सत्यमेव जयते
GOVERNMENT OF INDIA

# PM Vishwakarma

## Trainee Handbook

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## Assistant Barber-Salon Services

### (Basic Training)

“Our aim is to turn today’s artisans into big entrepreneurs of tomorrow. For this, sustainability in their sub-business model is essential. Keeping this in mind, we are also working on improving the products they make with attractive designing, packaging and branding.”

**Narendra Modi**

## About this Book

This book is designed for up-grading the knowledge and basic skills of the vishwakarmas to take up the job of Assistant Barber - Salon Services in the 'Beauty & Wellness' sector. All the activities carried out by an Assistant Barber - Salon Services are covered in this basic training module. Upon successful completion of this training course, the trainee will be eligible to work as an Assistant Barber - Salon Services.

The list of modules covered in this book are:

Module 1: Overview of PM Vishwakarma Scheme
Module 2: About Barbering
Module 3: Self Employment
Module 4: Digital Literacy
Module 5: Financial Literacy
Module 6: Marketing and Branding

## Symbols Used

The symbols used in this book are given below.

Key Learning Outcomes

Unit Objectives

Exercise

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## Key Learning Outcomes

1. Explain the vision of the Hon'ble Prime Minister for artisans and craftspeople
2. Learn about the goals and objectives of the PM Vishwakarma scheme
3. Recognize the purpose of Basic & Advanced Training for Vishwakarmas
4. Explain about barbering
5. Discuss roles and responsibilities of an Assistant Barber
6. Prepare and maintain the work area using hygienic practices
7. State ways to sterilise tools and equipment
8. Identify safety precautions to avoid injury and workplace hazard
9. Describe ways to understand the client's requirements
10. Explain how to suggest suitable services
11. Demonstrate steps and procedures to conduct various hair dressing services
12. Learn about how to use loans, credit, and market support provided under the scheme, and understand the application process
13. Comprehend how the scheme offers skill-enhancing opportunities and promotes digital transactions
14. Attain a detailed knowledge of self employment and entrepreneurship
15. Identify advantage of taking entrepreneurship over wage employment
16. Discuss the process of linking beneficiaries with exporters and traders to expand their market reach
17. Demonstrate how to be well groomed and be presentable
18. Identify the precise needs of the customers
19. Identify the features and benefits of products and services that meet the needs of the customers
20. Describe the importance of customer feedback
21. Explain how building long-term relationships with customers help increase profitability in business
22. Prepare incentive plans, deals, offers etc. for regular customers

# Unit 1: Overview of PM Vishwakarma Scheme

## 1.1 Vision of Hon'ble Prime Minister for Artisans and Craftspeople

In India, artisans known as 'Vishwakarmas,' pass down their skills in traditional ways to their families or other groups. The 'PM Vishwakarma' scheme supported by the Indian Government helps these artisans to improve their skills, connect to larger markets, and advance in their crafts.

## 1.2 Objectives of PM Vishwakarma Scheme

The objectives of the Scheme are as under:

1. To enable the recognition of artisans and craftspeople as Vishwakarma making them eligible to avail all the benefits under the Scheme.
2. To provide skill upgradation to hone their skills and make relevant and suitable training opportunities available to them.
3. To provide support for better and modern tools to enhance their capability, productivity, and quality of products.
4. To provide the intended beneficiaries an easy access to collateral free credit and reduce the cost of credit by providing interest subvention.
5. To provide incentives for digital transaction to encourage the digital empowerment of these artisans and craftspeople.
6. To provide a platform for brand promotion and market linkages to help them access new opportunities for growth.

## 1.3 Various Components of the Scheme

The PM Vishwakarma Scheme is a complete plan that aims to give all-around help to artisans and craftspeople through the following components:

- **Recognition:** PM Vishwakarma Certificate and ID Card
- **Skill Upgradation:** By providing basic skills training, advanced skills training and toolkit incentive
- **Credit Support:** Loan of Rs. 3 Lakhs; Rs 1 lakh after completion of basic training and Rs.2 lakhs after completion of advanced training.
- **Incentive for Digital Transactions:** By providing a monthly credit of Re. 1, with a maximum of 100 transactions.
- **Marketing Support:** For branding and marketing of products by creating market linkages.

## 1.3.1 List of 18 Trades Covered Under the Scheme

Initially, the PM Vishwakarma Scheme will support artisans and craftspeople in the following trades:

| | | | | | |
|---|---|---|---|---|---|
| 1. Carpenter (Suthar) | 2. Boat Maker | 3. Armourer | 4. Blacksmith (Lohar) | 5. Hammer and Tool Kit Maker | 6. Locksmith |
| 7. Sculptor (Moortikar, stone carver), Stone Breaker | 8. Goldsmith (Sunar) | 9. Potter (Kumhaar) | 10. Cobbler (Charmakar)/ Shoesmith/ Footwear Artisan | 11. Mason (Raajmistri) | 12. Basket/ Mat/ Broom Maker/ Coir Weaver |
| 13. Doll & Toy Maker (Traditional) | 14. Barber (Naai) | 15. Garland Maker (Malakaar) | 16. Washerman (Dhobi) | 17. Tailor (Darzi) | 18. Fishing Net Maker |

## 1.3.2 Benefits Under PM Vishwakarma Scheme

1. **PM Vishwakarma Certificate and ID Card**
2. **Credit support in terms of Loan of Rs. 3 Lakhs**
3. **Market support**

## 1.3.3 Application Procedure for PM Vishwakarma Scheme

The application procedure for the PM Vishwakarma Scheme involves several steps for the enrolment of beneficiaries. Here's a step-by-step guide on how to apply:

**Step 1) Registration:** Enrolment of beneficiaries will be done through CSCs at the Gram Panchayat and Urban Local Bodies level, as well as open online applications. This process will capture details of eligible artisan and craftspeople families, including bank account information and loan details.

**Steps for Registration Process**

**Portal:** Registration through CSCs and online on the PM Vishwakarma portal.

↓

**Application:** Beneficiaries can apply independently or with CSC assistance.

↓

**Support:** CSCs will provide support in assessing requirements and selecting Scheme benefits.

↓

Submit Aadhaar-linked bank account details.

↓

**Micro Enterprises:** The portal will have a link for registration under Udyam Assist Portal for Informal Micro Enterprises

↓

**Submission:** Submission of the application will undergo a three-step verification process.

**Step 2: Verification:** Verification involves a three-stage online process, as given below:

## 1.3.4 Skill Enhancing with Vishwakarma

The PM Vishwakarma Scheme ensures skill-upgradation opportunities for beneficiaries in the following ways:

- Sharing of Beneficiary Database with Ministry of Skill Development and Entrepreneurship
- Skill-upgradation training takes place at affiliated vocational training centers
- Training is organized at locations near beneficiaries, typically at the district level
- Beneficiaries will receive a stipend in their Aadhar linked bank account after completing 5-7 days of basic training
- A Skill Upgradation Committee led by MSDE, with members from MoMSME and experts from various trades, monitors and ensures the quality of skill training.

## 1.3.5 Importance of Digital Transactions

**Empowering Beneficiaries Digitally**

- The scheme empowers beneficiaries to use digital transactions. For every eligible transaction, they receive Re. 1 in their bank account, up to 100 transactions per month, encouraging the use of digital payments in their financial transactions.

**Incentivizing Digital Transactions**

- The scheme encourages artisans to use digital transactions by offering cashbacks. These transactions build a credit history, making it easier for artisans to get loans later. This promotes a digital payment culture among Vishwakarmas.

## 1.3.6 Linking Beneficiaries with Exporters and Traders

Connecting artisans with exporters and traders through partnerships can be really helpful. It makes their market bigger, boosts demand for what they make, and provides valuable support and knowledge for their businesses through the PM Vishwakarma Scheme.

Linking beneficiaries with suitable exporters and traders operating in the sector under the PM Vishwakarma Scheme is done in the following ways:

### Market Linkages

The NCM will encourage collaboration with buyers through integration of artisans and craftspeople into the supply chains, creation of backward and forward linkages, packaging and logistics support, etc. Efforts will be made to promote the use of digital marketing for wider reach and publicity of the Scheme to reach beneficiaries in remote areas.

### Exporters & Traders

The NCM will facilitate linking the beneficiaries with the suitable exporters and traders operating under this sector. This will be achieved through collaborations with Industry Bodies and Export Promotion Councils.

### Trade Fairs

The PM Vishwakarma Scheme will help artisans take part in trade events by joining forces with other government programs. This way, artisans can get opportunities to participate in trade fairs. To get this benefit, they'll need to register on the Udyam Registration Portal under specific schemes, either for local or international exhibitions.

# Module 2: About Barbering

## Unit Objectives

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

1. Discuss about Barbering
2. Explain the roles and responsibilities of the Assistant Barber
3. Prepare and maintain the work area and apply hygienic practices
4. State ways to sterilize tools and equipment
5. Identify safety precautions to avoid injury and workplace hazards and safe waste disposal

## 2.1 Introduction to Barbering

### 2.1.1 Introduction to Barbering

Barbering is an ancient and time-honoured profession that revolves around the art and skill of cutting, grooming, and styling hair, particularly for men. The barbering industry in India is thriving and evolving rapidly. Barbering is an integral part of Indian culture, and the demand for grooming and personal care services has been steadily increasing, driven by factors such as urbanization, changing fashion trends, and a growing middle-class population.

### 2.1.2 Roles & Responsibilities of the Barber

The roles and responsibilities of a barber encompass a wide range of tasks and skills.

| Tasks | Skills |
|---|---|
| **Haircutting:** Barbers are responsible for providing haircuts to clients, utilizing various cutting techniques to achieve desired styles and looks. | **Product Knowledge:** Barbers should have knowledge of hair care and grooming products, including styling products, shampoos, conditioners, and beard oils. |
| **Shaving and Beard Grooming:** Barbers may offer shaving services of various styles along with beard and moustache shaping and trimming shave. | **Time Management:** Effective time management is crucial to ensure that clients are served promptly and that appointments run smoothly. |
| **Hairstyling:** Beyond basic haircuts, barbers are skilled in hairstyling using different products and tools. | **Client Service:** Being friendly, attentive, and approachable helps create a positive experience on clients and encourages them to return. |
| **Client Consultation:** Barbers must consult with clients to understand their grooming preferences, lifestyle, and specific requirements. | **Continuous Learning:** Barbers should stay updated with the latest trends, techniques, and industry developments through regular upgradation of their skill set |
| **Sanitation and Safety:** They must follow proper sterilization procedures for tools, equipment, and workstations to prevent the spread of infections. | |

| | |
|---|---|
| **Tools and Equipment:** Barbers need to be proficient in the usage and upkeep of various tools and equipment, such as clippers, scissors, razors, trimmers, and combs. | |

## 2.1.3 Maintaining a Clean Work Area

Following are some ways to keep the work area clean and tidy:

**Clean and disinfect the tools and equipment**

*Fig. 1: Sanitizing Clipper*

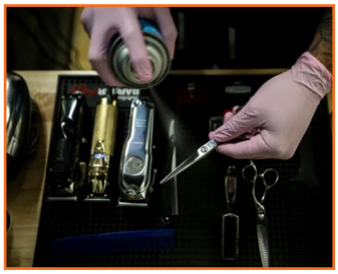


*Fig. 2: Sanitizing Scissors*

**Cleaning salon area**

*Fig. 3: Cleaning Work Area*

**Use disposable items**

*Fig. 4: Apron*

*Fig. 5: Neck Strips*

*Fig. 6: Gloves*

## 2.1.4 Personal Hygiene Practices for Assistant Barber

Maintaining personal hygiene is crucial for Assistant Barber to ensure a safe and clean environment for themselves and their clients. Following are some important practices to follow:

**Frequent hand washing after each service**

*Fig. 7: Washing Hands*

**Trimmed nails**

*Fig. 8: Trimmed Nails*

**Clean uniform**

*Fig. 9: Clean Uniform*

## 2.1.5 Sterilise Tools and Equipment

Sterilizing barbering tools and equipment is essential to maintain a safe and hygienic environment for both barbers and their clients. Following are some effective ways to sterilize tools and equipment:

**Clean any residual on scissors and clippers and reset them regularly**

*Fig. 10: Sanitizing Clipper*

*Fig. 11: Sanitizing Scissors*

**Replacing disposable razor blade**

*Fig. 12: Replacing disposable razor blade*

**Maintaining electrical equipment**

*Fig. 13: Repairing clipper*

Handle the products and tools as per the manufacturer's instructions and the salon's guidelines.

- Electronic tools like the straightener, hair-dryer, hair curling tong etc. should be kept aside from liquid hair products. The same has to be maintained for metallic tools & equipment like scissors and hair clippers.
- Heavy equipment should be kept away from the mirror
- There should be separate holders near the mirror that would hold dryers and straighteners.
- Hair colour and bleach should be kept separately from other hair products and in a cool, dark place.
- Conditioners, shampoos, serums, hair treatment products etc. for different hair types are to be stored in one section.

## 2.1.6 Correct Posture & Position to Minimize the Risk of Injury

Good posture is necessary not only for a healthy spine but also for an overall health. Maintaining a good posture is essential as it supports your spine, skeletal systems and muscles.

