



PM Vishwakarma

Trainee Handbook



Scan the QR Code to read
this E-Trainee Handbook on
Knowledge Centre

**Assistant
Hairdresser
(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 Hairdresser in the 'Beauty & Wellness' sector. All the activities carried out by an Assistant Hairdresser are covered in this basic training module. Upon successful completion of this training course, the trainee will be eligible to work as an Assistant Hairdresser.

The list of modules covered in this book are:

Module 1: Overview of PM Vishwakarma Scheme

Module 2: About Hairdressing

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

Table of Contents

S.No.	Modules and Units	Page No.
1.	Overview of PM Vishwakarma Scheme	5
	1.1 Vision of Hon'ble Prime Minister for Artisans and Craftspeople	5
	1.2 Objectives of PM Vishwakarma Scheme	5
	1.3 Various Components of the Scheme	5
2.	About Hairdressing	9
	2.1 Hairdressing	9
	2.2 Perform Basic Hairdressing Services	17
3.	Self Employment	30
	3.1 Introduction to Self-Employment	30
	3.2 Creating Plan for a Small Business	31
	3.3 Managing and Expanding Business	35
	3.4 Government Schemes and E-Commerce	35
4.	Digital Literacy	38
	4.1 Basics of Using Mobile Phones	38
	4.2 Using Basic Internet and Mobile Applications (Apps)	39
	4.2 Privacy and Security Related to Internet and Mobile Phones	42
5.	Financial Literacy	43
	5.1 Basic Financial Terms	43
	5.2 Financial Transactions	44
	5.3 Process of Opening a Bank Account	45
	5.4 Awareness and Prevention of Financial Frauds	47
6.	Marketing and Branding	49
	6.1 Sales and Its Importance	49
	6.2 Building Customer Relations	51
	6.3 Success Stories of Collective Business	52



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 Hairdressing
5. Discuss roles and responsibilities of an Assistant Hairdresser
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

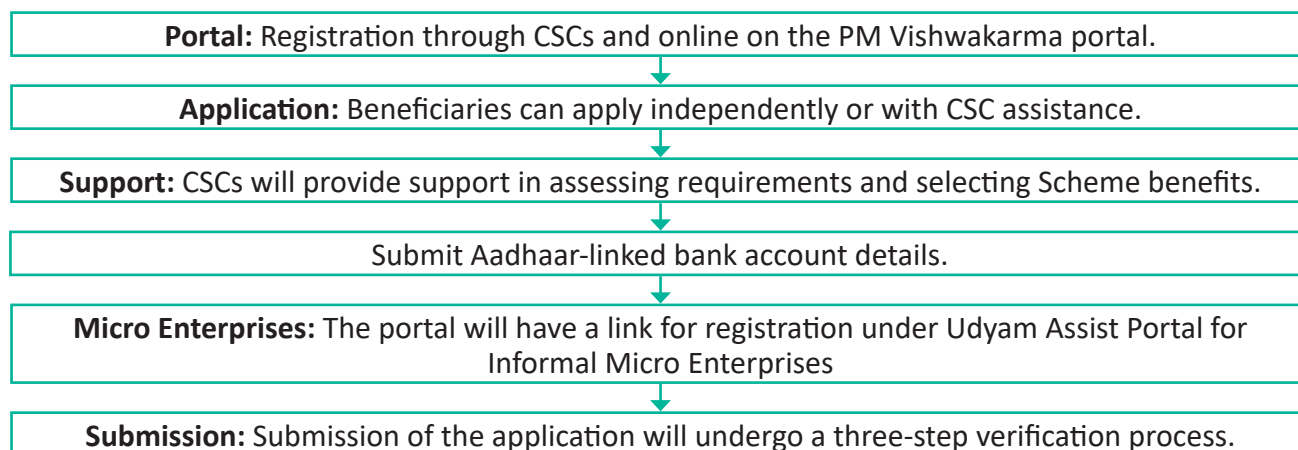
1. PM Vishwakarma Certificate and ID Card
2. Credit support in terms of Loan of Rs. 3 Lakhs
3. Market support

1.3.3 Application Procedure for PM Vishwakarma Scheme

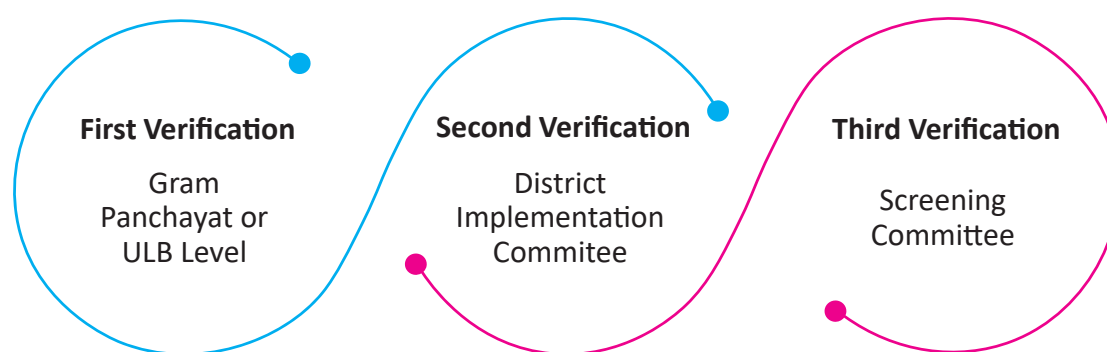
The application procedure for the PM Vishwakarma Scheme involves several steps for the enrolment of beneficiaries. Here's a step-by-step guide on how to apply:

