and neck injury

Exercise



1. How many marma points does the body have?
a) 107 b) 29 c) 56 d) 10
2. How many chakras does the body have?
a) 66 b) 7 c) 13 d) 5
3. Massage should not be done on a patient undergoing chemotherapy.
a) True b) False c) Maybe d) I don't know
4. Indian head massage improves immunity.
a) True b) False c) Maybe d) I don't know
5. Massage should be avoided for those suffering from neck injury.
a) True b) False c) Maybe d) I don't know

Notes



Lined writing area with horizontal lines for notes.



7. Maintain Health and Safety at the Workplace



UNIT 7.1 - Workplace Health and Safety



Key Learning Outcomes



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

1. Identify risk and threat in the workplace and response appropriately with them

UNIT 7.1: Workplace Health and Safety

Unit Objectives

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

1. Maintain workplace safety and respond to several threats
2. Practice the use of language effectively and correctly for better communication

7.1.1 Introduction

The Manicure Pedicure is one of the most sought after services in the salon and spa environments today. This service is requested by younger teens, baby boomers, senior adults, the younger generation, women and men, and universally is a service that provides care of the hands, nails, feet, toes, and toenails.

7.1.2 Parlour Health and Safety

Role of Pedicurist and Manicurist in maintaining parlour's hygiene is of prime importance. As all the services in a parlour concern customer's external body, it is important to be alert and careful about spreading of any infection. More than denting the image of the salon, it risks the health and safety of the people trusting the parlour and its employees. Be careful about the following:

Hands and Hygiene

Hands come into contact with more items throughout a normal day than any other part of our body. Consequently, they can pose the biggest risk to our health if they are not washed on a regular basis. The salon is no exceptions. Shaking hands with people, taking their coat even removing a used coffee cup - can pose the potential risk of cross infection.

Hands must be washed regularly throughout the day and especially in between clients. Remember to keep wash areas clean and tidy too! Use soap and sanitizer as and when required. If your daily routine includes Manicures or Pedicures or other such direct skin-to-skin contact, ensure that your client's hands or feet are also thoroughly washed before starting. After washing, you can use sanitizer which will provide further protection to both you and your client from cross infection. Always use clean towels and coats.

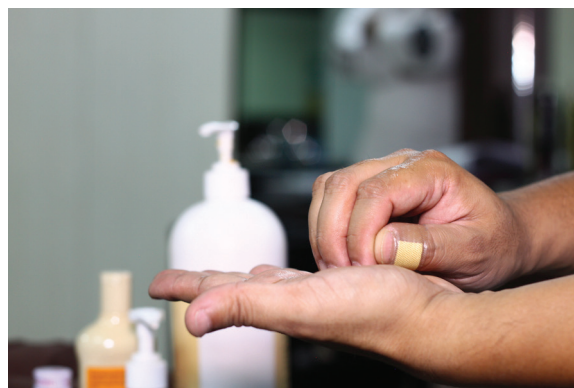




Fig. 7.1.1: Couch of salon

Work surfaces

It is crucial that work surfaces are kept clean to prevent the risk of cross-infection. It also has the advantage of making the salon look far more attractive too!

Do not be tempted to buy cheap products not only can these be ineffective but would serve no purpose. Use a professional product that is designed for the job in hand. Hard surface disinfectant available in the market should be used to clean the surfaces. Alternatively, you could use a spray product for cleaning glasses and **mirrors**.

Salon chairs & couches

Most salon chairs and couches are made from PVC or vinyl. This has the advantage in that they are easy to clean. However, make sure you use the right product. Any disinfectant containing alcohol (ethanol) should be avoided as it is likely to react with the PVC or vinyl, making it brittle, which will eventually make it crack. Once you get a cracked surface it is extremely difficult to disinfect it properly, resulting in an area where germs can easily multiply.

Chairs and couches should be cleaned on a regular basis. Whilst you may think the risk of cross infection is small, it is still there and good housekeeping can help eliminate the problem.

Instruments & Tools



Fig. 7.1.2: Couch of salon

All instruments and tools should be thoroughly sanitized in between clients (or sterilized where required). Fortunately, there are now technically advanced products that make this quick, easy and cost-effective. Do not be tempted to short cut this procedure. Follow the manufacturer’s instructions precisely. Instruments and tools are not cheap, so do not be tempted to use poor quality disinfectant solution. Ensure it contains rust inhibitors to protect your metal equipment.

Some instruments cannot be immersed in a disinfectant solution such as nail files. The debate continues as to whether files should be disinfected in between clients or whether each client should have a new file. The simple fact is this: if the file has not come into contact with any bodily fluids, then sanitizing is adequate - use a good quality broad spectrum disinfectant spray. If the file has come into contact with any bodily fluids, then throw it away.

Floors

Floors should be kept clean as a matter of routine. If you have hard surface, use a good quality floor disinfectant. If you have clients walking bare foot on your floors, it would be preferable to mop the floor after treatment. Clean the floor immediately even if the smallest drop of wax has been dropped on it and after a haircut.

7.1.3 Identify the Hazards and Evaluating the Risks in your Workplace

This section covers the health and safety responsibilities for everyone in the beauty therapy industry.

You must always make sure that your actions do not create a health and safety risk. In the workplace, many things can cause accidents, injury or illness if they are not recognised and made safe.

Risk assessment and control

Risk assessment and control are the responsibility of everyone and any health and safety risks you spot should be reported immediately. For your own safety, you cannot always act upon the risk, and in such cases you will have to inform a higher authority so that it can be dealt with.

It is crucial that you understand the terms ‘hazard’, ‘risk’ and ‘control’.

A hazard is something with the potential to cause harm; something that could cause an accident or injury.

A risk is the likelihood that the hazard will actually cause harm; the threat of something dangerous happening because of the hazard.

Control refers to the measures that you put into place to remove risks or to reduce them to acceptable levels.

Almost anything may be a hazard, but may or may not become a risk. Some hazards could be thought of as 'accidents waiting to happen', as they pose such a high risk. Other hazards are less of a risk, but need to be identified and controlled nevertheless.

For example, in a salon, many deliveries are made. If some boxes of products were delivered and set down on the floor beside reception, these boxes would be a hazard. The risk would be the chance that someone could trip over the boxes and hurt themselves. The risk would be high if the boxes were in the middle of the floor, directly in the path of the staff and clients in the salon, but the risk could be controlled by moving the boxes to a place where they are less likely to be in the way of people who are moving about in the salon.

You need to be aware of the hazards that may exist in your workplace, and you will need to be able to spot hazards, identify the risks that they pose, and take steps to make sure that they do not cause a problem to you, your clients or other staff.

Hazard	Risk	Control measure
Electrical leads trailing on the floor	Tripping over leads	Run flexes alongside the wall
A light bulb that has blown	Accidents because of poor light	
Highly polished floors	Slipping	
Badly fitting carpet	Tripping up	
Trolleys and desks overloaded with equipment and products	Furniture tipping over	
Plugs that have loose or frayed leads	Possible electric shock or risk of fire	
Rushing about too much, without concentrating	Bumping into people and causing an injury	
Staff carrying tools in the pocket of her uniform	Cuts or wounds if someone bumps into her	
Carrying too much at once	Cannot see where you are going which results in an accident or a bad back	
Breakages or spills that are not cleared up instantly	Cuts or slipping over	
Unsterilised tools	Cross infection	

7.1.4 Health and Safety Rules

Hot and Cold Running Water

The salon must have a constant supply of hot and cold running water. For Beauty Therapy treatment rooms should have a separate sink with hot and cold running water.

However, if a large treatment room has been separated into treatment bays by curtains, then a central sink will do. The water supply is used for sanitising hands and tools, cleaning the salon, and for parts of the treatment, for example, mask removal or shampooing hair.

Your Responsibilities at Work

Working with Water

Report to your supervisor immediately:

- Blocked sinks, so that they do not overflow
- Water that comes out of the tap an unusual colour
- Any leak, loose tap or cracked pipe

Don't:

- Leave taps running, especially the hot water tap as this is wasteful and very expensive for the salon
- Flush mask products or other semi-solid products down the sink

Staff areas

Your employer has a duty to provide a space in which employees can rest and eat. A staff room or separate area is important because it is not acceptable to eat in the reception or client areas. Even drinks in the salon should be reserved for clients, in order to maintain a professional image.

The staff room should have an area for staff coats and preferably lockers for valuables such as handbags and expensive tools. A separate toilet and washing facility would also be ideal, but this is not always possible and staff may have to share the toilet with clients. If this is the case, staff must give their clients preference and make sure that they leave the room spotless at all times. A staff area with comfortable seating, tea- and coffee- making facilities and a microwave would also benefit the well-being of staff .

In the hair and beauty industry, you are there to provide a service to clients, so there is not much time to relax and unwind. If you work in a successful salon, you will be rushed off your feet. The area that your employer provides for your rest periods is therefore very important.

7.1.5 Common Workplace Threats

Few common workplace security threats and their responses are detailed below:

Table 5.1.2 Threats and Responses

Threats	Responses
<p>Fire: Fire is a significant hazard for most businesses. There are three main causes:</p> <ul style="list-style-type: none"> • It is started deliberately • It occurs because people are not alert to fire hazards • It occurs because people are careless 	<ul style="list-style-type: none"> • Safe storage of materials • Maintain fire exit routes • Routine checks/end of day checks • Fire fighting/protection equipment

Threats	Responses
Electric shock: There are hazards presented by the electrical installation (the fixed wiring, plug sockets, distribution boards, etc.) and portable electrical equipment (any equipment that plugs into the electrical installation).	<ul style="list-style-type: none"> • Routine inspection of equipment • Routine inspection of installation • Inspection, maintenance and testing carried out by competent person • Effective defect reporting system
Shoplifting: It is the act of stealing products from parlour by customers. The salon may face loss on losing expensive beauty care products.	<ul style="list-style-type: none"> • Observe any suspicious behaviour of customers • Frequently check CCTV surveillance • Ensure that the guards/salon manager are there in case such incident comes to notice
Violence: May be either verbal or physical and could arise during robberies, terrorist activities or customer complaints	<ul style="list-style-type: none"> • Provide panic alarms, training etc. • Cameras • Immediately reporting to police/authorities

This is a list of common threats that effect workplace security; there are a number of other situations that might impact workplace security like theft by staff, aggressive customer, vandalism and even terrorist activities. An employee has to be vigilant all the time and also report any threats/situations immediately to the supervisors or to authorities. For instance, in case of fire the employee should immediately inform the fire department or in case of any violence/theft/robbery/terrorist act the police have to be informed. Also, if the situation involves physical harm to a person, hospital or emergency, medical services should be informed.

7.1.6 Electrical Equipment

Electrical equipment is safe to use and safely maintained. All electrical appliances must be checked regularly. In a busy salon, this may be every six months. These checks must be carried out either by a qualified electrician or a skilled person who is trained and experienced in the use of that particular appliance, for example, a person employed by the company who supplies the equipment. All electrical checks must be written in a book that is kept specifically for this reason. The date and signature of the person who carried out the check must be entered along with the reason for the check, for example, whether it was a repair or just a maintenance check. Information must be given about the nature of the repair or check. The book must be available for inspection by the health and safety authority.

Report to your supervisor immediately if there are any faulty plugs, frayed wires or loose connections and any flickering or faulty lights.

Do:

- Switch off and unplug all machines after use
- Check that all equipment trolleys are stable and not on uneven floors
- Wind up wires and cs neatly.

Don't:

- Touch electrical equipment, plugs or switches with wet hands or place bowls of water nearby
- Leave trailing wires
- Plug in or use any equipment that has been reported as faulty.

7.1.7 Posture, Lifting and Carrying

People who work with their arms and elbow in an elevated postures are at risk for musculoskeletal disorders especially in the neck and shoulders just like everyone else. In-addition the constant standing and bending over can contribute to pain in your low back and knees as well. Such is the duty of a Pedicurist and Manicurist where he/she often needs to work with their arms in elevated position and stand for long hours while working.

Injury can be caused by:

- Wrong lifting methods
- Poor posture
- Regular and continual strain on the same part of the body
- Moving objects by force that may be too heavy

In the salon, you need to be careful how you lift and carry stock.

You also need to take care over the way you sit, whether at reception or while carrying out a treatment – it is important that the chair or couch is the right height for you. To enable your body to change position regularly while working, it is better if you carry out a variety of treatments. In addition, you need to know how to hold tools correctly, and give your hands a chance to rest after a treatment.

It is a good idea to:

- use height-adjustable couches and cutting stools
- Get help when carrying large, heavy or awkward things
- Move and stretch your body regularly if you remain in the same position for a long time
- Do exercises to keep your hands flexible
- Maintain good posture.

Safe lifting method

As a member of staff, you will have a lifetime of bending and standing in one position and it is essential that you look after your back. The safe lifting method is shown below; make sure that you follow it.



Fig. 7.1.3: Correct posture for sitting

When picking up a large or heavy item:

- Bend at the knee
- Use both hands to grasp the item
- Use the strength in your legs to help lift the weight
- Never bend from the waist, as this could damage your lower back.



Think about the lift. Where is the load to be placed? Do you need help? Are handling aids available?



With your feet close to the load, bend your knees and keep your back straight. Tuck in your chin. Lean slightly forward over the load to get a good grip.



When you are sure of your grip on the load, straighten your legs and lift smoothly. Remember to keep your back straight.



Carry the load close to your body.

7.1.8 Equipment and Clothing

Your responsibilities at work: equipment and clothing

- Never use any equipment for which you have not received training.
- Always wear the recommended protective clothing.

All products that could be harmful must be:

- Used safely according to the manufacturer's instructions
- Stored safely
- Cleaned up safely when spilt
- Thrown away safely.

You must write down all the products you use, how they are used, stored, cleaned up and thrown away (including cleaning agents). You must do this because the products you use could:

- Be inflammable
- Be poisonous if swallowed
- Cause irritation

- Give out strong fumes
- Be dangerous if inhaled
- Be slippery if spilt.

The simplest way to record information about the different products used by a salon is in a table, which is clear and easy to read. An example is given below.

Product	Hazard	Correct use	Storage	Disposal of waste	Caution
Nail varnish remover	Inhalation of fumes; highly flammable	Inhalation of fumes; highly flammable	Inhalation of fumes; highly flammable	Inhalation of fumes; highly flammable	If spilt, clear up immediately as it can dissolve some plastics such as cushion flooring, and mark trolleys and equipment. If spilt on clothes, minimise the fumes by sponging with water

Table 7.1.4: Information recording



Click/Scan this QR Code to access the related video

Exercise



1. Parlour hygiene includes cleaning of:
a) Floors b) Instruments and tools c) Chairs and furniture
d) All of these
2. What is the response towards shoplifting?
a) Review CCTV footage b) Notice suspicious behaviour c) Make sure guards are on duty
d) All of these
3. A Pedicurist and Manicurist may suffer headache and migraine due to:
a) Muscle tightness b) Long conversation with clients c) Hair-dressing
d) None of these
4. List workplace threats and response to them.

5. Uplifting your arm is a right position to work in for a Pedicurist and Manicurist?
a) True b) False

8. Create a Positive Impression at the Workplace



UNIT 8.1 - Creating Positive Impression at Workplace

UNIT 8.2 - Professional Skills

UNIT 8.3 - Language Skills

UNIT 8.4 - My Learning Tree



Key Learning Outcomes



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

1. Demonstrate professional behaviour
2. Execute tasks as per organization's standards
3. Practise proper communication to record information
4. Practise how to build a professional image
5. Demonstrate effective use of language

UNIT 8.1: Creating Positive Impression at Workplace

Unit Objectives

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

1. Demonstrate professional behaviour
2. Practise team work and behaviour with customers

8.1.1 Introduction

Professional service depends on the effectiveness of the operator and also on the way a salon is run. Effective salon procedures maintain consistent standards, allocate job responsibilities properly and help to ensure that routine jobs are not forgotten during busy schedules.

Good housekeeping is essential for maintaining a good salon image, as well as for ensuring health and safety.

8.1.2 Reception Area

To create a positive impression, you must ensure that:

- Reception desk is always tidy
- Flowers are replaced at least once a week
- Latest magazines are available for the customer
- Empty cups are removed as soon as possible



Fig. 8.1.1: Reception area

8.1.3 Staff Room

After using the Staff Room, please ensure:

- All books, manuals and magazines are put away in their respective places
- Your dishes have been washed and put away
- Your client's dishes have been washed and put away

8.1.4 Providing a Caring Environment

Clients like to feel comfortable and relaxed while they are having their treatments done. To make your client feel comfortable your behaviour must be genuine and sincere. The way you communicate your care, courtesy and your competence, will encourage them to become a regular client.

To provide a caring environment you must:

- Demonstrate a positive attitude towards work and other people.
- Have a clean and neat appearance.
- Show a friendly and courteous attitude to each other and to the clients. Always acknowledge the client, even if you are on the phone or with someone else.
- Have high personal standards of behaviour and conduct.
- Be punctual, reliable and efficient. If you are running late for work, call the salon immediately. If you are running behind schedule, explain the delay to your client. Apologise for the inconvenience and do not blame anyone.
- Be reassuring to your client and put them at ease through your behaviour. This includes devoting your full attention to the client. It is rude to chat with other staff members while attending to your client, however, professional discussion with co-workers is permissible.



Fig. 8.1.2: Preparing the treatment area for the customer

8.1.5 Making the Clients Comfortable

The client's physical comfort is also an important part of customer service. As a professional, you must:

- Provide current magazines for the clients to read
- Offer a choice of refreshments including tea or coffee
- Ensure the heating/air conditioning is turned on each morning, if required

8.1.6 Communication

All living beings communicate with each other. Communication is the process or activity of sharing/conveying information through the help of messages, using methods such as speech, writing, visuals, signals or behaviour. This process of conveying a message is considered to be complete only when the person receiving the message has fully understood the message. The process of communication has four major components:

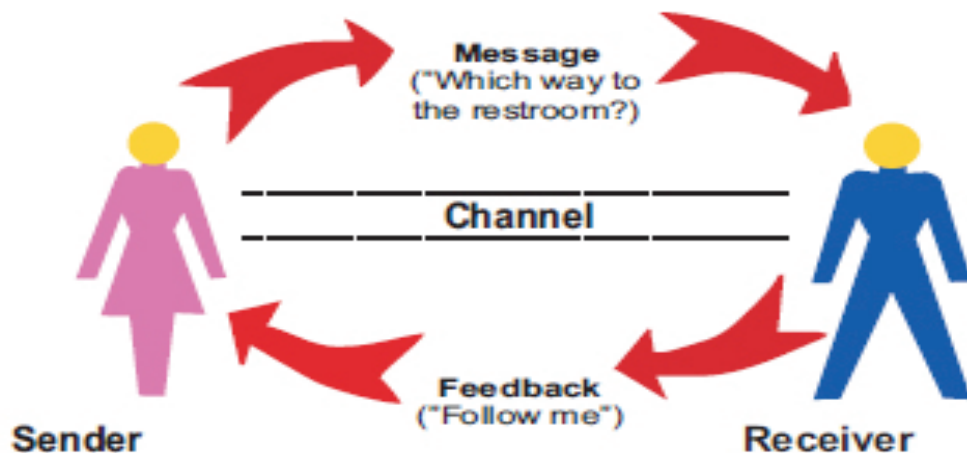


Fig. 8.1.3: Communication chain

Answering the telephone

Opinions about a salon can be formed by the operator's conversational technique and customers can be lost through poor telephonic communication. Therefore, it is important that you use good communication techniques to provide a high standard of customer service.

Communicating by telephone

Speaking on the telephone is a little different to communicating with a person face to face.

On the phone you can hear (tone of voice, intonation, volume), but you cannot see (facial expressions, gestures, body language). Telephone communication is approximately 25% words and 75% tone, or the way the words are said.

Therefore when you are communicating on the phone you will need to compensate for what you cannot see.

Your voice

When you are speaking on the telephone:

- Speak clearly
- Speak directly into the mouthpiece
- If you are sitting, do not slump, your posture can affect your voice
- Be efficient but friendly and smile

Your words:

Choose your words carefully because the listener cannot see you. Repeat and check names, times, dates and phone numbers.

Your body language:

Even when the phone is answered with Hello? You can tell if that person is happy, bored or hassled. Smiling when you announce yourself can help to make you sound pleased to receive the call.

Use body language even though it cannot be seen, otherwise your voice may sound stilted.

- Smile even though it cannot be seen, it will be heard
- Focus your eyes on something that will help you concentrate on your communication
- Listen for body language eg. pauses and breathing patterns

Telephone communication difficulties

- Not seeing the other person
- Noise – in the background or on the line
- Distractions – someone trying to attract your attention while you are on the phone
- Language- poor enunciation or an unfamiliar accent

Ways to reduce these difficulties

- Listen actively
- Turn your back on any distraction
- Keep noise around you to a minimum
- Focus solely on the phone call
- Speak clearly
- Check for understanding

Answering the phone - announce yourself

A good greeting is: “Good morning/afternoon, this is XYZ salon, (your name) speaking. How may I help you?”

Answer a call promptly

A good practice is to answer the phone within three rings wherever possible.

Three rings will give you time to:

- Stop what you are doing
- Prepare to answer the phone

Answer the phone efficiently, when answering the phone:

- Smile!
- Say “Good morning” or “Good afternoon”
- Announce yourself and the salon name clearly
- Have a pen and paper ready to take notes
- Listen carefully to the caller
- Ask questions to clarify the caller’s needs
- Repeat all the relevant information to make sure that you have the correct details

Remember, you do not know who is on the end of the phone, and first impressions count.

Responding to the customer’s needs - using questions on the telephone

Good telephone techniques include using questions to structure and control your conversation.

Type of question	When receiving a call	Example
Open	Establishing the nature of the call	“How may I help you?”
Closed	To establish or confirm information	“Did you want an appointment today?”
Probing	Gathering specific details of requirements	“Exactly what do you want done to your hair today?”
Reflective	Checking for and showing understanding	“So I am writing that Mrs Sharma you would like to take the 2.30 appointment today for a Facial and hair colour with Suman?”
Closed	Ending the conversion	“Is there anything else I can help you with Mrs. Sharma? Thank you for calling.

Get on the same “wavelength”. Tune in to your caller’s requirements. Callers will have different needs.

A caller who:

- Is in a hurry, wants you to be brisk and efficient
- Has a complaint, wants understanding and action
- Is distressed, needs your empathy

Taking messages

- Sometimes people will call the salon to speak to an operator who is unavailable, or will want to leave a message. In these situations it will be necessary to write down a message. Do not rely on your memory.
- All messages must be written neatly and accurately. Accurate message taking is very simple and should include:
 - Name of the person the message is for
 - The caller’s name
 - A return phone number
 - Message details
 - Time of call
 - Date of call
 - Name of person who took the call

Personal telephone call ethics for the staff

- Messages will be taken and left at the reception desk. It is your responsibility to check for them on your break.
- Emergency calls are accepted, however, please tell your friends and family not to call unless it is an emergency.
- Please keep your calls to a minimum so that you do not hold up the salon or inconvenience customers who may find the phone line engaged if someone is taking a personal call.
- Mobile phones should be used for any other personal calls on your lunch break. Please keep it switched off the rest of the time and keep it in the Staff Room.

8.1.7 Code of Conduct for a Pedicurist and Manicurist

All employees in a salon are expected to conform to standards of reasonable conduct which reflect professionalism:

- Show respect and be fair and courteous to others. Do not criticise other staff or salons
- Be honest and always keep your word
- Behave in a professional manner
- Unlawful discrimination or harassment should not be tolerated and should be reported immediately
- It is inappropriate to speak about religion, politics, another person's sex life, gossip or to swear

Tact

Once a contraindication to any treatment is diagnosed, it is important to handle the situation with tact and sensitivity. Your client may be shy and embarrassed about their condition and will appreciate if you are discrete and helpful. You should:

- Avoid speaking loudly about the condition
- Reassure the client and inform them of the available treatments
- Maintain professional and caring behaviour

Tolerance and respect

As a Pedicurist and Manicurist you will come into contact with many different people, and not always will you agree and understand many of their values. However you must learn to recognise different values and respect the rights of anyone who thinks differently to you.

It is important not to show any prejudice eg racial or religious intolerance. We have laws, which make it illegal to discriminate against another person on the grounds of their sex, race, disability, religion, sexual orientation or political beliefs.

Confidentiality

Clients will often discuss their personal life with you. You should always be polite and listen. However, when a client confides in you, it is important to be discrete and not to repeat what the client has said.

- Always remember the professional nature of your relationship with the client.
- If possible, discourage your client from divulging extremely personal and intimate information.
- Likewise, you should not burden your client with your own personal problems. Remember they are in your salon to have their hair done and to walk out feeling good.

8.1.8 Hygiene and Personal Appearance

A beauty operator works in very close proximity with their clients. It is very unpleasant for a client to have an operator bending over them with either bad breath or body odours. Practicing a high standard of personal hygiene is vital.

- Shower each morning before work
- Groom your hair every day. Maintain clean hair, short or neatly tied back
- Keep your teeth and gums healthy by regular cleaning and dental attention. Be conscious of how your breath smells. Avoid eating strongly flavoured foods
- Do not smoke
- Keep your nails and hands in excellent condition. Nails should be:
 - Short and unpolished for beauty/spa/massage Pedicurist and Manicurists
 - Hairdressers and nail technicians should have carefully polished nails
- Wash your hands before attending to a client. Wash your hands after eating, smoking or going to the toilet
- Eat good food and practice a healthy diet and get plenty of exercise
- Most salons and spas provide a uniform for you to wear whilst working. You will be responsible for maintaining the cleanliness and appearance of that garment. Wear fresh clean, ironed uniform/clothing
- Wear light day make-up, not too heavy or bold
- Men should be clean shaven or have neat facial hair
- Wear clean, functional shoes and keep your salon shoes spate from your street shoes.

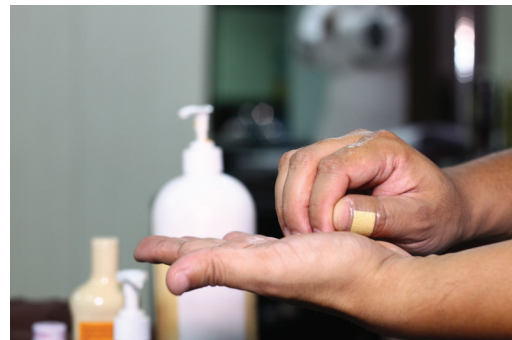


Fig. 8.1.4: Personal hygiene

8.1.9 Things to Avoid

There are certain habits that have severe ill-effects on one's health. Such habits should be avoided for a healthy life. These include:

Alcoholism

It's the tendency in which one consumes alcohol to cope with difficulties or to avoid the feeling sadness. The ill effects of alcoholism are:

- Increases risk of heart diseases, cancer, impaired immune system, liver infection (Cirrhosis) etc.
- Reduced work focus and drop in performance.
- Degradation in social and economic status.
- Induces withdrawal symptoms like anxiety, trembling, fatigue, headache, depression etc.