To maintain appropriate posture, one should follow these aspects:

- Refrain your body from slouching.
- While standing straight make sure your weight is distributed evenly. Try not to lock your knees.
- Attain a firm standing position by tucking your tummy (stomach) in. Keep your shoulders and back straight.
- Try to keep the chin tucked in, and your head held up. If you are standing for a long time you can shift your weight from one leg to another.

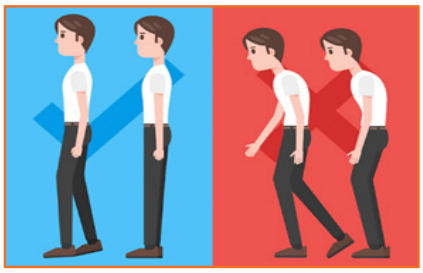


*Fig. 14: Left image shows correct posture, and right one shows incorrect posture*

*Fig. 15: Left image shows incorrect posture, and right one shows correct posture*

## 2.1.7 First Aid Kit and First Aid Procedures

First aid is the basic stage of treatment that is provided to a person suffering a sudden illness or injury.

It is essential to keep a first aid box in salon, which consists of at least the basic materials that are required to treat minor injuries.

**First Aid Kit Items**

- Bandage
- Scissors
- Antiseptic solution
- Adhesive Tape
- Thermometer
- Band-aid
- Medical Tape
- Aspirin/paracetamol
- Tweezers
- Dressing
- Gauze
- Cream or spray to relieve insect bites and stings
- Antiseptic liquids like Dettol, Savlon, etc.
- Antiseptic cream
- Distilled water for cleaning wounds

## 2.1.8 Client's Requirement and Suitable Services

When suggesting hairdressing services to a client, it's essential to be informative, attentive, and considerate of their needs and preferences.

- **Listen actively:** Listen carefully to the client's requirements and pay attention to their concerns and desires for their hairstyle.
- **Assess their current look:** Analyse their hair condition, length, and style. This will give you a starting point for suggesting an appropriate hairdressing services.
- **Offer personalized recommendations:** Based on their preferences and the current state of their hair suggest specific hairdressing services that would suit them best.
- **Explain the benefits:** When suggesting services, explain the benefits of each option.
- **Show visual references:** If possible, have a catalogue of colours and cuts to show different options to the clients. Visual references can help them better visualize the end result and make an informed decision.
- **Consider their lifestyle:** Take their lifestyle into account when suggesting services.
- **Demonstrate expertise:** Showcase your knowledge and expertise in hairdressing by explaining the techniques involved in each service.
- **Be honest and transparent:** If you think a particular style might not work well for them or requires too much maintenance, then be honest about it.

- **Provide package options:** Offer package deals that combine multiple services. This can encourage clients to try out new services and save money in the process and increases the salon's ticket size.
- **Ask for feedback:** After suggesting and executing services and completing the appointment, ask for their feedback.

You can also show charts and catalogues like these:

*Fig. 16: Undercut*

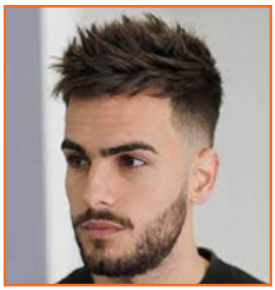


*Fig. 17: Spike with Waves*

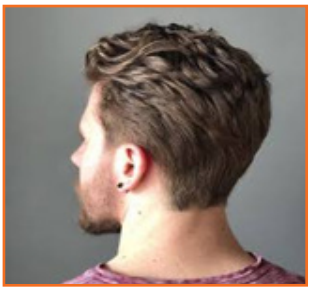


*Fig. 18: Thick Wavy Curls*

*Fig. 19: High Fade Comb over*

*Fig. 20: Layered Taper Fade*

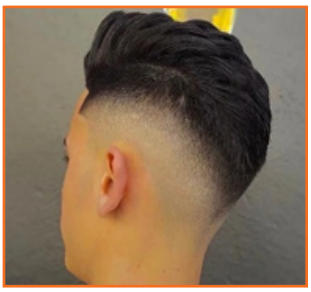


*Fig. 21: Shaved Sides With V-shaped Back*

## 2.1.9 Safe Disposal of Waste

- **Segregate Waste:** Separate different types of waste like recyclables, general waste, hazardous waste into designated containers.
- **Use Proper Containers:** Use sturdy and leak-proof containers for hazardous and biohazardous waste.
- **Chemical Waste Disposal:** Follow local regulations for the disposal of chemical waste.
- **Hair Disposal:** Dispose of hair clippings in general waste.
- **Recycling:** Recycle materials like plastic, paper, and glass whenever possible.
- **Shampoo and Product Containers:** Rinse out empty shampoo and product bottles before recycling them.
- **Battery Disposal:** If your salon uses batteries, dispose them at designated battery recycling location rather than in the regular trash.
- **Electronics:** Recycle old electronic devices like hair dryers and curling irons at appropriate electronic recycling centres.
- **Avoid Illegal Dumping:** Never dispose of salon waste illegally.
- **Regular Waste Collection:** Schedule regular waste collections
- **Keep Areas Clean:** Regularly clean and maintain waste disposal areas to prevent spills or accidents.

## 2.1.10 Document and Record Client's Service Information

Keeping thorough documentation and records of client services in a salon is essential for various reasons, including providing better client service, ensuring consistency, tracking client preferences, and maintaining a professional and organized business. Following are some elements to include in the documentation and record-keeping process:

- Client Information
- Service History
- Before and After Photos
- Consultation Notes
- Products Used
- Feedback and Reviews
- Appointment Schedule
- Payment and Pricing
- Special Promotions and Discounts
- Client Preferences and Allergies

**Privacy and Data Protection Forms:**

SALON & SPA

Date: _____

☐ Male ☐ Female

**CLIENT INTAKE FORM - HAIR**

Name _____ Date of Birth _____

Address _____ City _____

State _____ Zip _____ Email _____

Phone _____ Referral _____

Emergency Contact _____ EC Phone _____

Physician _____ Health Insurance Carrier _____

What is your current hair length? Short Ear-Length Shoulder-Length Mid-Back Length Lower Back+

Is your hair currently natural? Yes No

How would you describe your scalp? Dry Normal Oily

How would you describe the current condition of your hair? Healthy Slightly Damaged Dry/Damaged

Shampoo frequency? Daily Weekly Bi-weekly Monthly

Condition frequency? Daily Weekly Bi-weekly Monthly

Deep condition frequency? Daily Weekly Bi-weekly As Needed

Are you currently taking medications? If so, please list: _____

How would you describe the curl pattern of your hair? Straight Wavy Curly Kinky-Curly Kinky

How would you describe the density of your hair? Fine Medium Thick

Are you currently taking any medication that has side effects that can cause hair thinning and/or hair loss? If so, which one(s)? _____

Do you have now, or have had in the past, any problems with hair loss? Yes No

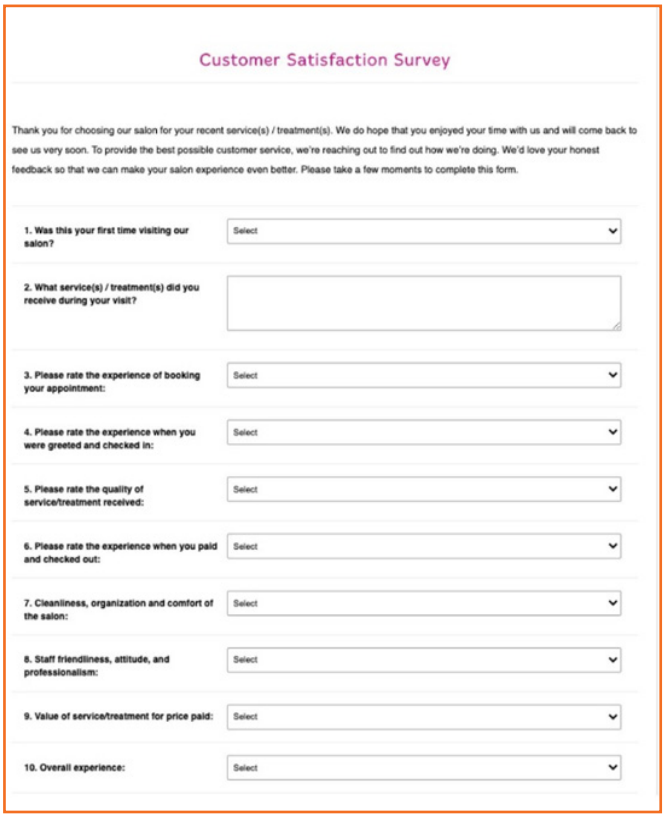
What are your long-term hair goals? More Length More Moisture Permanent Color Other:_____

Is there anything you need to improve your current method of hair care?

Daily Regimen Hair Products Eating Habits Water Intake

I have read the above information and have given an accurate account of the questions. If I have any concerns, I will address these with my stylist before the service. I give permission to my stylist to perform the hair service we have discussed and will not hold the stylist nor b Salon & Spa accountable for any liability that may result from this treatment. I understand that my stylist will take every precaution to minimize or eliminate negative reactions as much as

*Fig. 22: Client detail form*



**Customer Satisfaction Survey**

Thank you for choosing our salon for your recent service(s) / treatment(s). We do hope that you enjoyed your time with us and will come back to see us very soon. To provide the best possible customer service, we're reaching out to find out how we're doing. We'd love your honest feedback so that we can make your salon experience even better. Please take a few moments to complete this form.

1. Was this your first time visiting our salon? — Select

2. What service(s) / treatment(s) did you receive during your visit?

3. Please rate the experience of booking your appointment: — Select

4. Please rate the experience when you were greeted and checked in: — Select

5. Please rate the quality of service/treatment received: — Select

6. Please rate the experience when you paid and checked out: — Select

7. Cleanliness, organization and comfort of the salon: — Select

8. Staff friendliness, attitude, and professionalism: — Select

9. Value of service/treatment for price paid: — Select

10. Overall experience: — Select

*Fig. 23: Client feedback form*

## Exercise

**Multiple Choice Questions (MCQs)**

1) Sterilisation involves:
   a) Boiling
   b) Baking
   c) Steaming
   d) All of these
2) The basic sanitation practices in a salon involve:
   a) Ventilated rooms
   b) Safe drinking water
   c) Cleans towels and gowns
   d) All of these
3) Cleaning of combs involves:
   a) Removal of hair from combs and brushes.
   b) Immerse combs and brushes completely into a bowl of soapy water for several minutes.
   c) Clean each comb separately with a small brush
   d) All of these
4) A client record card is a card that contains:
   a) Client information
   b) Directions to the salon
   c) Product information
   d) All of the above
5) When the client has left the treatment area, the following things need to be done:
   a) Towels washed
   b) Products tidied away and disposables thrown away
   c) Worktops and trolleys disinfected and tools sterilised
   d) All of the above
6) All tools and equipment must be cleaned, disinfected and sterilised to:
   a) Prevent infections
   b) Cross contamination
   c) Maintain hygiene
   d) All of the above

# Unit 2.2: Perform Basic Salon Services for Men

## Unit Objectives

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

1. Carry out beard/moustache trimming, shaping and styling
2. Perform shaving services
3. Perform shampoo and conditioning of hair and scalp
4. Perform Haircut
5. Carry out hair colouring services
6. Perform hair styling and dressing

## 2.2.1 Beard, Moustache Trimming, Shaping & Styling

Following are the steps that can help you to provide these services effectively:

*Fig. 24: Consultation*

*Fig. 25: Preparation*

*Fig. 26: Trimming & Shaping*

*Fig. 27: Neckline*

*Fig. 28: Cheek Line*

*Fig. 29: Moustache Styling*

## 2.2.2 Shaving Procedure

Following are the steps to carry out shaving service:

- **Step 1:** Prepare the Workspace: Keep the tools and products ready. This includes razor, blades, clipper, shaving brush, shaving cream or soap, pre-shave oil, towels, aftershave lotion,
- **Step 2:** Consult with your Client: Your consultation is the key to delivering an appropriate service that takes into consideration any contraindications that may limit or prevent you from proceeding with the service all together.

- **Step 3:** Pre-Shave Treatment: Pre-shave products are essential for softening the beard hair and providing a lubrication layer. Initially, apply your pre-shave product to the neck. Then work the product over the chin, jaw, moustache and cheeks,

*Fig. 30: Pre-shaving the treatment*

*Fig. 31: Softening the beard*

- **Step 4:** Soften the Beard Hair: Softening the beard hair with a hot towel is an essential step for a close, comfortable shave.

- **Step 5:** Apply the Lather: Building a good lather is an essential part of your service. Applying your lather using a combination of horizontal strokes and circular motions effectively lifts the hair from the skin.

*Fig. 32: Applying the lather*

- **Step 6:** The First Pass: There are two parts to the shaving technique: the first pass and the second pass. The first pass removes the beard hair length. The second pass provides a closer shave and checks over the first pass for missed hairs.

*Fig. 34: Forehand shaving technique*

*Fig. 35: First pass shaving technique*

During the first pass, begin in the sideburn area, working in with the grain of beard growth. Shave across the chin. Then work down towards the neck. Next, shave across the moustache and then across the chin. Finally, shave along the jaw and down the neck. Repeat this same process on the opposite side, being mindful of body position, skin tension, and the appropriate use of forehand and backhand techniques.

*Fig. 36: Repeat this same process on the opposite*

Finally, shave across the upper lip.