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



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 Hairdressing

Unit Objectives

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

1. Explain about Hairdressing
2. Discuss roles and responsibilities of an Assistant Hairdresser
3. Prepare and maintain the work area using hygienic practices
4. State ways to sterilise tools and equipment
5. Identify safety precautions to avoid injury and workplace hazard
6. Describe ways to understand the client's requirements

2.1 Hairdressing

2.1.1 Introduction to Hairdressing

Hairdressing is an art and skill of caring for, styling, and maintaining hair to enhance its appearance and overall health. It's a dynamic and creative field that involves a wide range of techniques, tools, and products to transform hair into various styles, colors, and textures.

It's the fundamental knowledge and ability that a hairdresser requires to provide basic hair services to clients.

An Assistant Hairdresser in the beauty and wellness sector provides services like shampoo, hair cuts and blow drying and maintains health, safety and hygiene at the workplace. They assist the hairdresser & stylist in providing other advance hair dressing & styling services.

2.1.2 Roles & Responsibilities of an Assistant Hairdresser

The roles and responsibilities of an Assistant Hairdresser encompass a wide range of tasks and skills.

Tasks	Skills
Haircutting services: Assistant Hairdresser is responsible for providing basic haircuts and other related services to the clients.	Product Knowledge: An Assistant Hairdresser should also have the knowledge of hair care and grooming products, including styling products, shampoos, conditioners etc.
Client Consultation: An Assistant Hairdresser must consult with clients to understand their grooming preferences, lifestyle and specific requirements before planning and conducting a service.	Time Management: Effective time management is crucial for an Assistant Hairdresser to ensure that clients are serviced promptly so that appointments run smoothly.
Sanitation and Safety: An Assistant hairdresser must follow proper sterilization procedures for tools, equipment, and workstations in order to prevent the spread of infections.	Continuous Learning: An Assistant Hairdresser should stay updated with the latest trends, techniques and industry developments through regular upgradation of skill set.
Usage and upkeep of various hair dressing tools and equipment: An Assistant Hairdresser needs to be proficient in usage and upkeep of various tools and equipment like clippers, scissors, razors, trimmers, combs, brushes and hi-frequency machine	

Client Service: An Assistant Hairdresser should be friendly, attentive, and approachable with the clients, this helps to create a positive experience on clients and encourages them for a repeat visit.

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: Sterilizing equipment



Fig. 2: Sterilizing Tools

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 an Assistant Hairdresser

Maintaining personal hygiene is crucial for Assistant Hairdresser 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 tools and equipment are essential to maintain a safe and hygienic environment for both yourself and your clients. Following are some of the effective ways to sterilize tools and equipment:

Clean any residual on scissors and brushes

*Fig. 10: Sterilizing Scissors Fig. 11: Cleaning Brush*

- Handle the products and tools as per the manufacturer's instructions
- Electronic tools like the straightener, hair-dryer, hair curling tong, hi-frequency machine etc. should be kept aside from liquid hair products. The same has to be maintained for metallic tools like scissors, hair clippers, hairpins etc.
- Heavy equipment should be kept away from the mirror
- There should be separate holders near the mirror that would hold hair 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 treatments products etc. for different hair types are to be stored in one section

Precautionary Measures

Precautionary measures to help prevent fire and ensure the safety of your shop and its occupants:

- Fire extinguishers: Keep a suitable fire extinguisher handy, such as a dry powder or CO2 extinguisher and ensure your staff knows how to use them properly. Regularly check and service the extinguishers.
- Electrical safety: Avoid overloading electrical outlets and ensure that all electrical cords and appliances are in good condition. Encourage appliance is unplugged when not in use.
- Fire-resistant furnishings: Consider using fire-resistant materials for furnishing and decoration in the shop.
- No smoking policy: Enforce a strict no-smoking policy inside the shop.
- Chemical storage: Properly store flammable chemicals such as hair sprays and nail polish removers in well-ventilated areas away from sources of ignition.

- Hot appliances: Turn off and unplug hot tools, such as hair dryers and curling irons after use.
- Emergency contact information: Keep a list of emergency contact numbers including the local fire department near the shop's phone or reception desk.
- First aid kit: Have a well-stocked first aid kit readily available in case of any accidents or injuries.
- Emergency lighting: Install emergency lighting to provide visibility during power outages or low-light situations.
- Regular inspections: Arrange for regular inspections of the salon's fire safety measures to ensure compliance with local regulations.

2.1.6 Correct Posture & Position to Minimize Risk of Injury

Good posture is necessary not only for a healthy spine but also for 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 that 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.