Tobacco

Tobacco is the second largest cause of death in the world. It claims one death in every six seconds. Its effects are:

- It is a major reason for oral cancer which affects mouth, tongue, cheek, gums and lips.
- Chewing tobacco lessens a person's sense of taste and ability to smell.
- Smokers face a greater risk of suffering from lung cancer.

Ghutka

Each sachet contains 4000 chemicals, including 50 that cause cancer like betal nut, tobacco, flavoring. Impact of Gutkha on health:

- Loss of sensation in tongue
- Disfigured mouth
- Increased sensitivity to heat, cold and spices
- Inability to open the mouth
- Swelling, lumps, rough spots on gums or in other places inside the mouth
- Unexplained bleeding in mouth
- Difficulty in swallowing and finally mouth cancer

8.1.10 Work Effectively as Part of a Team

The goal of any beauty salon is to anticipate and fulfil clients' needs within a healthy and happy salon environment thereby promoting a thriving business. In order to achieve your salon's objectives, you and your colleagues need to agree ways of working together in the salon towards a common goal.

A salon team will always be made up of people with different strengths and weaknesses and it is important to make full use of everyone's strengths and try to improve the weaknesses.

A team will also be made up of different personalities and it is important for everyone to get on when working together as part of a team. The team will only be effective if everyone feels they are working equally and resentment will build up if some team members are not working as hard as others. Make sure you are an effective team member by working as hard as you can.

Regular team meetings (ideally weekly) will help to maintain a good working relationship, as any problems can be sorted out in a business-like forum.

How to be an effective team member

On joining a salon you will become part of a team and will be expected to work with other team members, your colleagues to ensure the smooth running of the salon.

A good team has:

- Clear objectives and a sense of direction
- Good balance of planning and action
- The right number of people
- Good communication
- Flexibility and tolerance
- Clear job roles
- A sense of humour!
- The right mix of skills

- Good listening skills and exchange of ideas
- Enthusiastic, committed team members
- A fair but decisive leader

If we act irresponsibly, it may affect the whole team.

Team spirit can be lost:

- if one member of the group works on his or her own, that is, not as part of the team
- if there is a breakdown in communications
- if team member(s) are unwilling to be flexible and tolerant of others' mistakes
- when there is too much work for too few people
- when job roles become blurred and people encroach upon areas they should not.

As a team member, it is your responsibility to know:

- Who all the staff are in the salon
- Who is responsible for what

Who to go to for information and support.

Remember

- If you need help or information, you should ask for it politely. Stating why you require assistance will explain to other members of staff how they are helping you. Being polite and professional at all times will promote team spirit.
- When a colleague asks for your help you should respond willingly and politely to the request.
- Anticipating the needs of others and offering prompt assistance.
- Being capable and competent means doing a job as well as you have been trained to do. Do not attempt to bluff your way through a job this could put a client or colleague at risk.
- Being responsible for your actions involves taking responsibility for any mistakes you may make and taking the appropriate action to minimise any further damage.

Remember

- Treat others as you wish to be treated.
- Never attempt to do a job that you have not been trained to do.
- Never try to cover up mistakes this will only make things worse.
- Never carry out a task if you are unsure.
- Always check with a colleague who has more experience or is in authority so that you get it right.
- Always make sure you understand what is being asked of you. The ability to listen carefully is an important skill. Show that you understand by nodding your head.

8.1.11 Acting Within the Limits of your Responsibility

When we are working in a salon we must execute all tasks as per the organizational standards within the limits of our authority.

Scenario A

You do a spa Pedicure for a teenager. At the end of the service she tells you that her mum is going to come in later to pay. You allow the client to go and the mother never comes into the salon with the money. Your

manager is upset because you have cost the salon money and tells you it will be deducted from your wages!
- In your group, discuss the limits of your authority in this situation.

Appropriate Behaviour with Customers

As a Pedicurist and Manicurist, your major work and time is invested in dealing with salon clients and customers. Your business depends solely on the number of customers attracted to take services from and how happy they are at the end. When dealing with customers, it is of utmost importance that their interest should be kept in mind. While dealing with customers, always remember:

- Customer's choice and decision should be at the top. Never force any one to take a specific service. You may suggest but do not force.
- If customer do not wish to go for a particular service you are suggesting, do not feel bad and that should not affect the service you are giving.
- Never get too personal with the customer.
- Never get indulged in personal conversation with colleagues or on phone while customer is waiting for you to start the process.
- Be calm if at all a customer complains. Do not be too defensive. You can always apologise and give a service free or discount.

Exercise



1. Personal grooming of a personal involves:
 - a) Bathing and Showering
 - b) Hair care
 - c) Nail care
 - d) All of these
2. Choose the right behaviour attribute with customer:
 - a) Being warm with customer
 - b) Not preferring his opinion
 - c) Getting upset if he does not agree with you
 - d) None of these
3. Tobacco is the main reason for
 - a) Oral Cancer
 - b) Skin Cancer
 - c) Malaria
 - d) None of these
4. One should never have _____ and _____ specially during duty hours.
5. List four important tips for behaviour with customers.

UNIT 8.2: Professional Skills

Unit Objectives

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

1. Demonstrate how to develop a professional attitude

8.2.1 Introduction

When starting a career as a Pedicurist and Manicurist, it is imperative to develop professional ethics. Strong work ethics shows that a person is self-motivated, conducts works in a professional manner, and is able to self-evaluate. It is necessary to possess these qualities because they will determine success that one can get in this industry.

The first important fundamental of a strong work ethic is self-motivation. Self-motivation is the ability to satisfy a desire, expectation, or goal without being influenced to do so by another person.

Developing and following a code of ethics for your salon business helps you set the tone for your employees, reassure your clients that you have their best interests at heart, and establish your salon as a reputable workplace.

8.2.2 Decision Making and Problem Solving

Problem solving is an essential part of every job role. As a Pedicurist and Manicurist you will encounter various problems where you will need to take a decision. For example, breakdown and malfunction of equipment, unsafe and hazardous working conditions, security breaches etc.

Steps in decision making and problem solving:

1. Recognize that there is a problem.
2. Identify the problem.
3. Generate alternative solutions.
4. Weigh the pros and cons of each solution and decide on the best solution.
5. Implement the chosen solution.
6. Evaluate the solution.

Imagine the following scenario: an angry client comes into the salon complaining that the Spa Manicure you did on her yesterday has led to a severe rash on her arm. she is very angry and demands her money back. It is not within the limits of your authority to do this, so here are some guidelines to help you handle this difficult situation.

- Be sympathetic and listen carefully to the client.
- Ask her politely to take a seat while you find someone in authority to speak to her.
- Inform your employer or the most senior member of staff that you have a client at reception who would like to discuss her last perm as there seems to be a problem.
- You should then explain the situation in as much detail as possible so your superior is able to talk knowledgeably to the client.
- You should be present at the following discussion so that you can see what the exact problem is and how the problem is dealt with. Only offer input to the conversation if asked.

Here are some of things you should not do.

- Do not get angry with the client.
- Do not be rude and tell her that nothing is wrong with her hand.
- Do not lie and say there is nobody who can deal with her and ask her to come back on your day off!

In another situation, a regular client comes into the salon for a treatment without an appointment. You should never make a client feel unwelcome and should try to be as accommodating as possible. If it really is not possible to fit the person in at that time, make an appointment. This also applies to a client who is late for an appointment or where a Pedicurist and Manicurist has been over-booked. Re-scheduling appointments can work both ways. It might be as a result of staff sickness; clients may have to be juggled into other time slots. If you always deal with clients in an open, genuinely apologetic manner, most will be flexible!

When a client changes a booking, again be flexible. If time permits and the client's needs can be accommodated, then do so. The receptionist will need to be made aware, so that the time slot is not double-booked. Flexibility is the way to encourage new and repeat business.

8.2.3 Planning and Organising

Planning involves setting objectives and determining a course of action for achieving those objectives. Organizing is the function of management that involves developing an organisational structure and allocating human resources to ensure the accomplishment of objectives. For planning your task of the day you need to prioritize your task and complete it in time.

Prioritising Tasks

For efficient working, we should prioritise our work. Let us see what can be the possible steps. The first step is to itemise the tasks. Then create a 'TO DO' list, create a list each day. There will be common tasks that occur daily or weekly and these will be carried over each day. As new tasks are given to you, add them to the list. When you have completed your task list, you would then be ready to tackle the tasks you need to do in order of importance. Dealing with a customer's enquiry is more important than putting the products on shelves/ at their place.

- Getting customer billed is more important than talking to your colleague.
- Some tasks are needed to be completed before specific deadlines for example, cleaning and setting the work area at the end of the day for next day.

This is called prioritising your tasks.

As a Pedicurist and Manicurist, you should be:

- Planning and organizing service feedback files/documents
- Planning and managing work routine based on beauty salon procedure
- Understanding the client scheduling and bookings and maintain the work area, equipment and product stocks to meet the schedule
- Maintaining accurate records of clients, treatments and product stock levels
- Accepting feedback in a positive manner and develop on the shortcomings

8.2.4 Time Management

Time management refers to managing time effectively so that the right time is allocated to the right activity. Effective time management allows individuals to assign specific time slots to activities as per their importance. Time management refers to making the best use of time as time is always limited. Effective time management includes:

- Effective Planning for setting goals and objectives.
- Prioritizing activities and delegation of responsibilities.
- Spending the right time on the right activity and avoiding time robbers such as gossiping, extended tea breaks etc.

Your priorities may be quite clear - serving customers and performing daily routines. So on your list, the highest priority will be to serve the customer. The worst enemy to personal effectiveness is 'time-wasters'. They include:

- Being disorganised – not doing enough thinking or planning before starting a task.
- Not being able to say 'NO'. Taking on too much can mean nothing gets done.
- Making personal telephone calls. You are at work. Calls should be restricted to urgent or emergency calls.
- Failing to listen to and understand instructions.
- Leaving tasks incomplete. Not feeling like doing it, or becoming bored.
- Being easily distracted, or spending too much time talking about personal topics with other staff members.

In a busy salon you will be asked or instructed to carry out many different services. Your job list may contain a number of items and instructions may be fired at you in quick succession.

Here are some guidelines to help you.

- Make a list of the jobs you have been asked to do.
- Check with the relevant person that you have written them all down.
- Ask which ones are priorities, i.e. which ones need to be done first.
- Tick off the jobs/services as you carry them out.
- If you are unsure of any of the tasks that you are expected to carry out, confirm with another member of the team before you begin.
- If a list has been left for you and you cannot understand the writing, ask a colleague to have a look.

Urgent and Important Matrix

This matrix will help you plan and organize your targets and your schedule to help you meet the company's expectation from you. This matrix helps you understand:

1. What should be done?
2. What should be planned?
3. What should be resisted?
4. What should be rejected?

The Urgent and the important tasks	The Non-Urgent but important tasks
<p>DO NOW</p> <ul style="list-style-type: none"> • Emergencies and complaints from customers • Demands from superiors • Planned tasks • Meetings with superiors/colleagues 	<p>PLAN TO DO THEM</p> <ul style="list-style-type: none"> • Planning of displaying products in the store • Scheduling of daily activities • Organising Inventory • Managing customer's details

The Non-Important but Urgent tasks	The Non-Important and Non-Urgent tasks
<p>REJECT AND EXPLAIN</p> <ul style="list-style-type: none"> • Trivial requests from others • Apparent emergencies • Misunderstandings appearing in work • Pointless routines or activities 	<p>RESIST AND CEASE</p> <ul style="list-style-type: none"> • Comfort activities • Computer games, net surfing • Excessive cigarette breaks • Chat, gossips, social communications • Reading irrelevant and useless material

8.2.5 Customer Centricity

Customer centricity does not mean, simply being there, opening the store, stocking products, and having someone to collect money. Being customer-centric means that everything you do from the environment that you place them in, and the way you serve those customers is centred on and about customers and their experience in the salon and this approach not only limits to external customers (daily customers, frequent customers, clients etc.) but also to the internal customers (other colleagues etc.).

As a Pedicurist and Manicurist, you should be:

- Committed to service excellence, courteous, pleasant personality
- Able to manage relationships with customers who may be stressed, frustrated, confused, or angry
- Able to build customer relationships and use customer centric approach
- Cleaning, sporting the professional uniform, neat combed hair, closed-in footwear, personal hygiene and cleanliness (shower/bath), oral hygiene (clean teeth, fresh breath)
- Maintaining a hygienic work area adhering to the salon and applicable legal health and safety standards
- Sanitizing the hands and clean all working surfaces, use disposable products and sterilized tools
- Able to manage the storage/ disposal/ cautions of use of products, fire precautions, occurrences, hygiene practice, disposal of waste and environmental protection
- Handling, use and store products, tools and equipment safely to meet with the manufacturer’s instructions

Exercise

1. What are the steps involved on decision making and problem solving?

.....

.....

2. What is the importance of time management for a Pedicurist and Manicurist?

.....

.....

3. What does customer centricity mean?

.....

.....

4. What is the importance of analytical and critical thinking for a Pedicurist and Manicurist?

.....

.....

Activity



1. Prepare a decision making template on any one decision of your work life.

.....
.....

2. Prepare an urgent important matrix of your own.

.....
.....

3. Write the 'Dos' and 'Don'ts' of building rapport with the customers.

.....
.....

Notes



A large rectangular area with a thin orange border, containing 25 horizontal lines for writing notes.

UNIT 8.3: Language Skills

Unit Objectives

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

1. Demonstrate the effective and proper use of language
2. Practice the language skills needed by an Pedicurist and Manicurist

8.3.1 Introduction

As an Pedicurist and Manicurist you have a client facing job role. Hence the way you speak, listen and understand the client needs is very important. Learn to ask the right kind of questions to get the answers you want and also make sure you really listen to the answers.

This section focuses on understanding and building LSRW skills.

Reading, writing, listening and speaking are essential skills to ensure good communication in the salon. If communications break down it is a problem for everyone.

To be effective you must be able to:

- Read; Information that is critical to carrying out your job effectively
- Write clearly and concisely in the prescribed manner
- Speak clearly confidently and accurately
- Listen carefully with empathy to what is being said

8.3.2 Listening Skills

Listening Skills

Hearing is the physical ability, while listening is a skill. Listening skills allow one to make sense of and understand what another person is saying. In other words, listening skills allow people to understand what someone is talking about the meaning behind the words. Listening is a foundational critical skill for those wanting to enter the workforce in any profession.

The importance of effective listening skills for employees and managers cannot be overemphasized. Everything done in the workplace involves two-way communication -speaking and listening. Two-way communication is critical in the way it can impact efficiency and effectiveness.

When all members of a team are able to listen as well as speak effectively, they are much more likely to perform well. Effective communication is all about understanding what is being said, not just who says it.

Importance of Listening Skills

- Good listening skills makeworkers more productive. The ability to listen carefully allows workers to better understand assignments they are given. They are able to understand what is expected of them by their management.
- The ability to listen and to comprehend also allows workers to build a strong rapport with co-workers, managers, and clients. Employers and managers have confidence in workers that can listen to instructions and then do what is expected with minimal follow-up.

- Good listeners also have a better track record resolving problems with customers.
- Workers who listen well tend to work better in a team-based environment. Team members are usually assigned a portion of the work. Later, their completed tasks will need to fit in with other team members' results. Those who were able to listen well and perform accordingly will find their work results fit better than those who misunderstood.

All of us do not intuitively know how to listen well. The following tips will help you with a few pointers.

- Maintain eye contact with the speaker. This will demonstrate to the speaker that you are paying attention.
- Do not interrupt the speaker. Wait until he/she is completely finished, then ask your questions. Listening long enough may answer several of the questions without the need to ask.
- Be aware of your body language. As much as possible, sit still while listening. This shows that you are paying full attention to the speaker. A nod of the head can be good, as it implies agreement.
- A good listener knows that being attentive to what the speaker does not say is as important as being attentive to what he does say. Look for non-verbal cues such as facial expressions and posture to get the full meaning of what the speaker is saying.

As a Pedicurist and Manicurist focus on your client by using your eyes and ears to absorb what they are telling and showing you. Also, listening to your clients talk about their jobs, activities and home life will also give you an indication of what works best for them.

For e.g.: If a girl wants to get ready for a party and she describes the theme of the party then with the help of effective listening you must be able to understand the kind of makeup she is demanding.

Barriers to effective Listening

Beware of the following things that may get in the way of listening:

- Bias or prejudice against the idea or the speaker. This includes language differences or accents.
- Do not let worry, fear, or anger get in the way. Some people are resistant to change, and that can interfere with listening.
- Those with a lack of attention span can have trouble listening. Make sure this is not related to the fact that it is someone else's idea being listened to. Workers need to be mindful of their reactions.

8.3.3 Body Language

Actions speak louder than words in successful salons. When communicating with salon clients (and other members of the team) we use a combination of:

- Words
- Tone of voice
- Body language and non verbal signs

And the 3 elements are not of equal importance.

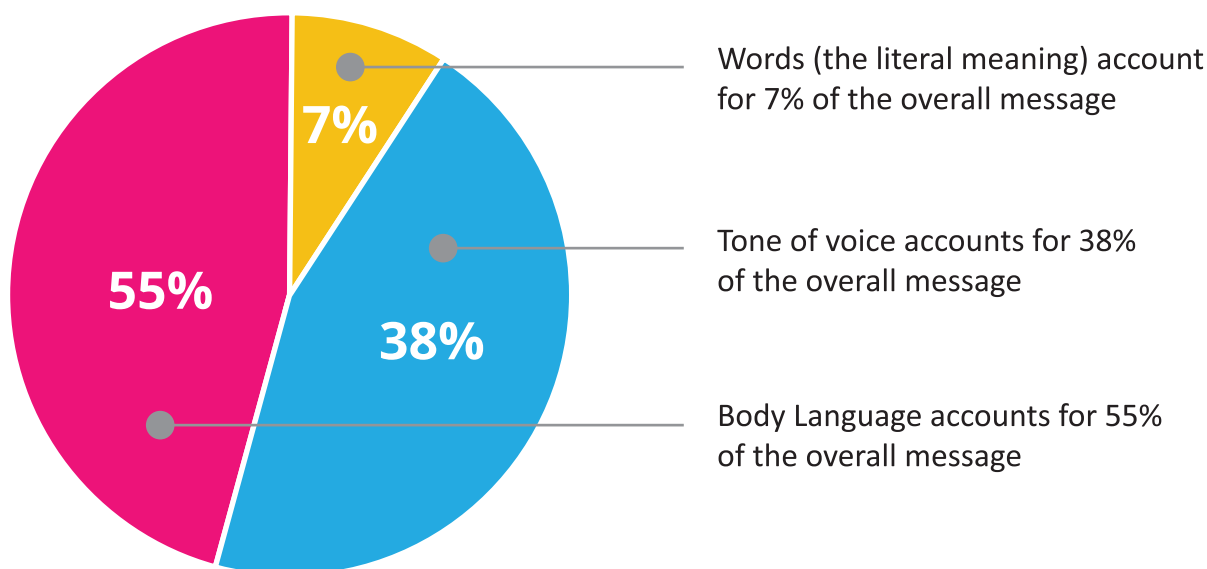


Fig. 8.3.1: Research reveals some startling facts

Many times, younger team members in particular, assume that because they work in a friendly, vibrant salon atmosphere it is acceptable to use the same body language they do at home or socially. But they are not at home, they are at work.

As a beauty professional you must understand that even when silent, you still communicate your inner feelings and true thoughts to clients through your posture, facial expressions and other non verbal cues.

Let us look at some positive body language tips for hair & beauty salons:

1. Express interest with eye contact

If you stop looking at your client, your eyes are telling her you are no longer listening to her. When you avoid eye contact you are sending the non verbal message, "I'm too busy to deal with you right now."

Maintaining good eye contact shows respect and interest in what hair and beauty clients have to say.

Body language experts recommend aiming for around 60-70% eye contact during the initial salon consultation. Any less and you signal a lack of interest in your client and her problems.

2. Avoid non verbal barriers

Avoid placing a physical barrier between you and your client. Holding a brush, mug or product bottle in your hands creates an obstacle in the space between you. Empty hands are best for a client consultation. When you have to hold something, keep your hands around waist level.

3. Demonstrate that you are listening to salon clients

Demonstrate you are friendly, listening and interested by:

- Tilting your head to one side
- Nodding
- Leaning forward

These positive non-verbal signs confirm you are engaged and attentive during client consultations, and actively listening when faced by a disgruntled client.

In contrast, leaning backwards or keeping your hands in your pocket signals a lack of interest, disrespect and even dislike.

4. Your hands and feet reveal true feelings

- Avoid pointing with an index finger or thumb as this appears rude. Instead, adopt open hand gestures with the palms facing up. Having your palms slightly up and outward says open and friendly.
- Do not cross your arms and legs as it appears defensive and sends 'closing down' messages when dealing with an unhappy client.
- Do not wiggle, waggle and fidget with your feet as it discloses stress, boredom or apprehension.

5. Personal space is important for salon clients

Respect client's personal space. Do not get too close as this looks pushy and intrusive. This can be a tricky body language area in the hair and beauty business when sometimes you need to get down and personal.

However the right touch can instantly create a bond with your client.

Research in the hospitality industry showed that being touched increased the tips that customers leave their server.

- Customers who were not touched left an average tip of 12%
- Tips increased to 14% from those who were touched on the shoulders
- And to 17% from those touched twice on the hand

Leading a client through the salon – gently guide her with a touch to the arm. As you pop a towel around on her shoulders make her feel taken care of and secure by smoothing it down over her shoulders with three light strokes. A handshake as she leave reinforces the bond.

Adopt a Posture of confidence

As a Pedicurist and Manicurist your posture must convey confidence to the clients. Fiddling with your hair, biting your nails or fidgeting with jewellery comes across as tense or nervous.

To appear confident to salon clients, simply stand straight, keep your head level, relax your shoulders and spread your weight evenly on both legs.

Be Sincere

Sincerity is everything and this is where your salon body language comes in. If your mouth is giving a compliment, just check your posture, facial expression or arms and legs are not delivering a different silent message.

8.3.4 Speaking Skills

Speaking

Speaking is the way of communicating your thoughts and opinion to the other person using your voice and words. Speaking skills are the skills that give us the ability to communicate effectively. These skills allow the speaker, to convey his message in a passionate, thoughtful, and convincing manner. Speaking skills also help to assure that one will not be misunderstood by those who are listening.

For a beauty professional effective speaking helps in convincing customers, informing them about products and services and ensuring through words about effective and exclusive services.

As an Pedicurist and Manicurist, you need to:

- Discuss task lists, schedules, and work-loads with co-workers
- Question customers/ clients appropriately in order to understand the nature of the problem and make a diagnosis
- Keep customers/ clients informed about progress
- Avoid using jargon, slang or acronyms when communicating with a customer/ client, unless it is required
- Manner and tone, professional, supportive, respectful, sensitive to client
- Speak clearly and precisely in a courteous manner and develop a professional relationship with the client
- Ability to listen and understand the local language in dealing with clients and maintain client confidentiality

Effective communication is based on trust, and if we do not trust the speaker, we are not going to listen to their words. To be effective when speaking you must:

1. **Be prepared and practice:** The more you know what you want to say, the better you will get at it.
2. **Keep it short and simple:** When you are speaking do not beat around the bush or try to impress with complex metaphors. Shorter messages leave more impression.
3. **Fluency the main goal is fluency:** Do not get bogged down by trying to use jargons or exact grammar.
4. **The tone of your voice:** It is equally important when it comes to understanding what a person is really trying to say. Researchers found that expressions of anger, contempt, disgust, fear, sadness, and surprise were better communicated through vocal tone than facial expression, whereas the face was more accurate for communicating expressions of joy, pride, and embarrassment.
5. **Clarity of speech:** The rate of speech is the determining factor in the clarity of speech of a person. If you speak too fast or too slow you will lose the client attention. Speak with clarity. Clarity is power. When you speak with clarity people understand what you are saying to them and the message you are trying to convey.
6. **Speak with compassion:** When you speak with compassion, people know you truly care about them, have empathy for them and have their best interests at heart. The tone of your voice plays a very important role here.
7. **Speak with conviction:** When you speak with conviction, people believe what you are saying to them and are prepared to go along with it. It may be a change of haircut or colour or to purchase retail products you have recommended to them.
8. **Questions:** Remember also that questions are more important than answers. Try asking open ended questions that engage them and get them talking (instead of you!). Be prepared to answer questions too.
9. **Use appropriate language:** Do not speak using slang or any other form of inappropriate language.

Barriers while speaking

There are certain barriers to speaking that you must avoid:

1. Unclear messages.
2. Lack of consistency in the communication process.
3. Incomplete sentences.
4. Not understanding the receiver.
5. Words can have different meanings to different listener.
6. Use of negative words.

8.3.5 Reading Skills

Reading refers to the specific abilities that enable a person to read with independence and interact with the message.

Importance of Reading:

1. Reading is fundamental to function in today's society
2. Reading is a vital skill in finding a good job
3. Reading is important because it develops the mind
4. It is how we discover new things
5. Reading develops the imagination
6. Reading develops the creative side of people
7. Reading is fundamental in developing a good self image

Three Components of Reading are:

1. Decoding : Means to identify what is written
2. Comprehension: It is defined as the level of understanding of a text/message. This understanding comes from the interaction between the words that are written and how they trigger knowledge outside the text/message
3. Retention: It is the ability to keep something in the memory

Techniques for good reading skills:

Given below are three techniques for effective reading:

1. Scanning
2. Skimming
3. Reading for Detail

Scanning

Scanning is used when you need to look for a specific piece of information in a given text. For scanning, look over the selection quickly to locate the particular piece of information you need and read only that information, but carefully. Once you find the required information, stop reading. Scanning is a fast form of reading that does not pay attention to every detail given in the text.

Skimming

Skimming, like scanning, is a quick type of reading. Unlike scanning though, the goal of skimming is to learn the main points in a larger selection of writing rather than answer one specific question. When you skim milk, you take the richest part off the top. Likewise, when you skim a reading passage, you should be pulling all the most essential information out of a piece.

The most straight forward way to skim a given passage is to read the entire first paragraph, the entire last paragraph and read the first sentence of each additional paragraph in between. In doing so, you will be able to identify the theme of the passage.