*Fig. 37: Shave across the upper lip*

*Fig. 38: The second pass*

- **Step 7:** The Second Pass: During the second pass, shave against the grain of the beard hair to provide your closest shave result. Repeat step 4 – soften the beard hair and step 5 - apply the lather before commencing the second pass. The second pass is worked in the same order with the same forehand and backhand techniques as the first pass.

- **Step 8:** The Aftershave: The step is ideal for further relaxing your client and completing the service by closing down the pores and calming the skin. First apply a hot towel then use a after shave lotion on the shaved area.

*Fig. 39: Applying Aftershave*

## 2.2.3 Shampoo and Condition the Hair and Scalp

There are various reasons for which shampooing is performed. One of the main reasons is the removal of dirt, natural oil, and dust and skin cells

**Step 1: Position self and the client throughout the service to ensure privacy, comfort and safety**

Make the client sit on a reclining chair that is specially used for shampooing and conditioning sessions

**Safety Measures to be followed before shampooing**

- Before you start with the shampooing service, wash your hands with an antiseptic soap or use a good sanitizer.
- Wear disposable gloves to cut down the chances of cross-infection.
- Wear an apron to protect your clothes from getting wet.

*Fig. 40: Shampoo station*

*Fig. 41: Wearing gloves*

- Make sure that you are not wearing any jewellery, watch, kada (steel bangle), bracelet etc. while working.
- Do not wear strong perfume that can cause client discomfort.
- Wear a shirt or dress whose sleeves are either half or quarter.

**Step 2: Check the client's comfort and wellbeing throughout the service**

- Prepare the client with a neck strip or a shampoo cape
- Ensure that the cape or the strip is not tied tightly
- Ask the client to remove jewellery pieces like earring, chains, clips, etc.

**Step 3: Preparation of the Work Area**

- Ensure that the area near the shampoo basin is clutter free.
- The basin should be clean with no hair from the previous shampooing service.
- Make sure that the shampoo basin is working properly

**Step 4: Select Suitable Products for the Client's Hair and Scalp Condition.**

There are several kinds of shampoos available in the market, that are designed as per the hair type and condition.

- **Plain Shampoo:** Can be used for healthy hair that has never been chemically treated.
- **Herbal Shampoo:** Usually have drying properties and are good for oily hair and scalp.
- **Anti-Dandruff Shampoo:** Effective for mild dandruff condition and a consistently itchy scalp.
- **Protein Shampoo:** These shampoos mend the cuticle of damaged hair after chemical and strengthen the hair
- **Balsam Shampoo:** These shampoos are good for dry and damaged hair.
- **Anti-lice Shampoo:** These shampoos are good for treating lice affected hair.

Conditioning hair after shampooing; even is important even if the hair type is oily. This is essential to avoid the harsh effects of modern lifestyle and chemical treatments on our hair growth.

There are different types of conditioners available in the market:

- **Basic Conditioners:** Usually used for all hair types after shampoo.
- **Intensive Conditioners:** Used on extremely dry and frizzy hair.
- **Conditioning sprays:** Conditioning sprays are leave-on conditioners. They are mostly used before heat styling.
- **Leave-in Conditioners:** These kinds of conditioners are used after shampooing and are not rinsed.
- **Restructurants:** Repair and strengthen the inner part of the damaged hair
- **Condition for Chemically Treated Hair:** These conditioners form a protective shield around the porous areas of the hair shaft.

**Step 5: Procedure for Shampoo**

*Fig. 42: Applying shampoo*

*Fig. 43: Shampoo massage*

*Fig. 44: Rinsing the hair*

*Fig. 45: Rinsing the hair*

- Wet the hair thoroughly.
- To avoid water coming onto the face, keep your left hand's thumb and index finger on the forehand of the client and continue moving it there only with the flow of water.
- Apply shampoo and massage gently with your finger pads, starting from the front hairline and working down the length of the hair. Be firm, but not rough.

- Concentrate around the hairline and neckline areas, where dry flakes usually accumulate.
- Lift the client's head, supporting it with your right hand, holding the forehead with your left hand and massage the nape area.
- Massage behind the ears one by one, turning the client's head in the opposite direction.
- After a few minutes of massage, rinse the hair thoroughly until the water runs clean and clear, no shampoo residue should be left behind.

**Step 6: Safety Consideration and Procedure for Conditioning:**

*Fig. 47: Applying conditioner*

*Fig. 46: Rinsing the hair*

- Before applying conditioner to the client's hair, take into account the following factors: The type of hair and extent of damage. Length and thickness of client's hair.
- Amount of conditioner taken for application should be the size of a coin. Using too much conditioner can make the hair dull and unmanageable.
- Start applying the conditioner, leaving 2 inches from the scalp because it is naturally oily and the first few inches of the hair will be the oiliest.
- Work down to the hair ends where nourishment is required.
- Next step follows the rinsing of the hair, which should be done appropriately so that all the excess conditioner is washed away.

## 2.2.4 Cutting Hair

**Identify various hair cutting tools:**

- Cutting scissors (used for haircuts)
- Thinning scissors (used for cutting hair to reduce thickness)
- Electric clippers (removing unwanted hair from sideburns and around the neck)
- Razor (shaping the haircut)
- Cutting comb (cut hair from nape)
- Hair dryers (styling hair)
- Comb set

**Grooming Tools**

- Hair styling combs (style hair)
- Flat brushes (smoothing hair strands)
- Curling or round brushes (curling hair)
- Wide-tooth combs (detangling long hair strands)

**Products to achieve a final look**

- Smoothing serum
- Mousse

- Detangler
- Hair gel
- Hair Spray

**Understanding Face Shapes**

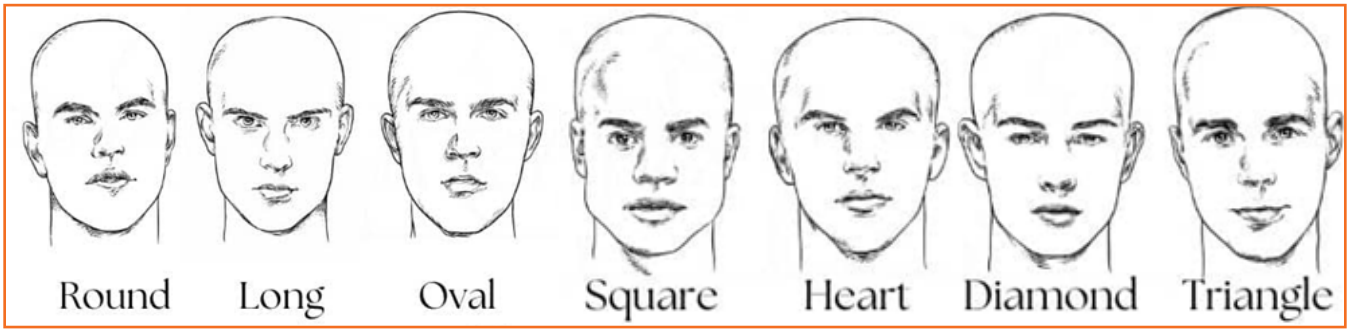



*Fig. 48: Face Shapes*

Before moving to haircuts, it's very important to understand various face shapes and hair types so that working on clients with varied face shapes and hair textures is easy.

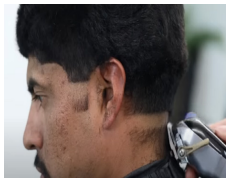
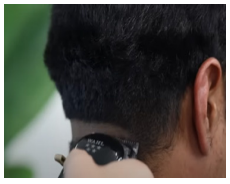
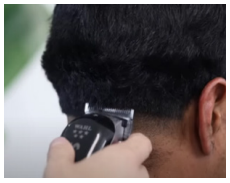
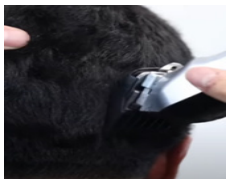
- **Oval:** Face length is greater than the width of the cheekbones, and the forehead is greater than the jawline. The angle of the jaw is rounded rather than sharp.
- **Square:** All measurements are fairly similar. The angle of the jaw is sharp rather than rounded. Like the oval, it's a great foundation for most styles and is versatile enough to work with both extremely short and longer hairstyles—from buzz cuts to French crops to quiffs.
- **Long:** Face length is the greatest measurement. The forehead, cheekbones, and jawline are similar in size.
- **Round:** Cheekbones and face length have a similar measurement. They are larger than the forehead and jawline, which also have a similar measurement. The angle of the jaw is soft and much less defined.
- **Diamond:** Face length measures largest. Then, in descending order: cheekbones, forehead, and smallest is jawline. The chin is pointed.
- **Heart:** Forehead measures greater than the cheekbones and jawline. The chin is pointed.
- **Triangular:** Jawline measures greater than the cheekbones, which measure larger than the forehead.

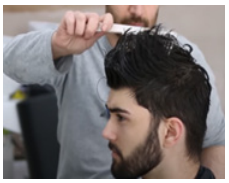
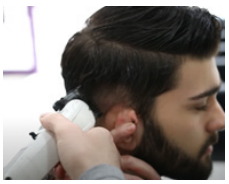
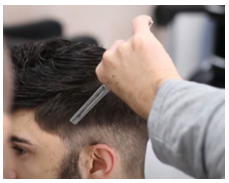
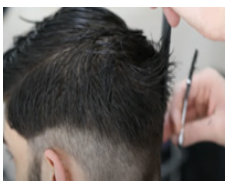
*Fig. 49: Hair Types*

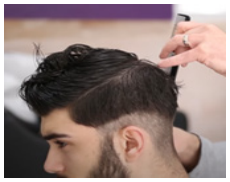
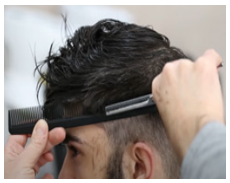
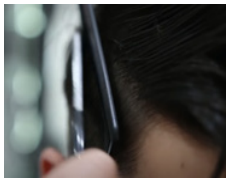
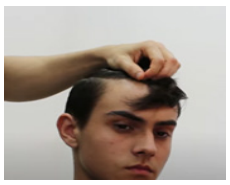
**Hair Types**

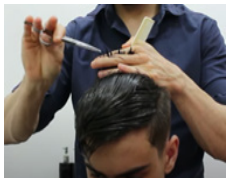
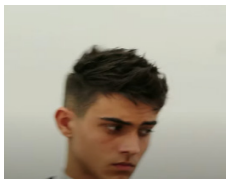
1. **Straight:** Fine and curl resistant hair strands that appear completely uncoiled.
2. **Curly:** Strong curls with a corkscrew-shaped pattern of growth.
3. **Wavy:** Ranging from fine to coarse with a pattern resembling 's' shape.
4. **Receding:** A receding hairline refers to the thinning or loss of hair on the scalp, particularly at the front and top of the scalp, starting at the temple.

**Hair Cuts**

| Basic Clipper Cut | |
|---|---|
| First, debulk the hair to get rid of some of the length and create a shape that will be easier to start fading. | |
| Create a guideline with a trimmer by making a straight line at the base of the hairline. | |
| Start with a shaver (lightly) under the guideline for a longer lasting haircut. | |
| So, with the lever open create another guideline then close, then erase it, but with corners so it wouldn't take too much hair off. (With clipper levers going up is open, which cuts less than down, is cutting more) |  |
| With one guard start fading up so there are 4 levels on the lever on the clipper: increase the level, going one up, to make another guideline. |  |
| Now with a 1 ½, we want to blend. With the lever on the clipper all the way up, you want to start bringing together the two sections by hitting the lower section with corners, adding another light line |  |
| With the half guard, start hitting the middle – between 1 ½ and 1 guard – with its corners. Be careful not to use a full blade because doing so would cause a bald spot. |  |
| Start lining up the sides with trimmers so as to give the fade a cleaner look. | |

| | |
|---|---|
| Repeat with the sides. Follow the same procedure. | |
| Line up the hairline (along the forehead) for a better presentation (and as requested by the client). Start with the middle and go off whatever side is higher or lighter in a straight line. | |
| **Pompadour Hair Cut** | |
| Trimming the bottom: Start with hair that's at least 4 inches (10 cm). The client's hair should be long enough to be combed straight back and have some height when blow-dried with a round-barrel brush. | |
| Create two deep side parts that join in a V at the back of the head. Use a fine-toothed comb or a rattail comb to create a deep side part on the left and right sides of the client's head, right where it starts to curve down. Angle the parts so that they connect at the back of the head in a shalloW V-shape. Gather the hair between the parts, and secure it with clips. |  |
| Shave just under the parts using clippers and a fine-toothed comb. Make sure that you have trimmed off the bulk of the hair first using hair-cutting shears. |  |
| Blend the hairline up to the bottom of the baseline with #3 clippers. Run a fine-toothed comb up through the hair until it's just below the baseline. Start on one side of the head and finish in the back, then repeat the process for the other side. | |
| Clean up the edges and perimeter with detail trimmers. Run the trimmers along the perimeter of the client’s hair, starting at one temple and finishing at the nape, then doing the same for the other side. |  |
| Blend the sides and back with a fine-toothed comb and scissors. Run a fine-toothed comb upwards through your client’s hair with the teeth pointing upwards. | |
| Trim the hair to match the bottom of the baseline. Pinch the hair you just let down between your middle and index fingers. Slide your fingers down until they line up with the bottom edge of the baseline. Cut the hair that's sticking out from under your fingers off. |  |

| | |
|---|---|
| Grab a section of hair from the center part, running from back to front. Make a V-shape with your middle and index fingers, then pinch a section of hair above the part you just made. |  |
| Continue to cut sections of hair until you reach the forehead. Angle your fingers slightly so that the hair gets longer the closer you get to the client's forehead. |  |
| Repeat the process on the sides of the top section, if needed. | |
| Even out the hair along the front hairline.<br>Comb the sides down and trim them so that they match the baseline. |  |
| **Undercut** | |
| Identify their upper temple area. The temples are the corners of the hairline where the hairline curves and thins, and provide an important guide when trying to do undercut hair for men. | |
| Visualize disconnecting the haircut. Disconnecting the undercut refers to the process of keeping the hair that remains long on top distinct from the hair that is cut short. |  |
| Part their hair where you want to disconnect it. Parting the hair will make it easier for you to see which hair you need to cut. Make a clean part, and then clip the long hair on the top of their head back so it's not in your way. | |
| Turn the clipper on. Move the clipper smoothly and evenly through the person's hair beneath the invisible disconnect line. You can start on the left and move around the back to the right, or start on the right and move around to the left. | |
| Fade the hair. If you intend to blend the top edge of the hair below the disconnect line into the hair above the disconnect line (“fade” it), use a comb and scissors. | |

| | |
|---|---|
| Cut the top of their hair. If the hair that remains above the disconnect line is longer than 4-6 inches, it will need to be cut. As you work toward the back of the disconnect line, the hair will need to be progressively shorter to keep it from hanging down over the back of the head. |  |
| Plan the part. If the man receiving the undercut knows he wants to part it, ask which side he parts from. | |
| Go over the sideburns and edges of the hair with an unguarded number zero clipper to achieve straighter edges. Try to achieve a straight, sloping line from the back of the ears to the neck and a smooth curve along the hairline around the back of the neck.<br>Final Look |  |