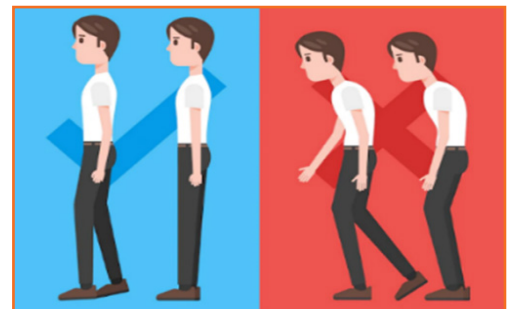


Fig. 12: Left image shows correct posture, and right one shows incorrect posture

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



Fig. 13: First Aid Box

- Cream or spray to relieve insect bites and stings
- Antiseptic liquids like Dettol, Savlon, etc.
- Antiseptic cream
- Distilled water for cleaning wounds

Below points should be kept in mind for providing first aid in case of emergency medical situations:

- Check the scene of the injury and the person who is injured.
- Verify the scene to form an initial impression of the injury that may actually occur.
- If the person is bleeding, wash the area and put thick gauze on the injured area with firm pressure.
- Check if the person is breathing properly and is conscious.
- In case the person has difficulty in breathing take him/her to an open space.
- Sprinkle water on the back of the neck, shoulders, face, head etc. and also make the person drink water.
- Provide necessary medicines as per the injury.
- Apply bandage in case of wounds and bleeding.
- Refer to a hospital or healthcare centre in case the injury seems out of control.

2.1.8 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.

2.1.9 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.

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:



CLIENT INTAKE FORM - HAIR

Salon & Spa
Relaxation • Renewal • Rejuvenation

Date: _____

☐ Male ☐ Female

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

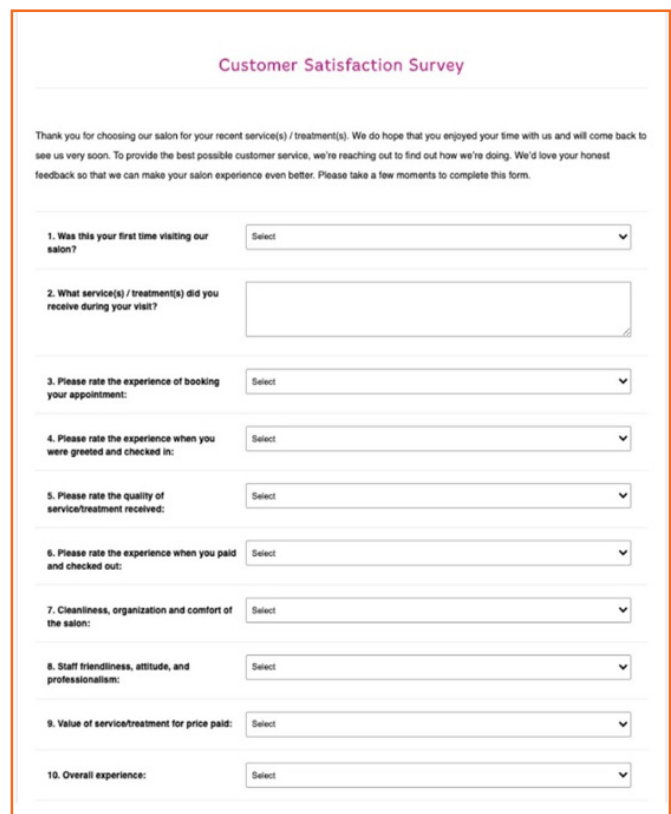
What are your long-term hair goals? More Length More Moisture Permanent Color Other: _____

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. 14: 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?

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

3. Please rate the experience of booking your appointment:

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

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

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

7. Cleanliness, organization and comfort of the salon:

8. Staff friendliness, attitude, and professionalism:

9. Value of service/treatment for price paid:

10. Overall experience:

Fig. 15: 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) Cleaning Towels
 - b) Products tidied away and disposables thrown away
 - c) Worktops and trolleys disinfected and tools sterilized
 - d) All of the above
- 6) All tools and equipment must be cleaned, disinfected and sterilized to:
 - a) Prevent infections
 - b) Cross contamination
 - c) Maintain hygiene
 - d) All of the above

Unit 2.2: Perform Basic Hairdressing Services

Unit Objectives

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

1. Demonstrate the steps efficiently for shampooing and conditioning of hair
2. Provide various basic haircuts
3. Carry out basic blow drying of hair

2.2.1 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, dust and skin cells.

Following are the steps to be followed for performing shampoo and conditioning services:

Step 1: Position self and client in an appropriate manner to ensure privacy, comfort and safety

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



Fig. 16: Shampoo station

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.
- 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.



Fig. 17: Wearing gloves

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. and request them to keep the same in their bag/purse.



Fig. 18: Draping neck strip

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 firzzy 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 Shampooing