Reading for Detail

Careful reading or reading for detail is probably the most commonly used reading strategy. This is a slower reading process that starts at the beginning of a passage and proceeds to the end. When reading for detail, you should read every sentence, but you should not try to know the exact meaning of each word.

An Pedicurist and Manicurist needs to:

Update your knowledge through regular reading of information regarding your field.

Read your customer queries sent in written.

Use your reading skills to read and analyse the billing during any discrepancy.

Read about new products and services with reference to the organization and also from external forums such as websites and blogs.

Keep abreast with the latest knowledge by reading brochures, pamphlets, and product information sheets.

Reading and writing comprehension to understand, communicate and maintain processes, techniques, records, policies and procedures.

Some examples where you need to read in a salon are:

- Appointment details
- Client records
- Product labels
- Treatment Information
- Promotional materials etc.

Understanding

As you are listening and consulting with your clients about their needs and wants, summarize what they said and repeat it back to them. If things are still not perfectly clear make sure you ask enough questions and demonstrate what you think the style will look like. Also, help your clients understand you; make sure you speak clear and use specific words. Avoid using slang and jargon. If a client says they want to take

some of the weight off the back of their hair and you thought they meant cut the length but really they just wanted it thinned out, which is a big difference and can result in a very unsatisfied customer.

Writing

Writing is a medium of communication that represents language through the inscription of signs and symbols. When writing anything you must keep in mind:

- Its relevance – sticking to the point
- Its structure – it must be organised
- Its style – easy to read and suited to the job

As an Pedicurist and Manicurist, you need to:

- Write clearly, concisely, accurately with a view to promote understanding
- Do not use jargon or abbreviation that is known only to you
- Follow standard organisational procedures while recording information
- Some areas where you use writing skills in a salon are:
 - Writing details in appointment book
 - Writing out appointment cards
 - Filing record cards
 - Filing treatment cards
 - Writing a bill
 - Writing messages from the phone
 - Writing a report
 - Writing operating and closing checklists
 - Updating product stock status

Practical

1. In a group of four, discuss how you will talk to the customer who has come to get the quotes for bridal makeup. Demonstrate how will you talk to her, what details you will give, and how you will convince her that you will give her the best services. Two can be the customer and other two can be the Pedicurist and Manicurist. Use communication skills.
2. In a group of two, prepare and demonstrate how you will solve the issue of complaint of a customer who had mailed saying that one of the Pedicurist and Manicurists at salon burnt her arm while waxing her. Use reading and writing skills.
3. Form a group of two. One can be the Pedicurist and Manicurist and other can be the customer. Make an individual script. Customer should prepare the list of services she wants and read it out to the Pedicurist and Manicurist. Pedicurist and Manicurist, then using her listening skills and understanding, should prepare the list of things the customer wants to get done.

Exercise



1. is the way of communicating your thoughts and opinions to the other person using your voice and words.

a) Listening	b) Speaking
c) Reading	d) Writing

2. is a medium of communication that represents language through the inscription of signs and symbols.

a) Listening	b) Speaking
c) Reading	d) Writing

3. Rate yourself on a scale of 1-5 with 1 being the lowest and 5 the highest to see if you are a good listener.
 - a) When the conversation begins, do I make myself comfortable and forget about the clock?
 - b) Do I make eye contact and notice body language?
 - c) Do I speak less than 50% of the time if two of us are talking?
 - d) Do I resist helping others say what they are trying to say? Do I finish their sentences, or supply words they may be struggling to find?
 - e) Do I respond as they speak, using body language in a way that affirms and encourages them to keep talking? A nod or a smile, or even a laugh when it fits can draw others out and encourage better communication.
 - f) When I speak, do I ask questions because I really want to know more.
 - g) When I do not understand something, or have not heard clearly, do I stop and ask for a repeat of what they have said? Or do I “fake it” and let them continue, hoping to catch on later?

4. List 5 components of effective speaking
 - a) _____
 - b) _____
 - c) _____
 - d) _____

5. List down the facts that you will keep in mind while taking messages in a salon

UNIT 8.4: My Learning Tree

Unit Objectives

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

1. Summarise the overall learning of the program

Exercise





9. Carry Out Application of Simple Mehendi Designs



- UNIT 9.1 - Products, Materials and Tools Used for Mehendi Application and their Correct Use, Importance of Right Consistency of Mehendi Mixture
- UNIT 9.2 - Contra-indications and Contra Actions for Mehendi Application
- UNIT 9.3 - Procedure to Prepare and Store Mehendi, Preparation of the Cone
- UNIT 9.4 - Simple Design Elements Used in Mehendi Design
- UNIT 9.5 - Risks of Using Sub-standard Products



Key Learning Outcomes



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

1. Analyse the products, materials and tools used for mehendi application and their correct use, importance of right consistency of mehendi mixture
2. Evaluate contra-indications and contra actions for mehendi application
3. Explain the procedure to prepare and store mehendi, preparation of the cone
4. Evaluate skin sensitivity test, its importance and procedure
5. Create simple design elements used in mehendi design
6. Analyse the risks of using sub-standard products
7. Analyse the factors impacting resultant colour of the applied mehendi
8. Evaluate the importance of aftercare procedures and considerations for mehendi services

UNIT 9.1: Products, Materials and Tools Used for Mehendi Application and their Correct Use, Importance of Right Consistency of Mehendi Mixture

Unit Objectives

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

1. Analyse the products, materials and tools used for mehendi application and their correct use
2. Discuss the importance of right consistency of mehendi mixture

Some basic information about mehendi application is as follows:

- Mehendi is basically a reddish dye used to apply on hands and legs, and also on hair.
- An experienced mehendi artist can makeover 300 designs per 100 gm of henna.
- To apply mehendi in a salon, you would require a pencil mehendi cone, a clear plastic sheet, towel and tissue paper.

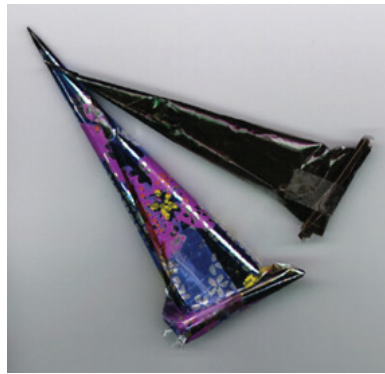


Fig. 9.1.1: Mehendi cone

- The mehendi cone must be held properly as shown below



Fig. 9.1.2: Proper way to hold a mehendi cone

- One must also take care to squeeze the right amount of the product.
- The mehendi mix must be of the consistency of mashed potato and must be smooth with no lumps.

UNIT 9.2: Contra-indications and Contra Actions for Mehendi Application

Unit Objectives

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

1. Evaluate contra-indications and contra actions for mehendi application

- Nowadays mehendi also has chemicals mixed with it, so care must be taken to ensure that the client is not allergic to any of the ingredients.
- Mehendi is otherwise a cooling dye with medicinal properties, which is traditionally applied on hand and feet on weddings and festivals.
- However, care must be taken to avoid application of mehendi if there is a cut, a bruise or a burn.
- Mehendi application must also be avoided if a client is suffering from a skin condition.



Fig. 9.2.1: Contra actions for mehendi

UNIT 9.3: Procedure to Prepare and Store Mehendi, Preparation of the Cone

Unit Objectives

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

1. Explain the procedure to prepare and store mehendi, preparation of the cone

- Take a clear glass bowl, fresh high quality henna powder, fresh or bottled lemon juice, sugar and lavender and tea tree essential oils.
- Mix 100 gram henna powder, one and a half cup lemon juice, up to 2 spoons sugar and 1 oz each of the essential oils.
- The mixture should be well beaten to form a smooth mash potato consistency. It must have no lumps.
- Cover the mixture with a clear plastic.
- It takes about 4 to 6 hours for the dye to release colour. The colour is released quicker in warm weather.
- The henna is let to sit for about 12 hours and the colour is checked before put to use.
- If the entire paste is not used, the henna may be stored in refrigerator.

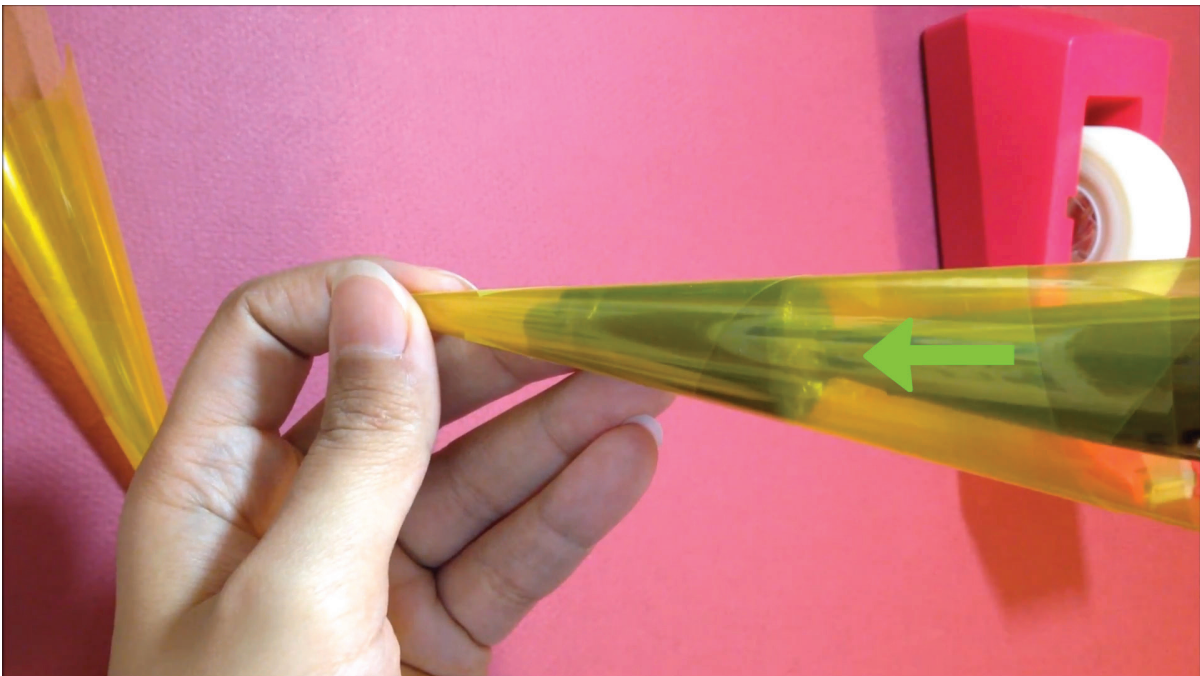


Fig. 9.3.1: Henna cone

UNIT 9.4: Simple Design Elements Used in Mehendi Design

Unit Objectives

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

1. Create simple design elements used in mehendi design

Straight lines — first, one must practise making straight lines parallel to each other. This will help get a hold on the cone and understand how much pressure needs to be exerted.

Dot — it is the basic design. One must try to make small neat dots.

Comma — Make a dot without lifting the cone, then give a curve and lift it.

Stamen — Make a dot then keep the pressure downwards and lift cone to make a pointed end.

Making heart — it can be used as a petal too. Make one Stamen first. Then make a dot beside it, joining the two ends as you finish it.

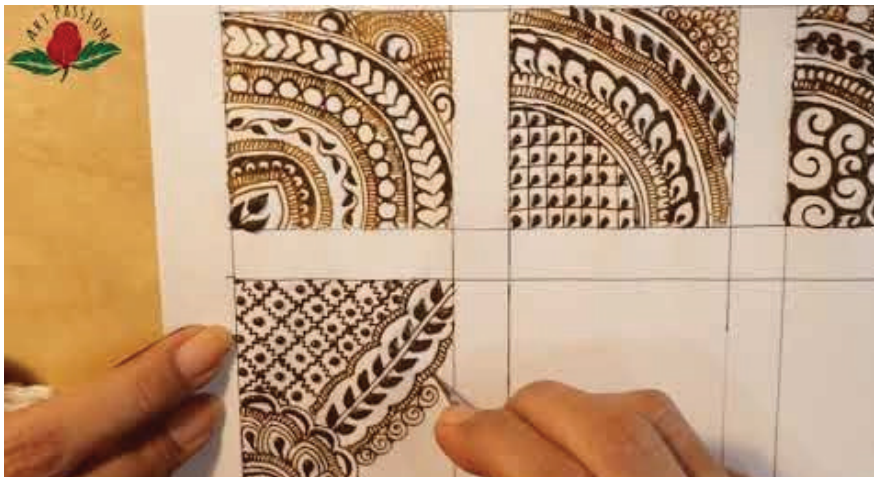


Fig. 9.4.1: Simple mehendi designs

Petal 1 — Make a stamen. Again go to the starting point and make an S-shaped line. To highlight the petal, bold the outer part of the petal by again applying henna. Once the petal is complete, make some filaments with thin lines.

Petal 2 — Make a thick stamen. Make a similar one beside it and join at the end, not pointed but blunt.

Petal 3 — Make a curvy 7. Make another one joining from the starting point just like a heart, but do not close it. Highlight the petal by making the outer line thick. Make filaments at the center with thin lines.

Petal 4 — Make a comma, again from the starting point make a stamen just like an inverted U. Highlight its curve.

While using the cone, the tip must be regularly wiped with a tissue else it tends to be messy and the designs don't come out well.

UNIT 9.5: Risks of Using Sub-standard Products

Unit Objectives

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

1. Analyse the risks of using sub-standard products

Traditionally henna has been used for its medicinal properties on skin. However, while buying henna care should be taken that it is chemical-free. The henna powder must be fresh, else the desired colour will not be achieved.

9.5.1 Various parts of the body commonly used for mehendi application

- Henna is normally applied to hands, palms and feet.
- Sometimes, henna is also used to draw tattoo designs on the back and neck.

9.5.2 Factors impacting resultant colour of the applied mehendi

- The palms must be thoroughly washed and dried before applying mehendi.
- Apply eucalyptus oil on the palm before applying mehendi.
- Let the mehendi dry naturally and not with a blow dryer.
- Keep the mehendi on your palms as long as possible.
- It is believed that heat from smoked cloves gives henna a darker colour.
- Apply lemon juice and sugar when the henna has completely dried.
- After the henna has stayed overnight, scrape it off and rub Vicks on the palms.

9.5.3 Importance of aftercare procedures and considerations for mehendi services

- You must stay away from water for at least 24 hours after the application of the mehendi.
- There should be a gap of 1 or 2 days between application of the mehendi and the occasion one has to attend.
- You should not go for services like Manicure and Pedicure after the mehendi has been applied.
- You must apply some baby oil before coming into contact with water.

Exercise



1. Which is not a primary design?
a) Dot b) Line c) Stamen d) Petal
2. Before applying, mehendi should be tested on skin.
a) True b) False c) Maybe d) I don't know
3. Henna has medicinal properties.
a) True b) False c) Maybe d) I don't know
4. Henna is a natural dye.
a) True b) False c) Maybe d) I don't know
5. How long does the henna mixture take to release the dye?
a) 4-6 hours b) 10-12 hours c) 1-2 hours d) 24 hours

Notes



A large rectangular area with a thin orange border, containing 25 horizontal lines for writing notes.



10. Employability & Entrepreneurship Skills



Unit 10.1 - Personal Strengths & Value Systems

Unit 10.2 - Digital Literacy: A Recap

Unit 10.3 - Money Matters

Unit 10.4 - Preparing for Employment & Self Employment

Unit 10.5 - Understanding Entrepreneurship

Unit 10.6 - Preparing to be an Entrepreneur



Key Learning Outcomes

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

1. Explain the meaning of health
2. List common health issues
3. Discuss tips to prevent common health issues
4. Explain the meaning of hygiene
5. Discuss the purpose of Swacch Bharat Abhiyan
6. Explain the meaning of habit
7. Discuss ways to set up a safe work environment
8. Discuss critical safety habits to be followed by employees
9. Explain the importance of self-analysis
10. Discuss motivation with the help of Maslow's Hierarchy of Needs
11. Discuss the meaning of achievement motivation
12. List the characteristics of entrepreneurs with achievement motivation
13. List the different factors that motivate you
14. Discuss the role of attitude in self-analysis
15. Discuss how to maintain a positive attitude
16. List your strengths and weaknesses
17. Discuss the qualities of honest people
18. Describe the importance of honesty in entrepreneurs
19. Discuss the elements of a strong work ethic
20. Discuss how to foster a good work ethic
21. List the characteristics of highly creative people
22. List the characteristics of highly innovative people
23. Discuss the benefits of time management
24. List the traits of effective time managers
25. Describe effective time management technique
26. Discuss the importance of anger management
27. Describe anger management strategies
28. Discuss tips for anger management
29. Discuss the causes of stress
30. Discuss the symptoms of stress
31. Discuss tips for stress management
32. Identify the basic parts of a computer
33. Identify the basic parts of a keyboard
34. Recall basic computer terminology
35. Recall the functions of basic computer keys
36. Discuss the main applications of MS Office
37. Discuss the benefits of Microsoft Outlook
38. Discuss the different types of e-commerce
39. List the benefits of e-commerce for retailers and customers
40. Discuss how the Digital India campaign will help boost e-commerce in India
41. Describe how you will sell a product or service on an e-commerce platform

42. Discuss the importance of saving money
43. Discuss the benefits of saving money
44. Discuss the main types of bank accounts
45. Describe the process of opening a bank account
46. Differentiate between fixed and variable costs
47. Describe the main types of investment options
48. Describe the different types of insurance products
49. Describe the different types of taxes
50. Discuss the uses of online banking
51. Discuss the main types of electronic funds transfers
52. Discuss the steps to prepare for an interview
53. Discuss the steps to create an effective Resume
54. Discuss the most frequently asked interview questions
55. Discuss how to answer the most frequently asked interview questions
56. Discuss basic workplace terminology
57. Discuss the concept of entrepreneurship
58. Discuss the importance of entrepreneurship
59. Describe the characteristics of an entrepreneur
60. Describe the different types of enterprises
61. List the qualities of an effective leader
62. Discuss the benefits of effective leadership
63. List the traits of an effective team
64. Discuss the importance of listening effectively
65. Discuss how to listen effectively
66. Discuss the importance of speaking effectively
67. Discuss how to speak effectively
68. Discuss how to solve problems
69. List important problem solving traits
70. Discuss ways to assess problem solving skills
71. Discuss the importance of negotiation
72. Discuss how to negotiate
73. Discuss how to identify new business opportunities
74. Discuss how to identify business opportunities within your business
75. Explain the meaning of entrepreneur
76. Describe the different types of entrepreneurs
77. List the characteristics of entrepreneurs
78. Recall entrepreneur success stories
79. Discuss the entrepreneurial process
80. Describe the entrepreneurship ecosystem
81. Discuss the purpose of the Make in India campaign
82. Discuss key schemes to promote entrepreneurs
83. Discuss the relationship between entrepreneurship and risk appetite
84. Discuss the relationship between entrepreneurship and resilience

85. Describe the characteristics of a resilient entrepreneur
86. Discuss how to deal with failure
87. Discuss how market research is carried out
88. Describe the 4 Ps of marketing
89. Discuss the importance of idea generation
90. Recall basic business terminology
91. Discuss the need for CRM
92. Discuss the benefits of CRM
93. Discuss the need for networking
94. Discuss the benefits of networking
95. Discuss the importance of setting goals
96. Differentiate between short-term, medium-term and long-term goals
97. Discuss how to write a business plan
98. Explain the financial planning process
99. Discuss ways to manage your risk
100. Describe the procedure and formalities for applying for bank finance
101. Discuss how to manage your own enterprise
102. List important questions that every entrepreneur should ask before starting an enterprise

UNIT 10.1: Personal Strengths & Value Systems

Unit Objectives

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

1. Explain the meaning of health
2. List common health issues
3. Discuss tips to prevent common health issues
4. Explain the meaning of hygiene
5. Understand the purpose of Swacch Bharat Abhiyan
6. Explain the meaning of habit
7. Discuss ways to set up a safe work environment
8. Discuss critical safety habits to be followed by employees
9. Explain the importance of self-analysis
10. Understand motivation with the help of Maslow's Hierarchy of Needs
11. Discuss the meaning of achievement motivation
12. List the characteristics of entrepreneurs with achievement motivation
13. List the different factors that motivate you
14. Discuss how to maintain a positive attitude
15. Discuss the role of attitude in self-analysis
16. List your strengths and weaknesses
17. Discuss the qualities of honest people
18. Describe the importance of honesty in entrepreneurs
19. Discuss the elements of a strong work ethic
20. Discuss how to foster a good work ethic
21. List the characteristics of highly creative people
22. List the characteristics of highly innovative people
23. Discuss the benefits of time management
24. List the traits of effective time managers
25. Describe effective time management technique
26. Discuss the importance of anger management
27. Describe anger management strategies
28. Discuss tips for anger management
29. Discuss the causes of stress
30. Discuss the symptoms of stress
31. Discuss tips for stress management

10.1.1 Health, Habits, Hygiene: What is Health

As per the World Health Organization (WHO), health is a “State of complete physical, mental, and social well-being, and not merely the absence of disease or infirmity.” This means being healthy does not simply mean not being unhealthy – it also means you need to be at peace emotionally, and feel fit physically. For example, you cannot say you are healthy simply because you do not have any physical ailments like a cold or cough. You also need to think about whether you are feeling calm, relaxed and happy.

Common Health Issues

Some common health issues are:

- Allergies
- Asthma
- Skin Disorders
- Depression and Anxiety
- Diabetes
- Cough, Cold, Sore Throat
- Difficulty Sleeping
- Obesity

10.1.1.1 Tips to Prevent Health Issues



Taking measures to prevent ill health is always better than curing a disease or sickness. You can stay healthy by:

- Eating healthy foods like fruits, vegetables and nuts
- Cutting back on unhealthy and sugary foods
- Drinking enough water everyday
- Not smoking or drinking alcohol
- Exercising for at least 30 minutes a day, 4-5 times a week
- Taking vaccinations when required
- Practicing yoga exercises and meditation

How many of these health standards do you follow? Tick the ones that apply to you.

1. Get minimum 7-8 hours of sleep every night.
2. Avoid checking email first thing in the morning and right before you go to bed at night.
3. Don't skip meals – eat regular meals at correct meal times.
4. Read a little bit every single day.
5. Eat more home cooked food than junk food
6. Stand more than you sit.
7. Drink a glass of water first thing in the morning and have at least 8 glasses of water through the day.
8. Go to the doctor and dentist for regular checkups.
9. Exercise for 30 minutes at least 5 days a week.
10. Avoid consuming lots of aerated beverages.

10.1.1.2 What is Hygiene?

As per the World Health Organization (WHO), “Hygiene refers to conditions and practices that help to maintain health and prevent the spread of diseases.” In other words, hygiene means ensuring that you do whatever is required to keep your surroundings clean, so that you reduce the chances of spreading germs and diseases.

For instance, think about the kitchen in your home. Good hygiene means ensuring that the kitchen is always spick and span, the food is put away, dishes are washed and dustbins are not overflowing with garbage. Doing all this will reduce the chances of attracting pests like rats or cockroaches, and prevent the growth of fungus and other bacteria, which could spread disease.

How many of these health standards do you follow? Tick the ones that apply to you.

1. Have a bath or shower every day with soap – and wash your hair with shampoo 2-3 times a week.
2. Wear a fresh pair of clean undergarments every day.
3. Brush your teeth in the morning and before going to bed.
4. Cut your fingernails and toenails regularly.
5. Wash your hands with soap after going to the toilet.
6. Use an anti-perspirant deodorant on your underarms if you sweat a lot.
7. Wash your hands with soap before cooking or eating.
8. Stay home when you are sick, so other people don't catch what you have.
9. Wash dirty clothes with laundry soap before wearing them again.
10. Cover your nose with a tissue/your hand when coughing or sneezing.

See how healthy and hygienic you are, by giving yourself 1 point for every ticked statement! Then take a look at what your score means.

Your Score

- **0-7/20:** You need to work a lot harder to stay fit and fine! Make it a point to practice good habits daily and see how much better you feel!
- **7-14/20:** Not bad, but there is scope for improvement! Try and add a few more good habits to your daily routine.
- **14-20/20:** Great job! Keep up the good work! Your body and mind thank you!

10.1.1.3 Swachh Bharat Abhiyan

We have already discussed the importance of following good hygiene and health practices for ourselves. But, it is not enough for us to be healthy and hygienic. We must also extend this standard to our homes, our immediate surroundings and to our country as a whole.

The ‘Swachh Bharat Abhiyan’ (Clean India Mission) launched by Prime Minister Shri Narendra Modi on 2nd October 2014, believes in doing exactly this. The aim of this mission is to clean the streets and roads of India and raise the overall level of cleanliness. Currently this mission covers 4,041 cities and towns across the country. Millions of our people have taken the pledge for a clean India. You should take the pledge too, and do everything possible to keep our country clean!

10.1.1.4 What are Habits?

A habit is a behaviour that is repeated frequently. All of us have good habits and bad habits. Keep in mind the phrase by John Dryden: “We first make our habits, and then our habits make us.” This is why it is so important that you make good habits a way of life, and consciously avoid practicing bad habits.

Some good habits that you should make part of your daily routine are:

- Always having a positive attitude
- Making exercise a part of your daily routine
- Reading motivational and inspirational stories
- Smiling! Make it a habit to smile as often as possible
- Making time for family and friends
- Going to bed early and waking up early

Some bad habits that you should quit immediately are:

- Skipping breakfast
- Snacking frequently even when you are not hungry
- Eating too much fattening and sugary food
- Smoking, drinking alcohol and doing drugs
- Spending more money than you can afford
- Worrying about unimportant issues
- Staying up late and waking up late

10.1.1.5 Tips



1. Following healthy and hygienic practices every day will make you feel good mentally and physically.
2. Hygiene is two-thirds of health – so good hygiene will help you stay strong and healthy!

