PM VISHWAKARMA

Trainee Handbook

GOVERNMENT OF INDIA

Assistant Hair Dresser (Advanced)

> " This is the class that has been preserving its craft for centuries by using traditional methods. This is the class, which is making a mark with its extraordinary skills and unique creations. These are symbols of the true spirit of self-reliant India. Our government considers such people, such classes as Vishwakarma of New India. "

Narendra Modi

About This Book

This book is designed to up-grade the knowledge and advanced skills of the vishwakarmas to take up the job of Assistant Hairdresser (Advanced) in the 'Beauty & Wellness' sector. All the advanced services carried out by an Assistant Hairdresser are covered in this advanced training module. Upon successful completion of this training course, the trainee will be eligible to work as an Assistant Hairdresser performing advance services in a salon.

The list of modules covered in this book are:

Module 1: Orientation to the advanced training
Module 2: Entrepreneurship & Design Workshop
Module 3: Advanced Digital Skills
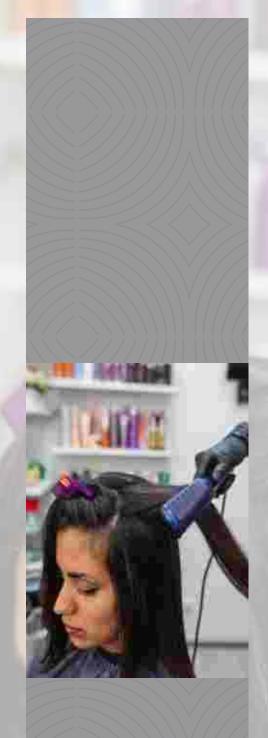Module 4: Advanced Financial Skills
Module 5: Advanced Marketing & Outreach Skills
Module 6: Usage of new Tools, Equipment & Products

Table of Contents

Table of Contents

Key Learning Outcomes

1. Explain the upskilling training interventions under the advanced training program of PM Vishwakarma scheme.

2. Utilize the practical training and up-to-date knowledge to improve your craftsmanship, stay competitive and enhance your productivity and product quality for better income.

3. Explain about the advance services in hairdressing

4. Discuss roles and responsibilities of an Assistant Hairdresser performing advance services

5. Prepare and maintain the work area using hygienic practices.

6. Explain the protective measures/occupational hazards while using the products.

7. Demonstrate steps and procedures to conduct various hairdressing services

8. Secure phone, manage privacy settings and use QR code scanners, meeting apps.

9. Edit, share, access and manage documents on phone & google drive.

10. Monitor data usage while using wi-fi, mobile data, enhance business with useful apps and to stay safe online.

11. Explain the importance of being financially literate and manage your bank account through ATMs, mobile and net banking.

12. Manage your loans, how and which tax to file and how to use advanced features of digital payment applications.

13. Apply the concepts of risk & returns, learn financial planning and how to prevent financial frauds.

14. Explain how to create the basic branding, and use online platforms for marketing of products and services.

15. Showcase the use and management of e-commerce platforms for artisans.

16. Build trade network for craft business through trade fairs and exhibitions

UNIT 1: Orientation to Advanced Training

1.1: Objective

The PM Vishwakarma skilling program aims to boost the skills of traditional artisans and craftsmen.

It focuses on enhancing the abilities of those who have been using hands and traditional tools for generations. This program provides training to help them improve their craft and stay competitive.

Additionally, it encourages digital transactions and promotes their brands, helping them grow and access new opportunities.

Fig. 1.1: Training Interventions under PM Vishwakarma

1.2: Advanced Training Program

Fig. 1.2: Upskilling existing craftsmen

The Advanced Training Module aims to upgrade the skills of Vishwakarmas by introducing modern tools and design elements. It focuses on enhancing their expertise and integrating their work within the sector's value chain.

This module provides practical training and up-to-date knowledge to help Vishwakarmas improve their craftsmanship, stay competitive, and contribute more effectively to the industry.

The Advanced Training modules are designed to help Vishwakarmas better understand the latest technologies and design elements. These modules focus on connecting their skills with the broader value chain by partnering with key industry leaders.