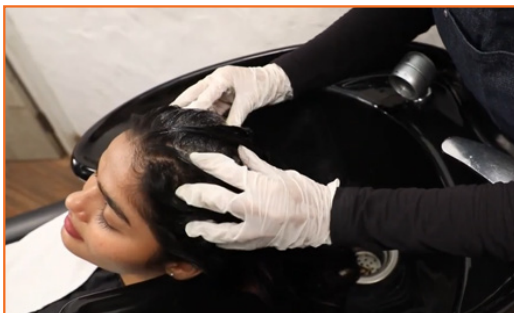


Fig. 19: Applying shampoo

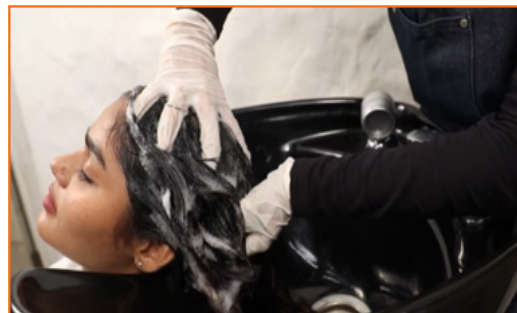


Fig. 20: Shampoo massage

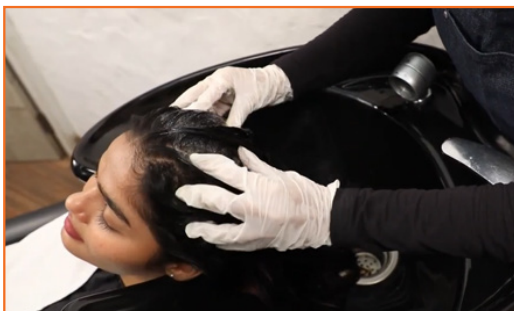


Fig. 21: Rinsing the hair

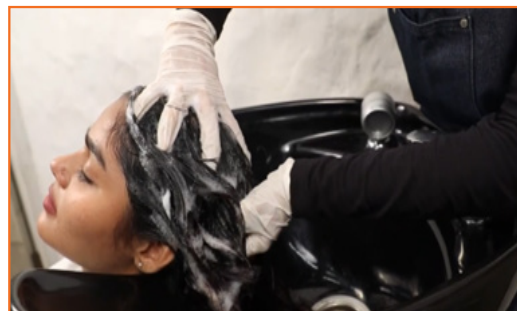


Fig. 22: Towel drying hair

- Wet the hair thoroughly.
- To avoid water coming onto the face, keep your left hand's thumb and index finger on the forehead 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.

Safety Considerations for Conditioning Hair

Step 6: Procedure for Conditioning:

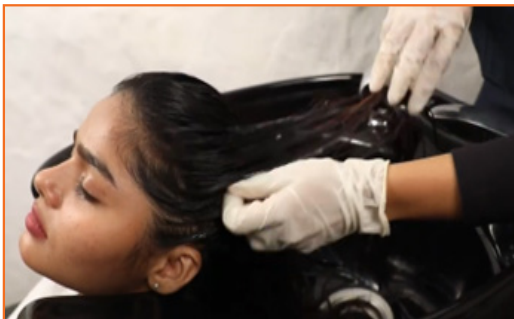


Fig. 23: Applying conditioner

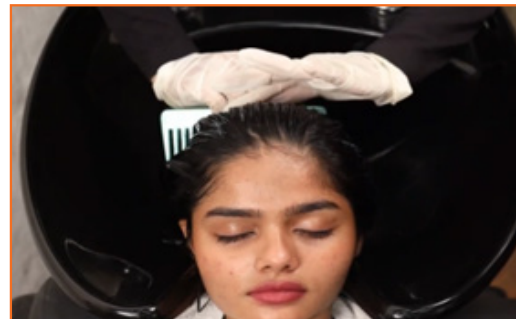


Fig. 24: Combing hair



Fig. 25: Rinsing hair



Fig. 26: Towel drying 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.

2.2.2 Perform basic hair cuts

Position self and client in a manner to ensure privacy, comfort and safety throughout the service

1. Make the client sit on a straight chair that is specially used for hair cutting session



Fig. 28: Image depicting correct height for haircut



Fig. 27: Salon Chair

2. Raise the chair to a height where you do not require bending your knees or back.



Fig. 29: Cutting Hair

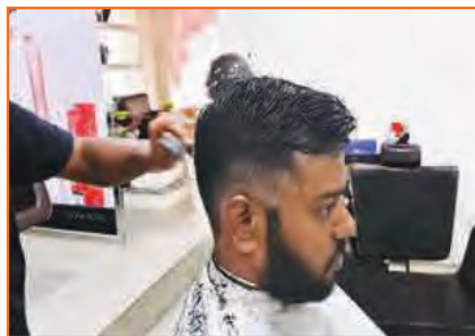


Fig. 30: Cutting Hair

4. A hair cutting cape should be placed snugly around at the neck of the client so that bits of hair does not transfer inside the dress

You can also show charts and catalogues like these:

Popular hairstyles for men



Fig. 31: Undercut



Fig. 32: Spike with waves



Fig. 33: The wavy curls



Fig. 34: Pompadour



Fig. 35: Spiky Hair



Fig. 36: Spiky Hair

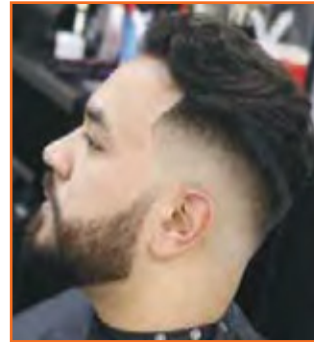


Fig. 37: Layered Taper Fade

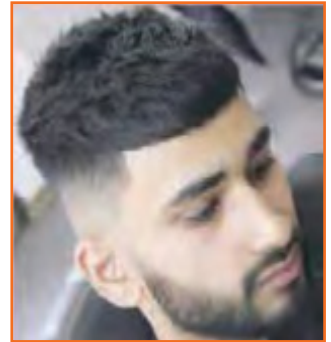


Fig. 38: French crop



Fig. 39: Crew cut



Fig. 40: High Fade Comb Over

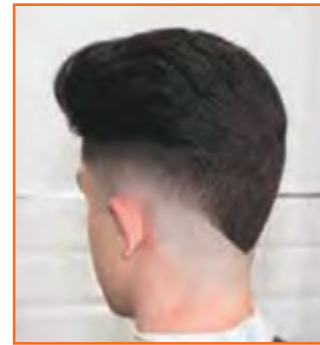


Fig. 41: Shaved Sides With V-shaped Back

Popular Hairstyles for women



Fig. 42: Spiky Hair



Fig. 43: Spiky Hair

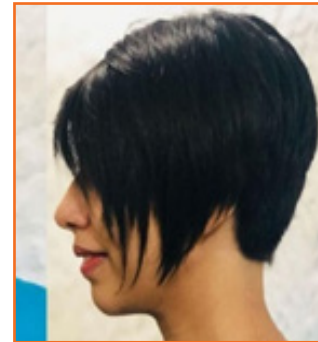


Fig. 44: Layered Taper Fade

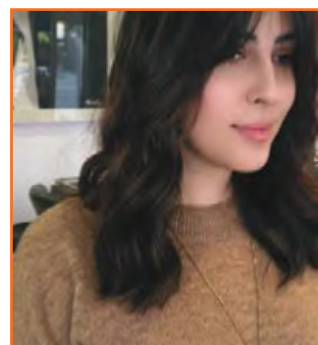


Fig. 45: French crop

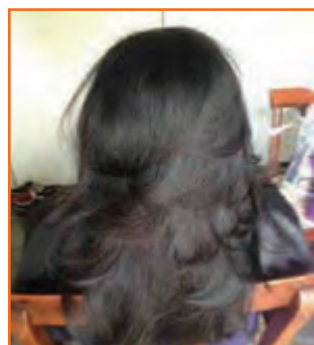


Fig. 46: French crop

There are 2 ways with the help of which the desired look of the clients can be achieved. Different factors that must be taken into consideration before and during cutting the hair are:

1. **Physical stature:** While selecting a hairstyle the whole appearance of a person should be kept in mind, which includes height, size, and overall body shape. For eg: Women with short height should avoid masses of curly hair, which makes the head appear out of proportion with the rest of the body.
2. **The Shape of Face**
 - a) Square face has an angular jaw, broad forehead, straight hairline, and a square jawline.
Suitable style: Medium length asymmetric hairstyles with lots of layers add to softness and counterbalance the square features and facial angles.
 - b) Round face is broad with rounded contours, round hairline and full, plump cheeks.
Suitable style: A medium length asymmetric hairstyle breaks the roundness.
 - c) Heart shaped or Triangular Face has a wide forehead, wide cheeks, and narrow chin line.
Suitable style: A side parting with short bangs cuts down the excessive width at the forehead and cheeks.
 - d) Diamond shaped face is narrow at the forehead and the chin with extreme width through the cheekbones.
Suitable style: Hairstyle selected must be full across the forehead.
 - e) Oval shaped face is considered the best hence you may try the style as per the client's facial features.