10.1.2 Safety: Tips to Design a Safe Workplace

Every employer is obligated to ensure that his workplace follows the highest possible safety protocol. When setting up a business, owners must make it a point to:

- Use ergonomically designed furniture and equipment to avoid stooping and twisting
- Provide mechanical aids to avoid lifting or carrying heavy objects
- Have protective equipment on hand for hazardous jobs
- Designate emergency exits and ensure they are easily accessible
- Set down health codes and ensure they are implemented
- Follow the practice of regular safety inspections in and around the workplace
- Ensure regular building inspections are conducted
- Get expert advice on workplace safety and follow it

10.1.2.1 Negotiable Employee Safety Habits

Every employer is obligated to ensure that his workplace follows the highest possible safety protocol. When setting up a business, owners must make it a point to:

- Immediately report unsafe conditions to a supervisor
- Recognize and report safety hazards that could lead to slips, trips and falls
- Report all injuries and accidents to a supervisor
- Wear the correct protective equipment when required
- Learn how to correctly use equipment provided for safety purposes
- Be aware of and avoid actions that could endanger other people
- Take rest breaks during the day and some time off from work during the week

10.1.2.2 Tips

1. Be aware of what emergency number to call at the time of a workplace emergency
2. Practice evacuation drills regularly to avoid chaotic evacuations

10.1.3 Self Analysis – Attitude, Achievement Motivation

To truly achieve your full potential, you need to take a deep look inside yourself and find out what kind of person you really are. This attempt to understand your personality is known as self-analysis. Assessing yourself in this manner will help you grow, and will also help you to identify areas within yourself that need to be further developed, changed or eliminated. You can better understand yourself by taking a deep look at what motivates you, what your attitude is like, and what your strengths and weaknesses are.

10.1.3.1 What is Motivation?

Very simply put, motivation is your reason for acting or behaving in a certain manner. It is important to understand that not everyone is motivated by the same desires – people are motivated by many, many different things. We can understand this better by looking at Maslow's Hierarchy of Needs.

10.1.3.2 Maslow's Hierarchy of Needs

Famous American psychologist Abraham Maslow wanted to understand what motivates people. He believed that people have five types of needs, ranging from very basic needs (called physiological needs) to more important needs that are required for self-growth (called self-actualization needs). Between the physiological and self-actualization needs are three other needs – safety needs, belongingness and love needs, and esteem needs. These needs are usually shown as a pyramid with five levels and are known as Maslow's Hierarchy of Needs.

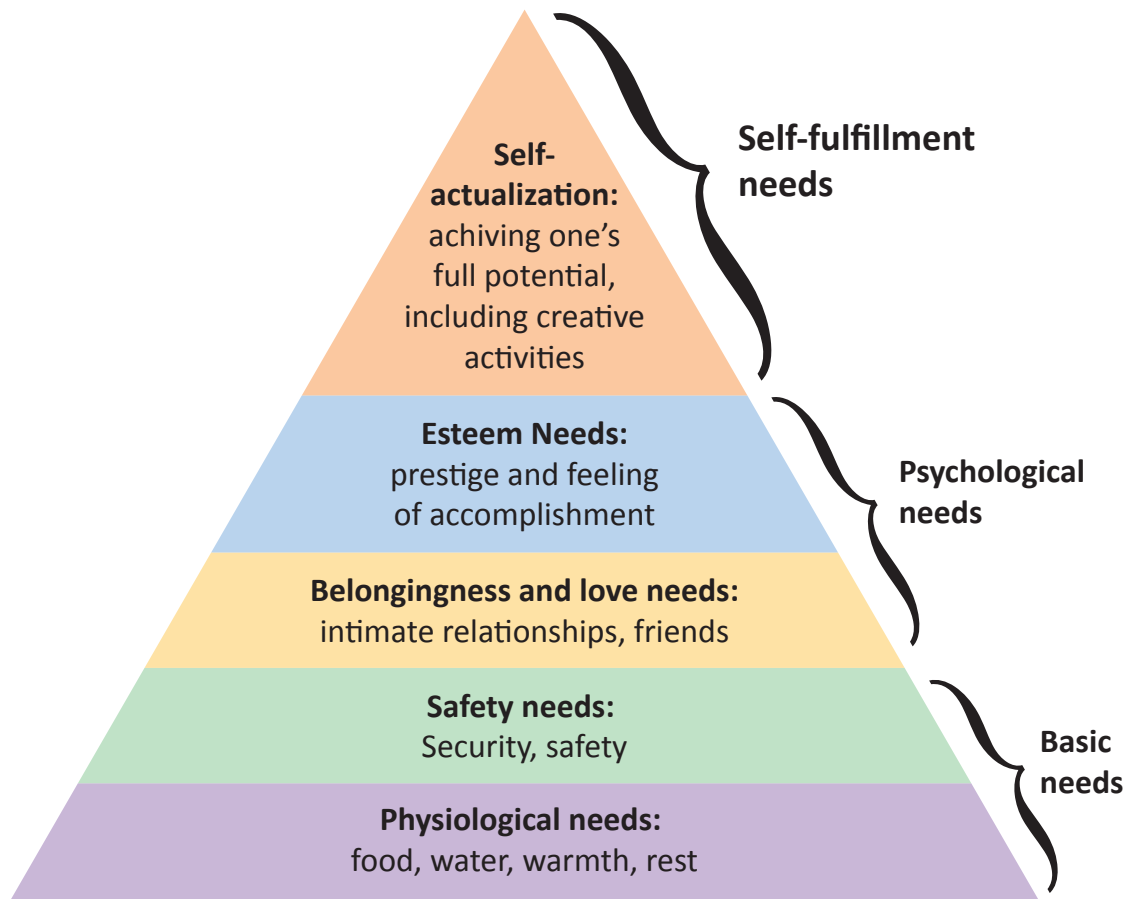


Fig. 10.1.3.2.1: Maslow's Hierarchy of Needs

As you can see from the pyramid, the lowest level depicts the most basic needs. Maslow believed that our behaviour is motivated by our basic needs, until those needs are met. Once they are fulfilled, we move to the next level and are motivated by the next level of needs. Let's understand this better with an example.

Rupa comes from a very poor family. She never has enough food, water, warmth or rest. According to Maslow, until Rupa is sure that she will get these basic needs, she will not even think about the next level of needs – her safety needs. But, once Rupa is confident that her basic needs will be met, she will move to the next level, and her behaviour will then be motivated by her need for security and safety. Once these new needs are met, Rupa will once again move to the next level, and be motivated by her need for relationships and friends. Once this need is satisfied, Rupa will then focus on the fourth level of needs – her esteem needs, after which she will move up to the fifth and last level of needs – the desire to achieve her full potential.

Characteristics of Entrepreneurs with Achievement Motivation

- Entrepreneurs with achievement motivation can be described as follows:
- Unafraid to take risks for personal accomplishment
- Love being challenged Future-oriented Flexible and adaptive
- Value negative feedback more than positive feedback
- Very persistent when it comes to achieving goals
- Extremely courageous
- Highly creative and innovative
- Restless - constantly looking to achieve more
- Feel personally responsible for solving problems

Think about it:

- How many of these traits do you have?
- Can you think of entrepreneurs who display these traits?

10.1.3.4 How to Cultivate a Positive Attitude

The good news is attitude is a choice. So it is possible to improve, control and change our attitude, if we decide we want to! The following tips help foster a positive mindset:

- Remember that you control your attitude, not the other way around
- Devote at least 15 minutes a day towards reading, watching or listening to something positive
- Avoid negative people who only complain and stop complaining yourself
- Expand your vocabulary with positive words and delete negative phrases from your mind
- Be appreciative and focus on what's good in yourself, in your life, and in others
- Stop thinking of yourself as a victim and start being proactive
- Imagine yourself succeeding and achieving your goals

10.1.3.5 What is Attitude?

Now that we understand why motivation is so important for self-analysis, let's look at the role our attitude plays in better understanding ourselves. Attitude can be described as your tendency (positive or negative), to think and feel about someone or something. Attitude is the foundation for success in every aspect of life. Our attitude can be our best friend or our worst enemy. In other words:

“The only disability in life is a bad attitude.”

When you start a business, you are sure to encounter a wide variety of emotions, from difficult times and failures to good times and successes. Your attitude is what will see you through the tough times and guide you towards success. Attitude is also infectious. It affects everyone around you, from your customers to your employees to your investors. A positive attitude helps build confidence in the workplace while a negative attitude is likely to result in the demotivation of your people.

10.1.3.6 What Are Your Strengths and Weaknesses

Another way to Analyse yourself is by honestly identifying your strengths and weaknesses. This will help you use your strengths to your best advantage and reduce your weaknesses.

Note down all your strengths and weaknesses in the two columns below. Remember to be honest with yourself!

Strengths	Weaknesses

10.1.3.7 Tips

1. Achievement motivation can be learned.
2. Don't be afraid to make mistakes.
3. Train yourself to finish what you start.
4. Dream big.

10.1.4 Honesty & Work Ethics: What is Honesty?

Honesty is the quality of being fair and truthful. It means speaking and acting in a manner that inspires trust. A person who is described as honest is seen as truthful and sincere, and as someone who isn't deceitful or devious and doesn't steal or cheat. There are two dimensions of honesty – one is honesty in communication and the other is honesty in conduct.

Honesty is an extremely important trait because it results in peace of mind and builds relationships that are based on trust. Being dishonest, on the other hand, results in anxiety and leads to relationships full of distrust and conflict.

10.1.4.1 Qualities of Honest People

Honest individuals have certain distinct characteristics. Some common qualities among honest people are:

- They don't worry about what others think of them. They believe in being themselves – they don't bother about whether they are liked or disliked for their personalities.
- They stand up for their beliefs. They won't think twice about giving their honest opinion, even if they are aware that their point of view lies with the minority.
- They are think skinned. This means they are not affected by others judging them harshly for their honest opinions.
- They forge trusting, meaningful and healthy friendships. Honest people usually surround themselves with honest friends. They have faith that their friends will be truthful and upfront with them at all times.

They are trusted by their peers. They are seen as people who can be counted on for truthful and objective feedback and advice.

- **Honesty and employees:** When entrepreneurs build honest relationships with their employees, it leads to more transparency in the workplace, which results in higher work performance and better results.
- **Honesty and investors:** For entrepreneurs, being honest with investors means not only sharing strengths but also candidly disclosing current and potential weaknesses, problem areas and solution strategies. Keep in mind that investors have a lot of experience with startups and are aware that all new companies have problems. Claiming that everything is perfectly fine and running smoothly is a red flag for most investors.
- **Honesty with oneself:** The consequences of being dishonest with oneself can lead to dire results, especially in the case of entrepreneurs. For entrepreneurs to succeed, it is critical that they remain realistic about their situation at all times, and accurately judge every aspect of their enterprise for what it truly is.

10.1.4.2 Importance of Honesty in Entrepreneurs

One of the most important characteristics of entrepreneurs is honesty. When entrepreneurs are honest with their customers, employees and investors, it shows that they respect those that they work with. It is also important that entrepreneurs remain honest with themselves. Let's look at how being honest would lead to great benefits for entrepreneurs.

- **Honesty and customers:** When entrepreneurs are honest with their customers it leads to stronger relationships, which in turn results in business growth and a stronger customer network.

10.1.4.3 What are Work Ethics?

Being ethical in the workplace means displaying values like honesty, integrity and respect in all your decisions and communications. It means not displaying negative qualities like lying, cheating and stealing.

Workplace ethics play a big role in the profitability of a company. It is as crucial to an enterprise as high morale and teamwork. This is why most companies lay down specific workplace ethic guidelines that must compulsorily be followed by their employees. These guidelines are typically outlined in a company's employee handbook.

10.1.4.4 Elements of a Strong Work Ethic

An entrepreneur must display strong work ethics, as well as hire only those individuals who believe in and display the same level of ethical behavior in the workplace. Some elements of a strong work ethic are:

- **Professionalism:** This involves everything from how you present yourself in a corporate setting to the manner in which you treat others in the workplace.
- **Respectfulness:** This means remaining poised and diplomatic regardless of how stressful or volatile a situation is.
- **Dependability:** This means always keeping your word, whether it's arriving on time for a meeting or delivering work on time.
- **Dedication:** This means refusing to quit until the designated work is done, and completing the work at the highest possible level of excellence.
- **Determination:** This means embracing obstacles as challenges rather than letting them stop you, and pushing ahead with purpose and resilience to get the desired results.
- **Accountability:** This means taking responsibility for your actions and the consequences of your actions, and not making excuses for your mistakes.
- **Humility:** This means acknowledging everyone's efforts and hard work, and sharing the credit for accomplishments.

10.1.4.5 How to Foster a Good Work Ethic

As an entrepreneur, it is important that you clearly define the kind of behaviour that you expect from each and every team member in the workplace. You should make it clear that you expect employees to display positive work ethics like:

- **Honesty:** All work assigned to a person should be done with complete honesty, without any deceit or lies.
- **Good attitude:** All team members should be optimistic, energetic, and positive.
- **Reliability:** Employees should show up where they are supposed to be, when they are supposed to be there.
- **Good work habits:** Employees should always be well groomed, never use inappropriate language, conduct themselves professionally at all times, etc.
- **Initiative:** Doing the bare minimum is not enough. Every team member needs to be proactive and show initiative.
- **Trustworthiness:** Trust is non-negotiable. If an employee cannot be trusted, it's time to let that employee go.
- **Respect:** Employees need to respect the company, the law, their work, their colleagues and themselves.
- **Integrity:** Each and every team member should be completely ethical and must display above board behaviour at all times.
- **Efficiency:** Efficient employees help a company grow while inefficient employees result in a waste of time and resources.

10.1.4.6 Tips

1. Don't get angry when someone tells you the truth and you don't like what you hear.
2. Always be willing to accept responsibility for your mistakes.

10.1.5 Creativity & Innovation

What is Creativity

Creativity means thinking outside the box. It means viewing things in new ways or from different perspectives, and then converting these ideas into reality. Creativity involves two parts: thinking and producing. Simply having an idea makes you imaginative, not creative. However, having an idea and acting on it makes you creative.

Characteristics of Highly Creative People

Some characteristics of creative people are:

- They are imaginative and playful
- They see issues from different angles
- They notice small details
- They have very little tolerance for boredom
- They detest rules and routine
- They love to daydream
- They are very curious

What is Innovation?

There are many different definitions of innovation. In simple terms, innovation means turning an idea into a solution that adds value. It can also mean adding value by implementing a new product, service or process, or significantly improving on an existing product, service or process.

Characteristics of Highly Innovative People

- Some characteristics of highly innovative people are:
- They embrace doing things differently
- They don't believe in taking shortcuts
- They are not afraid to be unconventional
- They are highly proactive and persistent
- They are organized, cautious and risk-averse

10.1.5.1 Tips 

1. Take regular breaks from your creative work to recharge yourself and gain fresh perspective.
2. Build prototypes frequently, test them out, get feedback, and make the required changes.

10.1.6 Time Management

management is the process organizing your time, and deciding how to allocate your time between different activities. Good time management is the difference between working smart (getting more done in less time) and working hard (working for more time to get more done).

Effective time management leads to an efficient work output, even when you are faced with tight deadlines and high pressure situations. On the other hand, not managing your time effectively results in inefficient output and increases stress and anxiety.

Benefits of Time Management

Time management can lead to huge benefits like:

- Greater productivity
- Higher efficiency
- Better professional reputation
- Reduced stress
- Higher chances for career advancement
- Greater opportunities to achieve goals

Not managing time effectively can result in undesirable consequences like:

- Missing deadlines
- Inefficient work output
- Substandard work quality
- Poor professional reputation
- Stalled career
- Increase in stress and anxiety

10.1.6.1 Traits of Effective Time Managers

Some traits of effective time managers are:

- They begin projects early They set daily objectives
- They modify plans if required, to achieve better results
- They are flexible and open-minded
- They inform people in advance if their help will be required
- They know how to say no
- They break tasks into steps with specific deadlines
- They continually review long term goals
- They think of alternate solutions if and when required
- They ask for help when required They create backup plans

10.1.6.2 Effective Time Management Techniques

You can manage your time better by putting into practice certain time management techniques. Some helpful tips are:

- **Plan out your day as well as plan for interruptions.** Give yourself at least 30 minutes to figure out your time plan. In your plan, schedule some time for interruptions.
- **Put up a “Do Not Disturb” sign** when you absolutely have to complete a certain amount of work.
- **Close your mind to all distractions.** Train yourself to ignore ringing phones, don’t reply to chat messages and disconnect from social media sites.
- **Delegate your work.** This will not only help your work get done faster, but will also show you the unique skills and abilities of those around you.
- **Stop procrastinating.** Remind yourself that procrastination typically arises due to the fear of failure or the belief that you cannot do things as perfectly as you wish to do them.
- **Prioritize.** List each task to be completed in order of its urgency or importance level. Then focus on completing each task, one by one.
- **Maintain a log of your work activities.** Analyse the log to help you understand how efficient you are, and how much time is wasted every day.
- **Create time management goals** to reduce time wastage.

10.1.6.3 Tips



1. Always complete the most important tasks first.
2. Get at least 7 – 8 hours of sleep every day.
3. Start your day early.
4. Don’t waste too much time on small, unimportant details.
5. Set a time limit for every task that you will undertake.
6. Give yourself some time to unwind between tasks.

10.1.7 Anger Management

Anger management is the process of:

1. Learning to recognize the signs that you, or someone else, is becoming angry
2. Taking the best course of action to calm down the situation in a positive way Anger management does not mean suppressing anger.

Importance of Anger Management

Anger is a perfectly normal human emotion. In fact, when managed the right way, anger can be considered a healthy emotion. However, if it is not kept in check, anger can make us act inappropriately and can lead to us saying or doing things that we will likely later regret.

Extreme anger can:

- **Hurt you physically:** It leads to heart disease, diabetes, a weakened immune system, insomnia, and high blood pressure.
- **Hurt you mentally:** It can cloud your thinking and lead to stress, depression and mental health issues.
- **Hurt your career:** It can result in alienating your colleagues, bosses, clients and lead to the loss of respect.
- **Hurt your relationships:** It makes it hard for your family and friends to trust you, be honest with you and feel comfortable around you.

This is why anger management, or managing anger appropriately, is so important.

10.1.7.1 Anger Management Strategies

Here are some strategies that can help you control your anger:

Strategy 1: Relaxation: Something as simple as breathing deeply and looking at relaxing images works wonders in calming down angry feelings. Try this simple breathing exercise:

- Take a deep breath from your diaphragm (don't breathe from your chest)
- Visualize your breath coming up from your stomach
- Keep repeating a calming word like 'relax' or 'take it easy' (remember to keep breathing deeply while repeating the word)
- Picture a relaxing moment (this can be from your memory or your imagination)

Follow this relaxation technique daily, especially when you realize that you're starting to feel angry.

Strategy 2: Cognitive Restructuring: Cognitive restructuring means changing the manner in which you think. Anger can make you curse, swear, exaggerate and act very dramatically. When this happens, force yourself to replace your angry thoughts with more logical ones. For instance, instead of thinking 'Everything is ruined' change your mindset and tell yourself 'It's not the end of the world and getting angry won't solve this'.

Strategy 3: Problem Solving: Getting angry about a problem that you cannot control is a perfectly natural response. Sometimes, try as you may, there may not be a solution to the difficulty you are faced with. In such cases, stop focusing on solving the problem, and instead focus on handling and facing the problem. Remind yourself that you will do your best to deal with the situation, but that you will not blame yourself if you don't get the solution you desire.

Strategy 4: Better Communication: When you're angry, it is very easy to jump to inaccurate conclusions. In this case, you need to force yourself to stop reacting, and think carefully about what you want to say, before saying it. Avoid saying the first thing that enters your head. Force yourself to listen carefully to

what the other person is saying. Then think about the conversation before responding.

Strategy 5: Changing Your Environment: If you find that your environment is the cause of your anger, try and give yourself a break from your surroundings. Make an active decision to schedule some personal time for yourself, especially on days that are very hectic and stressful. Having even a brief amount of quiet or alone time is sure to help calm you down.

10.1.7.2 Tips for Anger Management

- The following tips will help you keep your anger in check:
- Take some time to collect your thoughts before you speak out in anger.
- Express the reason for your anger in an assertive, but non-confrontational manner once you have calmed down.
- Do some form of physical exercise like running or walking briskly when you feel yourself getting angry.
- Make short breaks part of your daily routine, especially during days that are stressful. Focus on how to solve a problem that's making you angry, rather than focusing on the fact that the problem is making you angry.

10.1.8 Stress Management

We say we are 'stressed' when we feel overloaded and unsure of our ability to deal with the pressures placed on us. Anything that challenges or threatens our well-being can be defined as a stress. It is important to note that stress can be good and bad. While good stress keeps us going, negative stress undermines our mental and physical health. This is why it is so important to manage negative stress effectively.

Causes of Stress

Stress can be caused by internal and external factors.

Internal causes of stress:

- Constant worry
- Rigid thinking
- Unrealistic expectations
- Pessimism
- Negative self-talk
- All in or all out attitude

External causes of stress:

- Major life changes
- Difficulties with relationships
- Having too much to do
- Difficulties at work or in school
- Financial difficulties
- Worrying about one's children and/or family

10.1.8.1 Symptoms of Stress

Stress can manifest itself in numerous ways. Take a look at the cognitive, emotional, physical and behavioral symptoms of stress.

Cognitive Symptoms	Emotional Symptoms
<ul style="list-style-type: none"> • Memory problems • Concentration issues • Lack of judgement • Pessimism • Anxiety • Constant worrying 	<ul style="list-style-type: none"> • Depression • Agitation • Irritability • Loneliness • Anxiety • Anger

Physical Symptoms	Behavioral Symptoms
<ul style="list-style-type: none"> • Aches and pain • Diarrhea or constipation • Nausea • Dizziness • Chest pain and/or rapid heartbeat • Frequent cold or flu like feelings 	<ul style="list-style-type: none"> • Increase or decrease in appetite • Over sleeping or not sleeping enough • Withdrawing socially • Ignoring responsibilities • Consumption of alcohol or cigarettes • Nervous habits like nail biting, pacing etc.

10.1.8.2 Tips for Stress Management



The following tips can help you manage your stress better:

- Note down the different ways in which you can handle the various sources of your stress.
- Remember that you cannot control everything, but you can control how you respond.
- Discuss your feelings, opinions and beliefs rather than reacting angrily, defensively or passively.
- Practice relaxation techniques like meditation, yoga or tai chi when you start feeling stressed.
- Devote a part of your day towards exercise.
- Eat healthy foods like fruits and vegetables. Avoid unhealthy foods especially those containing large amounts of sugar.
- Plan your day so that you can manage your time better, with less stress.
- Say no to people and things when required.
- Schedule time to pursue your hobbies and interests.
- Ensure you get at least 7-8 hours of sleep.
- Reduce your caffeine intake.
- Increase the time spent with family and friends.



Click/Scan this QR Code to access the related video

UNIT 10.2: Digital Literacy: A Recap

Unit Objectives

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

1. Identify the basic parts of a computer
2. Identify the basic parts of a keyboard
3. Recall basic computer terminology
4. Recall basic computer terminology
5. Recall the functions of basic computer keys
6. Discuss the main applications of MS Office
7. Discuss the benefits of Microsoft Outlook
8. Discuss the different types of e-commerce
9. List the benefits of e-commerce for retailers and customers
10. Discuss how the Digital India campaign will help boost e-commerce in India
11. Describe how you will sell a product or service on an e-commerce platform

10.2.1 Computer and Internet Basics

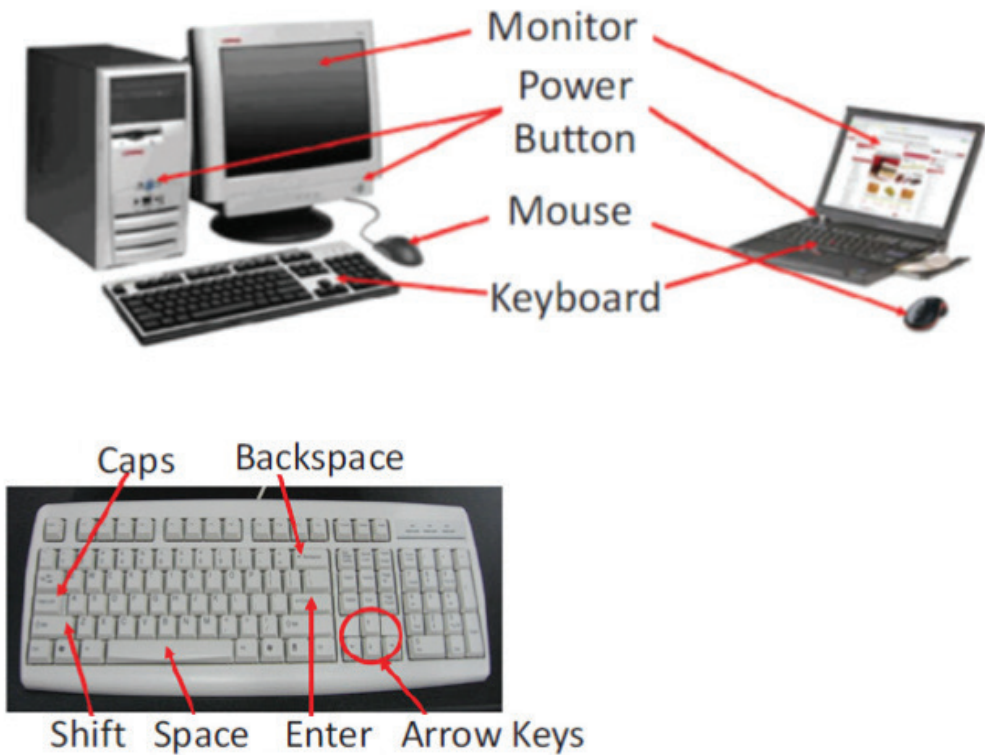


Fig. 10.2.1.1: Computer and Internet Basics

10.2.1.1 Basic Parts of a Computer

1. **Central Processing Unit (CPU):** The brain of the computer. It interprets and carries out program instructions.
2. **Hard Drive:** A device that stores large amounts of data.
3. **Monitor:** The device that contains the computer screen where the information is visually displayed.
4. **Desktop:** The first screen displayed after the operating system loads.
5. **Background:** The image that fills the background of the desktop.
6. **Mouse:** A hand-held device used to point to items on the monitor.
7. **Speakers:** Devices that enable you to hear sound from the computer.
8. **Printer:** A device that converts output from a computer into printed paper documents.
9. **Icon:** A small picture or image that visually represents something on your computer.
10. **Cursor:** An arrow which indicates where you are positioned on the screen.
11. **Program Menu:** A list of programs on your computer that can be accessed from the Start menu.
12. **Taskbar:** The horizontal bar at the bottom of the computer screen that lists applications that are currently in use.
13. **Recycle Bin:** A temporary storage for deleted files.

10.2.1.2 Basic Internet Terms

- **The Internet:** A vast, international collection of computer networks that transfers information.
- **The World Wide Web:** A system that lets you access information on the Internet.
- **Website:** A location on the World Wide Web (and Internet) that contains information about a specific topic.
- **Homepage:** Provides information about a website and directs you to other pages on that website.
- **Link/Hyperlink:** A highlighted or underlined icon, graphic, or text that takes you to another file or object.
- **Web Address/URL:** The address for a website.
- **Address Box:** A box in the browser window where you can type in a web address.