## 2.2.5 Hair Colouring

Hair colouring is the practice of changing the natural colour of hair. The main reasons for changing the natural colour of hair are:

- To cover grey or white hair.
- To change to a colour regarded as more fashionable or desirable.
- To restore the original hair colour after it has been discoloured by hairdressing processes or sun bleaching.
- We will talk about how to do root touch ups for the client

**Steps to do a "Hair Root touch-up"**

- Cover the floor and any surfaces that might be stained with an old towel or newspaper.
- Cover the client's clothes using colouring sheet

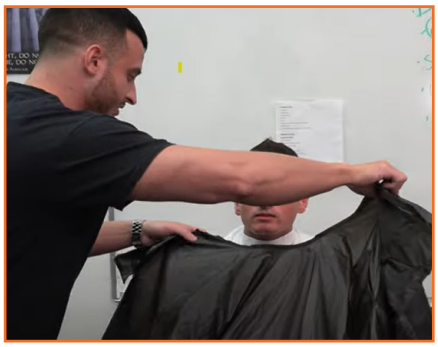


*Fig. 50: Draping Coloring Sheet*

*Fig. 51: Mixing Color and Developer*

- Put on plastic or latex gloves to protect your hands.
- In the mixing bowl, combine the hair colour and developer according to the manufacturer's instructions.
- Mix the two components until you have a smooth, consistent mixture.
- Use hair clips or hair ties to divide hair into sections.
- Start by parting your hair down the centre, and then create additional sections as needed based on the thickness of the hair.

*Fig. 52: Sectioning*

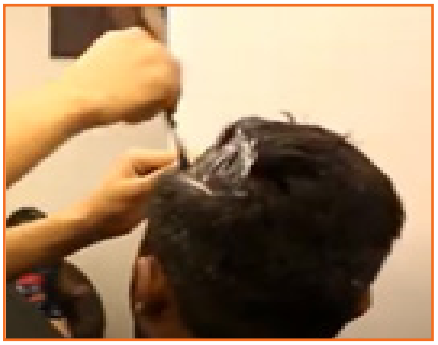


*Fig. 53: Applying Color*

- Using the hairbrush or applicator brush, apply the hair colour mixture to the roots of the hair.
- Start at the roots and work your way down to ensure even coverage.

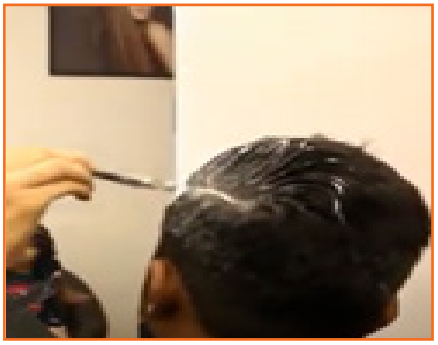


*Fig. 54: Applying Color*

*Fig. 55: Washing Hair*

- Follow the recommended processing time specified on the hair colour's packaging.
- Once the processing time is up, rinse the hair thoroughly with water.

*Fig. 56: Rinsing to remove lather*

- Rinse the hair to remove lather

*Fig. 56: Rinsing hair to remove lather*

- Shampoo hair with a colour-protectant shampoo to remove any excess residue.

*Fig. 57: Applying Conditioner*

- Apply a conditioner to the hair and leave it on for the recommended time to help moisturize and seal in colour.

*Fig. 58: Rinsing*

- Rinse the hair with cool water to help close the cuticles and lock in the colour
- Share post treatment care advice with the client

## 2.2.6 Styling Hair

**Tools and material required:**

- Hydraulic Chair
- Workstation
- Towel
- De Tangle Comb
- Section Clips
- Hair Dryer
- Brushes
- Hair straightener
- Water Spray

**Some Styling Lotions**

- Mousse
- Gel
- Volume spray
- Volume Mousse
- Wax
- Silicone shiners
- Finishing spray

**How to style short hair with undercut**

- Apply some of the pre-styling gel to your previously washed and towel-dried hair.
- Blow-dry your locks, moving front to back.
- Use a small brush to pull the hair back until it's smooth.
- Press the haircut into place with your palms, moving from the sides to the top.

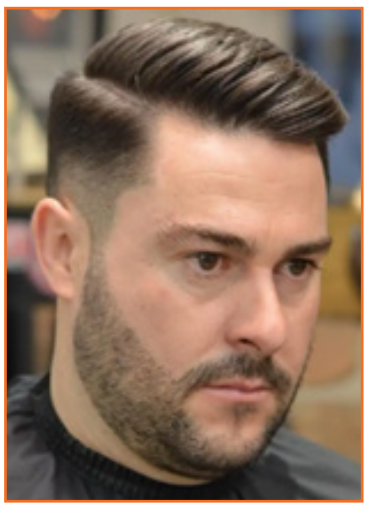


*Fig. 59: Undercut*

*Fig. 60: Pompadour*

**How to style the Pompadour hair style**

- Wash the hair and blot it dry with a towel. It will prepare the hair for future manipulations.
- Get a bit of wax, putty, or pomade, warm it by rubbing it between your hands and running your fingers through the hair of the client. Ensure that the hair styling product is evenly distributed all over your pomp.
- Blow-dry the pomp to the side that looks best on your client.
- Apply the hair setting spray and spray to fix the style.

**How to style spiky hair**

- Wash the hair and blot it dry with a towel. It will prepare the hair for future manipulations.
- Apply hair gel to damp hair and make more manageable.
- Dry it with a blow dryer pointing it in different directions to create more volume.
- Using a hair straightener, curl the strands of the hair in the front away from the face and toward the crown.
- Secure the look with a strong hold hair spray.

*Fig. 61: Spiky Hair*

## 2.2.7 High Frequency Machine

The high-frequency treatment is an intensive hair therapy used to treat hair loss, hair thinning, dandruff, and alopecia. It uses ultra-violet and high-frequency rays to stimulate the hair follicles. The treatment boosts blood supply to the hair follicles, drawing nutrients to the roots and encouraging hair growth.

**Steps to use a high frequency machine**

- Plug in the comb attachment and then turn the machine

*Fig. 62: Using High Frequency Machine*

*Fig. 63: Preparing Hair for treatment*

- Ensure the client's hair is completely dry before using a high frequency machine

- Drape the client with a dry towel

*Fig. 64: Draping Towel*

*Fig. 65: Using High Frequency Machine*

- Comb the hair using a high frequency machine
- Use slow motion all over the scalp for better results, and massage the hair for 20-25 minutes.
- Apply a conditioning mask from the roots to the tips.
- Steam the hair for 10 minutes and expose it to UV bulb rays for another 7-8 minutes.
- Wash the hair the next day of the treatment.

## Recap

1. This "Trainee Handbook" is designed to upgrade knowledge and skills for the role of an Assistant Barber in the beauty & wellness sector.
2. It covers the modules such as PM Vishwakarma Scheme, Traditional Basket Maker, Self-Employment, Digital Literacy, and Financial Literacy.
3. PM Vishwakarma Scheme aims to support artisans, providing skill enhancement, credit support, and incentives for digital transactions.
4. PM Vishwakarma includes 18 trades, and its application procedure involves registration, verification, and skill enhancement.
5. Barbers are skilled in cutting and styling men's hair. This can involve various techniques, including fades, tapers, and classic cuts.
6. A significant aspect of barbering involves the maintenance of facial hair. Barbers are proficient in trimming and shaping beards and mustaches, creating clean and well-defined lines. Traditional straight razor shaving is a classic barbering skill.

## Exercise

1. Before shampoo, check hair for:
   a) Lice
   b) Abrasions
   c) Dandruff
   d) All of the above
2. Shampooing is the process of exposing scalp to:
   a) Just massage
   b) Just Washing
   c) Both massage and washing
   d) None of the above
3. Conditioner should be applied:
   a) Before shampoo
   b) After shampoo
   c) With shampoo
   d) None of the above
4. Which of the following is a hair-cutting equipment?
   a) Scissor
   b) Hair clip
   c) Comb
   d) Shaver
5. Use of comb with dryer to style hair is known as
   a) Blow combing
   b) Comb drying
   c) Blow drying
   d) None of these
6. Which finger should be used for holding the scissor?
   a) Index finger
   b) Third finger
   c) Thumb
   d) Little finger

# Unit 3: Self Employment

## Unit Objectives

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

1. Attain a detailed knowledge of self-employment and entrepreneurship, specifically in terms of their characteristics and significance
2. List the advantage of taking up entrepreneurship over wage employment
3. Categorize various types of self-employment/ entrepreneurship
4. Create a business plan that includes clear goals, target markets and cost estimates
5. Identify the guidelines in the selection of legal entity, document required for legal entity bank account and different mandatory registrations
6. Create a plan to connect with customers and partners online and offline, using social media and local market strategies, and craft a unique selling point for their product
7. Develop customer relations skills, including connecting with customers, gathering feedback, and building lasting relationships
8. Improve organization, time management, and communication skills with stakeholders, and estimate costs and time accurately
9. Manage resources efficiently, including labor, materials, and equipment, to make your business more efficient and sustainable
10. List the various relevant government schemes for small businesses and self-employed individuals/ entrepreneurs
11. List the various types of e-commerce platforms and explain the ways of using them

## 3.1 Introduction to Self-Employment

Meaning, characteristics, and significance of self-employment

**Self-employment:** Self-employment refers to a work arrangement in which an individual operates his/her own business, works as an independent contractor, or freelancer rather than being employed by an external organization or employer. In essence, self-employed individuals are those who earn their livelihood by starting their own activities.

**What is Entrepreneurship?**

Entrepreneurship is a practice and a process that results in creativity, innovation and enterprise development and growth. It refers to an individual's ability to turn ideas into action involving and engaging in socially useful wealth creation through application of innovative thinking and execution to meet customer needs, using one's own labour, time and ideas.

**Entrepreneur:** An entrepreneur is a person who creates and develops a business idea and takes the risk of setting up an enterprise to produce a product or service which satisfies customer needs. Entrepreneur refers to the person and entrepreneurship defines the process.

**Characteristics of an Entrepreneur:**

- High need for Achievement
- Determination.
- Moderate risk bearing
- Exploring opportunity

- Problem-Solving
- Using Feedback
- Adaptability
- Flexibility
- Communication and Interpersonal skills
- Motivation
- Managing stress

**Why should a Vishwakarma take up entrepreneurship instead of wage employment?**

Entrepreneurship offers a pathway to gain more control over one's work, earn more money and follow one's passion. You may choose entrepreneurship over traditional employment for several reasons:-

Work Flexibility | Work Security | Freedom Over Money | Community Impact | Being One's Own Boss | Passion and Dreams | Leaving a Legacy

**Types of Enterprises**

Revised Classification of MSME applicable w.e.f 1st July 2020

**Composite Criteria:** Investment in Plant & Machinery/equipment and Annual Turnover

| CLASSIFICATION | MICRO | SMALL | MEDIUM |
|---|---|---|---|
| **Manufacturing Enterprises and Enterprises rendering Services** | Investment in Plant and Machinery or Equipment: Not more than Rs.1 crore<br>and<br>Annual Turnover; not more than Rs. 5 crore | Investment in Plant and Machinery or Equipment: Not more than Rs.10 crore<br>and<br>Annual Turnover; not more than Rs. 50 crore | Investment in Plant and Machinery or Equipment: Not more than Rs.50 crore<br>and<br>Annual Turnover; not more than Rs. 250 crore |

**Business Opportunity Identification**

**Business Idea**

A business idea is a short and precise description of the basic operations of an intended business. A good business starts with a good business idea. Before one can start a good business one needs to have a clear idea of the sort of business one wants to run.