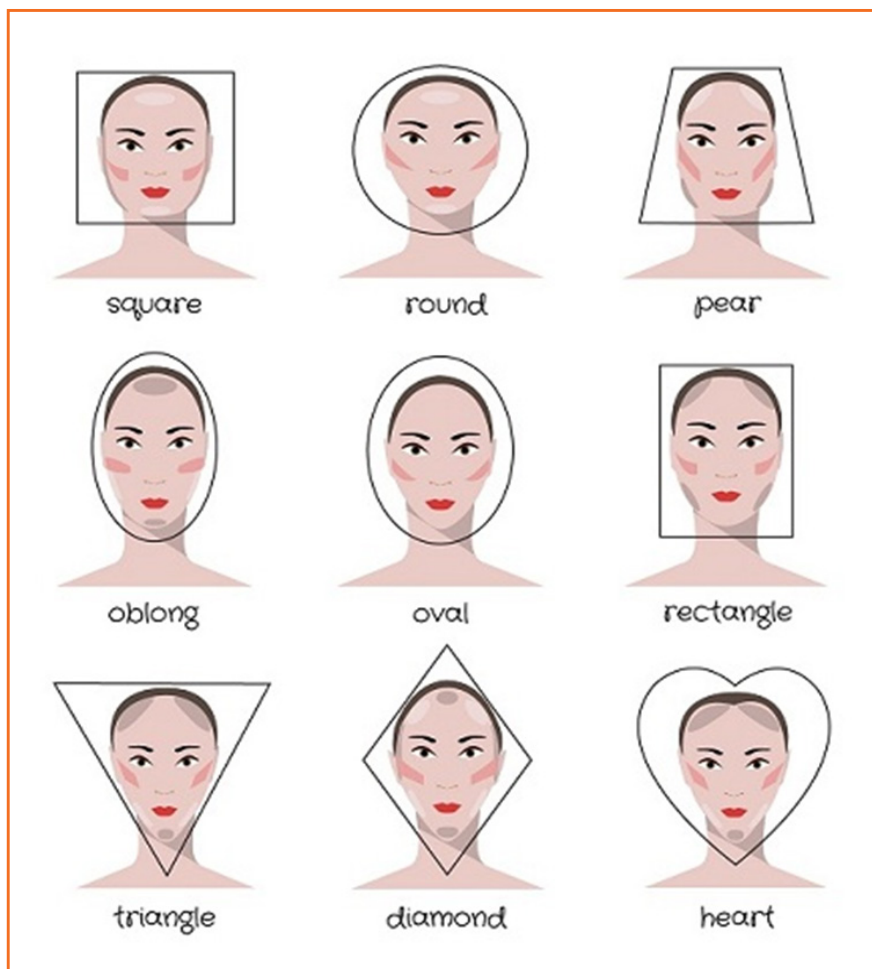


Fig. 47: Face Shapes

- f) Oblong faces are defined by their length — they are about twice as long as they are wide, which is why they're also known as “long” faces. With oblong-shaped faces, the forehead, cheekbones and jawline are roughly the same width.
- g) Triangle face shape requires haircuts, styles and makeup that will flatter and help minimize the bottom-heavy appearance of its shape.
- h) Rectangular face shape is characterized by a face length that is longer than the width of the face. The forehead, cheekbones, and jawline also look to be the same width apart
- i) Pear-shaped face is a heart-shaped face upside down¹. It is also referred to as triangular and features a narrow forehead and slightly wider cheekbones than the forehead.

Follow established guidelines related to the selected procedure to accurately achieve the required look

- Cutting guidelines are specially prepared for sections of hair.
- Each section is cut in such a way that both the length and cutting lines are visible.
- These guidelines can be followed throughout the cutting process to help you give precise results.
- If you do not have the guidelines to follow or you do not follow the ones you have, you are likely to end up with an uneven and unsuccessful haircut.

Guideline

- When you have decided on the style and the length of your haircut, you can make your first cutting guide.
- Guideline is the area that forms the foundation to a haircut.
- When you are learning the basic techniques of haircutting, it is important to have an understanding of how the foundations of haircuts work.
- For example, it is easier at the beginning to learn to cut your perimeter shape first. This helps you to build the foundation (underpinning) or exterior shape of your haircuts. Also, this, in turn, gives you the guideline you will use to cut your interior shape, which is known as ‘layering’.

Use various cutting and texturizing techniques while carrying out the service.

Types of cutting

1. Club cutting (precision)

- This is also known as blunt cutting.
- The hair cutting areas are the top and the sides of the head.
- The hair section is stretched and held gently but firmly between two fingers, and then the tips are cut.



Fig. 48: Club Cutting



Fig. 49: Slicing

2. Slicing

- Slicing reduces the weight of the hair internally and externally to add movement and texture.
- The technique is used on a finished haircut, which can be either wet or dry.
- Hold your scissors open (cutting freehand) and slide them down the shaft of the hair, slowly opening and closing the blades.
- Slicing is a good way to take a lot of weight out of the hair the more often you open and close your blades, the more hair you will remove.

3. Scissors over comb

- The comb is used for taking a section and guiding the hair to a straight line and then snipping the locks.
- This is mostly done for short hair.



Fig. 51: Feathering

- With the vertically pointing angle of feathering shears, cut the hair ends to give a feathered look.
- The cut should not be more than 0.32 cm or 1/8th inches.

5. Thinning

- This is done with razor or scissors to thin a specific hairline section.
- The scissors used in this case is thinning scissors
- Take the comb end of the scissor and guide it to the desired level, and cut the hair



Fig. 50: Scissors over comb



Fig. 52: Thinning



Fig. 53: Graduation

6. Graduation

- A build-up of weight, 45 degrees from the head shape.
- This technique can be done in different ways like around the face (face framing), at the nape (stacked/angled bob), or side swept bangs.
- When this technique is utilized, it gives movement and structure to your cut.

Apply various sectioning techniques to carry out the desired haircut

- Sectioning is a crucial element in achieving a balanced style. Most cuts are divided into segments: back, sides, front, and interior.
- It is important to take clean, precise sections while parting hair or follow precise guidelines around the shape of the haircut.

- Sections should correspond with cutting line. For example, if cutting line is horizontal, horizontal section should be taken or, if cutting line is curved, then curved section should be taken.
- You should also consider the structural and facial features of your client – the position of their eyes and ears, the shape of their nose, their hairline points, etc.
- Make sure you take enough sections.
- The higher number of sections and guidelines you use in the neck, side and front areas, the easier you will find the cutting process. Remember, if you make your sections clean, you will get accurate cutting lines.

Cutting angles when cutting and its effects

Whatever method of cutting you want to use; you need to angle the scissor at certain points. The two most important to consider are:

- The angle between the hair and the head, when you hold a hair section away from the head; and
- The angle at which you make a cut across a section of hair.



Fig. 54: Cutting angles when cutting and its effects

You control how the cut lies and how the weight of the hair is distributed with the way you use your fingers and your hand action.