10.2.1.3 Basic Computer Keys

- **Arrow Keys:** Press these keys to move your cursor.
- **Space bar:** Adds a space.
- **Enter/Return:** Moves your cursor to a new line.
- **Shift:** Press this key if you want to type a capital letter or the upper symbol of a key.
- **Caps Lock:** Press this key if you want all the letters you type to be capital letters. Press it again to revert back to typing lowercase letters.
- **Backspace:** Deletes everything to the left of your cursor.

10.2.1.4 Tips



1. When visiting a .com address, there no need to type http:// or even www. Just type the name of the website and then press Ctrl + Enter. (Example: Type 'apple' and press Ctrl + Enter to go to www.apple.com)
2. Press the Ctrl key and press the + or - to increase and decrease the size of text.
3. Press F5 or Ctrl + R to refresh or reload a web page.

10.2.2 MS Office and Email

About MS Office

MS Office or Microsoft Office is a suite of computer programs developed by Microsoft. Although meant for all users, it offers different versions that cater specifically to students, home users and business users. All the programs are compatible with both, Windows and Macintosh.

Most Popular Office Products

Some of the most popular and universally used MS Office applications are:

1. **Microsoft Word:** Allows users to type text and add images to a document.
2. **Microsoft Excel:** Allows users to enter data into a spreadsheet and create calculations and graphs.
3. **Microsoft PowerPoint:** Allows users to add text, pictures and media and create slideshows and presentations.
4. **Microsoft Outlook:** Allows users to send and receive email.
5. **Microsoft OneNote:** Allows users to make drawings and notes with the feel of a pen on paper.
6. **Microsoft Access:** Allows users to store data over many tables.

Why Choose Microsoft Outlook

A popular email management choice especially in the workplace, Microsoft Outlook also includes an address book, notebook, web browser and calendar. Some major benefits of this program are:

- **Integrated search function:** You can use keywords to search for data across all Outlook programs.
- **Enhanced security:** Your email is safe from hackers, junk mail and phishing website email.
- **Email syncing:** Sync your mail with your calendar, contact list, notes in One Note and...your phone!
- **Offline access to email:** No Internet? No problem! Write emails offline and send them when you're connected again.

10.2.2.1 Tips



1. Press Ctrl+R as a shortcut method to reply to email.
2. Set your desktop notifications only for very important emails.
3. Flag messages quickly by selecting messages and hitting the Insert key.
4. Save frequently sent emails as a template to reuse again and again.
5. Conveniently save important emails as files.

10.2.3 E-Commerce

What is E-Commerce

E-commerce is the buying or selling of goods and services, or the transmitting of money or data, electronically on the internet. E-Commerce is the short form for “electronic commerce.”

Examples of E-Commerce:

- Online shopping Online auctions
- Online ticketing
- Electronic payments
- Internet banking

Types of E-Commerce

E-commerce can be classified based on the types of participants in the transaction. The main types of e-commerce are:

- **Business to Business (B2B):** Both the transacting parties are businesses.
- **Business to Consumer (B2C):** Businesses sell electronically to end-consumers.
- **Consumer to Consumer (C2C):** Consumers come together to buy, sell or trade items to other consumers.
- **Consumer-to-Business (C2B):** Consumers make products or services available for purchase to companies looking for exactly those services or products.
- **Business-to-Administration (B2A):** Online transactions conducted between companies and public administration.
- **Consumer-to-Administration (C2A):** Online transactions conducted between individuals and public administration.

10.2.3.1 Benefits of E-Commerce

The e-commerce business provides some benefits for retailers and customers.

Benefits for retailers:

- Establishes an online presence
- Reduces operational costs by removing overhead costs
- Increases brand awareness through the use of good keywords
- Increases sales by removing geographical and time constraints

Benefits for customers:

- Offers a wider range of choice than any physical store
- Enables goods and services to be purchased from remote locations
- Enables consumers to perform price comparisons

10.2.3.2 Digital India Campaign

Prime Minister Narendra Modi launched the Digital India campaign in 2015, with the objective of offering every citizen of India access to digital services, knowledge and information. The campaign aims to improve the country's online infrastructure and increase internet connectivity, thus boosting the e-commerce industry.

Currently, the majority of online transactions come from tier 2 and tier 3 cities. Once the Digital India campaign is in place, the government will deliver services through mobile connectivity, which will help deliver internet to remote corners of the country. This will help the e-commerce market to enter India's tier 4 towns and rural areas.

E-Commerce Activity

Choose a product or service that you want to sell online. Write a brief note explaining how you will use existing e-commerce platforms, or create a new e-commerce platform, to sell your product or service.

10.2.3.3 Tips



1. Before launching your e-commerce platform, test everything.
2. Pay close and personal attention to your social media.

UNIT 10.3: Money Matters

Unit Objectives

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

1. Discuss the importance of saving money
2. Discuss the benefits of saving money
3. Discuss the main types of bank accounts
4. Describe the process of opening a bank account
5. Differentiate between fixed and variable costs
6. Describe the main types of investment options
7. Describe the different types of insurance products
8. Describe the different types of taxes
9. Discuss the uses of online banking
10. Discuss the main types of electronic funds transfers

10.3.1 Personal Finance – Why to Save

Importance of Saving

We all know that the future is unpredictable. You never know what will happen tomorrow, next week or next year. That's why saving money steadily through the years is so important. Saving money will help improve your financial situation over time. But more importantly, knowing that you have money stashed away for an emergency will give you peace of mind. Saving money also opens the door to many more options and possibilities.

Benefits of Saving

Inculcating the habit of saving leads to a vast number of benefits. Saving helps you:

- **Become financially independent:** When you have enough money saved up to feel secure you can start making your choices, from taking a vacation whenever you want, to switching careers or starting your own business.
- **Invest in yourself through education:** Through saving, you can earn enough to pay up for courses that will add to your professional experience and ultimately result in higher paying jobs.
- **Get out of debt:** Once you have saved enough as a reserve fund, you can use your savings to pay off debts like loans or bills that have accumulated over time.
- **Be prepared for surprise expenses:** Having money saved enables you to pay for unforeseen expenses like sudden car or house repairs, without feeling financially stressed.
- **Pay for emergencies:** Saving helps you deal with emergencies like sudden health issues or emergency trips without feeling financially burdened.
- **Afford large purchases and achieve major goals:** Saving diligently makes it possible to place down payments towards major purchases and goals, like buying a home or a car.
- **Retire:** The money you have saved over the years will keep you comfortable when you no longer have the income you would get from your job.

10.3.1.1 Tips

1. Break your spending habit. Try not spending on one expensive item per week, and put the money that you would have spent into your savings.
2. Decide that you will not buy anything on certain days or weeks and stick to your word.

10.3.2 Types of Bank Accounts

In India, banks offer four main types of bank accounts. These are:

1. Current Accounts
2. Savings Accounts
3. Recurring Deposit Accounts
4. Fixed Deposit Accounts

Current Accounts

Current accounts offer the most liquid deposits and thus, are best suited for businessmen and companies. As these accounts are not meant for investments and savings, there is no imposed limit on the number or amount of transactions that can be made on any given day. Current account holders are not paid any interest on the amounts held in their accounts. They are charged for certain services offered on such accounts.

Savings Accounts

Savings accounts are meant to promote savings, and are therefore the number one choice for salaried individuals, pensioners and students. While there is no restriction on the number and amount of deposits made, there are usually restrictions on the number and amount of withdrawals. Savings account holders are paid interest on their savings.

Recurring Deposit Accounts

Recurring Deposit accounts, also called RD accounts, are the accounts of choice for those who want to save an amount every month, but are unable to invest a large sum at one time. Such account holders deposit a small, fixed amount every month for a pre-determined period (minimum 6 months). Defaulting on a monthly payment results in the account holder being charged a penalty amount. The total amount is repaid with interest at the end of the specified period.

Fixed Deposit Accounts

Fixed Deposit accounts, also called FD accounts, are ideal for those who wish to deposit their savings for a long term in return for a high rate of interest. The rate of interest offered depends on the amount deposited and the time period, and also differs from bank to bank. In the case of an FD, a certain amount of money is deposited by the account holder for a fixed period of time. The money can be withdrawn when the period expires. If necessary, the depositor can break the fixed deposit prematurely. However, this usually attracts a penalty amount which also differs from bank to bank.

10.3.2.1 Opening a Bank Account

Opening a bank account is quite a simple process. Take a look at the steps to open an account of your own:

Step 1: Fill in the Account Opening Form

This form requires you to provide the following information:

- Personal details (name, address, phone number, date of birth, gender, occupation, address)
 - Method of receiving your account statement (hard copy/email)
 - Details of your initial deposit (cash/cheque)
 - Manner of operating your account (online/mobile banking/traditional via cheque, slip books)
- Ensure that you sign wherever required on the form.

Step 2: Affix your Photograph

Stick a recent photograph of yourself in the allotted space on the form.

Step 3: Provide your Know Your Customer (KYC) Details

KYC is a process that helps banks verify the identity and address of their customers. To open an account, every individual needs to submit certain approved documents with respect to photo identity (ID) and address proof. Some Officially Valid Documents (OVDs) are:

- Passport
- Driving License
- Voters' Identity Card
- PAN Card
- UIDAI (Aadhaar) Card

Step 4: Submit All your Documents

Submit the completed Account Opening Form and KYC documents. Then wait until the forms are processed and your account has been opened!

10.3.2.2 Tips



1. Select the right type of account.
2. Fill in complete nomination details.
3. Ask about fees.
4. Understand the rules.
5. Check for online banking – it's convenient!
6. Keep an eye on your bank balance.

10.3.3 Costs: Fixed vs Variable

What are Fixed and Variable Costs

- Fixed costs and variable costs together make up a company's total cost. These are the two types of costs that companies have to bear when producing goods and services.
- A fixed cost does not change with the volume of goods or services a company produces. It always remains the same.
- A variable cost, on the other hand, increases and decreases depending on the volume of goods and services produced. In other words, it varies with the amount produced.

Differences Between Fixed and Variable Costs

Let’s take a look at some of the main differences between fixed and variable costs:

Criteria	Fixed Costs	Variable Costs
Meaning	A cost that stays the same, regardless of the output produced.	A cost that changes when the
Nature	Time related.	Incurred
Incurred	Incurred irrespective of units being produced.	Incurred only when units are produced.
Unit cost	Inversely proportional to the number of units produced.	Remains the same, per unit.
Examples	Depreciation, rent, salary, insurance, tax etc.	Material consumed, wages, commission on sales, packing expenses, etc.

10.3.3.1 Tips



1. When trying to determine whether a cost is fixed or variable, simply ask the following question: Will the particular cost change if the company stopped its production activities? If the answer is no, then it is a fixed cost. If the answer is yes, then it is probably a variable cost.

10.3.4 Investment, Insurance and Taxes

Investment

Investment means that money is spent today with the aim of reaping financial gains at a future time. The main types of investment options are as follows:

- **Bonds:** Bonds are instruments used by public and private companies to raise large sums of money – too large to be borrowed from a bank. These bonds are then issued in the public market and are bought by lenders.
- **Stocks:** Stocks or equity are shares that are issued by companies and are bought by the general public.
- **Small Savings Schemes:** Small Savings Schemes are tools meant to save money in small amounts. Some popular schemes are the Employees Provident Fund, Sukanya Samridhhi Scheme and National Pension Scheme.
- **Mutual Funds:** Mutual Funds are professionally managed financial instruments that invest money in different securities on behalf of investors.
- **Fixed Deposits:** A fixed amount of money is kept aside with a financial institution for a fixed amount of time in return for interest on the money.
- **Real Estate:** Loans are taken from banks to purchase real estate, which is then leased or sold with the aim of making a profit on the appreciated property price.
- **Hedge Funds:** Hedge funds invest in both financial derivatives and/or publicly traded securities.
- **Private Equity:** Private Equity is trading in the shares of an operating company that is not publicly listed and whose shares are not available on the stock market.

- **Venture Capital:** Venture Capital involves investing substantial capital in a budding company in return for stocks in that company.

Insurance

There are two types of insurance:

1. Life Insurance
2. Non-Life or General Insurance.

Life Insurance Products

The main life insurance products are:

- **Term Insurance:** This is the simplest and cheapest form of insurance. It offers financial protection for a specified tenure, say 15 to 20 years. In the case of your death, your family is paid the sum assured. In the case of your surviving the term, the insurer pays nothing.
- **Endowment Policy:** This offers the dual benefit of insurance and investment. Part of the premium is allocated towards the sum assured, while the remaining premium gets invested in equity and debt. It pays a lump sum amount after the specified duration or on the death of the policyholder, whichever is earlier.
- **Unit-Linked Insurance Plan (ULIP):** Here part of the premium is spent on the life cover, while the remaining amount is invested in equity and debt. It helps develop a regular saving habit.
- **Money Back Life Insurance:** While the policyholder is alive, periodic payments of the partial survival benefits are made during the policy tenure. On the death of the insured, the insurance company pays the full sum assured along with survival benefits.
- **Whole Life Insurance:** It offers the dual benefit of insurance and investment. It offers insurance cover for the whole life of the person or up to 100 years whichever is earlier.

General Insurance

General Insurance deals with all insurance covering assets like animals, agricultural crops, goods, factories, cars and so on.

General Insurance Products:

- **Motor Insurance:** This can be divided into Four Wheeler Insurance and Two Wheeler Insurance.
- **Health Insurance:** The main types of health insurance are individual health insurance, family floater health insurance, comprehensive health insurance and critical illness insurance.
- **Travel Insurance:** This can be categorised into Individual Travel Policy, Family Travel Policy, Student Travel Insurance and Senior Citizen Health Insurance.
- **Home Insurance:** This protects the house and its contents from risk.
- **Marine Insurance:** This insurance covers goods, freight, cargo etc. against loss or damage during transit by rail, road, sea and/or air.

Taxes

There are two types of taxes:

1. Direct Taxes
2. Indirect Taxes.

Direct Tax

Direct taxes are levied directly on an entity or a person and are non-transferrable. Some examples of Direct Taxes are:

- **Income Tax:** This tax is levied on your earning in a financial year. It is applicable to both, individuals and companies.
- **Capital Gains Tax:** This tax is payable whenever you receive a sizable amount of money. It is usually of two types – short term capital gains from investments held for less than 36 months and long term capital gains from investments held for longer than 36 months.
- **Securities Transaction Tax:** This tax is added to the price of a share. It is levied every time you buy or sell shares.
- **Perquisite Tax:** This tax is levied is on perks that have been acquired by a company or used by an employee.
- **Corporate Tax:** Corporate tax is paid by companies from the revenue they earn.

Indirect Tax

Indirect taxes are levied on goods or services. Some examples of Indirect Taxes are:

- **Sales Tax:** Sales Tax is levied on the sale of a product.
- **Service Tax:** Service Tax is added to services provided in India.
- **Value Added Tax:** Value Added Tax is levied at the discretion of the state government. The tax is levied on goods sold in the state. The tax amount is decided by the state.
- **Customs Duty & Octroi:** Customs Duty is a charge that is applied on purchases that are imported from another country. Octroi is levied on goods that cross state borders within India.
- **Excise Duty:** Excise Duty is levied on all goods manufactured or produced in India.

10.3.4.1 Tips



1. Think about how quickly you need your money back and pick an investment option accordingly.
2. Ensure that you are buying the right type of insurance policy for yourself.
3. Remember, not paying taxes can result in penalties ranging from fines to imprisonment.

10.3.5 Online Banking, NEFT, RTGS, etc.

What is Online Banking

Internet or online banking allows account holders to access their account from a laptop at any location. In this way, instructions can be issued. To access an account, account holders simply need to use their unique customer ID number and password.

Internet banking can be used to:

- Find out an account balance
- Transfer amounts from one account to another
- Arrange for the issuance of cheques
- Instruct payments to be made
- Request for a cheque book
- Request for a statement of accounts
- Make a fixed deposit

Electronic Funds Transfers

Electronic funds transfer is a convenient way of transferring money from the comfort of one's own home, using integrated banking tools like internet and mobile banking.

Transferring funds via an electronic gateway is extremely convenient. With the help of online banking, you can choose to:

- Transfer funds into your own accounts of the same bank.
- Transfer funds into different accounts of the same bank.
- Transfer funds into accounts in different banks, using NEFT.
- Transfer funds into other bank accounts using RTGS.
- Transfer funds into various accounts using IMPS.

NEFT

NEFT stands for National Electronic Funds Transfer. This money transfer system allows you to electronically transfer funds from your respective bank accounts to any other account, either in the same bank or belonging to any other bank. NEFT can be used by individuals, firms and corporate organizations to transfer funds between accounts.

In order to transfer funds via NEFT, two things are required:

- A transferring bank
- A destination bank

Before you can transfer funds through NEFT, you will need to register the beneficiary who will be receiving the funds. In order to complete this registration, you will require the following

- Recipient's name
- Recipient's account number
- Recipient's bank's name
- Recipient's bank's IFSC code

RTGS

RTGS stands for Real Time Gross Settlement. This is a real time funds transfer system which enables you to transfer funds from one bank to another, in real time or on a gross basis. The transferred amount is immediately deducted from the account of one bank, and instantly credited to the other bank's account. The RTGS payment gateway is maintained by the Reserve Bank of India. The transactions between banks are made electronically.

RTGS can be used by individuals, companies and firms to transfer large sums of money. Before remitting funds through RTGS, you will need to add the beneficiary and his bank account details via your online banking account. In order to complete this registration, you will require the following information:

- Name of the beneficiary
- Beneficiary's account number
- Beneficiary's bank address
- Bank's IFSC code

IMPS

IMPS stands for Immediate Payment Service. This is a real-time, inter-bank, electronic funds transfer system used to transfer money instantly within banks across India. IMPS enables users to make instant electronic transfer payments using mobile phones through both, Mobile Banking and SMS. It can also be used through ATMs and online banking. IMPS is available 24 hours a day and 7 days a week. The system features a secure transfer gateway and immediately confirms orders that have been fulfilled.

To transfer money through IMPS, the you need to:

- Register for IMPS with your bank
- Receive a Mobile Money Identifier (MMID) from the bank
- Receive a MPIN from the bank

Once you have both these, you can login or make a request through SMS to transfer a particular amount to a beneficiary.

For the beneficiary to receive the transferred money, he must:

- Link his mobile number with his respective account
- Receive the MMID from the bank

In order to initiate a money transfer through IMPS, you will need to enter the following information:

- The beneficiary’s mobile number
- The beneficiary’s MMID
- The transfer amount
- Your MPIN

As soon as money has been deducted from your account and credited into the beneficiary’s account, you will be sent a confirmation SMS with a transaction reference number, for future reference.

10.3.5.1 Differences Between NEFT, RTGS & IMPS

Criteria	NEFT	RTGS	IMPS
Settlement	Done in Batches	Real-Time	Real-Time
Full Form	national Electronic Fund Transfer	Real Time Gross Settlement	Immediate Payment Service
Timing on Monday to Friday	8.00 am - 6.30 pm	9.00 am - 4.30 pm	24x7
Timing on Saturday	8.00 am - 7.00 p.m.	9.00 am - 1.30 pm	24x7
Minimum amount of money transfer limit	₹ 1	₹ 2 lacs	₹ 1
Maximum amount of money transfer limit	₹ 10 lacs	₹ 10 lacs per day	₹ 2 lacs
Maximum charges as per RBI	Upto 10,000 - ₹ 2.5 above 10,000 - ₹ 1 lac - ₹ 5 above 1-2 lacs - ₹ 15 above 2-5 lacs - ₹ 25 above 5-10 lacs - ₹ 25	above 2-5 lacs - ₹ 25 above 5-10 lacs - ₹ 50	Upto 10,000 - ₹ 5 above 10,000 - ₹ 1 lac - ₹ 5 above 1-2 lacs - ₹ 15

10.3.5.2 Tips

1. Never click on any links in any e-mail message to access your online banking website.
2. You will never be asked for your credit or debit card details while using online banking.
3. Change your online banking password regularly.

UNIT 10.4: Preparing for Employment & Self Employment

Unit Objectives

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

1. Discuss the steps to prepare for an interview
2. Discuss the steps to create an effective Resume
3. Discuss the most frequently asked interview questions
4. Discuss how to answer the most frequently asked interview questions
5. Discuss basic workplace terminology

10.4.1 Interview Preparation: How to Prepare for an Interview

The success of your getting the job that you want depends largely on how well your interview for that job goes. Therefore, before you go in for your interview, it is important that you prepare for it with a fair amount of research and planning. Take a look at the steps to follow in order to be well prepared for an interview:

1. Research the organization that you are having the interview with.

- Studying the company beforehand will help you be more prepared at the time of the interview. Your knowledge of the organization will help you answer questions at the time of the interview, and will leave you looking and feeling more confident. This is sure to make you stand out from other, not as well informed, candidates.
- Look for background information on the company. Try and find an overview of the company and its industry profile.
- Visit the company website to get a good idea of what the company does. A company website offers a wealth of important information. Read and understand the company's mission statement. Pay attention to the company's products/services and client list. Read through any press releases to get an idea of the company's projected growth and stability.
- Note down any questions that you have after your research has been completed.

2. Think about whether your skills and qualifications match the job requirements.

- Carefully read through and Analyse the job description.
- Make a note of the knowledge, skills and abilities required to fulfill the job requirements.
- Take a look at the organization hierarchy. Figure out where the position you are applying for fits into this hierarchy.

3. Go through the most typical interview questions asked, and prepare your responses.

- Remember, in most interviews a mix of resume-based, behavioral and case study questions are asked.
- Think about the kind of answers you would like to provide to typical questions asked in these three areas.
- Practice these answers until you can express them confidently and clearly.

4. Plan your attire for the interview.

- It is always safest to opt for formal business attire, unless expressly informed to dress in business casual (in which case you should use your best judgement).
- Ensure that your clothes are clean and well-ironed. Pick neutral colours – nothing too bright or flashy.

- The shoes you wear should match your clothes, and should be clean and suitable for an interview.
- Remember, your aim is to leave everyone you meet with the impression that you are a professional and highly efficient person.

5. Ensure that you have packed everything that you may require during the interview.

- Carry a few copies of your resume. Use a good quality paper for your resume print outs.
- Always take along a notepad and a pen.
- Take along any information you may need to refer to, in order to fill out an application form.
- Carry a few samples of your work, if relevant.

6. Remember the importance of non-verbal communication.

- Practice projecting confidence. Remind yourself to smile and make eye contact. Practice giving a firm handshake.
- Keep in mind the importance of posture. Practice sitting up straight. Train yourself to stop nervous gestures like fidgeting and foot-tapping.
- Practice keeping your reactions in check. Remember, your facial expressions provide a good insight into your true feelings. Practice projecting a positive image.

7. Make a list of questions to end the interview with.

- Most interviews will end with the interviewer(s) asking if you have any questions. This is your chance to show that you have done your research and are interested in learning more about the company.
- If the interviewer does not ask you this question, you can inform him/her that you have some queries that you would like to discuss. This is the time for you to refer to the notes you made while studying the company.
- Some good questions to ask at this point are:
 - ◆ What do you consider the most important criteria for success in this job?
 - ◆ How will my performance be evaluated?
 - ◆ What are the opportunities for advancement?
 - ◆ What are the next steps in the hiring process?
- Remember, never ask for information that is easily available on the company website.

10.4.1.1 Tips

1. Ask insightful and probing questions.
2. When communicating, use effective forms of body language like smiling, making eye contact, and actively listening and nodding. Don't slouch, play with nearby items, fidget, chew gum, or mumble.

10.4.2 Preparing an Effective Resume

A resume is a formal document that lists a candidate's work experience, education and skills. A good resume gives a potential employer enough information to believe the applicant is worth interviewing. That's why it is so important to create a résumé that is effective. Take a look at the steps to create an effective resume:

Step 1: Write the Address Section: The Address section occupies the top of your resume. It includes information like your name, address, phone number and e-mail address. Insert a bold line under the section to separate it from rest of your resume.

Example:

Jasmine Watts
 Breach Candy, mumbai - India
 Contact No. +91 2223678270
 Email: jasmine.watts@gmail.com

Step 2: Add the Profile Summary Section: This part of your resume should list your overall experiences, achievements, awards, certifications and strengths. You can make your summary as short as 2-3 bullet points or as long as 8-10 bullet points.

Example:**Profile Summary**

- A Content Writer graduated from University of Strathclyde having 6 years of experience in writing website copy.
- Core expertise lies in content creation for e-learning courses, specifically for the k-12 segment.

Step 3: Include Your Educational Qualifications: When listing your academic records, first list your highest degree. Then add the second highest qualification under the highest one and so on. To provide a clear and accurate picture of your educational background, it is critical that include information on your position, rank, percentage or CPI for every degree or certification that you have listed.

If you have done any certifications and trainings, you can add a Trainings & Certifications section under your Educational Qualifications section.

Example:**Educational Qualification**

- Masters in International Management (2007) from Columbia University with 8.8 CPI.
- Bachelor of Management Studios (2004) from Mumbai University with 87% marks.
- 10+2 with Math, Stats (2001) from Maharashtra Board with 91% marks.
- High School (1999) from Maharashtra Board with 93% marks.

Step 4: List Your Technical Skills: When listing your technical skills, start with the skills that you are most confident about. Then add the skills that you do not have as good a command over. It is perfectly acceptable to include just one skill, if you feel that particular skill adds tremendous value to your résumé. If you do not have any technical skills, you can omit this step.

Example:**Technical Skills**

- Flash
- Photoshop

Step 5: Insert Your Academic Project Experience

List down all the important projects that you have worked on. Include the following information in this section:

Example:

Project title	Organization	Platform used
Contribution	Description	

Academic Projects**Project Title:** Different Communication Skills**Organization:** True Blue Solutions**Platform used:** Articulate**Contribution:** Content writing and graphic visualization**Description:** Development of storyboards for corporate induction & training programs.

Step 6: List Your Strengths: This is where you list all your major strengths. This section should be in the form of a bulleted list.

Example:**Strengths**

- Excellent oral, written and presentation skills
- Action-oriented and result-focused
- Great time management skills

Step 7: List Your Extracurricular Activities: It is very important to show that you have diverse interests and that your life consists of more than academics. Including your extracurricular activities can give you an added edge over other candidates who have similar academic scores and project experiences. This section should be in the form of a bulleted list.