A successful business meets the needs of its customers.

## 3.2 Creating Plan for a Small Business

**Selection of Legal Entity and Procedures & Formalities for Bank Finance**

**Types of Legal Entity**

Proprietorship | One Person Company (OPC) | Self-Help Groups | Limited Liability Partnerships (LLP) | Hindu Undivided Family (HUF) | Partnership | Private Limited Company | Public Limited Company

**Some key elements of few legal entities**

| Steps | Proprietorship | Partnership | LLP | Self Help Group (SHG) | One Person Company |
|---|---|---|---|---|---|
| **Registration** | No formal registration is Required | It can be registered or unregistered | Registered with the Ministry of Corporate Affairs under the LLP Act. | It can be registered or unregistered | Registered with the Ministry of Corporate Affairs under the Companies Act, 2013. |
| **Name of the Entity** | Choice of Name can be used. No approvals required | Choice of Name can be used. No approvals required | Name must be approved by the Registrar of Company. | Choice of Name can be used. No approvals required. | Name must be approved by the Registrar of Company. |
| **Legal Status of Entity** | It is not recognized as a separate legal entity. | It is not recognized as a separate legal entity. | LLP is a separate legal entity registered under the LLP Act, 2008. | It is not recognized as a separate legal entity. | One Person Company is a separate legal entity registered under the Companies Act, 2013. |
| **Member (s) Liability** | Proprietor has unlimited liability and is responsible for all the liabilities of the Proprietorship. | Partners have unlimited liability and is responsible for all the liabilities of the Partnership. | Partners have limited liability and is liable only to the extent of their contribution to the LLP. | All group members are liable for overall liability of the group | Director and Nominee Director have limited liability and is liable only to the extent of his/ her share capital. |
| **Minimum and Maximum Number of Members** | One | Minimum Two and Maximum 100 | Minimum Two and Maximum unlimited | Minimum seven and Maximum 20 | One |
| **Transferability** | Not transferable | Not transferable | Ownership can be transferred | Ownership cannot be transferred | Ownership can be transferred |
| **Documents required for opening a business account for legal entity** | Passport size photograph<br>PAN in the name of Proprietor | Copy of registration certificate<br>Copy of partnership deed | Certificate of incorporation<br>PAN of LLP<br>Registered office address proof | Copy of minutes of the meeting<br>List of members of group | Copy of certification of incorporation<br>Copy of memorandum and Article of Association. |

| | | | | | |
|---|---|---|---|---|---|
| | Registration certificate in case of registered concern.<br>License issued by the municipal corporation under shop and establishment act./Udyam Registration.<br>Utility bill such an electricity/ water/ landline telephone bills. | PAN card in the name of partnership<br>List of all partners<br>Partnership letter signed by all partners in their individual capacity.<br>Letter of authorization power of attorney signed by all partners who will operate the accounts | PAN and address proof of all partners<br>LLP agreement<br>Board resolution | Resolution to authorize who will operate the account<br>KYC of all members of group | Copy of certificate of commence-ment of business<br>PAN card in the name of company<br>A board resolution to open the bank account.<br>List of board of directors. |

Procedure for Aadhar Udyamita: https://udyamregistration.gov.in/Government-India/Ministry-MSME-registration.htm
How to Register for GST: https://www.gst.gov.in/
Click on Register Now under Taxpayers (Normal)
PAN Enrollment: https://www.onlineservices.nsdl.com/paam/endUserRegisterContact.html

**Business Plan:** A business plan is a written summary of your proposed business. It includes information about the plans, operations and financial details, its marked opportunities, and strategies, as well as the entrepreneur's personal background.

| Components of a Business Plan | | |
|---|---|---|
| 1 | **General description of business** | Name of business, business location and address<br>Nature of business activity<br>Type of business organisation (proprietorship, partnership, private limited, cooperative)<br>Any further explanation summarising why the business will be successful |
| 2 | **Personal background** | Name of business owner(s), promoter(s)<br>Educational, professional background<br>Relevant experience in business-related activities |
| 3 | **Market plan** | Business market area and targeted customers/ customer groups<br>Why you will be able to compete with existing products/ services and how do you compare competitors (price, quality, appearance, performance,)<br>Past, current, future (projected) market demand for your product/service (if possible in terms of volume/units per day/months)<br>Suppliers and supply terms and conditions |

| | | |
|---|---|---|
| | | Unit pricing and list of all items/services being offered<br>How you will be selling your produce (direct, dealers) |
| 4 | **Business management plan** | Who all will be involved in managing the business<br>Specify their roles and the division of labour (if applicable)<br>How will the business work be organised (e.g. working shifts, working times, working conditions) |
| 5 | **Financial plan** | **Investments required**<br>Fixed assets/starting equipment (e.g. land, tools, machinery)<br>Preliminary expenses<br>Pre-operative expenses (e.g. legal fees, licensing fees, bank charges,)<br>Start-up expenses (e.g. water, electricity connection, cleaning of premises, etc.)<br>Working capital (raw materials, rent, water, transport, salary, contingency, electricity, etc.) |
| 6 | **Sources of raising funds** | Total requirements<br>Own contributions/investments<br>Family/friends contributions<br>Already secured loans, credits etc<br>Total funds available<br>Deficit/funding gap<br>Loan support required |
| 7 | **Operating plan forecast** | Projected operating income statement<br>Income from sales<br>Less cost of production and overhead/fixed costs<br>Net profit<br>Break even analysis<br>Cash flow projection |

**Template to calculate Project Cost (term loan and working capital)**

**A. Fixed Capital**

| S. No. | Particulars | No. | Rate (Rs.) | Amount (Rs.) |
|---|---|---|---|---|
| 1. | **A.1.Land & Buildings:** | | | |
| 2. | **A.2. Plant & Machineries** (list all the machineries required for the project) | | | |
| 3. | **A.3. Other Fixed Assets** (all furniture and fixtures required for the project) | | | |
| 4. | **A.4. Preliminary & Pre-Operative Expenses** | | | |
| | **Total Fixed Capital (A1+A2+A3+A4):**<br>**GRAND TOTAL** | | | |

**B. Working Capital**

| S. No. | Particulars | Qty. Kg/ltr | Rate (Rs.) | Amount (Rs.) |
|---|---|---|---|---|
| 1. | **B.1. Raw Material (per month/ year):** | | | |
| 2. | **B.2. Manpower (per month/ year):** | | | |
| 3. | **B.3. Utilities (per month/ year):** | | | |
| 4. | **B.4. Misc. or Other Expenses (per month/ year):** | | | |
| | **Total Working Capital (B1+B2+B3+B4)** | | | |

**Total Project Cost = Total Fixed + Total Working Capital**

## 3.3 Managing and Expanding Business

1. **Tips and Tricks to Control Expenses and Manage Risks:** Few tips to control expense and manage risk in business: -

**Controlling Expenses**

- Prioritize essential expenses
- Go for bulk buying
- Invest in energy-efficient technology
- Use low-cost digital marketing platforms like social media

**Risk Management**

- Diversify product range
- Ensure the products
- Keep updated with market shifts
- Take customer feedback seriously

2. **Methods to Handle Resources**

A skill-based business needs careful planning and resource management to start and run successfully. The chapter will discuss the essential importance of securing adequate space, raw materials, and finance as well as methods for obtaining and managing these essential resources.

**Getting the resources**

Suitable Space | Quality raw materials | Funding

**How to manage resources**

Ownership v/s leasing of space | Resource Management | Raw materials | Monitoring | Funding

**Time and Cost Estimation**: Time and cost estimation is a vital skill for the Vishwakarmas, skilled craftsmen often working in fields like carpentry, potter, or sculptor. Accurate estimation begins with a thorough understanding of project requirements and scope.

## 3.4 Government Schemes and E-Commerce

1. **Key elements of various relevant Government schemes**

| Sr.No. | Name of Scheme | Link for additional information |
|---|---|---|
| 1 | MUDRA (Micro Units Development and Refinance Agency Ltd.) | https://www.mudra.org.in/ |
| 2 | PMEGP (Prime Minister's Employment Generation Programme) | https://msme.gov.in/1-prime-ministers-employment-generation-programme-pmegp |
| 3 | Standup India Scheme | https://www.standupmitra.in/Home/SUISchemes |
| 4 | Startup India | https://seedfund.startupindia.gov.in/ |
| 5 | SVANidhi Scheme (PM Street Vendor's Atma Nirbhar Nidhi) | https://pmsvanidhi.mohua.gov.in/ |
| 6 | Vishwakarma Scheme | https://govtschemes.in/pmvishwakarma-yojana#gsc.tab=0 |
| 7 | Credit Guarantee Fund Trust for Micro and Small Enterprises (CGTMSE) | https://www.cgtmse.in/ |
| 8 | Atal Pension Yojana | https://www.india.gov.in/spotlight/atal-pension-yojana |
| 9 | Pradhanmantri Suraksha Bima Yojna | https://financialservices.gov.in/insurance-divisions/Government-Sponsored-Socially-Oriented-Insurance-Schemes/Pradhan-Mantri-Suraksha-Bima-Yojana(PMSBY) |
| 10 | Pradhan Mantri Jeevan Jyoti Bima Yojana | https://financialservices.gov.in/hi/insurance-divisions/Government-Sponsored-Socially-Oriented-Insurance-Schemes/Pradhan-Mantri-Jeevan-Jyoti-Bima-Yojana(PMJJBY) |
| 11 | NMDFC (National Minorities Development and Finance Corporation) | https://nmdfc.org/ |
| 12 | National Small Industries Corporation (NSIC)Scheme | https://www.nsic.co.in/ |
| 13 | National Backward Classes Finance & Development Corporation (NBCFDC) | https://nbcfdc.gov.in/ |
| 14 | National Scheduled Castes Finance & Development Corporation (NSFDC ) | https://www.nsfdc.nic.in/ |
| 15 | International Cooperation Scheme | https://msme.gov.in/international-cooperation#:~:text=It%20is%20a%20demand%20driven,and%20development%20of%20MSME%20sector |

***State Governments also run their own schemes.*

## 1. Important E-commerce platforms

Online Markets For Listing Products

| | |
|---|---|
| Open Network for Digital Commerce (ONDC) | https://ondc.org/ |
| Government e Marketplace (GeM) | https://gem.gov.in/ |
| Go Coop | https://gocoop.com/ |
| Amazon Karigar | https://sell.amazon.in/grow-your-business/amazon-karigar |
| Amazon | www.amazon.com/www.amazon.in |
| Craftsvilla | https://www.craftsvilla.com/ |
| The India Craft House | https://theindiacrafthouse.com/ |
| Auth India | https://authindia.com/ |
| Ebay | www.ebay.com |
| Flipkart | www.flipkart.com |
| Etsy | www.etsy.com |
| India Mart | www.indiamart.com |
| Snapdeal | www.snapdeal.com |
| Myntra | www.myntra.com |
| Paytm | www.paytm.com |
| Shopclues | www.shopclues.com |
| Facebook Market place | www.facebook.com |

Top Start-ups for artisans and craftsmen

| | |
|---|---|
| Craft Maestros | https://www.craftmaestros.com/ |
| Estossia | https://www.estossia.com/ |
| The Handicraft Street | https://thehandicraftstreet.com/ |
| The Leather Chef | https://theleatherchef.in/ |
| Tvami | https://tvami.com/ |
| Yellow Marigold | https://yellowmarigold.in/ |
| Silpakriti | https://silpakriti.com/ |
| Maati Ghar | https://maatighar.com/ |
| Sarmaya | https://sarmaya.store/ |

# Unit 4: Digital Literacy

## Unit Objectives

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

1. Install and configure applications such as WhatsApp, Email, Google Maps, BHIM, and other social media applications such as Facebook and YouTube
2. Setup Email and other social media accounts
3. Geo-tag locations such as workplace, shop etc
4. Use platforms for skilling and learning, including government portals
5. Identify the method for online shopping and using digital payment mode
6. Use social media responsibly and safeguard mobile phones and data
7. Identify the steps to protect your data from cyber frauds and scams

## 4.1 Basics of Using Mobile Phones

**Digital Literacy**

Individuals and communities can reap numerous benefits and opportunities from digital literacy like access to information, education and E-learning, agricultural information, weather forecasts, payments through phone etc.

**Using a Smart Phone**

The charging port is where the charger is plugged in to recharge the phone's battery. Depending on the brand and model of the phone, it might be a USB-C, micro-USB, or Lightning port.

Parts of Feature Phone

**A. Setting up Smart Phone**

1. Charge Your Phone
2. **Turn on the Phone:** Press and hold the power button (often located on the phone's side or top) until the screen illuminates, indicating that the phone is turning on
3. **Choose your language and region:** Choose your preferred language and region by following the on-screen instructions.
4. **Connect to the Internet via Wi-Fi:** Choose your Wi-Fi network from the list of available options and, if necessary, enter the network password. Connecting to Wi-Fi speeds up setup and app downloads.
5. Insert SIM Card (If required) and Log in with your Google account.
6. **Data Restore or Transfer (Optional):** If you're upgrading from another phone, you should be able to transfer data such as contacts, messages, and apps using methods such as Google Drive (on Android).
7. **Backup and restore should be enabled (recommended):** Enabling backup options causes your phone to automatically backup data such as photos etc,
8. **Install and Update Applications:** Download the apps you require from the app store (App Store for Android). Make sure you have the most recent versions of these apps.
9. **Configure Settings:** Explore the phone's settings to change things like notifications, display brightness, sound, and privacy.
10. **Add Email Addresses and Accounts:** Add email accounts and other online services to your phone's settings for easy access.