Through this training, Vishwakarmas will learn to integrate modern techniques and tools into their traditional crafts, enhancing their productivity and product quality.

The program aims to bridge the gap between traditional craftsmanship and contemporary industry demands, ensuring that artisans can compete effectively and thrive in today's market.

Fig. 1.3: Adaptation of modern technologies

Training Duration

The 15-day / 120-hour Advanced Training will empower Vishwakarmas to transition from self-employment to entrepreneurial success.

Empowering Vishwakarmas: Digital Literacy, Financial Expertise, and Marketing Strategies

Digital Literacy

This module covers essential skills for using mobile phones (both feature phones and smartphones), basic internet usage, and mobile applications (apps).

It also includes topics on internet and mobile phone privacy and security.

Financial Literacy

This module provides knowledge on assets, liabilities, investments, and modern payment methods.

It explains various government schemes, banking services, loans, and filing income tax and GST returns.

Additionally, it covers savings, investments, financial planning, and awareness of financial fraud prevention.

Marketing & Outreach

This module focuses on marketing strategies to enhance outreach and branding.

It covers building customer relations both in physical and digital marketplaces, and running digital advertisements on social media platforms.

Unit 2.1: Understand Entrepreneurship - A Mindset

Unit Objectives

At the end of this unit, you will be able to:
1. Describe the concept & key competencies necessary to become a successful entrepreneur
2. Analyze case studies of successful entrepreneur in salon industry
3. Develop a comprehensive business plan for a salon set-up
4. Describe the key steps involved in starting & scaling up as an enterprise
5. Explain the principles of innovative leadership
6. Demonstrate the process and need of opportunity identification

2.1.1 Entrepreneurship – A Mindset

What is Entrepreneurship
- Entrepreneurship is the process of creating, launching, and running a new business.
- It involves identifying a need in the market, coming up with a business idea to meet that need, and then organizing the resources necessary to turn the idea into a reality.
- Entrepreneurs are the people who take on the challenge of starting and growing these new businesses.

Scope of Entrepreneurship in Salon Industry

Salon Ownership - Opening up a salon involves managing the operations, purchasing tools & equipment, and marketing services	 *Fig. 2.1: Salon Ownership*
Specialized Services - Hairdressers can offer specialized advance hair care services for men and women.	 *Fig. 2.2: Specialized Services*
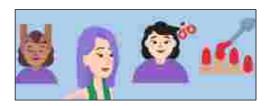
Franchise Opportunities - Entrepreneurs can start franchise to own and operate a salon business with the support of an established brand.	Fig. 2.3: Franchise Opportunities
Digital Presence - Entrepreneurs can increase their brand presence and customer engagement with social media marketing.	Fig. 2.4: Digital Presence
Advance Equipment - Entrepreneurs investing in high-quality, advance salon equipment can differentiate a business by offering superior services.	Fig. 2.5: Advanced Equipment
Diversification - Innovation and including wide range advanced beauty and hair care services, will offer new avenues.	Fig. 2.6: Diversification
Training and Development Salon - Opening up the academy to train on the latest trends and techniques and maintain high service standards.	Fig. 2.7: Training and Development
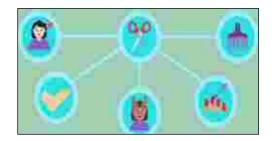
2.1.2 Aligning Hairdressing to Key Traits of an Entrepreneur: The Story of Parul

An entrepreneurial mindset is a key component for the success and growth of any business, including salon Implementing an entrepreneurial mindset in a salon can transform it to a dynamic and profitable business

1. Vision and Goal Setting	
Example: Parul wants to increase customer base by 20% in six months by offering hair and beard services to the clients	
Salon owners should have a clear long-term vision and a well-defined goal for the business, such as becoming a trusted service provider and educator in their area	

	2. Innovation and Creativity
	Example: Parul introduced a variety of beard shaping and beard designing
	Innovation and creativity can significantly enhance a salon appeal and success.