Example:**Extracurricular Activities**

- Member of the Debate Club
- Played tennis at national level
- Won first prizes in the All India Camel Contest, 2010

Step 8: Write Your Personal Details: The last section of your résumé must include the following personal information:

- Date of birth
- Gender & marital status
- Nationality
- Languages known

Example:**Personal Details**

- Date of Birth: 25th May, 1981
- Gender & marital status: Female, Single
- Nationality: Indian
- Languages known: English, Hindi, Tamil, French

10.4.2.1 Tips 

1. Keep your resume file name short, simple and informational.
2. Make sure the resume is neat and free from typing errors.
3. Always create your resume on plain white paper.

10.4.3 Interview FAQs

Take a look at some of the most frequently asked interview questions, and some helpful tips on how to answer them.

1. Can you tell me a little about yourself?

Tips to answer:

- Don't provide your full employment or personal history.
- Offer 2-3 specific experiences that you feel are most valuable and relevant.
- Conclude with how those experiences have made you perfect for this specific role.

2. How did you hear about the position?

Tips to answer:

- Tell the interviewer how you heard about the job – whether it was through a friend (name the friend), event or article (name them) or a job portal (say which one).
- Explain what excites you about the position and what in particular caught your eye about this role.

3. What do you know about the company?

Tips to answer:

- Don't recite the company's About Us page.
- Show that you understand and care about the company's goals.
- Explain why you believe in the company's mission and values.

4. Why do you want this job?

Tips to answer:

- Show that you are passionate about the job.
- Identify why the role is a great fit for you.
- Explain why you love the company.

5. Why should we hire you?

Tips to answer:

- Prove through your words that you can not only do the work, but can definitely deliver excellent results.
- Explain why you would be a great fit with the team and work culture.
- Explain why you should be chosen over any other candidate.

6. What are your greatest professional strengths?

Tips to answer:

- Be honest – share some of your real strengths, rather than give answers that you think sound good.
- Offer examples of specific strengths that are relevant to the position you are applying for.
- Provide examples of how you've demonstrated these strengths.

7. What do you consider to be your weaknesses?

Tips to answer:

- The purpose of this question is to gauge your self-awareness and honesty.
- Give an example of a trait that you struggle with, but that you're working on to improve.

8. What are your salary requirements?

Tips to answer:

- Do your research beforehand and find out the typical salary range for the job you are applying for.
- Figure out where you lie on the pay scale based on your experience, education, and skills.
- Be flexible. Tell the interviewer that you know your skills are valuable, but that you want the job and are willing to negotiate.

9. What do you like to do outside of work?**Tips to answer:**

- The purpose of this question is to see if you will fit in with the company culture.
- Be honest – open up and share activities and hobbies that interest and excite you.

10. If you were an animal, which one would you want to be?**Tips to answer:**

- The purpose of this question is to see if you are able to think on your feet.
- There's no wrong answer – but to make a great impression try to bring out your strengths or personality traits through your answer.

11. What do you think we could do better or differently?**Tips to answer:**

- The purpose of this question is to see if you have done your research on the company, and to test whether you can think critically and come up with new ideas.
- Suggest new ideas. Show how your interests and expertise would help you execute these ideas.

12. Do you have any questions for us?**Tips to answer:**

- Do not ask questions to which the answers can be easily found on the company website or through a quick online search.
- Ask intelligent questions that show your ability to think critically.

10.4.3.1 Tips 

1. Be honest and confident while answering.
2. Use examples of your past experiences wherever possible to make your answers more impactful.

10.4.4 Work Readiness – Terms & Terminologies

Every employee should be well versed in the following terms:

- **Annual leave:** Paid vacation leave given by employers to employees.
- **Background Check:** A method used by employers to verify the accuracy of the information provided by potential candidates.
- **Benefits:** A part of an employee's compensation package.
- **Breaks:** Short periods of rest taken by employees during working hours.
- **Compensation Package:** The combination of salary and benefits that an employer provides to his/her employees.
- **Compensatory Time (Comp Time):** Time off in lieu of pay.
- **Contract Employee:** An employee who works for one organization that sells said employee's services to another company, either on a project or time basis.
- **Contract of Employment:** When an employee is offered work in exchange for wages or salary, and accepts the offer made by the employer, a contract of employment exists.
- **Corporate Culture:** The beliefs and values shared by all the members of a company, and imparted from one generation of employees to another.

- **Counter Offer/Counter Proposal:** A negotiation technique used by potential candidates to increase the amount of salary offered by a company.
- **Cover Letter:** A letter that accompanies a candidate's resume. It emphasizes the important points in the candidate's resume and provides real examples that prove the candidate's ability to perform the expected job role.
- **Curriculum Vitae (CV)/Resume:** A summary of a candidate's achievements, educational background, work experience, skills and strengths.
- **Declining Letter:** A letter sent by an employee to an employer, turning down the job offer made by the employer to the employee.
- **Deductions:** Amounts subtracted from an employee's pay and listed on the employee's pay slip.
- **Discrimination:** The act of treating one person not as favourably as another person.
- **Employee:** A person who works for another person in exchange for payment.
- **Employee Training:** A workshop or in-house training that an employee is asked to attend by his or her superior, for the benefit of the employer.
- **Employment Gaps:** Periods of unemployed time between jobs.
- **Fixed-Term Contract:** A contract of employment which gets terminated on an agreed-upon date.
- **Follow-Up:** The act of contacting a potential employer after a candidate has submitted his or her resume.
- **Freelancer/Consultant/Independent Contractor:** A person who works for him or herself and pitches for temporary jobs and projects with different employers.
- **Holiday:** Paid time-off from work.
- **Hourly Rate:** The amount of salary or wages paid for 60 minutes of work.
- **Internship:** A job opportunity offered by an employer to a potential employee, called an intern, to work at the employer's company for a fixed, limited time period.
- **Interview:** A conversation between a potential employee and a representative of an employer, in order to determine if the potential employee should be hired.
- **Job Application:** A form which asks for a candidate's information like the candidate's name, address, contact details and work experience. The purpose of a candidate submitting a job application, is to show that candidate's interest in working for a particular company.
- **Job Offer:** An offer of employment made by an employer to a potential employee.
- **Job Search Agent:** A program that enables candidates to search for employment opportunities by selecting criteria listed in the program, for job vacancies.
- **Lay Off:** A lay off occurs when an employee is temporarily let go from his or her job, due to the employer not having any work for that employee.
- **Leave:** Formal permission given to an employee, by his or her employer, to take a leave of absence from work.
- **Letter of Acceptance:** A letter given by an employer to an employee, confirming the offer of employment made by the employer, as well as the conditions of the offer.
- **Letter of Agreement:** A letter that outlines the terms of employment.
- **Letter of Recommendation:** A letter written for the purpose of validating the work skills of a person.
- **Maternity Leave:** Leave taken from work by women who are pregnant, or who have just given birth.
- **Mentor:** A person who is employed at a higher level than you, who offers you advice and guides you in your career.
- **Minimum wage:** The minimum wage amount paid on an hourly basis.
- **Notice:** An announcement made by an employee or an employer, stating that the employment contract will end on a particular date.

- **Offer of Employment:** An offer made by an employer to a prospective employee that contains important information pertaining to the job being offered, like the starting date, salary, working conditions etc.
- **Open-Ended Contract:** A contract of employment that continues till the employer or employee terminates it.
- **Overqualified:** A person who is not suited for a particular job because he or she has too many years of work experience, or a level of education that is much higher than required for the job, or is currently or was previously too highly paid.
- **Part-Time Worker:** An employee who works for fewer hours than the standard number of hours normally worked.
- **Paternity Leave:** Leave granted to a man who has recently become a father.
- **Recruiters/Headhunters/Executive Search Firms:** Professionals who are paid by employers to search for people to fill particular positions.
- **Resigning/Resignations:** When an employee formally informs his or her employer that he or she is quitting his or her job.
- **Self-Employed:** A person who has his or her own business and does not work in the capacity of an employee.
- **Time Sheet:** A form that is submitted to an employer, by an employee, that contains the number of hours worked every day by the employee.

UNIT 10.5: Understanding Entrepreneurship

Unit Objectives



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

1. Discuss the concept of entrepreneurship
2. Discuss the importance of entrepreneurship
3. Describe the characteristics of an entrepreneur
4. Describe the different types of enterprises
5. List the qualities of an effective leader
6. Discuss the benefits of effective leadership
7. List the traits of an effective team
8. Discuss the importance of listening effectively
9. Discuss how to listen effectively
10. Discuss the importance of speaking effectively
11. Discuss how to speak effectively
12. Discuss how to solve problems
13. List important problem solving traits
14. Discuss ways to assess problem solving skills
15. Discuss the importance of negotiation
16. Discuss how to negotiate
17. Discuss how to identify new business opportunities
18. Discuss how to identify business opportunities within your business
19. Understand the meaning of entrepreneur
20. Describe the different types of entrepreneurs
21. List the characteristics of entrepreneurs
22. Recall entrepreneur success stories
23. Discuss the entrepreneurial process
24. Describe the entrepreneurship ecosystem
25. Discuss the government's role in the entrepreneurship ecosystem
26. Discuss the current entrepreneurship ecosystem in India
27. Understand the purpose of the Make in India campaign
28. Discuss the relationship between entrepreneurship and risk appetite
29. Discuss the relationship between entrepreneurship and resilience
30. Describe the characteristics of a resilient entrepreneur
31. Discuss how to deal with failure

10.5.1 Concept Introduction

Anyone who is determined to start a business, no matter what the risk, is an entrepreneur. Entrepreneurs run their own start-up, take responsibility for the financial risks and use creativity, innovation and vast reserves of self-motivation to achieve success. They dream big and are determined to do whatever it takes to turn their idea into a viable offering. The aim of an entrepreneur is to create an enterprise. The process of creating this enterprise is known as entrepreneurship.

10.5.1.1 Importance of Entrepreneurship

Entrepreneurship is very important for the following reasons:

1. It results in the creation of new organizations
2. It brings creativity into the marketplace
3. It leads to improved standards of living
4. It helps develop the economy of a country

10.5.1.2 Characteristics of Entrepreneurs

All successful entrepreneurs have certain characteristics in common.

They are all:

1. Extremely passionate about their work
2. Confident in themselves
3. Disciplined and dedicated
4. Motivated and driven
5. Highly creative
6. Visionaries
7. Open-minded
8. Decisive

Entrepreneurs also have a tendency to:

1. Have a high risk tolerance
2. Thoroughly plan everything
3. Manage their money wisely
4. Make their customers their priority
5. Understand their offering and their market in detail
6. Ask for advice from experts when required
7. Know when to cut their losses

10.5.1.3 Examples of Famous Entrepreneurs

Some famous entrepreneurs are:

- Bill Gates (Founder of Microsoft)
- Steve Jobs (Co-founder of Apple)
- Mark Zuckerberg (Founder of Facebook)
- Pierre Omidyar (Founder of eBay)

10.5.1.4 Types of Enterprises

As an entrepreneur in India, you can own and run any of the following types of enterprises:

Sole Proprietorship: In a sole proprietorship, a single individual owns, manages and controls the enterprise. This type of business is the easiest to form with respect to legal formalities. The business and the owner have no separate legal existence. All profit belongs to the proprietor, as do all the losses—the liability of the entrepreneur is unlimited.

Partnership: A partnership firm is formed by two or more people. The owners of the enterprise are called partners. A partnership deed must be signed by all the partners. The firm and its partners have no separate legal existence. The profits are shared by the partners. With respect to losses, the liability of the partners is unlimited. A firm has a limited life span and must be dissolved when any one of the partners dies, retires, claims bankruptcy or goes insane.

Limited Liability Partnership (LLP): In a Limited Liability Partnership or LLP, the partners of the firm enjoy perpetual existence as well as the advantage of limited liability. Each partner's liability is limited to their agreed contribution to the LLP. The partnership and its partners have a separate legal existence.

10.5.1.5 Tips



1. Learn from others' failures.
2. Be certain that this is what you want.
3. Search for a problem to solve, rather than look for a problem to attach to your idea.

10.5.2 Leadership & Teamwork: Leadership and Leaders

Leadership means setting an example for others to follow. Setting a good example means not asking someone to do something that you wouldn't willingly want to do yourself. Leadership is about figuring out what to do in order to win as a team, and as a company.

Leaders believe in doing the right things. They also believe in helping others to do the right things. An effective leader is someone who:

- Creates an inspiring vision of the future.
- Motivates and inspires his team to pursue that vision.

10.5.2.1 Leadership Qualities That All Entrepreneurs Need

Building a successful enterprise is only possible if the entrepreneur in charge possesses excellent leadership qualities. Some critical leadership skills that every entrepreneur must have are:

1. **Pragmatism:** This means having the ability to highlight all obstacles and challenges, in order to resolve issues and reduce risks.
2. **Humility:** This means admitting to mistakes often and early, and being quick to take responsibility for your actions. Mistakes should be viewed as challenges to overcome, not opportunities to point blame.
3. **Flexibility:** It is critical for a good leader to be very flexible and quickly adapt to change. It is equally critical to know when to adapt and when not to.

4. **Authenticity:** This means showing both, your strengths and your weaknesses. It means being human and showing others that you are human.
5. **Reinvention:** This means refreshing or changing your leadership style when necessary. To do this, it's important to learn where your leadership gaps lie and find out what resources are required to close them.
6. **Awareness:** This means taking the time to recognize how others view you. It means understanding how your presence affects those around you.

10.5.2.2 Benefits of Effective Leadership

Effective leadership results in numerous benefits. Great leadership leads to the leader successfully:

- Gaining the loyalty and commitment of the team members
- Motivating the team to work towards achieving the company's goals and objectives
- Building morale and instilling confidence in the team members
- Fostering mutual understanding and team-spirit among team members
- Convincing team members about the need to change when a situation requires adaptability

10.5.2.3 Teamwork and Teams

Teamwork occurs when the people in a workplace combine their individual skills to pursue a common goal. Effective teams are made up of individuals who work together to achieve this common goal. A great team is one who holds themselves accountable for the end result.

10.5.2.4 Importance of Teamwork in Entrepreneurial Success

For an entrepreneurial leader, building an effective team is critical to the success of a venture. An entrepreneur must ensure that the team he builds possesses certain crucial qualities, traits and characteristics. An effective team is one which has:

1. **Unity of purpose:** All the team members should clearly understand and be equally committed to the purpose, vision and goals of the team.
2. **Great communication skills:** Team members should have the ability to express their concerns, ask questions and use diagrams, and charts to convey complex information.
3. **The ability to collaborate:** Every member should feel entitled to provide regular feedback on new ideas.
4. **Initiative:** The team should consist of proactive individuals. The members should have the enthusiasm to come up with new ideas, improve existing ideas, and conduct their own research.
5. **Visionary members:** The team should have the ability to anticipate problems and act on these potential problem before they turn into real problems.
6. **Great adaptability skills:** The team must believe that change is a positive force. Change should be seen as the chance to improve and try new things.
7. **Excellent organizational skills:** The team should have the ability to develop standard work processes, balance responsibilities, properly plan projects, and set in place methods to measure progress and ROI.

10.5.2.5 Tips



1. Don't get too attached to your original idea. Allow it to evolve and change.
2. Be aware of your weaknesses and build a team that will complement your shortfalls.
3. Hiring the right people is not enough. You need to promote or incentivize your most talented people to keep them motivated.
4. Earn your team's respect

10.5.3 Communication Skills

Listening is the ability to correctly receive and understand messages during the process of communication. Listening is critical for effective communication. Without effective listening skills, messages can easily be misunderstood. This results in a communication breakdown and can lead to the sender and the receiver of the message becoming frustrated or irritated.

It's very important to note that listening is not the same as hearing. Hearing just refers to sounds that you hear. Listening is a whole lot more than that. To listen, one requires focus. It means not only paying attention to the story, but also focusing on how the story is relayed, the way language and voice is used, and even how the speaker uses their body language. The ability to listen depends on how effectively one can perceive and understand both, verbal and non-verbal cues.

10.5.3.1 How to Listen Effectively

To listen effectively you should:

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

10.5.3.2 How to Listen Effectively

How successfully a message gets conveyed depends entirely on how effectively you are able to get it through. An effective speaker is one who enunciates properly, pronounces words correctly, chooses the right words and speaks at a pace that is easily understandable. Besides this, the words spoken out loud need to match the gestures, tone and body language used.

What you say, and the tone in which you say it, results in numerous perceptions being formed. A person who speaks hesitantly may be perceived as having low self-esteem or lacking in knowledge of the discussed topic. Those with a quiet voice may very well be labelled as shy. And those who speak in commanding tones with high levels of clarity, are usually considered to be extremely confident. This makes speaking a very critical communication skill.

10.5.3.3 How to Speak Effectively

To speak effectively you should:

- Incorporate body language in your speech like eye contact, smiling, nodding, gesturing etc.
- Build a draft of your speech before actually making your speech.
- Ensure that all your emotions and feelings are under control.
- Pronounce your words distinctly with the correct pitch and intensity. Your speech should be crystal clear at all times.
- Use a pleasant and natural tone when speaking. Your audience should not feel like you are putting on an accent or being unnatural in any way.
- Use precise and specific words to drive your message home. Ambiguity should be avoided at all costs.
- Ensure that your speech has a logical flow.
- Be brief. Don't add any unnecessary information.
- Make a conscious effort to avoid irritating mannerisms like fidgeting, twitching etc.
- Choose your words carefully and use simple words that the majority of the audience will have no difficulty understanding.
- Use visual aids like slides or a whiteboard.
- Speak slowly so that your audience can easily understand what you're saying. However, be careful not to speak too slowly because this can come across as stiff, unprepared or even condescending.
- Remember to pause at the right moments.

10.5.3.4 Tips



1. If you're finding it difficult to focus on what someone is saying, try repeating their words in your head.
2. Always maintain eye contact with the person that you are communicating with, when speaking as well as listening. This conveys and also encourages interest in the conversation.

10.5.4 Problem Solving & Negotiation skills

As per The Concise Oxford Dictionary (1995), a problem is, “A doubtful or difficult matter requiring a solution”

All problems contain two elements:

1. Goals
2. Obstacles

The aim of problem solving is to recognize the obstacles and remove them in order to achieve the goals.

10.5.4.1 How to Solve Problems

Solving a problem requires a level of rational thinking. Here are some logical steps to follow when faced with an issue:

- **Step 1:** Identify the problem
- **Step 2:** Study the problem in detail
- **Step 3:** List all possible solutions
- **Step 4:** Select the best solution
- **Step 5:** Implement the chosen solution
- **Step 6:** Check that the problem has really been solved

10.5.4.2 Important Traits for Problem Solving

Highly developed problem solving skills are critical for both, business owners and their employees. The following personality traits play a big role in how effectively problems are solved:

- Being open minded
- Asking the right questions
- Being proactive
- Not panicking
- Having a positive attitude
- Focusing on the right problem

10.5.4.3 Important Traits for Problem Solving

As an entrepreneur, it would be a good idea to assess the level of problem solving skills of potential candidates before hiring them. Some ways to assess this skill are through:

- **Application forms:** Ask for proof of the candidate’s problem solving skills in the application form.
- **Psychometric tests:** Give potential candidates logical reasoning and critical thinking tests and see how they fare.
- **Interviews:** Create hypothetical problematic situations or raise ethical questions and see how the candidates respond.
- **Technical questions:** Give candidates examples of real life problems and evaluate their thought process.

10.5.4.4 What is Negotiation?

Negotiation is a method used to settle differences. The aim of negotiation is to resolve differences through a compromise or agreement while avoiding disputes. Without negotiation, conflicts are likely to lead to resentment between people. Good negotiation skills help satisfy both parties and go a long way towards developing strong relationships.

Why Negotiate

Starting a business requires many, many negotiations. Some negotiations are small while others are critical enough to make or break a startup. Negotiation also plays a big role inside the workplace. As an entrepreneur, you need to know not only how to negotiate yourself, but also how to train employees in the art of negotiation.

How to Negotiate

Take a look at some steps to help you negotiate:

Step 1: Pre-Negotiation Preparation: Agree on where to meet to discuss the problem, decide who all will be present and set a time limit for the discussion.

Step 2: Discuss the Problem: This involves asking questions, listening to the other side, putting your views forward and clarifying doubts.

Step 3: Clarify the Objective: Ensure that both parties want to solve the same problem and reach the same goal.

Step 4: Aim for a Win-Win Outcome: Try your best to be open minded when negotiating. Compromise and offer alternate solutions to reach an outcome where both parties win.

Step 5: Clearly Define the Agreement: When an agreement has been reached, the details of the agreement should be crystal clear to both sides, with no scope for misunderstandings.

Step 6: Implement the Agreed Upon Solution: Agree on a course of action to set the solution in motion.

10.5.4.5 Tips

1. Know exactly what you want before you work towards getting it
2. Give more importance to listening and thinking, than speaking
3. Focus on building a relationship rather than winning
4. Remember that your people skills will affect the outcome
5. Know when to walk away – sometimes reaching an agreement may not be possible

10.5.5 Business Opportunities Identification

“The entrepreneur always searches for change, responds to it and exploits it as an opportunity.”

Peter Drucker

The ability to identify business opportunities is an essential characteristic of an entrepreneur.

What is an Opportunity?

The word opportunity suggests a good chance or a favourable situation to do something offered by circumstances.

A business opportunity means a good or favourable change available to run a specific business in a given environment, at a given point of time.

Common Questions Faced by Entrepreneurs

A critical question that all entrepreneurs face is how to go about finding the business opportunity that is right for them.

Some common questions that entrepreneurs constantly think about are:

- Should the new enterprise introduce a new product or service based on an unmet need?
- Should the new enterprise select an existing product or service from one market and offer it in another where it may not be available?
- Should the enterprise be based on a tried and tested formula that has worked elsewhere?

It is therefore extremely important that entrepreneurs must learn how to identify new and existing business opportunities and evaluate their chances of success.

When is an Idea an Opportunity?

An idea is an opportunity when:

- It creates or adds value to a customer
- It solves a significant problem, removes a pain point or meets a demand
- Has a robust market and profit margin
- Is a good fit with the founder and management team at the right time and place

Factors to Consider When Looking for Opportunities

- Consider the following when looking for business opportunities:
- Economic trends Changes in funding
- Changing relationships between vendors, partners and suppliers
- Market trends
- Changes in political support
- Shift in target audience

Ways to Identify New Business Opportunities

- **Identify Market Inefficiencies:** When looking at a market, consider what inefficiencies are present in the market. Think about ways to correct these inefficiencies.
- **Remove Key Hassles:** Rather than create a new product or service, you can innovatively improve a product, service or process.
- **Create Something New:** Think about how you can create a new experience for customers, based on existing business models.
- **Pick a Growing Sector/Industry:** Research and find out which sectors or industries are growing and think about what opportunities you can tap in the same.
- **Think About Product Differentiation:** If you already have a product in mind, think about ways to set it apart from the existing ones.

Ways to Identify Business Opportunities Within Your Business

SWOT Analysis: An excellent way to identify opportunities inside your business is by creating a SWOT analysis. The acronym SWOT stands for strengths, weaknesses, opportunities, and threats. SWOT analysis framework:



Fig. 10.5.5.1: SWOT

Consider the following when looking for business opportunities:

By looking at yourself and your competitors using the SWOT framework, you can uncover opportunities that you can exploit, as well as manage and eliminate threats that could derail your success.

Establishing Your USP

Establish your USP and position yourself as different from your competitors. Identify why customers should buy from you and promote that reason.

Opportunity Analysis

Once you have identified an opportunity, you need to Analyse it. To Analyse an opportunity, you must:

- Focus on the idea
- Focus on the market of the idea
- Talk to industry leaders in the same space as the idea
- Talk to players in the same space as the idea

10.5.5.1 Tips



1. Remember, opportunities are situational.
2. Look for a proven track record.
3. Avoid the latest craze.
4. Love your idea.

10.5.6 Entrepreneurship Support Eco-System

An entrepreneur is a person who:

- Does not work for an employee
- Runs a small enterprise
- Assumes all the risks and rewards of the enterprise, idea, good or service

Types of Entrepreneurs

There are four main types of entrepreneurs:

1. **The Traditional Entrepreneur:** This type of entrepreneur usually has some kind of skill – they can be a carpenter, mechanic, cook etc. They have businesses that have been around for numerous years like restaurants, shops and carpenters. Typically, they gain plenty of experience in a particular industry before they begin their own business in a similar field.
2. **The Growth Potential Entrepreneur:** The desire of this type of entrepreneur is to start an enterprise that will grow, win many customers and make lots of money. Their ultimate aim is to eventually sell their enterprise for a nice profit. Such entrepreneurs usually have a science or technical background.
3. **The Project-Oriented Entrepreneur:** This type of entrepreneur generally has a background in the Arts or psychology. Their enterprises tend to be focus on something that they are very passionate about.
4. **The Lifestyle Entrepreneur:** This type of entrepreneur has usually worked as a teacher or a office assistant. They are more interested in selling something that people will enjoy, rather than making lots of money.

Characteristics of an Entrepreneur

Successful entrepreneurs have the following characteristics:

- They are highly motivated
- They are creative and persuasive
- They are mentally prepared to handle each and every task
- They have excellent business skills – they know how to evaluate their cash flow, sales and revenue
- They are willing to take great risks
- They are very proactive – this means they are willing to do the work themselves, rather than wait for someone else to do it
- They have a vision – they are able to see the big picture
- They are flexible and open-minded
- They are good at making decisions

10.5.6.1 Entrepreneur Success Stories

Dhiru Bhai Ambani

Dhirubhai Ambani began his entrepreneurial career by selling “bhajias” to pilgrims in Mount Girnar on weekends. At 16, he moved to Yemen where he worked as a gas-station attendant, and as a clerk in an oil company. He returned to India with Rs. 50,000 and started a textile trading company. Reliance went on to become the first Indian company to raise money in global markets and the first Indian company to feature in Forbes 500 list.

Dr. Karsanbhai Patel

Karsanbhai Patel made detergent powder in the backyard of his house. He sold his product door-to-door and offered a money back guarantee with every pack that was sold. He charged Rs. 3 per kg when the cheapest detergent at that time was Rs.13 per kg. Dr. Patel eventually started Nirma which became a whole new segment in the Indian domestic detergent market.

10.5.6.2 The Entrepreneurial Process

Let's take a look at the stages of the entrepreneurial process.