11. **Configure Biometric Authentication (If Available):** Set up biometric authentication (fingerprint or face recognition) on your phone for added security and convenience.
12. **Investigate Other Options:** Learn about extra features and settings unique to your phone model, such as gestures, accessibility options, and digital assistants.
13. **Contacts and Data Sync:** Check that your contacts, calendars, and other data are properly synced with your accounts.
14. **Privacy and security:** Examine and customize your security and privacy settings, including app permissions and location services.
15. **Install a Screen Protector and a Protective Case (Optional):** Consider purchasing a protective case and screen protector to protect your new phone from damage.
16. **Configure Payment Methods (Optional):** If you intend to make app or online purchases, add payment methods to your phone's wallet or payment settings.

Your new smartphone is now ready for use.

**B. Adding and Saving Contacts on Mobile Phone (Smart Phone)**

1. **Turn on mobile data:** In the quick settings, look for the "Mobile Data" or "Data" icon. It could also be a cellular signal icon. To enable mobile data, tap this icon. When mobile data is active, the icon should change.

**C. Data Backup**

1. **Open Settings:** Tap on the "Settings" app on your Android device.
2. **Scroll Down and Tap "System":** Scroll down the settings menu and select "System."
3. **Select "Backup":** Under the "System" menu, tap on "Backup."
4. **Turn on Back Up to Google Drive:** Ensure that "Back up to Google Drive" is turned on. This will back up your app data, call history, device settings, and text messages to your Google account
5. **Choose Account:** Tap on "Account" to select the Google account where you want to back up your data.
6. **Select What to Back Up:** In the "Backup to Google Drive" section, you can choose what data you want to back up, such as apps, contacts, calendar events, and photos. Make your selections.
7. **Initiate Backup:** Tap the "Back Up Now" button to start the backup process. The time it takes to complete depends on the amount of data.

**D. Capturing Videos and Photos**

1. Find and launch the camera app on your Android device in your app drawer or on your home screen. Locate the video mode option in the camera app. In most cases, it is represented by a video camera icon or a "Video" mode in the camera's settings.

**E. Voice Dictation and Voice Recording**

1. Once the microphone is turned on, begin speaking your message. Speak clearly and comfortably. Your words will be displayed as text on the screen. When you're finished, tap the "Send" or "Done" button to send or save the message.

## 4.2 Using Basic Internet and Mobile Applications (Apps)

**A. Installing Apps**

**Installing WhatsApp**

It is simple to install WhatsApp on your mobile device:

1. **Install WhatsApp:** Navigate to the app store for your device (App Store for Android).
2. Look up "WhatsApp Messenger." In the search results, tap the WhatsApp Messenger icon.
3. **Download WhatsApp:** To download and install the WhatsApp app on your device, tap the "Install" or "Get" button.
4. **Launch WhatsApp:** To use the app, tap the "Open" button after it has been installed.
5. **Phone Number Verification:** WhatsApp will request that you verify your phone number. Ascertain that you have access to the phone number you intend to use with WhatsApp.
6. Enter your phone number and then press "Next."
7. **Code of Verification:** A verification code will be sent to you via SMS or voice call from WhatsApp. Enter the code when prompted, or WhatsApp may detect it automatically.
8. **Create Your Profile:** Following verification, you can create your WhatsApp profile by uploading a profile photo and entering your name.
9. **Contacts Sync (Optional):** WhatsApp may request access to your contacts. You can choose to allow this so that you can easily find and message your WhatsApp contacts.
10. **Begin Chatting:** You are now ready to start using WhatsApp. Chat with your contacts, send messages, make voice and video calls, and share multimedia files are all options.

That's all! You've installed WhatsApp on your mobile device and can now use its messaging and communication features.

**B. Email Account:** Set up for your Email, by choosing an Email Service Provider:

1. Open a web browser and go to the website of your chosen email service provider and create your account.

**C. Explore Search Tools:** For more specialized searches, use extra features like images, news, or maps.

1. **Visit Websites:** To access websites with more information, click on the search results.
2. Use your browser's back button to navigate back to the homepage or the search results.

**D. Digital Wallets on Mobile Phones: BHIM UPI**

1. **UPI-Based Payments:** BHIM is built on the Unified Payments Interface (UPI) system, which allows users to make instant and secure fund transfers between bank accounts using their mobile phones.
2. **Bank Integration:** The app is linked to your bank account, and you can use it to send and receive money directly from your bank account.
3. **Multiple Language Support:** BHIM supports multiple Indian languages to make it accessible to a wide range of users.
4. **QR Code Payments:** Users can make payments by scanning QR codes. Merchants and individuals can generate QR codes for receiving payments.
5. **Bill Payments:** BHIM allows users to pay utility bills, mobile recharge, and other services directly from the app.
6. **Check Balance:** You can check your bank account balance directly from the app.
7. **Request Money:** You can send payment requests to others, making it easier to split bills or request payments from friends and family.
8. **Security:** BHIM uses two-factor authentication for transactions, including a UPI PIN and mobile number verification, to ensure security.
9. **Limitations:** There are transaction limits set by NPCI for BHIM transactions, both in terms of the maximum amount per transaction and the number of transactions per day.
10. **Available Platforms:** BHIM is available for Android can be downloaded from their respective portals.

**E. Facebook**

1. **Browse Facebook's website:** Go to www.facebook.com in your web browser to access Facebook. A sign-up form can be found on the Facebook homepage.

**F. YouTube**

- Look for videos from reputable sources, educational institutions, field experts, or channels with a proven track record of providing accurate and reliable information. E.g.: PMGdisha

**How to Upload Videos on YouTube?**

Using the YouTube Mobile App (Android):

1. **Launch the YouTube app:** On your mobile device, open the YouTube app.
2. **Sign in:** Make sure your Google account is active. If you haven't already, sign in or create an account.
3. **Upload Button:** At the bottom of the screen, tap the "+" (plus) button. This button is typically located in the center.
4. **Choose a video:** Select a video to upload from your device's gallery or camera roll.
5. Fill in the video details, such as the title, description, privacy settings, and tags. If desired, you can also schedule the video's release.
6. **Customization:** Change other settings like monetization, captions, and video visibility.
7. **Publish:** Once the video has been processed, you can choose to publish it immediately or set it as private or unlisted until you're ready to make it public.

**G. Geo-tagging in Google Maps**

Geo-tagging in Google Maps allows users to add location information, such as names of places, addresses, or landmarks, to specific geographic coordinates on the map.

**H. Searching for Government Portal**

- **DigiLocker:** DigiLocker (https://www.digilocker.gov.in)is a project of the Indian government that lets people store, access, and share their digital documents and certificates in a safe way.
- **Swachh Nagar App (SNKranthi):** Users could use the app to report problems to the local government, such as littering, defecating in the open, and trash that hasn't been picked up.
- Information on government portal "www.pmjay.gov.in" (for Pradhan Mantri Jan Arogya Yojana), or "www.indiabudget.gov.in" (for budget-related schemes). Digital India (https://digitalindia.gov.in/) aims to transform India into a digitally empowered society and knowledge economy.
- Skill India (https://admin.skillindiadigital.gov.in/login) is a nationwide campaign that began in 2015 with the goal of providing millions of Indians with the skills they need to find work.
- Digital India (https://digitalindia.gov.in/) aims to transform India into a digitally empowered society and knowledge economy.

**I. Online shopping**

1. Begin by selecting a reputable and trusted online shopping platform or marketplace. Amazon, Flipkart, Myntra, Snapdeal, and other popular options in India.
2. Create an account on the chosen online marketplace if you haven't already. You must enter your name, email address, and create a password.

**J. Internet Banking:** Internet banking, also known as online banking or e-banking, is a type of digital banking service that enables individuals and businesses to conduct financial transactions and manage their bank accounts via the internet.

## 4.3 Privacy and Security Related to Internet and Mobile Phones

**A. Use Social Media Responsibly and Securely:** Social media in India has evolved significantly, influenced by technological advancements, changing demographics, and shifts in digital culture. Please refer to https://isea.gov.in/ portal for all security related things.

**B. Safeguarding mobile phones and data**

- Examine the app's privacy settings and Phishing
- Connect to Secure and Trusted Wi-Fi Networks
- Backup Data on a Regular Basis
- Install Security Software
- Remote Tracking and Wiping
- Use Secure Messaging Apps
- Be Wary of Personal Data
- Log Out of Accounts

**C. Protection from cyber frauds and scams**

- **Identity Theft:** Identity theft is committed by cybercriminals who steal personal information. They may use stolen information to open bogus bank accounts, conduct unauthorized transactions, or engage in other criminal activities.
- **Online Banking Frauds:** Cybercriminals use tactics such as phishing, fake banking apps, or malware to gain access to bank accounts, steal funds, or conduct unauthorized transactions
- **Online Shopping Scams:** Fake online shopping websites or e-commerce platform sellers may entice users with appealing deals but never deliver the purchased items or deliver counterfeit products.
- Scammers post fake job listings on websites and ask applicants to pay fees or provide personal information. These scams prey on job seekers.
- **Advance Fee Fraud:** Cybercriminals pose as lottery organizers, government officials, or wealthy individuals and ask for advance fees in order to release a fictitious windfall that never materializes.
- **Online Loan Scams:** Scammers offer quick loans while charging exorbitant interest rates or hidden fees. They frequently mishandle personal information obtained during the loan application process.
- **Scams on social media:** Cybercriminals use social media to impersonate acquaintances or create fake profiles in order to spread scams such as lottery winnings, investment opportunities, or charity frauds.
- **Government Grant Scams:** Fraudsters pose as representatives of government agencies and offer grants or subsidies in exchange for an upfront payment or personal information.
- **Scams via email and phone:** Unsolicited emails, phone calls, or messages that promise prizes, lottery wins, or threats in order to extort money or personal information.

# Unit 5: Financial Literacy

## Unit Objectives

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

1. Identify basic financial terminology
2. Set short term, medium term, and long-term financial goals
3. Implement techniques to be able do smart savings and spend sensibly
4. Differentiate between Savings and Current Account
5. Identify and select different Savings Products
6. Detect and take action to avoid potentially fraudulent transactions
7. Report about the financial fraud to the right authorities

## 5.1 Basic Financial Terms

Financial literacy is essential for everyone, including craftsmen. Here are some simple financial terms that can help Vishwakarmas understand basic financial concepts:

**Important basic financial terms and their meaning :**

- **Income:** The money you earn from your craft or job.
- **Expense:** The money you spend on various things, like materials, tools, or daily living costs.
- **Budget:** A plan that helps you track your income and expenses, ensuring you don't spend more than you earn.
- **Savings:** Money you set aside for future needs or emergencies.
- **Loan:** Money borrowed by you from someone else.
- **Interest:** The extra money you pay when you take loans or earn when you save or invest money.
- **Assets:** Things of value that you own, like tools, equipment, or property.
- **Liabilities:** Financial obligations that you owe, such as loans or credit card balances.
- **Investment:** Putting your money into some assets with the hope of earning a profit.
- **Credit Score:** A number that represents your creditworthiness.
- **Emergency Funds:** Money set aside for unexpected expenses or emergencies.
- **Simple Interest:** Earning or paying interest on only the original amount of money (principal).

**Example of simple interest calculation:** If one keep a deposit of Rs.10,000 for a period of 3 years at a simple interest rate of 11% per annum. Then he would receive Rs.3300/- as simple interest at the end of 3rd year. [ Formula : Simple Interest = (Principal ) X (Period) X ( Interest Rate) ]

**Compound Interest:** Earning or paying interest on both the original amount of money (principal) and any previously earned or charged interest. [Compound Interest = Amount – {Principal X (1+Interest Rate/Frequency)^(PeriodXFrequency)}]

**Note :** Frequency [Annually = 1, Half Yearly = 2, Quarterly =4]

**Example of compound interest calculation:** If you keep a deposit of Rs.10,000 for a period of 3 years at an interest rate of 11% per annum compounded annually. Then you would receive Rs.3676/- as compounded interest at the end of 3rd year.

| Principal =Rs. 10,000 | RoI=11% pa | Freq=Ann. | Period=3 Yrs | |
|---|---|---|---|---|
| Principal at the beginning | RoI % | Frequency | End of Period | New Principal Amount |
| 10000 | 1100 | Annually | 1st | 11100 |
| 11100 | 1221 | Annually | 2nd | 12321 |
| 12321 | 1355 | Annually | 3rd | 13676 |

- **Net Worth:** The difference between your total assets and total liabilities.
- **Financial Goal:** A specific objective, like saving for a vacation or paying off a debt, that you aim to achieve with your finances.
- **Insurance:** A financial product that provides protection against certain risks, such as health, auto, or property insurance.
- **Tax:** Money you are required to pay to the government based on your income or expenses.
- **Income Tax:** A tax on your earnings, which may vary depending on your income level and deductions.
- **GST:** A tax payable on buying Goods and Services from the provider.
- **Expense Tracking:** Keeping records of your expenses to better understand where your money goes.
- **Retirement:** The period of your life when you stop working, often associated with a pension or savings plan to support yourself.
- **Financial Advisor:** A professional who can provide guidance on managing your finances and investments.