3. Risk-Taking and Resilience

Example: Parul introduced professional hair colours in a rural shop, which obviously came at a higher price but once the client base developed, sales were much higher. She did SWOT analysis for understanding the internal and external factors that can impact the success of his business.

Risk-taking in creativity and resilience in adversity, will attract more clients and builds a loyal customer base who appreciates the dedication to innovation and quality service.

4. Customer-Centric Approach

Example: Parul implemented loyalty programs or incentives to reward repeat clients. This not only encourages loyalty but also shows appreciation for her business.

A customer centric approach can create a salon experience that not only meets but exceeds the expectations of your clients, fostering loyalty and positive word-of-mouth referrals.

2.1.3 Business Ideas and Plan For Salon Set Up

Parul, a passionate individual with a vision of creating a full-service salon, faced significant financial constraints. Despite limited funds, She was determined to establish a salon that offered high-quality services with professional tools & products.

1. Securing Initial Capital	**Challenge:** • Parul had limited personal savings and struggled to secure bank loan due to a lack of credit history and collateral. **Solution:** • She turned to microfinance institutions that provided small loans to startups and explored community development financial institutions (CDFIs) that support small businesses in underserved areas.

2. Finding an Affordable Location	**Challenge:** • Prime locations were prohibitively expensive, and cheaper locations lacked visibility and foot traffic. **Solution:** • Parul opted for a small salon setup which in an emerging neighborhood with growth potential, reducing his initial rent costs. • She negotiated a short-term lease with the option to extend, allowing flexibility to move if the location didn't perform well. • To increase visibility, She invested in eye-catching signage and leveraged online marketing to attract customers.

3. Cost-Effective Salon Setup	**Challenge:** • High costs of salon furniture, equipment, and renovations. **Solution:** • She adopted a minimalist design that emphasized a clean,aesthetic, reducing renovation costs. • Friends and family helped with painting and minor renovations, further cutting down expenses.
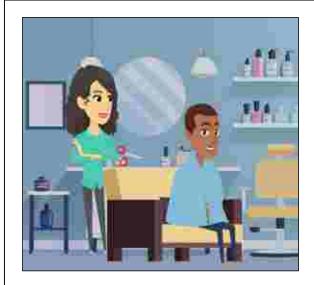
4. Managing Operating Costs	**Challenge:** • High operational expenses threatened to deplete her limited finances quickly. **Solution:** • Parul opted for LED lighting and efficient water usage to reduce utility bills. • She sourced eco-friendly disposable linen in bulk at discounted rates and negotiated favourable terms with suppliers. • Parul initially hired only essential personnel and handled administrative tasks herself.

5. Building a Customer Base	Challenge:
	• Limited budget for marketing and advertising. **Solution:** • Parul utilized free and low-cost marketing channels like social media. • She took data base of customers from the previous salon owner and reach out to them. • She encouraged satisfied customers to leave positive reviews online and showcasing before-and-after transformations. • Introduced special promotions, referral discounts and loyalty programs. • Parul partnered with local businesses to cross-promote services and participated in community events to increase visibility.
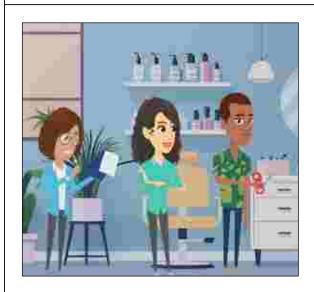
6. Providing Competitive Services	Challenge:
	• Competing with established salons while maintaining quality on a budget. **Solution:** • Parul focused on a few high-demand services initially, ensuring top-notch quality and personalized experiences. • She invested in continuous education & training for herself and her staff. • The salon's eco-friendly approach became a unique selling point, attracting customers.

Scaling up Business

After successfully scaling up her initial salon, Parul envisioned expanding her business to multiple locations. With a strong customer base and enhanced brand recognition, Parul aimed to replicate her success in other parts of the city.