- **Stage 1:** Idea Generation. The entrepreneurial process begins with an idea that has been thought of by the entrepreneur. The idea is a problem that has the potential to be solved.
- **Stage 2:** Germination or Recognition. In this stage a possible solution to the identified problem is thought of.
- **Stage 3:** Preparation or Rationalization. The problem is studied further and research is done to find out how others have tried to solve the same problem.
- **Stage 4:** Incubation or Fantasizing. This stage involves creative thinking for the purpose of coming up with more ideas. Less thought is given to the problem areas.
- **Stage 5:** Feasibility Study: The next step is the creation of a feasibility study to determine if the idea will make a profit and if it should be seen through.
- **Stage 6:** Illumination or Realization. This is when all uncertain areas suddenly become clear. The entrepreneur feels confident that his idea has merit.
- **Stage 7:** Verification or Validation. In this final stage, the idea is verified to see if it works and if it is useful.

Take a look at the diagram below to get a better idea of this process.

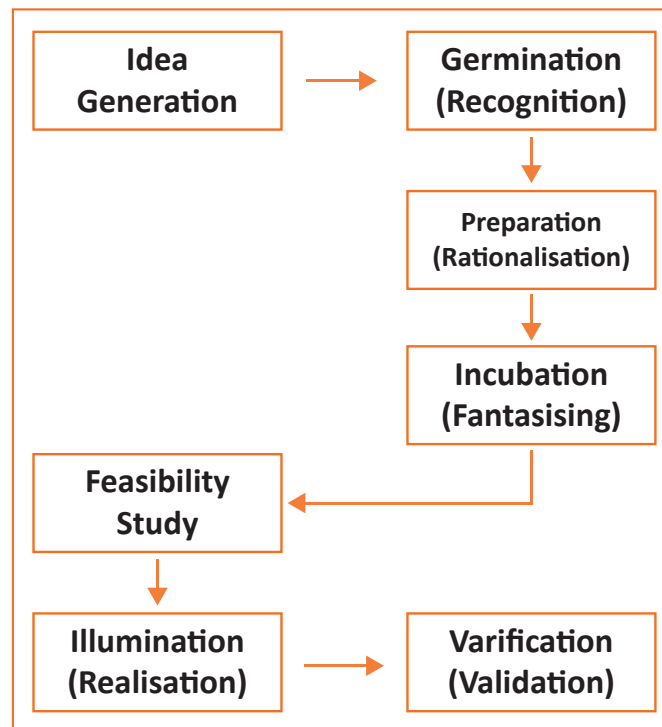


Fig. 10.5.6.2.1: Stages of the entrepreneurial process

10.5.6.3 What is an Entrepreneur?

The entrepreneurship support ecosystem signifies the collective and complete nature of entrepreneurship. New companies emerge and flourish not only because of the courageous, visionary entrepreneurs who launch them, but they thrive as they are set in an environment or 'ecosystem' made of private and public participants. These players nurture and sustain the new ventures, facilitating the entrepreneurs' efforts.

An entrepreneurship ecosystem comprises of the following six domains:

1. **Favourable Culture:** This includes elements such as tolerance of risk and errors, valuable networking and positive social standing of the entrepreneur.
2. **Facilitating Policies & Leadership:** This includes regulatory framework incentives and existence of public research institutes.
3. **Financing Options:** Angel financing, venture capitalists and micro loans would be good examples of this.
4. **Human Capital:** This refers to trained and untrained labour, entrepreneurs and entrepreneurship training programmes, etc.
5. **Conducive Markets for Products & Services:** This refers to an existence or scope of existence of a market for the product/service.
6. **Institutional & Infrastructural Support:** This includes legal and financing advisers, telecommunications, digital and transportation infrastructure, and entrepreneurship networking programmes.

These domains indicate whether there is a strong entrepreneurship support ecosystem and what actions should the government put in place to further encourage this ecosystem. The six domains and their various elements have been graphically depicted.

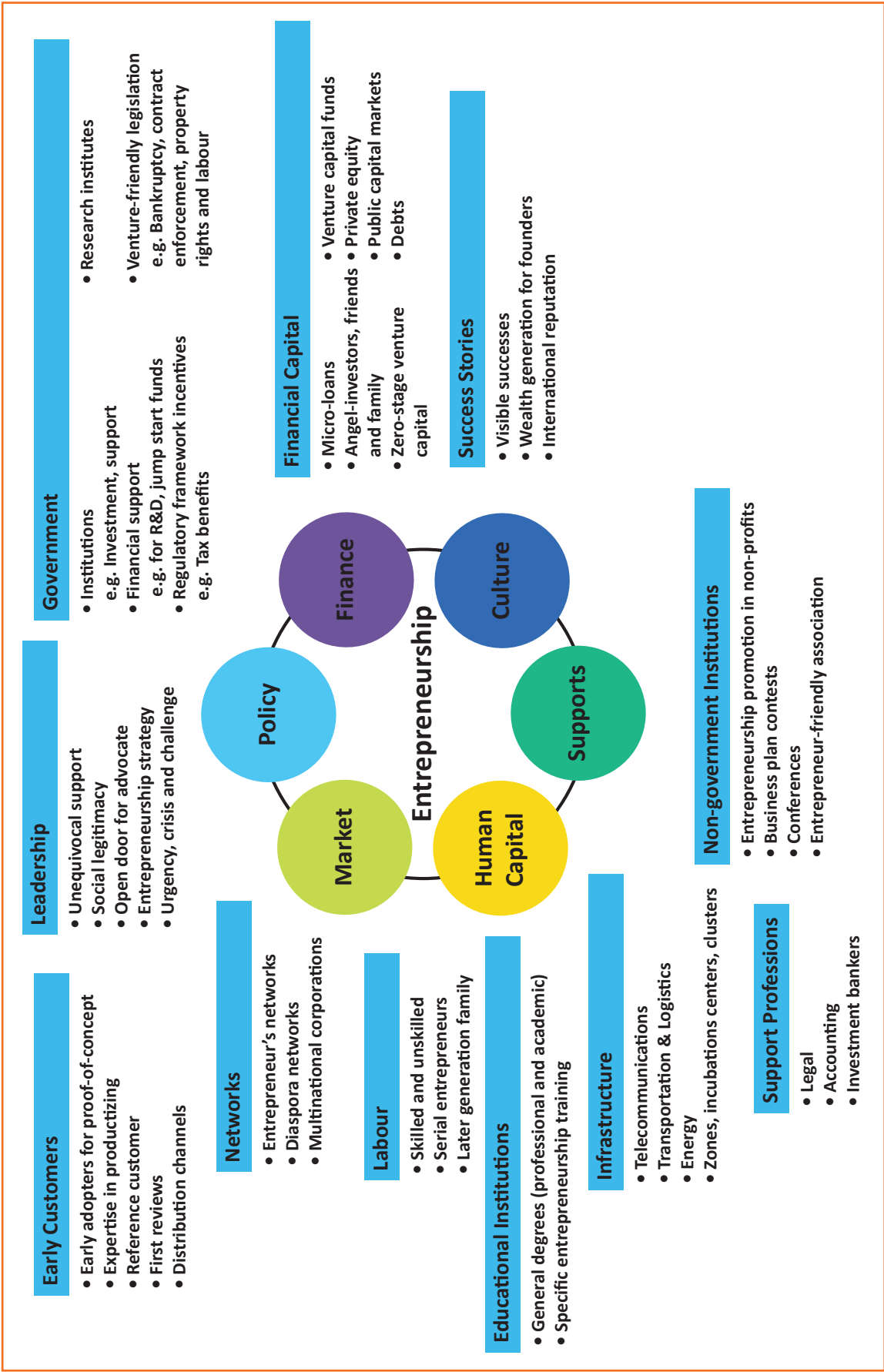


Fig. 10.5.6.3.1: Entrepreneurship support ecosystem

Every entrepreneurship support ecosystem is unique and all the elements of the ecosystem are interdependent. Although every region's entrepreneurship ecosystem can be broadly described by the above features, each ecosystem is the result of the hundred elements interacting in highly complex and particular ways.

Entrepreneurship ecosystems eventually become (largely) self-sustaining. When the six domains are resilient enough, they are mutually beneficial. At this point, government involvement can and should be significantly minimized. Public leaders do not need to invest a lot to sustain the ecosystem. It is imperative that the entrepreneurship ecosystem incentives are formulated to be self-liquidating, hence focusing on sustainability of the environment.

10.5.6.4 Make in India Campaign

Every entrepreneur has certain needs. Some of their important needs are:

- To easily get loans
- To easily find investors
- To get tax exemptions
- To easily access resources and good infrastructure
- To enjoy a procedure that is free of hassles and is quick
- To be able to easily partner with other firms

The Make in India campaign, launched by Prime Minister Modi aims to satisfy all these needs of young, aspiring entrepreneurs. Its objective is to:

- Make investment easy
- Support new ideas
- Enhance skill development
- Safeguard the ideas of entrepreneurs
- Create state-of-the-art facilities for manufacturing goods

10.5.6.5 Key Schemes to Promote Entrepreneurs

The government offers many schemes to support entrepreneurs. These schemes are run by various Ministries/ Departments of Government of India to support First Generation Entrepreneurs. Take a look at a few key schemes to promote entrepreneurship:

Name of the Scheme

1. Pradhan Mantri MUDRA Yojana - Micro Units Development and Refinance Agency (MUDRA),
2. STAND UP INDIA
3. Prime Minister Employment Generation Programme (PMEGP)
4. International Cooperation
5. Performance and Credit Rating
6. Marketing Assistance Scheme
7. Reimbursement of Registration Fee for Bar Coding
8. Enable Participation of MSMEs in State/District level Trade Fairs and Provide Funding Support
9. Capital Subsidy Support on Credit for Technology up gradation
10. Credit Guarantee Fund for Micro and Small Enterprise (CGFMSE)
11. Reimbursement of Certification Fees for Acquiring ISO Standards

- 12. Agricultural Marketing
- 13. Small Agricultural Marketing
- 14. Mega Food Park
- 15. Adivasi Mahila Sashaktikaran Yojana

Pradhan Mantri MUDRA Yojana, - Micro Units Development and Refinance Agency (MUDRA)

Under the aegis support of Pradhan Mantri MUDRA Yojana, MUDRA has already created its initial products/ schemes. The interventions have been named ‘Shishu’, ‘Kishor’ and ‘Tarun’ to signify the stage of growth/ development and funding needs of the beneficiary micro unit/entrepreneur and also provide a reference point for the next phase of graduation/growth to look forward to:

- **Shishu:** Covering loans upto Rs.50,000/-
- **Kishor:** Covering loans above Rs. 50,000/- and upto Rs.5 lakh
- **Tarun:** Covering loans above Rs. 5 lakh to Rs.10 lakh

Who can apply?: Any Indian citizen who has a business plan for a non-farm sector income generating activity such as manufacturing, processing, trading or service sector and whose credit need is less than Rs.10 lakh can approach either a Bank, MFI, or NBFC for availing of MUDRA loans under Pradhan Mantri Mudra Yojana (PMMY).

Stand Up India

The objective of the Standup India scheme is to facilitate bank loans between Rs.10 lakh and Rs.1 crore to at least one Schedule Caste (SC) or Scheduled Tribe (ST) borrower and at least one woman borrower per bank branch for setting up a Greenfield enterprise. This enterprise may be in manufacturing, services or the trading sector. In case of non-Individual enterprises at least 51% of the shareholding and controlling stake should be held by either an SC/ST or Woman Entrepreneur.

Who can apply?: ST, SC & Women

Prime Minister Employment Generation Programme (PMEGP)

The Scheme is implemented by Khadi and Village Industries Commission (KVIC), as the nodal agency at the National level. At the State level, the Scheme is implemented through State KVIC Directorates, State Khadi and Village Industries Boards (KVIBs) and District Industries Centres (DICs) and banks. The Government subsidy under the Scheme is routed. by KVIC through identified banks for eventual distribution to the beneficiaries/ entrepreneurs in their bank accounts.

Nature of assistance: The maximum cost of the project/unit admissible under manufacturing sector is Rs.25 lakh and under business/service sector is Rs.10 lakh. Levels of funding under PMEGP

Categories of beneficiaries under PMEGP	Beneficiary's contribution (of project cost)	Rate of Subsidy (of project cost)
Area (location of project/unit)		Urban Rural
General Category	10%	15% 25%
Special (including SC / ST / OBC / Minorities / Women, Ex- servicemen, Physically handicapped, NER, Hill and Border areas, etc.	05%	25% 35%

The balance amount of the total project cost will be provided by Banks as term loan as well as working capital.

Who can apply?: Any individual, above 18 years of age. At least VIII standard pass for projects costing above Rs.10 lakh in the manufacturing sector and above Rs.5 lakh in the business/service sector. Only new projects are considered for sanction under PMEGP. Self Help Groups (including those belonging to BPL provided that they have not availed benefits under any other Scheme), Institutions registered under Societies Registration Act,1860; Production Co-operative Societies, and Charitable Trusts are also eligible. Existing Units (under PMRY, REGP or any other scheme of Government of India or State Government) and the units that have already availed Government Subsidy under any other scheme of Government of India or State Government are NOT eligible.

International Cooperation Description

The Scheme would cover the following activities:

- Deputation of MSME business delegations to other countries for exploring new areas of technology infusion/ upgradation, facilitating joint ventures, improving market of MSMEs products, foreign collaborations, etc.
- Participation by Indian MSMEs in international exhibitions, trade fairs and buyer-seller meets in foreign countries as well as in India, in which there is international participation.
- Holding international conferences and seminars on topics and themes of interest to the MSME.

Nature of assistance: IC Scheme provides financial assistance towards the airfare and space rent of entrepreneurs. Assistance is provided on the basis of size and the type of the enterprise.

Who can apply?:

- State/Central Government Organisations;
- Industry/Enterprise Associations; and
- Registered Societies/Trusts and Organisations associated with the promotion and development of MSMEs

Performance and Credit Rating for Micro and Small Enterprises Description

The objective of the Scheme is to create awareness amongst micro & small enterprises about the strengths and weaknesses of their operations and also their credit worthiness.

Nature of assistance:

Turn Over	Fee to be reimbursed by Ministry of MSME
Up to Rs.50 lacs	75% of the fee charged by the rating agency subject to a ceiling Rs.15,000/-
Above Rs.50 lacs to Rs.200 lacs	75% of the fee charged by the rating agency subject to a ceiling of Rs.30,0001-
Above Rs.200 lacs	75% of the fee charged by the rating agency subject

Who can apply?: Any enterprise registered in India as a micro or small enterprise is eligible to apply.

Marketing Assistance Scheme Description

The assistance is provided for the following activities:

- Organizing exhibitions abroad and participation in international exhibitions/trade fairs
- Co-sponsoring of exhibitions organized by other organisations/industry associations/agencies
- Organizing buyer-seller meets, intensive campaigns and marketing promotion events

Nature of assistance: Financial assistance of up to 95% of the airfare and space rent of entrepreneurs. Assistance is provided on the basis of size and the type of the enterprise. Financial assistance for co-sponsoring would be limited to 40% of the net expenditure, subject to maximum amount of Rs.5 lakh.

Who can apply?: MSMEs, Industry Associations and other organizations related to MSME sector.

Reimbursement of Registration Fee for Bar Coding Description

The financial assistance is provided towards 75% reimbursement of only one-time registration fee and 75% of annual recurring fee for first three years paid by MSEs to GS1 India for using bar coding.

Nature of assistance: Funding support for reimbursement of 75% of one time and recurring bar code registration fees.

Who can apply?: All MSMEs with EM registration.

Enabling Participation of MSMEs in State/District Level Trade Fairs and Provide Funding Support

Provide marketing platform to manufacturing MSMEs by enabling their participation in state/district level exhibitions being organized by state/district authorities/associations.

Nature of assistance:

- Free registration for participating in trade fairs. The selection of participants would be done by the MSME-DIs post the submission of application.
- Reimbursement of 50% of to and fro actual fare by shortest distance/direct train (limited to AC II tier class) from the nearest railway station/bus fare to the place of exhibition and 50% space rental charges for MSMEs (General category entrepreneurs).
- For Women/SC/ST entrepreneurs & entrepreneurs from North Eastern Region Govt. of India will reimburse 80% of items listed above in Point (2).

Note: The total reimbursement will be max. Rs.30,000/- per unit for the SC/ST/Women/Physically Handicapped entrepreneurs, while for the other units the max. limit will be Rs.20,000/- per person per MSME unit.

Note: The participant is required to submit follow-up proofs post attending the event to claim reimbursement. The proofs can be submitted after logging in online under the section "My Applications" or directly contacting a DI office.

Who can apply?: All MSMEs with EM registration.

Capital Subsidy Support on Credit for Technology Upgradation Description

MSMEs can get a capital subsidy (~15%) on credit availed for technology upgradation.

Nature of assistance: Financial assistance for availing credit and loan.

Who can apply?:

- Banks and financial institutions can apply to DC-MSME for availing support.
- MSMEs need to directly contact the respective banks for getting credit and capital subsidy.

How to apply?: If you are a financial institution, click on the "Apply Now" button or else you can also directly contact the Office of DC-MSME. You can view the contact details of Office of DC-MSME. If you are an MSME, directly contact the respective banks/financial institutions as listed in the scheme guidelines.

Provision of Collateral Free Credit for MSMEs Description

Banks and financial institutions are provided funding assistance under this scheme so that they can in turn lend collateral free credit to MSMEs.

Nature of assistance: Funding support to banks and financial institutions for lending collateral-free credit to MSMEs.

Who can apply?: Banks and financial institutions can apply to office of DC-MSME/MSME-DIs for availing support. MSMEs need to directly contact the respective banks for getting credit.

Reimbursement of certification fees for acquiring ISO standards - ISO 9000/ISO 14001 Certification Reimbursement

The Goal assistance will be provided for one-time reimbursement of expenditure to such MSME manufacturing units which acquire ISO 18000/ISO 22000/ISO 27000 certification.

Nature of assistance: Reimbursement of expenditure incurred on acquiring ISO standards.

Who can apply?: MSMEs with EM registration.

Agricultural Marketing Description

A capital investment subsidy for construction/renovation of rural godowns. Creation of scientific storage capacity and prevention of distress sale.

Nature of assistance: Subsidy @ 25% to farmers, 15% of project cost to companies.

Who can apply?: NGOs, SHGs, companies, co-operatives.

Small Agricultural Marketing Description

Business development description provides venture capital assistance in the form of equity, and arranges training and visits of agripreneurs

Farmers' Agriculture Business Consortium: Business development description provides venture capital assistance in the form of equity, and arranges training and visits of agripreneurs.

Nature of assistance: Financial assistance with a ceiling of Rs.5 lakh.

Who can apply?: Individuals, farmers, producer groups, partnership/propriety firms, SHGs, agripreneurs, etc.

Mega Food Park Description

Mechanism to link agricultural production and market to maximize value addition, enhance farmers income, create rural employment.

Nature of assistance: One-time capital grant of 50% of project cost with a limit of Rs.50 crore.

Who can apply?: Farmers, farmer groups, SHGs.

Adivasi Mahila Sashaktikaran Yojana Description

Concessional scheme for the economic development of ST women.

Nature of assistance: Term loan at concessional rates upto 90% of cost of scheme.

Who can apply?: Scheduled Tribes Women.

10.5.6.6 Tips

1. Research the existing market, network with other entrepreneurs, venture capitalists, angel investors, and thoroughly review the policies in place to enable your entrepreneurship.
2. Failure is a stepping stone and not the end of the road. Review yours and your peers' errors and correct them in your future venture.
3. Be proactive in your ecosystem. Identify the key features of your ecosystem and enrich them to ensure self-sustainability of your entrepreneurship support ecosystem.

10.5.7 Risk Appetite & Resilience

Entrepreneurship and Risk

Entrepreneurs are inherently risk takers. They are path-makers not path-takers. Unlike a normal, cautious person, an entrepreneur would not think twice about quitting his job (his sole income) and taking a risk on himself and his idea.

An entrepreneur is aware that while pursuing his dreams, assumptions can be proven wrong and unforeseen events may arise. He knows that after dealing with numerous problems, success is still not guaranteed. Entrepreneurship is synonymous with the ability to take risks. This ability, called risk-appetite, is an entrepreneurial trait that is partly genetic and partly acquired.

What is Risk Appetite?

Risk appetite is defined as the extent to which a company is equipped to take risk, in order to achieve its objectives. Essentially, it refers to the balance, struck by the company, between possible profits and the hazards caused by changes in the environment (economic ecosystem, policies, etc.). Taking on more risk may lead to higher rewards but have a high probability of losses as well. However, being too conservative may go against the company as it can miss out on good opportunities to grow and reach their objectives.

The levels of risk appetite can be broadly categorized as “low”, “medium” and “high.” The company’s entrepreneur(s) have to evaluate all potential alternatives and select the option most likely to succeed. Companies have varying levels of risk appetites for different objectives. The levels depend on:

- The type of industry
- Market pressures
- Company objectives

For example, a startup with a revolutionary concept will have a very high risk appetite. The startup can afford short term failures before it achieves longer term success. This type of appetite will not remain constant and will be adjusted to account for the present circumstances of the company.¹⁶⁷

Risk Appetite Statement

Companies have to define and articulate their risk appetite in sync with decisions made about their objectives and opportunities. The point of having a risk appetite statement is to have a framework that clearly states the acceptance and management of risk in business. It sets risk taking limits within the company. The risk appetite statement should convey the following:

- The nature of risks the business faces.
- Which risks the company is comfortable taking on and which risks are unacceptable.
- How much risk to accept in all the risk categories.
- The desired tradeoff between risk and reward.
- Measures of risk and methods of examining and regulating risk exposures.

Entrepreneurship and Resilience

Entrepreneurs are characterized by a set of qualities known as resilience. These qualities play an especially large role in the early stages of developing an enterprise. Risk resilience is an extremely valuable characteristic as it is believed to protect entrepreneurs against the threat of challenges and changes in the business environment.

What is Entrepreneurial Resilience?

Resilience is used to describe individuals who have the ability to overcome setbacks related to their life and career aspirations. A resilient person is someone who is capable of easily and quickly recovering from setbacks. For the entrepreneur, resilience is a critical trait. Entrepreneurial resilience can be enhanced in the following ways:

- By developing a professional network of coaches and mentors

- By accepting that change is a part of life
- By viewing obstacles as something that can be overcome

Characteristics of a Resilient Entrepreneur

The characteristics required to make an entrepreneur resilient enough to go the whole way in their business enterprise are:

- A strong internal sense of control
- Strong social connections
- Skill to learn from setbacks
- Ability to look at the bigger picture
- Ability to diversify and expand
- Survivor attitude
- Cash-flow conscious habits
- Attention to detail

10.5.7.1 Tips



1. Cultivate a great network of clients, suppliers, peers, friends and family. This will not only help you promote your business, but will also help you learn, identify new opportunities and stay tuned to changes in the market.
2. Don't dwell on setbacks. Focus on what you need to do next to get moving again.
3. While you should try and curtail expenses, ensure that it is not at the cost of your growth.

10.5.8 Success & Failures

Understanding Successes and Failures in Entrepreneurship

Shyam is a famous entrepreneur, known for his success story. But what most people don't know, is that Shyam failed numerous times before his enterprise became a success. Read his interview to get an idea of what entrepreneurship is really about, straight from an entrepreneur who has both, failed and succeeded.

Interviewer: Shyam, I have heard that entrepreneurs are great risk-takers who are never afraid of failing. Is this true?

Shyam: Ha ha, no of course it's not true! Most people believe that entrepreneurs need to be fearlessly enthusiastic. But the truth is, fear is a very normal and valid human reaction, especially when you are planning to start your own business! In fact, my biggest fear was the fear of failing. The reality is, entrepreneurs fail as much as they succeed. The trick is to not allow the fear of failing to stop you from going ahead with your plans. Remember, failures are lessons for future success!

Interviewer: What, according to you, is the reason that entrepreneurs fail?

Shyam: Well, there is no one single reason why entrepreneurs fail. An entrepreneur can fail due to numerous reasons. You could fail because you have allowed your fear of failure to defeat you. You could fail because you are unwilling to delegate (distribute) work. As the saying goes, "You can do anything, but not everything!" You could fail because you gave up too easily – maybe you were not persistent enough. You could fail because you were focusing your energy on small, insignificant tasks and ignoring the tasks that were most important. Other reasons for failing are partnering with the wrong people, not being able to sell your product to the right customers at the right time at the right price... and many more reasons!

Interviewer: As an entrepreneur, how do you feel failure should be looked at?

Shyam: I believe we should all look at failure as an asset, rather than as something negative. The way I see it, if you have an idea, you should try to make it work, even if there is a chance that you will fail. That's because not trying is failure right there, anyway! And failure is not the worst thing that can happen. I think having regrets because of not trying, and wondering 'what if' is far worse than trying and actually failing.

Interviewer: How did you feel when you failed for the first time?

Shyam: I was completely heartbroken! It was a very painful experience. But the good news is, you do recover from the failure. And with every subsequent failure, the recovery process gets a lot easier. That's because you start to see each failure more as a lesson that will eventually help you succeed, rather than as an obstacle that you cannot overcome. You will start to realize that failure has many benefits.

Interviewer: Can you tell us about some of the benefits of failing?

Shyam: One of the benefits that I have experienced personally from failing is that the failure made me see things in a new light. It gave me answers that I didn't have before. Failure can make you a lot stronger. It also helps keep your ego in control.

Interviewer: What advice would you give entrepreneurs who are about to start their own enterprises?

Shyam: I would tell them to do their research and ensure that their product is something that is actually wanted by customers. I'd tell them to pick their partners and employees very wisely and cautiously. I'd tell them that it's very important to be aggressive – push and market your product as aggressively as possible. I would warn them that starting an enterprise is very expensive and that they should be prepared for a situation where they run out of money.

I would tell them to create long term goals and put a plan in action to achieve that goal. I would tell them to build a product that is truly unique. Be very careful and ensure that you are not copying another startup. Lastly, I'd tell them that it's very important that they find the right investors.

Interviewer: That's some really helpful advice, Shyam! I'm sure this will help all entrepreneurs to be more prepared before they begin their journey! Thank you for all your insight!

10.5.8.1 Tips



1. Remember that nothing is impossible.
2. Identify your mission and your purpose before you start.
3. Plan your next steps – don't make decisions hastily.

UNIT 10.6: Preparing to be an Entrepreneur

Unit Objectives

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

1. Discuss how market research is carried out
2. Describe the 4 Ps of marketing
3. Discuss the importance of idea generation
4. Recall basic business terminology
5. Discuss the need for CRM
6. Discuss the benefits of CRM
7. Discuss the need for networking
8. Discuss the benefits of networking
9. Understand the importance of setting goals
10. Differentiate between short-term, medium-term and long-term goals
11. Discuss how to write a business plan
12. Explain the financial planning process
13. Discuss ways to manage your risk
14. Describe the procedure and formalities for applying for bank finance
15. Discuss how to manage your own enterprise
16. List important questions that every entrepreneur should ask before starting an enterprise

10.6.1 Market Study / The 4 Ps of Marketing / Importance of an IDEA

Understanding Market Research

Market research is the process of gathering, analyzing and interpreting market information on a product or service that is being sold in that market. It also includes information on:

- Past, present and prospective customers
- Customer characteristics and spending habits
- The location and needs of the target market
- The overall industry
- Relevant competitors

Market research involves two types of data:

- **Primary information.** This is research collected by yourself or by someone hired by you.
- **Secondary information.** This is research that already exists and is out there for you to find and use.