These basic financial terms can help vishwakarmas start to understand and manage their finances more effectively.

## 5.2 Financial Transactions

**Types of Financial Transactions**

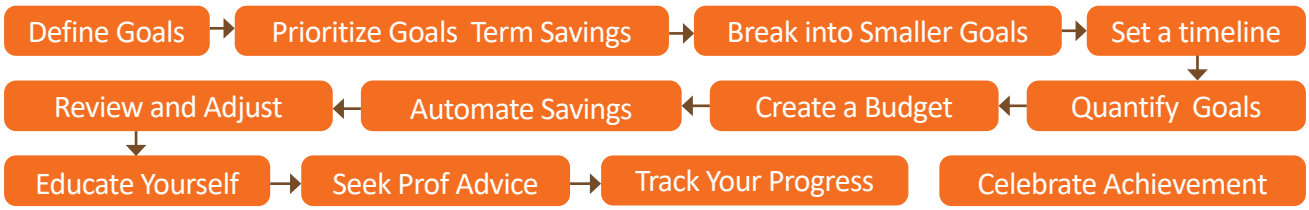
1. Cash Transactions
2. Electronic Transactions
3. Investment Transactions
4. Loan Transactions
5. International Transactions
6. Business Transactions

**Setting Financial Goals**

Financial Goals : Financial goals can vary widely from person to person, depending on individual circumstances, priorities, and life stages. Here are some different types of financial goals that people commonly set:

1) Emergency Funds, 2) Loan Repayment Term Savings, 3) Home ownership, 4) Education Term Savings, 5) Health, 6) Wealth Building, 7) Income Growth, 8) Retirement, 9) Budget & Expenses, 10) Tax Planning Savings, 11) Travel, 12) Specific Investment

**Process of Setting Financial Goals**




**Savings and Expenses**

| Sr No | Smart Savings | Sensible Expenses |
|---|---|---|
| 1 | Set Clear Goals | Create a Spending Plan |
| 2 | Create a Budget | Differentiate Between Needs and Wants |
| 3 | Pay Yourself First | Prioritize Expenses |
| 4 | Automate Savings | Limit Impulse Purchases |
| 5 | Emergency Fund | Comparison Shop |
| 6 | Invest in Tax Saving Products | Use Cash or Debit Card |
| 7 | Eliminate High-Interest Debt | Track Your Spending |
| 8 | Save more from Unexpected Heavy Incomes | Cut Unnecessary Subscriptions |
| 9 | Increase Savings Over Time | Re-Negotiate your existing subscriptions |
| 10 | Invest Wisely | Plan for Large Expenses |

## 5.3 Process of Opening a Bank Account

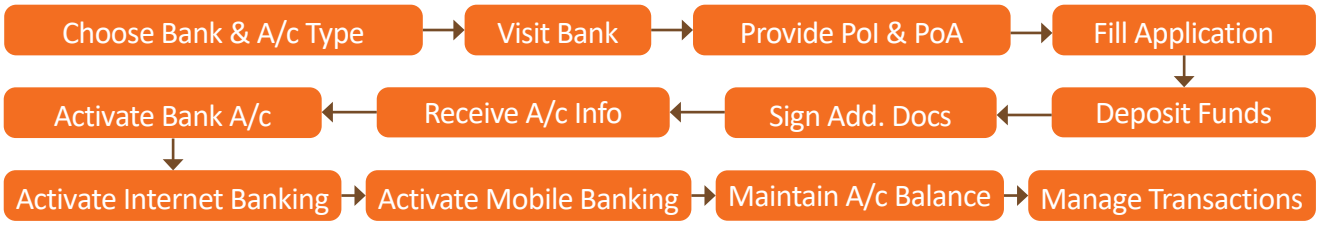
### A. Savings and Current Account

**Basic Difference between Savings and Current Account:** Savings accounts and current accounts are two common types of bank accounts, each serving different purposes. Here are the key differences between them:

| Parameters | Savings Bank Account | Current Account |
|---|---|---|
| Basic Purpose | To save money | To do daily transactions |
| Access to Funds in the Account | Restricted | No Restrictions |
| Interest applicability | Receives Quarterly Interest | No Interest |
| Cheque Writing facility | Yes | Yes |
| ATM cum Debit Card | Yes | Yes |
| Internet Banking | Yes | Yes |
| Mobile Banking | Yes | Yes |
| Minimum Balance Requirement | Required | Not Required |

### B. Process of Opening a Bank Account

Opening a bank account is a straightforward process, but it can vary slightly from one bank to another and may depend on your location. Here are the general steps to open a bank account:




**Know Your Customer (KYC) Documents** : KYC, or Know Your Customer, is a process that banks and other financial institutions use to verify identity of their customers by verifying specific documents are as follows:

| Proof of Identity (PoI) | Proof of Address (PoA) | Proof of Income |
|---|---|---|
| Passport | Utility Bill ( Electricity, Water, Gas) | Salary Slip |
| Aadhar Card | Aadhar Card | Income Tax Return (ITR) |
| PAN Card | Bank Statement or Passbook | Form 16 |
| Voter's Election Card | Rental Agreement | Bank Statement showing regular income deposits |
| | Property Tax Receipt | |

### C. Operate and Manage a Bank Account

Do's and Don't while Operating a Bank Account

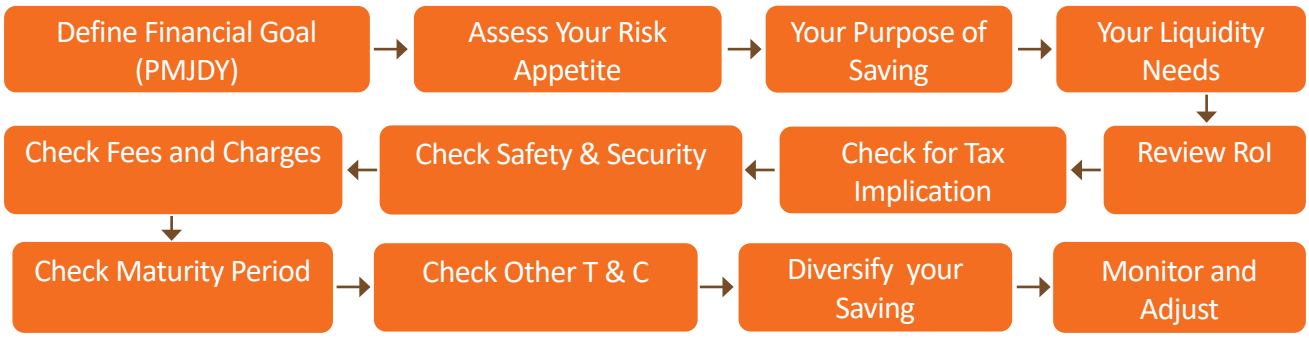
| Do's | Don'ts |
|---|---|
| Do Keep Track of Your Account Balance: | Don't Share Sensitive Information |
| Do Create a Budget | Don't Ignore Security |
| Do Keep Account Information Confidential | Don't Overdraw Your Account Intentionally |
| Do Use Strong Passwords: | Don't Ignore Account Fees |
| Do Review Bank Statements regularly | Don't Ignore Suspicious Activity |
| Do Save and Invest Wisely | Don't Ignore Account Statements |
| Do Use Overdraft Limits | Don't Use Weak Passwords |
| Do Inform the Bank of Changes at your end | Don't Neglect Financial Planning |
| Do Keep Important Documents Safe | Don't Delay Reporting Lost Cards |
| Do Set Up Alerts | Don't Fall for Scams |

### D. Selecting Savings and Insurance Products

**Savings Products:** India Financial System offers a variety of savings products to cater to the diverse financial needs and preferences of different type of investors. Here are some of the different savings products available to you:

1) Savings A/c (PMJDY), 2) Fixed Deposit, 3) Recurring Deposit, 4) Public Provident Fund, 5) National Saving Cert., 6) Sukanya Samriddhi Yojana, 7) Sr. Citizen Savings Scheme, 8) Postal Mthly Income Scheme, 9) Emp Prov Fund, 10) National Pension Scheme, 11) Unit Linked Insurance Policies, 12) Kisan Vilkas Patra, 13) MF Systematic Invest Plan

**Selecting Appropriate Savings Product:** Selecting the right savings product is crucial for achieving your financial goals and optimizing your financial well-being. Here's a step-by-step guide on how to choose a savings product that suits your needs:




**Insurance Products:** Insurance is a crucial financial tool that provides protection and financial security in various life situations. Here are pointers on different types of insurance products:

1) Life Insurance, 2) Health Insurance, 3) Personal Accident Insurance, 4) Motor Insurance, 5) Travel Insurance, 6) Business Insurance

These are some of the key insurance products available to address various aspects of life, health, property, and financial security. Choosing the right insurance products depends on your individual circumstances, needs, and risk tolerance. It's essential to carefully assess your insurance needs and consider seeking advice from insurance professionals or financial advisors to make informed decisions.

One should take care to update nominee's name in the insurance policy to avoid confusion whom the insurance company has to handover the claims benefit in case of an untimely death of the policy holder.

## 5.4 Awareness and Prevention of Financial Frauds

**A. Identifying & Avoiding Potential Fraudulent Transactions**

| Potential Fraud indicators | Actionable to Avoid Frauds |
|---|---|
| Unrecognized or Unauthorized Transactions | Protect Personal Information |
| Large, Unexplained Withdrawals or Transfers | Secure Passwords and PINs |
| Multiple Small Transactions | Be Cautious with Online Transaction |
| Out-of-Pattern Activity | Monitor Accounts Regularly |
| ATM or Point-of-Sale Skimming | Protect Your Devices |
| Suspicious Online Activity | Be Wary of Unsolicited Contacts |
| Unexpected Changes in Account Information | Educate yourself about common scams and fraud tactics |
| Duplicate Charges | Shred Sensitive Documents |
| Phishing Emails or Calls | Backup and Storage |
| Unauthorized Issuance of Credit Cards | Check Credit Reports |
| Unexpected Loans or Lines of Credit | Be Skeptical of Too-Good-to-Be-True Offers |
| Altered or Counterfeit Cheques | Secure Mail and Trash |
| Delayed or Missing Statements | Protect Your Social Media |
| Inconsistent Documentation: | Report Suspicious Activity |
| Unusual Investment or Financial Adviser Behavior | Consider Identity Theft Protection Services |
| Unauthorized Account Access | |

**B. Filing complaints with appropriate authorities**

**Reporting of fraud to the appropriate authorities**

Contact Bank --> File Police Complaint --> File Complaint with Regulators --> Keep Proper Records --> Timely Reporting --> Seek Legal Advice Reporting

**Procedure of lodging a complaint with a Consumer Court, Lokpal, CPGRAMS**

Try Resolve issue with Seller --> Collate Docs related to Dispute --> Identify the Appro Consumer Court --> Attend Hearings Complaint --> Submit the Complaint --> Pay the Filling Fee --> Prepare a Complaint

**Filing a Complaint with Lokpal (Ombudsman):**

Identify Lokpal --> Fill the Complaint Form --> Attach Support Docs Complaint --> Submit the Complaint --> Follow up

**Filing a Complaint with CPGRAMS (Centralized Public Grievance Redress and Monitoring System):**

Visit CPGRAM Website --> Register and Login Complaint Form --> Lodge Grievance --> Attach Docs --> Track Complaint

It's important to follow the specific procedures outlined by each authority and provide accurate and complete information when filing a complaint. Be prepared to cooperate with any additional requests for information or documentation during the resolution process.

# Unit 6: Marketing and Branding

## Unit Objectives

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

1. State the meaning of sales and its importance for artisans and craftspeople
2. Identify target audience and potential customers
3. Describe the need to master the art of selling your products and services
4. Outline the significance of being knowledgeable about the product to satisfy customer preferences
5. Determine the specific needs of the customers
6. Discuss best practices of the organizations like “Amul”, “Lijjat”, “Javed Habib” and "Mitticool" etc

## 6.1 Sales and Its Importance

**A. Sales:** Sales are like the engine that keeps your craft business running. They allow you to buy more materials, improve your skills, and create even better products or offer better services. In simple terms, sales help you grow and succeed as an artisan or craftsperson in India.

*Imagine you are a carpenter, and you make beautiful wooden furniture. When people buy your furniture, it's a sale. These sales help you earn money, so you can keep doing what you love—creating wonderful pieces of furniture.*

**B. One should be aware of the following influencing factors for optimizing sales:**

- Identify potential customers
- Showcase your products
- Determine fair pricing
- Make it easy to buy

**C. Identifying your target audience and potential customers.**

1. Think about who might like what you offer
2. Look at your craft or service
3. Understand your target customers
4. Ask your existing customers
5. Use social media and websites
6. Start small
7. Keep learning

**D. Marketing**

1. Promote your craft
2. Highlight your uniqueness
3. Engage with your audience

**E. Production orientation and marketing orientation.**

**Production Orientation :** This means focusing mainly on making your crafts or providing your services. You create wonderful products, but you might assume that people will naturally find and buy them because they are good.