Initial Challenges faced by Parul

1. **Capital Requirements:** Expanding to multiple locations required significant financial investment in terms of property leases, renovations, equipment, and staffing.
2. **Consistency in Service Quality:** Ensuring that the quality of service remained consistent across all locations.
3. **Management and Supervision:** Effective management and supervision of multiple salons without compromising operational efficiency.
4. **Market Research:** Identifying suitable locations with potential customer bases.
5. **Brand Standardization:** Maintaining a uniform brand identity across different locations.

Strategies for Expansion

1. Securing Funding:	**Business Loans and Investors:** Parul approached banks for business loans and pitched her expansion plan to potential investors, showcasing the success of his initial salon.
	Reinvesting Profits: She reinvested profits from the first salon to fund the expansion.

2. Location Selection and Expansion:	**Market Research:** Parul identified areas with high foot traffic, minimal competition, and a demand for salon services.
	Expansion: She started with a pilot location to test and refine the expansion strategy. She then gradually opened up new salons in areas with high potential.

3. Standard Operating Procedures (SOPs):	**Developing SOPs:** She created detailed SOPs for all services, ensuring consistency in service quality across all locations.
	Staff Training: Implemented a comprehensive training program for new staff to align with the salon's standards.

4. Brand Consistency and Marketing: 	**Uniform Branding:** Parul maintained a uniform branding, decor, and service menus across all locations to ensure a consistent customer experience. **Local Advertising:** She contacted local marketing agencies for campaigns, including flyers, local newspaper ads, and social media promotions tailored to each new location. **Community Engagement:** Parul with her team organized events and promotions to build a strong customer base with local communities.
5. Operational Efficiency & Strong Work Ethic: 	**Regular Audits:** Parul conducted regular audits of each salon to ensure adherence to SOPs and maintain service quality. **Feedback Utilization:** Parul has personally gone through all customer feedback to make necessary adjustments and improvements
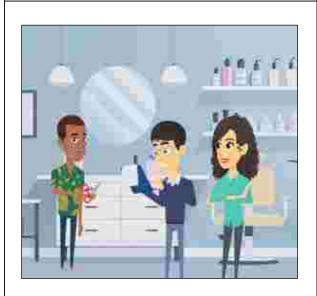
6. Customer-Centric Approach	**Unified Loyalty Programs:** Parul introduced loyalty programs that were valid across all locations, encouraging customers to visit any of the salons.
	Feedback Mechanisms: A robust feedback mechanism helped Parul to continuously improve services based on customer input. And thus, maintain high customer satisfaction. This helped her to maintain high level of customer satisfaction
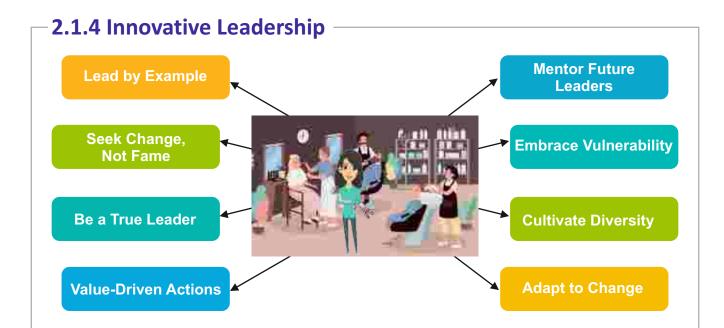
By addressing challenges proactively and implementing a scalable business model, Parul successfully grew her salon business, setting a strong foundation for future expansions.

2.1.4 Innovative Leadership

Lead by Example

Seek Change, Not Fame

Be a True Leader

Value-Driven Actions

Mentor Future Leaders

Embrace Vulnerability

Cultivate Diversity

Adapt to Change

2.1.5 Process and Need of Opportunity Identification

Opportunity Recognition: Identify new possibilities through keen observation, market awareness, and understanding customer needs.

Opportunity Evaluation: Assess opportunities based on feasibility, market potential, resources, risks, competition, and alignment with goals.

Motives & Triggers: Driven by profit, growth, innovation, market gaps, and triggered by tech advancements, regulation changes, or shifts in consumer behavior.

Opportunity Realization: Develop and implement strategies with planning, resource allocation, and execution.