Primary research

Primary research can be of two types:

- **Exploratory:** This is open-ended and usually involves detailed, unstructured interviews.
- **Specific:** This is precise and involves structured, formal interviews. Conducting specific research is the more expensive than conducting exploratory research.

Secondary research

Secondary research uses outside information. Some common secondary sources are:

- **Public sources:** These are usually free and have a lot of good information. Examples are government departments, business departments of public libraries etc.
- **Commercial sources:** These offer valuable information but usually require a fee to be paid. Examples are research and trade associations, banks and other financial institutions etc.
- **Educational institutions:** These offer a wealth of information. Examples are colleges, universities, technical institutes etc.

10.6.1.1 The 4 Ps of Marketing

The 4 Ps of marketing are:

1. Product,
2. Price,
3. Promotion and
4. Place.

Let's look at each of these 4 Ps in detail.

Product

A product can be:

- A tangible good
- An intangible service

Whatever your product is, it is critical that you have a clear understanding of what you are offering, and what its unique characteristics are, before you begin with the marketing process.

Some questions to ask yourself are:

- What does the customer want from the product/service?
- What needs does it satisfy?
- Are there any more features that can be added?
- Does it have any expensive and unnecessary features?
- How will customers use it?
- What should it be called?
- How is it different from similar products?
- How much will it cost to produce?
- Can it be sold at a profit?

Price

Once all the elements of Product have been established, the Price factor needs to be considered. The Price of a Product will depend on several factors such as profit margins, supply, demand and the marketing strategy.

Some questions to ask yourself are:

- What is the value of the product/service to customers?
- Do local products/services have established price points?
- Is the customer price sensitive?
- Should discounts be offered?
- How is your price compared to that of your competitors?

Promotion

Once you are certain about your Product and your Price, the next step is to look at ways to promote it. Some key elements of promotion are advertising, public relations, social media marketing, email marketing, search engine marketing, video marketing and more.

Some questions to ask yourself are:

- Where should you promote your product or service?
- What is the best medium to use to reach your target audience?
- When would be the best time to promote your product?
- How are your competitors promoting their products?

Place

According to most marketers, the basis of marketing is about offering the right product, at the right price, at the right place, at the right time. For this reason, selecting the best possible location is critical for converting prospective clients into actual clients.

Some questions to ask yourself are:

- Will your product or service be looked for in a physical store, online or both?
- What should you do to access the most appropriate distribution channels?
- Will you require a sales force?
- Where are your competitors offering their products or services?
- Should you follow in your competitors' footsteps?
- Should you do something different from your competitors?

Importance of an IDEA

Ideas are the foundation of progress. An idea can be small or ground-breaking, easy to accomplish or extremely complicated to implement. Whatever the case, the fact that it is an idea gives it merit. Without ideas, nothing is possible. Most people are afraid to speak out their ideas, out for fear of being ridiculed. However, if are an entrepreneur and want to remain competitive and innovative, you need to bring your ideas out into the light.¹⁷³

Some ways to do this are by:

- Establishing a culture of brainstorming where you invite all interested parties to contribute
- Discussing ideas out loud so that people can add their ideas, views, opinions to them
- Being open minded and not limiting your ideas, even if the idea who have seems ridiculous
- Not discarding ideas that you don't work on immediately, but instead making a note of them and shelving them so they can be revisited at a later date.

10.6.1.2 Tips

1. Keep in mind that good ideas do not always have to be unique.
2. Remember that timing plays a huge role in determining the success of your idea.
3. Situations and circumstances will always change, so be flexible and adapt your idea accordingly.

10.6.2 Business Entity Concepts: Basic Business Terminology

If your aim is to start and run a business, it is crucial that you have a good understanding of basic business terms. Every entrepreneur should be well versed in the following terms:

- **Accounting:** A systematic method of recording and reporting financial transactions.
- **Accounts payable:** Money owed by a company to its creditors.
- **Accounts Receivable:** The amount a company is owed by its clients.
- **Assets:** The value of everything a company owns and uses to conduct its business.
- **Balance Sheet:** A snapshot of a company's assets, liabilities and owner's equity at a given moment.
- **Bottom Line:** The total amount a business has earned or lost at the end of a month.
- **Business:** An organization that operates with the aim of making a profit.
- **Business to Business (B2B):** A business that sells goods or services to another business.
- **Business to Consumer (B2C):** A business that sells goods or services directly to the end user.
- **Capital:** The money a business has in its accounts, assets and investments. The two main types of capital are debt and equity.
- **Cash Flow:** The overall movement of funds through a business each month, including income and expenses.
- **Cash Flow Statement:** A statement showing the money that entered and exited a business during a specific period of time.
- **Contract:** A formal agreement to do work for pay.
- **Depreciation:** The degrading value of an asset over time.
- **Expense:** The costs that a business incurs through its operations.
- **Finance:** The management and allocation of money and other assets.
- **Financial Report:** A comprehensive account of a business' transactions and expenses.
- **Fixed Cost:** A one-time expense.
- **Income Statement (Profit and Loss Statement):** Shows the profitability of a business during a period of time.
- **Liabilities:** The value of what a business owes to someone else.
- **Marketing:** The process of promoting, selling and distributing a product or service.
- **Net Income/Profit:** Revenues minus expenses.
- **Net Worth:** The total value of a business.
- **Payback Period:** The amount of time it takes to recover the initial investment of a business.
- **Profit Margin:** The ratio of profit, divided by revenue, displayed as a percentage.
- **Return on Investment (ROI):** The amount of money a business gets as return from an investment.
- **Revenue:** The total amount of income before expenses are subtracted.
- **Sales Prospect:** A potential customer.
- **Supplier:** A provider of supplies to a business.
- **Target Market:** A specific group of customers at which a company's products and services are aimed.
- **Valuation:** An estimate of the overall worth of the business.
- **Variable Cost:** Expenses that change in proportion to the activity of a business.
- **Working Capital:** Calculated as current assets minus current liabilities.
- **Business Transactions:** There are three types of business transactions. These are:

- ◆ **Simple Transactions** – Usually a single transaction between a vendor and a customer. For example: Buying a cup of coffee.
- ◆ **Complex Transactions** – These transactions go through a number of events before they can be completed. For example: Buying a house.
- ◆ **Ongoing transactions** – These transactions usually require a contract. For example: Contract with a vendor.

10.6.3 Basic Accounting Formulas

Take a look some important accounting formulas that every entrepreneur needs to know.

1. **The Accounting Equation:** This is value of everything a company owns and uses to conduct its business.
Formula: $\text{Assets} = \text{Liability} + \text{Owner's Equity}$
2. **Net Income:** This is the profit of the company. Formula: $\text{Net Income} = \text{Revenues} - \text{Expenses}$
3. **Break-Even Point:** This is the point at which the company will not make a profit or a loss. The total cost and total revenues are equal.
Formula: $\text{Break-Even} = \text{Fixed Costs}/\text{Sales Price} - \text{Variable Cost per Unit}$
4. **Cash Ratio:** This tells us about the liquidity of a company. Formula: $\text{Cash Ratio} = \text{Cash}/\text{Current Liabilities}$
5. **Profit Margin:** This is shown as a percentage. It shows what percentage of sales are left over after all the expenses are paid by the business.
Formula: $\text{Profit Margin} = \text{Net Income}/\text{Sales}$
6. **Debt-to-Equity Ratio:** This ratio shows how much equity and debt a company is using to finance its assets, and whether the shareholder equity can fulfill obligations to creditors if the business starts making a loss.
Formula: $\text{Debt-to-Equity Ratio} = \text{Total Liabilities}/\text{Total Equity}$
7. **Cost of Goods Sold:** This is the total of all costs used to create a product or service, which has been sold.
Formula: $\text{Cost of Goods Sold} = \text{Cost of Materials}/\text{Inventory} - \text{Cost of Outputs}$
8. **Return on Investment (ROI):** This is usually shown as a percentage. It calculates the profits of an investment as a percentage of the original cost.
Formula: $\text{ROI} = \text{Net Profit}/\text{Total Investment} * 100$
9. **Simple Interest:** This is money you can earn by initially investing some money (the principal).
Formula: $A = P(1 + rt)$; $R = r * 100$
Where:
A = Total Accrued Amount (principal + interest) P = Principal Amount
I = Interest Amount
r = Rate of Interest per year in decimal; $r = R/100$ t = Time Period involved in months or years
10. **Annual Compound Interest:** The calculates the addition of interest to the principal sum of a loan or deposit.
Formula:
 $A = P (1 + r/n)^{nt}$
Where, A = the future value of the investment/loan, including interest
P = the principal investment amount (the initial deposit or loan amount) r = the annual interest rate (decimal)
n = the number of times that interest is compounded per year = the number of years the money is invested or borrowed for.

10.6.4 CRM & Networking

What is CRM?

CRM stands for Customer Relationship Management. Originally the expression Customer Relationship Management meant managing one's relationship with customers. However, today it refers to IT systems and software designed to help companies manage their relationships.

The Need for CRM

The better a company can manage its relationships with its customers, the higher the chances of the company's success. For any entrepreneur, the ability to successfully retain existing customers and expand the enterprise is paramount. This is why IT systems that focus on addressing the problems of dealing with customers on a daily basis are becoming more and more in demand.

Customer needs change over time, and technology can make it easier to understand what customers really want. This insight helps companies to be more responsive to the needs of their customers. It enables them to modify their business operations when required, so that their customers are always served in the best manner possible. Simply put, CRM helps companies recognize the value of their clients and enables them to capitalize on improved customer relations.

Benefits of CRM

CRM has a number of important benefits:

- It helps improve relations with existing customers which can lead to: Increased sales
 - ◆ Identification of customer needs
 - ◆ Cross-selling of products
 - ◆ It results in better marketing of one's products or services
- It enhances customer satisfaction and retention
- It improves profitability by identifying and focusing on the most profitable customers

10.3.4.1 What is Networking?

In business, networking means leveraging your business and personal connections in order to bring in a regular supply of new business. This marketing method is effective as well as low cost. It is a great way to develop sales opportunities and contacts. Networking can be based on referrals and introductions, or can take place via phone, email, and social and business networking websites.

The Need for Networking

Networking is an essential personal skill for business people, but it is even more important for entrepreneurs. The process of networking has its roots in relationship building. Networking results in greater communication and a stronger presence in the entrepreneurial ecosystem. This helps build strong relationships with other entrepreneurs.

Business networking events held across the globe play a huge role in connecting like-minded entrepreneurs who share the same fundamental beliefs in communication, exchanging ideas and converting ideas into realities. Such networking events also play a crucial role in connecting entrepreneurs with potential investors. Entrepreneurs may have vastly different experiences and backgrounds but they all have a common goal in mind – they all seek connection, inspiration, advice, opportunities and mentors. Networking offers them a platform to do just that. Benefits of Networking

Networking offers numerous benefits for entrepreneurs. Some of the major benefits are:

- Getting high quality leads
- Increased business opportunities
- Good source of relevant connections
- Advice from like-minded entrepreneurs
- Gaining visibility and raising your profile
- Meeting positive and enthusiastic people
- Increased self-confidence
- Satisfaction from helping others
- Building strong and lasting friendships

10.6.4.2 Tips

1. Use social media interactions to identify needs and gather feedback.
2. When networking, ask open-ended questions rather than yes/no type questions.

10.6.5 Business Plan: Why Set Goals

Setting goals is important because it gives you long-term vision and short-term motivation. Goals can be short term, medium term and long term.

Short-Term Goals

- These are specific goals for the immediate future. Example: Repairing a machine that has failed.
- #### Medium- Term Goals
- These goals are built on your short term goals.
 - They do not need to be as specific as your short term goals.

Example: Arranging for a service contract to ensure that your machines don't fail again.

Long-Term Goals

These goals require time and planning. They usually take a year or more to achieve.

Example: Planning your expenses so you can buy new machinery

Why Create a Business Plan

A business plan is a tool for understanding how your business is put together. It can be used to monitor progress, foster accountability and control the fate of the business. It usually offers a 3-5 year projection and outlines the plan that the company intends to follow to grow its revenues. A business plan is also a very important tool for getting the interest of key employees or future investors.

A business plan typically comprises of eight elements.

10.6.5.1 Elements of a Business Plan

Executive Summary

The executive summary follows the title page. The summary should clearly state your desires as the business owner in a short and businesslike way. It is an overview of your business and your plans. Ideally this should not be more than 1-2 pages.

Your Executive Summary should include:

- **The Mission Statement:** Explain what your business is all about.
Example: Nike's Mission Statement
Nike's mission statement is "To bring inspiration and innovation to every athlete in the world."
- **Company Information:** Provide information like when your business was formed, the names and roles of the founders, the number of employees, your business location(s) etc.
- **Growth Highlights:** Mention examples of company growth. Use graphs and charts where possible.
- **Your Products/Services:** Describe the products or services provided.
- **Financial Information:** Provide details on current bank and investors.
- **Summarize future plans:** Describe where you see your business in the future.

Business Description

The second section of your business plan needs to provide a detailed review of the different elements of your business. This will help potential investors to correctly understand your business goal and the uniqueness of your offering.

Your Business Description should include:

- A description of the nature of your business
- The market needs that you are aiming to satisfy
- The ways in which your products and services meet these needs
- The specific consumers and organizations that you intend to serve
- Your specific competitive advantages

Market Analysis

The market analysis section usually follows the business description. The aim of this section is to showcase your industry and market knowledge. This is also the section where you should lay down your research findings and conclusions.

Your Market Analysis should include:

- Your industry description and outlook
- Information on your target market
- The needs and demographics of your target audience
- The size of your target market
- The amount of market share you want to capture
- Your pricing structure
- Your competitive analysis
- Any regulatory requirements

Organization & Management

This section should come immediately after the Market Analysis. Your Organization & Management section should include:

- Your company's organizational structure

- Details of your company's ownership
- Details of your management team
- Qualifications of your board of directors
- Detailed descriptions of each division/department and its function
- The salary and benefits package that you offer your people
- The incentives that you offer

Service or Product Line

The next section is the service or product line section. This is where you describe your service or product, and stress on their benefits to potential and current customers. Explain in detail why your product of choice will fulfill the needs of your target audience.

Your Service or Product Line section should include:

- A description of your product/service
- A description of your product or service's life cycle
- A list of any copyright or patent filings
- A description of any R&D activities that you are involved in or planning

Marketing & Sales

Once the Service or Product Line section of your plan has been completed, you should start on the description of the marketing and sales management strategy for your business.

Your Marketing section should include the following strategies:

- **Market penetration strategy:** This strategy focuses on selling your existing products or services in existing markets, in order to increase your market share.
- **Growth strategy:** This strategy focuses on increasing the amount of market share, even if it reduces earnings in the short-term.
- **Channels of distribution strategy:** These can be wholesalers, retailers, distributors and even the internet.
- **Communication strategy:** These can be written strategies (e-mail, text, chat), oral strategies (phone calls, video chats, face-to-face conversations), non-verbal strategies (body language, facial expressions, tone of voice) and visual strategies (signs, webpages, illustrations).

Your Sales section should include the following information:

- **A salesforce strategy:** This strategy focuses on increasing the revenue of the enterprise.
- **A breakdown of your sales activities:** This means detailing out how you intend to sell your products or services – will you sell it offline or online, how many units do you intend to sell, what price do you plan to sell each unit at, etc.

Funding Request

This section is specifically for those who require funding for their venture. The Funding Request section should include the following information:

- How much funding you currently require.
- How much funding you will require over the next five years. This will depend on your long-term goals.
- The type of funding you want and how you plan to use it. Do you want funding that can be used only for a specific purpose, or funding that can be used for any kind of requirement?
- Strategic plans for the future. This will involve detailing out your long-term plans – what these plans are and how much money you will require to put these plans in motions.

- Historical and prospective financial information. This can be done by creating and maintaining all your financial records, right from the moment your enterprise started, to the present day. Documents required for this are your balance sheet which contains details of your company's assets and liabilities, your income statement which lists your company's revenues, expenses and net income for the year, your tax returns (usually for the last three years) and your cash flow budget which lists the cash that came in, the cash that went out and states whether you had a cash deficit (negative balance) or surplus (positive balance) at the end of each month.

Financial Planning

Before you begin building your enterprise, you need to plan your finances. Take a look at the steps for financial planning:

- **Step 1:** Create a financial plan. This should include your goals, strategies and timelines for accomplishing these goals.
- **Step 2:** Organize all your important financial documents. Maintain a file to hold your investment details, bank statements, tax papers, credit card bills, insurance papers and any other financial records.
- **Step 3:** Calculate your net worth. This means figure out what you own (assets like your house, bank accounts, investments etc.), and then subtract what you owe (liabilities like loans, pending credit card amounts etc.) the amount you are left with is your net worth.
- **Step 4:** Make a spending plan. This means write down in detail where your money will come from, and where it will go.
- **Step 5:** Build an emergency fund. A good emergency fund contains enough money to cover at least 6 months' worth of expenses.
- **Step 6:** Set up your insurance. Insurance provides long term financial security and protects you against risk.

Risk Management

As an entrepreneur, it is critical that you evaluate the risks involved with the type of enterprise that you want to start, before you begin setting up your company. Once you have identified potential risks, you can take steps to reduce them. Some ways to manage risks are:

- Research similar business and find out about their risks and how they were minimized.
- Evaluate current market trends and find out if similar products or services that launched a while ago are still being well received by the public.
- Think about whether you really have the required expertise to launch your product or service.
- Examine your finances and see if you have enough income to start your enterprise.
- Be aware of the current state of the economy, consider how the economy may change over time, and think about how your enterprise will be affected by any of those changes.
- Create a detailed business plan.

10.6.5.2 Tips

1. Ensure all the important elements are covered in your plan.
2. Scrutinize the numbers thoroughly.
3. Be concise and realistic.
4. Be conservative in your approach and your projections.
5. Use visuals like charts, graphs and images wherever possible.

10.6.6 Procedure and Formalities for Bank Finance

The Need for Bank Finance

For entrepreneurs, one of the most difficult challenges faced involves securing funds for start-ups. With numerous funding options available, entrepreneurs need to take a close look at which funding methodology works best for them. In India, banks are one of the largest funders of start-ups, offering funding to thousands of start-ups every year.

10.6.6.1 What Information Should Entrepreneurs Offer Banks for Funding

When approaching a bank, entrepreneurs must have a clear idea of the different criteria that banks use to screen, rate and process loan applications. Entrepreneurs must also be aware of the importance of providing banks with accurate and correct information. It is now easier than ever for financial institutions to track any default behaviour of loan applicants. Entrepreneurs looking for funding from banks must provide banks with information relating to their general credentials, financial situation and guarantees or collaterals that can be offered.

General Credentials

This is where you, as an entrepreneur, provide the bank with background information on yourself. Such information includes:

- **Letter(s) of Introduction:** This letter should be written by a respected business person who knows you well enough to introduce you. The aim of this letter is set across your achievements and vouch for your character and integrity.
- **Your Profile:** This is basically your resume. You need to give the bank a good idea of your educational achievements, professional training, qualifications, employment record and achievements.
- **Business Brochure:** A business brochure typically provides information on company products, clients, how long the business has been running for etc.
- **Bank and Other References:** If you have an account with another bank, providing those bank references is a good idea.
- **Proof of Company Ownership or Registration:** In some cases, you may need to provide the bank with proof of company ownership and registration. A list of assets and liabilities may also be required.

Financial Situation

Banks will expect current financial information on your enterprise. The standard financial reports you should be prepared with are:

- Balance Sheet
- Profit-and-Loss Account
- Cash-Flow Statement
- Projected Sales and Revenues
- Business Plan
- Feasibility Study

Guarantees or Collaterals

Usually banks will refuse to grant you a loan without security. You can offer assets which the bank can seize and sell off if you do not repay the loan. Fixed assets like machinery, equipment, vehicles etc. are also considered to be security for loans.

10.6.6.2 The Lending Criteria of Banks

Your request for funding will have a higher chance of success if you can satisfy the following lending criteria:

- Good cash flow
- Adequate shareholders' funds
- Adequate security
- Experience in business
- Good reputation

The Procedure

To apply for funding the following procedure will need to be followed.

- Submit your application form and all other required documents to the bank.
- The bank will carefully assess your credit worthiness and assign ratings by analyzing your business information with respect to parameters like management, financial, operational and industry information as well as past loan performance.
- The bank will make a decision as to whether or not you should be given funding.

10.6.6.3 Tips



1. Get advice on funding options from experienced bankers.
2. Be cautious and avoid borrowing more than you need, for longer than you need, at an interest rate that is higher than you are comfortable with.

10.6.7 Enterprise Management - An Overview

To manage your enterprise effectively you need to look at many different aspects, right from managing the day-to-day activities to figuring out how to handle a large scale event. Let's take a look at some simple steps to manage your company effectively.

Step 1: Use your leadership skills and ask for advice when required: Let's take the example of Ramu, an entrepreneur who has recently started his own enterprise. Ramu has good leadership skills – he is honest, communicates well, knows how to delegate work etc. These leadership skills definitely help Ramu in the management of his enterprise. However, sometimes Ramu comes across situations that he is unsure how to handle. What should Ramu do in this case? One solution is for him to find a more experienced manager who is willing to mentor him. Another solution is for Ramu to use his networking skills so that he can connect with managers from other organizations, who can give him advice on how to handle such situations.

Step 2: Divide your work amongst others – realize that you cannot handle everything yourself: Even the most skilled manager in the world will not be able to manage every single task that an enterprise will demand of him. A smart manager needs to realize that the key to managing his enterprise lies in his dividing all his work between those around him. This is known as delegation. However, delegating is not enough. A manager must delegate effectively if he wants to see results. This is important because delegating, when done incorrectly, can result in you creating even more work for yourself. To delegate effectively, you can start by making two lists. One list should contain the things that you know you need to handle yourself. The second list should contain the things that you are confident can be given to others to manage and handle. Besides incorrect delegation, another issue that may arise is over-delegation. This means giving away too many of your tasks to others. The problem with this is, the more tasks you delegate, the more

time you will spend tracking and monitoring the work progress of those you have handed the tasks to. This will leave you with very little time to finish your own work.

Step 3: Hire the right people for the job: Hiring the right people goes a long way towards effectively managing your enterprise. To hire the best people suited for the job, you need to be very careful with your interview process. You should ask potential candidates the right questions and evaluate their answers carefully. Carrying out background checks is always a good practice. Running a credit check is also a good idea, especially if the people you are planning to hire will be handling your money. Create a detailed job description for each role that you want filled and ensure that all candidates have a clear and correct understanding of the job description. You should also have an employee manual in place, where you put down every expectation that you have from your employees. All these actions will help ensure that the right people are approached for running your enterprise.

Step 4: Motivate your employees and train them well: Your enterprise can only be managed effectively if your employees are motivated to work hard for your enterprise. Part of being motivated involves your employees believing in the vision and mission of your enterprise and genuinely wanting to make efforts towards pursuing the same. You can motivate your employees with recognition, bonuses and rewards for achievements. You can also motivate them by telling them about how their efforts have led to the company's success. This will help them feel pride and give them a sense of responsibility that will increase their motivation.

Besides motivating your people, your employees should be constantly trained in new practices and technologies. Remember, training is not a one-time effort. It is a consistent effort that needs to be carried out regularly.

Step 5: Train your people to handle your customers well: Your employees need to be well-versed in the art of customer management. This means they should be able to understand what their customers want, and also know how to satisfy their needs. For them to truly understand this, they need to see how you deal effectively with customers. This is called leading by example. Show them how you sincerely listen to your clients and the efforts that you put into understand their requirements. Let them listen to the type of questions that you ask your clients so they understand which questions are appropriate.

Step 6: Market your enterprise effectively: Use all your skills and the skills of your employees to market your enterprise in an effective manner. You can also hire a marketing agency if you feel you need help in this area.

Now that you know what is required to run your enterprise effectively, put these steps into play, and see how much easier managing your enterprise becomes!

10.6.7.1 Tips



1. Get advice on funding options from experienced bankers.
2. Be cautious and avoid borrowing more than you need, for longer than you need, at an interest rate that is higher than you are comfortable with.

10.6.7.2 Considering Entrepreneurship

Questions to Ask Yourself Before Considering Entrepreneurship

- Why am I starting a business?
- What problem am I solving?
- Have others attempted to solve this problem before? Did they succeed or fail?

- Do I have a mentor¹ or industry expert that I can call on?
- Who is my ideal customer²?
- Who are my competitors³?
- What makes my business idea different from other business ideas?
- What are the key features of my product or service?
- Have I done a SWOT⁴ analysis?
- What is the size of the market that will buy my product or service?
- What would it take to build a minimum viable product⁵ to test the market?
- How much money do I need to get started?
- Will I need to get a loan?
- How soon will my products or services be available?
- When will I break even⁶ or make a profit?
- How will those who invest in my idea make a profit?
- How should I set up the legal structure⁷ of my business?
- What taxes⁸ will I need to pay?
- What kind of insurance⁹ will I need?
- Have I reached out to potential customers for feedback






10.6.7.3 Tips



1. It is very important to validate your business ideas before you invest significant time, money and resources into it.
2. The more questions you ask yourself, the more prepared you will be to handle to highs and lows of starting an enterprise.

Footnotes:

1. A mentor is a trusted and experienced person who is willing to coach and guide you.
2. A customer is someone who buys goods and/or services.
3. A competitor is a person or company that sells products and/or services similar to your products and/or services.
4. SWOT stands for Strengths, Weaknesses, Opportunities and Threats. To conduct a SWOT analysis of your company, you need to list down all the strengths and weaknesses of your company, the opportunities that are present for your company and the threats faced by your company.
5. A minimum viable product is a product that has the fewest possible features, that can be sold to customers, for the purpose of getting feedback from customers on the product.
6. A company is said to break even when the profits of the company are equal to the costs.
7. The legal structure could be a sole proprietorship, partnership or limited liability partnership.
8. There are two types of taxes – direct taxes payable by a person or a company, or indirect taxes charged on goods and/or services.
9. There are two types of insurance – life insurance and general insurance. Life insurance covers human life while general insurance covers assets like animals, goods, cars etc.

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