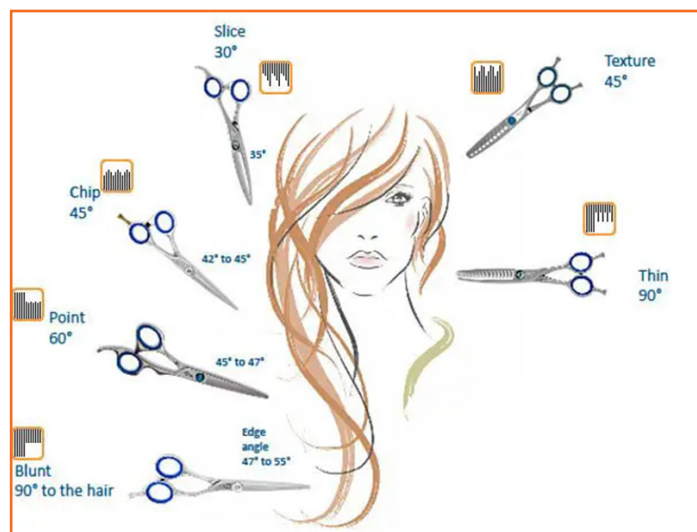


Fig. 55: Hair cutting angles with scissor types

Hair Cutting Techniques – Dry Hair



Fig. 56: Techniques of cutting hair

- The first aspect of this cutting technique is that the hair requires being dry.
- Take a pin tail comb and create sections by using zigzag partings.
- Now take a dry cutting shear as they give pointed cuts.
- With the help of your bent fingers, grip the hair section and allow it to fan it out.
- Finally cut the hair as per the requirement.

Importance of Tension When Cutting

- Proper knowledge of tension is important for a hairdresser. Apart from the straight hair, the texture of other hair types is usually springy in nature.
- When you apply proper tension to the hair, you can be assured to give a clean haircut.
- The application of tension allows the hair to be cut at a straight angle.
- So, it is important for a stylist to hold the hair not too loosely or too tightly.

Contraindications for hair services and Respective Necessary Actions

- Severe bruising in the treatment area
- Conjunctivitis
- Fever
- Scalp infections
- Inflamed nerve
- Thrombosis
- Dermatitis
- Cuts
- Sunburn
- Abrasions
- Swelling

Common issues that clients face during haircuts and their solutions

- After you are done with cutting the client's hair, give them a hand mirror. Ask them to inspect the haircut. If they ask you to make certain changes in their haircut or don't like the cut, apologize to them and try to fix the hairstyle after asking the clients.
- There are cases when it is seen that the Hairdresser & Stylist have cut the hair more than the asked length. In these cases, there is no instant solution. What you can do is apologize for your mistake and be extra cautious from your next service.
- If a client wants you to replicate a hairstyle from a magazine or any website, analyse it carefully. If required, see the image while giving haircut.

Advice for aftercare

It is important to give aftercare advice to the clients. Provide them suggestions on how to take care of their haircuts by suggesting after care and maintenance products.

2.2.3 Blow Drying of Hair

Tools & Equipment used during blow drying of hair

- **Diffuser:** Diffuser are attachments that are fixed at the front end of the hair dryer and help in controlling the heat and directing it onto the hair. They come in different sizes.
- **Round Brush:** Round brushes can be metal or wood. There are three different types of round brushes you can use: large, medium, small.

- **Hair Dryer:** Hair dryers come in many shapes, with different speeds and powers. Professional dryers start at 1,800 watts and go up to 3,000 watts.
- **Vent Brush:** It is a lightweight brush with the help of which you can add more volume to your haircut. It is used by both men and women.

Steps involved in hair drying

1. **Separate the hair into sections:** Hairdresser must separate the hair into sections in order to begin blow drying.



Fig. 58: Blow-drying



Fig. 57: Sectioning

2. **Begin blow drying about 6 inches away from the scalp, at the top:** The assistant must hold the hair dryer at a proper distance so that it does not harm the scalp of the client.

3. **Move the hair dryer in order to avoid burning of the hair or scalp:** If the dryer is focused on one spot for a longer period of time, it might burn the hair. Therefore, move the hair dryer and do not fix it at one place for too long.

Different ways of blow drying

- Blow waving
- Scrunch Drying
- Blow Combing
- Blow Straightening

These methods would also help in drying the hair easily, maintaining moisture in the hair and styling of hair as per client's requirements.

Blow Waving

- The method of waving the hair is referred to as blow waving. It helps in producing natural movements on the hair with the help of comb, brush and heated air from the hair dryer.
- A flattened nozzle dryer attachment concentrates and directs the flow of heated air on the hair, which is held in a wave position.
- The movement of the comb, brush and dryer determines the control that is required to form the wave shape.

Steps of blow waving:

1. Begin at the front hairline and follow any natural movement.
2. Use the coarse end of the comb to insert the comb in the hair and grip the hair in a wave crest using backward combing movement.
3. Direct the hot air on to the centre of the wave in the opposite direction to which the comb is held.

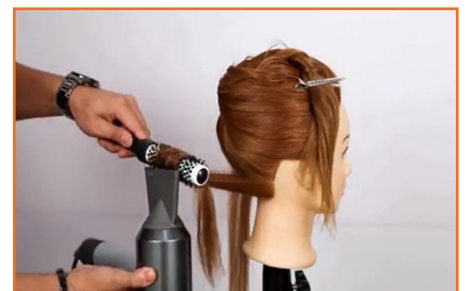


Fig. 59: Blow drying hair

4. The comb movement is same as the finger movement and use half strength air flow in order to avoid the force to blows the hair out of the comb.
5. Move the dryer along the hair in a way that it does not burn the hair.