Evaluation & Selection Criteria: Market size, growth potential, competition, scalability, financial viability, and fit with organizational capabilities.
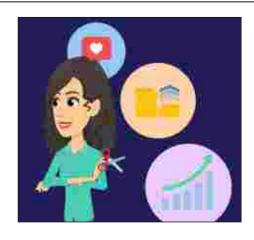
Principle of Realization & Corporate Change: Align opportunities with strategic goals and culture, embrace change management for implementation.
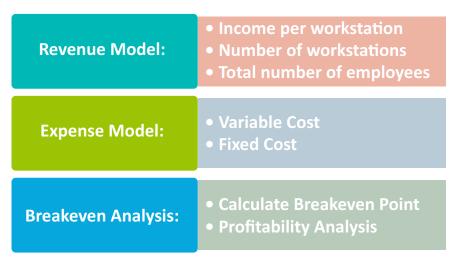
Opportunity Identification

2.1.6 Business Plan: Activity

A business plan is a document that outlines what a business aims to achieve and how it plans to accomplish those goals. It includes information about the business idea, target market, products or services offered, marketing strategies, and financial projections. Essentially, it's a roadmap that helps guide the business in its operations and growth.

Revenue Model:	• Income per workstation • Number of workstations • Total number of employees
Expense Model:	• Variable Cost • Fixed Cost
Breakeven Analysis:	• Calculate Breakeven Point • Profitability Analysis

Understanding the revenue model, expense model, and break-even analysis is crucial for developing a successful business plan. For example, analysing income figures of a salon helps in understanding its business operations. Below we have made a business plan projecting the various cost heads and profit for a month and a year.

1. Projected Income from Salon for the First Year
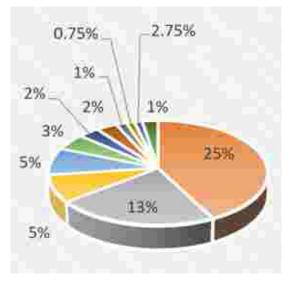
Hair Salon Menu (Considering there are 2 chairs)		Total client visits per week	Time per service in minutes	Per week revenue	Monthly revenue (4.25 weeks)	Annual revenue (For year 1)
Service Type	**Price**					
Shampoo & Conditioning (Female)	150	3	20	450	1913	22950
Shampoo & Conditioning (Male)	100	2	15	200	850	10200
Female Haircut	250	7	40	1750	7438	89250
Gents Haircut	100	12	20	1200	5100	61200
Kids Haircut	70	5	30	350	1488	17850
Blow Dry/ Iron	150	3	20	450	1913	22950
Hair Colour (Female)	800	2	90	1600	6800	81600
Hair Colour (Male)	400	2	90	800	3400	40800
Only colour application female (Client's colour)	450	1	90	450	1913	22950
Head Massage	100	10	20	1000	4250	51000
Hair Spa	400	3	60	1200	5100	61200
Hair up-styling	250	1	20	250	1063	12750
Shave	50	12	15	600	2550	30600
Moustache Grooming	30	12	10	360	1530	18360
Threading	20	12	10	240	1020	12240
Total				**10900**	**46325**	**555900**

Assumptions:

* It has been assumed that one Vishwakarma Trainee who has set-up the salon and an employee under him are working 6 days a week for 10 hours a day.

* 30 days in month are considered hence the calculation of 4.25 weeks per month is taken.

2. Projected Cost Heads, % Wise Expense Contribution and Average Ticket Size

Cost type	Hair Salon	% Contribution	Monthly expenses	Yearly expenses
	Average Ticket Size		726	
	Per Month Sale		46325	555900
Fixed	Salaries	25%	11581	138975
	Rent	14%	6486	77826
	Depreciation	3%	1390	16677
Variable	Supplies	5%	2316	27795
	Advertising	5%	2316	27795
	Housekeeping & laundry	2%	927	11118
	Electricity & Water supply	2%	927	11118
	Repairs	1%	463	5559
	Insurance	2.75%	1274	15287
	Telephone	0.75%	347	4169
	Miscellaneous	1.00%	463	5556
	Net Expenses	Sum of all the costs	28490	341880
	Net Profit	**Income- Net expenses**	**17835**	**214020**