**Marketing Orientation:** This is about not only making your crafts but also letting people know about them. You show your crafts to the world, explain why they are special, and find ways to reach potential customers.

**F. Role of Search Engine Optimization (SEO) and Search Engine Marketing (SEM) in Marketing**

Role of SEO and SEM in increasing branding and sales

**SEO (Search Engine Optimization):** Focuses on optimizing a website's content and structure to improve its organic search visibility.

**SEM (Search Engine Marketing):** Involves paid advertising strategies to increase a website's visibility on search engine results pages.

**Discovering the Unique Qualities of your Craft or Service**

- Identify your true interest
- Highlight Your Quality
- Be Consistent
- Find Your Unique Style
- Listen to Feedback
- Stay True to Yourself
- Share Your Story
- Keep Learning

**Communicating your USP to your target market**

- Identify What Makes You Special
- Tell Your Story
- Listen to Feedback
- Keep It Simple
- Connect with Emotion
- Repeat and Remind
- Show, Don't Just Tell
- Be Consistent

**Use of Social media platforms for advertising**

Step-by-Step Guide Using social media to Grow Your Craft Business

1. Using WhatsApp for advertising.

   Set Up a Business WhatsApp Account --> Build Your WhatsApp Contact List --> Enable Location Services --> Create Your Ad --> Add a Geotag --> Send Your Ad --> Encourage Action --> Respond Promptly --> Monitor Engagement --> Repeat and Improve

2. Using pamphlets, catalogues, brochures, and banners.

   Define Your Purpose --> Craft Your Message --> Gather Visuals --> Create Engaging Content --> Design Materials --> Add Contact Info --> Print and Distribute --> Maintain Consistency --> Update as Needed --> Seek Feedback --> Evaluate Impact

3. Using local festive seasons, trade fairs, and special occasions.

   Identify Local Events --> Choose crafts to showcase, considering demand and cultural relevance --> Stock Up to meet increased demand and avoid shortages --> Set Up Display --> Promote Participation --> Offer Deals --> Decorate creatively --> Showcase Craftsmanship --> Engage Customers --> Collect Contacts --> Follow Up --> Evaluate and Learn --> Keep a Calendar

## G. Power of Branding and its application

**Branding**

Use photographs and videos for building the brand identity.

i. Build Trust
ii. Consistency
iii. Tell Your Story

## H. Importance of Packaging

**Importance of Packaging for craftsmen**

Packaging serves as a tangible representation of an artisan's skill and creativity. This involves incorporating elements that highlight the artisan's style, materials used, and the overall aesthetic, creating an immediate visual connection between the packaging and the artisan's craftsmanship.

**I. Building trust and credibility**

**The Significance of Quality Certifications in building credibility**

To ensure the creations of Artisans and Craft people stand out and are trusted by consumers, obtaining quality certifications from relevant authorities becomes crucial. In India, certifications like the ISI mark and Hallmark play an important role in assuring quality and safety standards.

- **Assurance of Quality**

  **ISI Mark:** For artisans and craftspeople, having ISI mark on their products ensures that their creations meet the highest quality benchmarks.

  https//www.bis.gov.in/product-certification/products-under-compulsory-certification/scheme-i-mark-scheme/

  **Hallmark:** Hallmark certification authenticates the purity and fineness of precious metal articles like gold and silver jewellery. Goldsmiths and jewellery artisans can avail this certification to establish their reputation for crafting genuine and high-quality jewellery.

  https//www.bis.gov.in/hallmarking-overview/

- **Customer Trust and Credibility**

  When customers see certifications like the ISI mark or Hallmark on a product, they feel more confident in their purchase.

## 6.2 Building Customer Relations

**A. Understand the impact of personal presentation on customers.**

- First Impressions matter
- Reflecting your craft's quality
- Building trust
- Positive Interaction
- Word of mouth
- Repeat business
- Carve your own space

**B. Knowledge of products is essential for meeting customer needs**

- Master your trade
- Identify Features and Benefits
- Match Features with Customer Needs
- Build Trust
- Delight Your Customers
- Repeat Business
- Adapt and Grow

**C. Customer feedback is crucial for improvement.**

Methods to gather feedback from customers-Various Methods to Gather Feedback

- Direct Conversation
- Online Survey
- Feedback Forms
- Social Media
- Email Surveys
- Feedback Cards
- Customer Reviews
- Observation

**D. Crafting Customer Loyalty for Artisans**

Personalized Service | Incentive Plans | Deals and Special Offers | Stay in Touch | Ask for Feedback

**E. Understanding marketplaces and their types**

Marketplaces are like busy gathering places where people come to buy and sell things. For artisans and craftspeople in India, these are super important because they help you reach more people who want to buy your beautiful crafts and services. There are two main types of marketplaces physical and digital.

**Physical Marketplace:**

- Local Markets
- Craft Fairs and Exhibitions
- Specialty Stores

**Digital Marketplace:**

- Websites
- Online Marketplaces
- Social Media Platforms like Facebook, Instagram, and Pinterest
- Craft Marketplaces Examples include Craftsvilla and IndiaMART

**Government E- Commerce portals.**

- GeM (Government e Marketplace) - The Government e Marketplace (or e-Marketplace) (GeM) is an online platform for public procurement in India. (https//gem.gov.in/)
- ONDC ( (Open Network for Digital Commerce)- ONDC empowers all Indian businesses to excel in e-commerce. Quality of service is paramount on its open network, allowing businesses, big or small, to thrive by aligning their services with ONDC. (https//ondc.org/ondc-buyer-apps/)

**F. User Registration process for digital marketplaces**

Registering and Listing Products/Services on Digital Marketplaces Step-by-Step Guide

Choose a Digital marketplace/ platform --> Registration --> Business verification --> Account setup --> Product/Service Listing --> Optimize listings for better visibility and sales --> Publish your listings --> Monitor and manage listings --> Promote your listings --> Provide excellent customer service

## 6.3 Success Stories of Collective Business

**Collective Business for Artisans and Craftspeople in India**

**A. Collective business:** Artisans collaborate, pool resources, and work as a team to achieve shared craft goals, a growing trend in India. Examples in various craft domains.

- **Artisan Cooperatives:** https//www.kvic.gov.in/
- **Craft Clusters:** https//sfurti.msme.gov.in/
- **Online Marketplaces:** https//ondc.org/ondc-buyer-apps/ and https//gem.gov.in/
- **Craft Producer Groups:** "Dastkar" is an example of an organization that promotes craft producer groups in India.
- **Community Workshops:** Community workshops facilitate shared workspace and innovation.
- **Government Initiatives:** The Indian government has initiated various programs to promote craft clusters and artisan cooperatives.
- **Craft Exhibitions and Fairs:** Artisans collectively exhibit at craft fairs and exhibitions.
- **Artisan Producer Companies:** In some cases, artisans register themselves as producer companies, allowing them to collectively manage and own their businesses. These companies often receive support from government agencies and non-profits. "TARAgram" is an example of a producer company that supports artisans in India.

**B. Learning from success stories**

| Lessons for Artisans and Craftspeople from Lijjat Papad | Scaling of Service dominated businesses from Javid Habib |
|---|---|
| Lijjat's women's cooperative is in India since 1959 exemplifies empowerment, sustainability, and success for artisans. Valuable lessons for various trades.<br>1. Collective effort empowers artisans.<br>2. Identify and use unique skills.<br>3. Commit to unwavering quality.<br>4. Profit-sharing fosters ownership.<br>5. Craft businesses impact communities.<br>6. Adopt eco-friendly practices.<br>7. Embrace adaptability and innovation.<br>8. Invest in branding and marketing.<br>9. Preserve tradition while evolving.<br>**Learnings from Lijjat:** Collective, quality, empowerment, sustainability for artisan success. | Javed Habib's salon chain success through innovation and collaboration offers insights for scaling service businesses in India.<br>1. Clear vision and consistent branding.<br>2. Franchise collaboration, local expertise.<br>3. Education, quality assurance.<br>4. Innovation, digital presence.<br>5. Customer-centricity, personalization.<br>6. Community engagement, CSR.<br>7. Diversified services.<br>8. Quality control and monitoring.<br>9. Market research and adaptation.<br>**Learnings from Javed Habib:** Innovation, customer engagement, consistency, market trends and branding. |

**Success Story: The Mitticool Clayman**

Mansukhbhai Prajapati remoulded his family's struggling pottery business to produce the Mitticool range of ingenious earthenware, including a fridge that works without electricity.

Originally from Morbi village in Rajkot, South Gujarat, Prajapati, a tenth standard dropout, began working at a tea-stall after his father discouraged him from entering the family 's pottery business. Later, he became a supervisor at a roof-tile manufacturing company and eventually, in 1989, returned to his passion for pottery by producing tavdi or tawa (frying pan) from clay.

His interest in innovation that led him to develop the Mitticool water filter, way back in 1997. A lot of rigorous experimentation went into his work on the Mitticool refrigerator, which he launched in 2002. It takes about seven days to make one Mitticool fridge. The special terracotta clay used is baked at 1,200 degree Celsius to harden it. Like any clay pot used to cool water, the fridge too works by keeping the inside temperature 10 degrees lower than the outside.

The refrigerator harnesses water's power to remove heat through evaporation. A top upper chamber stores water, which gradually drips down the sides to the refrigerator—evaporating, and removing heat gradually from the inside chamber. A small faucet tap is also provided at the front lower end of the chamber to tap out the water for drinking use. This fridge requires no maintenance other than basic cleaning and helps reduce electricity bills, saving many rural families a substantial sum of money. Measuring 27 inches high and 15 inches wide, the fridge costs between Rs.3,000 to Rs.3,500.

In addition to the fridge, Mitticool sells a variety of other clay-made products that are affordable to the poor.

Mitticool sells at least 50 refrigerators, 500 clay water filters, 500 pressure cookers, and 1,000 frying pans a month. Around 20 units of Mitticool have been exported to the UK, Africa and Nairobi. Prajapati has now been invited to Africa to set up a unit there. He attends about 2-3 exhibitions a year to market his products in hopes they will catch on in the international markets.

## Exercise

**Multiple Choice Questions (MCQs)**

1) Which of the below option is not a characteristic of an entrepreneur?

a) Determination b) Managing stress c) Non-flexible d) Moderate risk bearing

2) Which of the following is not a legal entity?

a) Partnership b) One Person Company c) Freelancer d) Self Help Group

3) Which of the following does not help in controlling expenses?

a) Bulk buying b) Using energy efficient technology

c) Buying for long-term future needs d) Prioritizing essential expense

4) What is the full form of PMEGP?

a) Prime Minister Employment General Programme

b) Prime Minister Embayment General Programme

c) Prime Minister Employment Generation Programmed

d) None of the above.

5) Which of the following is not an e-commerce platform? (Module4)

a) Instagram b) Amazon c) ONDC d) Myntra

6) Depending on the brand, the charging port of a mobile phone can be

a) USB-C b) Micro-USB c) Lighting port d) All of the above

7) Where in your mobile phone can you explore all the features of the phone?

a) App Store b) Chrome c) Settings d) Camera

8) Which application can help you download other application legally and safely?

a) Google Search b) Google App c) App Store d) Google Maps

9) If you want to learn new skills or share videos about your craft, which of the following can you use?

a) Email b) YouTube c) Voice Recorder d) WhatsApp

10) What of the following are features of BHIM UPI App?

a) Make Digital Payments b) Receive Digital Payments

c) Recharge Mobile Phone d) All of the above

11) Money we receive by selling our services/products is our

a) Assets b) Savings c) Income d) Profit

12) Quickest, Cheapest and Easiest way of receiving electronic payment from our customers is through

a) Internet Banking b) Credit Card c) UPI d) Cash

13) Which government-issued document is commonly accepted as both proof of identity and proof of address for KYC?

a) Passport b) Driver's Licence c) Birth Certificate d) School Id Card

14) In a savings account, interest is usually calculated and credited to the account:

a) Quarterly b) Annually c) Daily d) Never

15) Which level of Consumer Court has jurisdiction over cases involving claims up to Rs. 20 lakhs?

a) District Consumer b) State Consumer Court

c) National Consumer Court d) Supreme Court

16) What do you understand by marketing?

a) Promoting and advertising products or services b) Crafting products

c) Selling products d) Ignoring customers' needs

17) What does USP stand for?

a) Unique Selling Proposal b) Unique Selling Point

c) Universal Sales Practice d) Unwanted Selling Product

18) How can social media platforms benefit artisans in marketing?

a) By connecting with customers and showcasing their work

b) By avoiding customer interactions

c) By increasing production

d) By ignoring product quality

19) Why is customer feedback important?

a) To share it on social media b) To boost self-esteem

c) To use it for continuous improvement d) To ignore customer opinions.

20) What are some benefits of selling crafts or services online through digital marketplaces?

a) Limited customer reach b) Increased visibility and access to a broader customer base

c) High registration fees d) None of the above

21) What industry did Lijjat revolutionize through its cooperative model?

a) Jewellery b) Textiles c) Carpentry d) Papad

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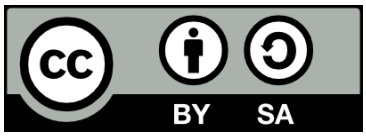


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