Scrunch Drying



Fig. 60: Scrunch Drying

This method of drying is best for naturally curly or short hair. It gives a casual, voluminous style.

Steps of Scrunch Drying

1. To scrunch dry, you work from underneath the hair, moving from side to side. Run your fingers through each section, lifting the hair up and away from the scalp. Grip the hair firmly, directing the heat through your diffuser into your hands.
2. Repeat the same process from side to side, working up to your natural parting. Make sure each section is dry before you move onto the next one. Keep checking the effect and shape as you work your way up the head.

Blow Straightening

Straightening your hair with the use of a hair dryer is called blow straightening.

Method:

- Begin by segregating your hair. Work with small sections of hair around, 1 inch width.
- Clip the rest of the hair on the top of your head so that they do not interrupt while your hair are drying
- Remove the knots by brushing that section. Then roll the brush clockwise and blow directly at the hair in the brush by using the highest setting on the dryer.
- Repeat the procedure.



Fig. 61: Blow Straightening

Precautions:

- Set the temperature cautiously.
- Do not reheat the same area repeatedly as it may damage or burn the hair.
- Let the water come out of the hair first. Do not use hair dryer on extremely wet hair.
- Apply serum if required.

Recap

1. This "Trainee Handbook" is designed to upgrade knowledge and skills for the role of an Assistant Hairdresser 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. Hairdressing involves trimming, shaping, and styling hair according to the client's preferences and the hairdresser's expertise.
6. Hairdressers apply various coloring techniques, such as highlights, lowlights, and full color changes.
7. Hairdressers are skilled in creating different hairstyles for various occasions, including updos, curls, straightening, and braids.

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) None of the above

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 and Annual Turnover; not more than Rs. 5 crore	Investment in Plant and Machinery or Equipment: Not more than Rs.10 crore and Annual Turnover; not more than Rs. 50 crore	Investment in Plant and Machinery or Equipment: Not more than Rs.50 crore and 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 PAN in the name of Proprietor	Copy of registration certificate Copy of partnership deed	Certificate of incorporation PAN of LLP Registered office address proof	Copy of minutes of the meeting List of members of group	Copy of certification of incorporation Copy of memorandum and Article of Association.

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

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

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

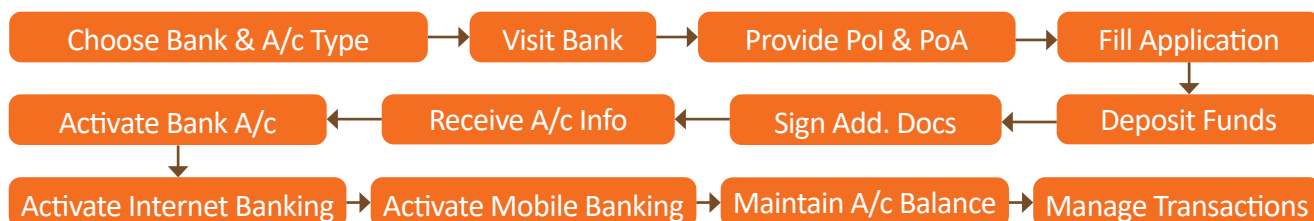
A. Savings and Current Account

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 (Pol)	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 Vikas 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
<p>Lijjat's women's cooperative is in India since 1959 exemplifies empowerment, sustainability, and success for artisans. Valuable lessons for various trades.</p> <ol style="list-style-type: none"> 1. Collective effort empowers artisans. 2. Identify and use unique skills. 3. Commit to unwavering quality. 4. Profit-sharing fosters ownership. 5. Craft businesses impact communities. 6. Adopt eco-friendly practices. 7. Embrace adaptability and innovation. 8. Invest in branding and marketing. 9. Preserve tradition while evolving. <p>Learnings from Lijjat: Collective, quality, empowerment, sustainability for artisan success.</p>	<p>Javed Habib's salon chain success through innovation and collaboration offers insights for scaling service businesses in India.</p> <ol style="list-style-type: none"> 1. Clear vision and consistent branding. 2. Franchise collaboration, local expertise. 3. Education, quality assurance. 4. Innovation, digital presence. 5. Customer-centricity, personalization. 6. Community engagement, CSR. 7. Diversified services. 8. Quality control and monitoring. 9. Market research and adaptation. <p>Learnings from Javed Habib: Innovation, customer engagement, consistency, market trends and branding.</p>

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

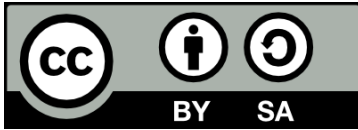
21) What industry did Lijjat revolutionize through its cooperative model?

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

Under Creative Commons License: CC-BY -SA

Copyright ©: 2023

Attribution-Share Alike: CC BY-SA



This license lets others remix, tweak, and build upon your work even for commercial purposes, as long as they credit you and license their new creations under the identical terms. This license is often compared to “copy left” free and open-source software licenses. All new works based on yours will carry the same license, so any derivatives will also allow commercial use. This is the license used by Wikipedia and is recommended for materials that would benefit from incorporating content from Wikipedia and similarly licensed projects.

Disclaimer

The information contained herein has been obtained from sources reliable to the relevant trade. The coded boxes in the booklet called Quick Response Code (QR code) will help to access the e-resources linked to the content.



सत्यमेव जयते

GOVERNMENT OF INDIA