** The trainees are expected to derive the business plan as per their individual salon fixed, variable and overhead expenses for next 3 years

Exercise

Multiple Choice Questions

1. **What is a crucial step in establishing a successful hair salon?**
   a. Finding the best hairdressers
   b. Identifying target customers
   c. Purchasing good quality tools & equipment
   d. All of the above

2. **Which of the following is an example of a unique selling proposition (USP) for a salon?**
   a. Offering the lowest prices in town
   b. Using expired products
   c. Knowing only limited hair dressing services
   d. Only accepting cash

3. **What is an effective way for a salon to build customer loyalty?**
   a. Frequently changing prices
   b. Providing inconsistent service
   c. Offering loyalty programs
   d. Ignoring customer feedback

4. **In the context of salon marketing, what does 'branding' primarily refer to?**
   a. Offering discounts to new customers
   b. Creating a recognizable image and message
   c. Changing the salon's name frequently
   d. Giving ads in newspapers

5. **What does SWOT analysis stand for in business strategy?**
   a. Strengths, Weaknesses, Opportunities, Threats
   b. Sales, Wins, Optimizations, Targets
   c. Savings, Wealth, Outlook, Teamwork
   d. Suppliers, Workers, Objectives, Tools

6. **Why is it important for hairdressers to keep up with industry trends?**
   a. To charge higher prices
   b. To compete effectively
   c. To reduce customer appointments
   d. To avoid networking

7. **Which of the following is an example of a fixed cost for a salon?**
    a. Cost of hair products
    b. Commissions paid to staff
    c. Advertising expenses
    d. None of the above

8. **What role does customer service play in the success of a salon?**
    a. It has no impact
    b. It reduces the customer base
    c. It can differentiate the shop from competitors
    d. It only matters during peak hours

UNIT 3: Advanced Digital Skills

Unit Objectives ⊙

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

1. Secure phone with face recognition, fingerprint, PIN.
2. Manage privacy settings, block spam calls.
3. Use QR code scanners, editing tools, meeting apps like Zoom.
4. Utilize Google Assistant. Edit, share photos, access phone documents.
5. Store, share documents on Google Drive.
6. Manage memory, delete unused files/apps.
7. Monitor data usage, set limits, use Wi-Fi and Mobile Data.
8. Enhance business with mobile apps: calculation, inventory management.
9. Stay safe online, report harassment.

What is Digital Literacy?

Digital literacy is the ability to use digital tools like computers, smartphones, and the internet effectively. This is important because it helps you to reach more customers and sell your products online. With digital literacy, you can showcase your work on websites and social media, communicate with buyers, and use online platforms to market and sell your crafts. You can also learn new techniques, access online tutorials, and collaborate with other artisans.

Fig 3.1: Digital Literacy

3.1: Advanced Features of Using Mobile/Smart Phones

1. **Securely Locking and Unlocking Your Mobile Phone and Applications**
   Locking a Smartphone

   To keep your mobile phone safe, you can lock it using several methods:

Method	Description	Setup Instructions
Face Recognition	Uses the camera to identify your face.	Go to Settings > Face Recognition > Scan your face.

Method	Description	Setup Instructions
Fingerprint	Reads your fingerprint for authentication.	Go to Settings > Fingerprint > Scan your finger.
PIN Code	Requires entering a 4 – 6 digit number.	Go to Settings > PIN > Enter a code.
Password	Offers more complexity with letters and numbers.	Go to Settings > Password > Create a password.
Pattern	Unlock by drawing a unique pattern on the screen.	Go to Settings > Pattern > Draw a pattern.

Table 3.1: Methods to lock/unlock your phone

2. **Using Advanced Camera Features and Editing Images**

Scanning QR codes

- Open the camera app and select the Google Lens option.
- Position the QR code within the camera's viewfinder.
- Tap the notification or link that appears after the scan for further actions.

Fig. 3.2: Scanning a QR Code

Photo and Screenshot Editing

- Open the photo or screenshot to edit.
- Tap Edit > Crop to adjust the aspect ratio or Auto to automatically crop.
- Tap Rotate to turn the photo 90 degrees.
- Tap Save to keep a copy with your edits.

Sharing Photos and Screenshots

- Open your email or messaging app.
- Select the attach option and choose the photo or screenshot.
- Alternatively, share directly from the gallery app by selecting the share icon.

3. Additional Call Features

Feature	Instructions
Conference Calls	You call up the first person, and then merge calls one by one using the other conference attendees' phone numbers.
Call Recording	You can record phone call conversations on Android devices using built-in features, third-party apps, or services like Google Voice *(Note: Recording calls of others without their consent or knowledge can lead to legal issues, especially if it infringes on privacy rights.)*
Call Forwarding	It is especially useful if you're traveling or working from home, because calls can be forwarded to your current location.
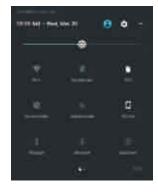
Table 3.2: Additional Call Features

4. Managing Phone Memory and Data Storage

S.No.	Method	Instructions
1)	**Delete Unused Files**	• Focus on large videos and photos. • Use your File Manager app to locate and delete unnecessary files.
2)	**Uninstall Unused Apps**	• Long-press on an app icon on your home screen. • Select "Uninstall" to remove the app.
3)	**Monitor Data Usage & Set Data Limits & Use Wi-Fi**	• Go to Settings > Network & Internet > Data Usage. • Set data usage limits to avoid exceeding your mobile data plan. • Whenever possible, connect to Wi-Fi to save mobile data.

5. Additional Features of Smartphone

- Airplane mode disables all wireless connections.
- Do Not Disturb silences notifications, except for important calls.
- Bluetooth pairs devices wirelessly.

6. **Voice Assistant for Task Management**

   Setting Up Voice Assistant

   - Activate by saying "Hey Google" (for Android) or "Hey Siri" (for iOS), or by pressing the assistant button. Use for setting reminders, alarms, sending messages, finding information online, and more.

3.2: Using Advanced Internet and Mobile Applications (Apps)

1. **Connecting to the Internet Using Wi-Fi and Mobile Data and application security.**

   - **Wi-Fi:** Connect to the internet through available wireless networks. To turn Wi-Fi on/off:

   | Open your device's Settings app. | Tap Network & internet > Internet. | Turn Wi-Fi on. Tap a listed network. | If it needs a password, you will see a lock icon. | After connecting, "Connected" shows under the network name, and the network is "Saved". |

   Fig. 3.3: How to connect to a Wi-Fi

   - **Mobile Data:** Connect to the internet using your cellular network.

   | Open your phone's Settings app. | Tap Network & internet > Internet. | Next to your carrier, tap Settings. | Turn Mobile data on or off. |

   Fig. 3.4: How to connect using Mobile Data

   - **Wi-Fi Hotspot:** Connect to the internet using Wi-Fi Hotspot.

   | Open your phone's Settings app. | Tap Network & internet Hotspot & tethering Wi-Fi hotspot. | Turn on the Wi-Fi hotspot. | To see or change a hotspot setting, like the name or password, tap it. | On the other device, you can just open that device's list of Wi-Fi options. | Pick your phone's hotspot name. | Enter your phone's hotspot password. Click Connect. |

   Fig. 3.5: How to connect using Wi-Fi Hotspot

2. **Managing Documents and Media**

   Document compression reduces the file size of a document to save storage space and make sharing easier.

   - **Photo Compression Apps:** Photo Compressor & Resizer, JPEG Optimizer etc.

   - **Document Compression Apps:** PDF Compressor, Tiny Scanner, ilovepdf etc.

3. Access, Store, and Share Documents Using Google Drive

Google Drive: It is an online storage service where you can keep and access documents, photos, and files from anywhere with an internet connection.

Action	Instructions
Accessing Documents	Open the app, tap a file to view content, or search using the search bar.
Storing Documents	Tap "+" and choose Docs, Sheets, or Slides to create or upload your document.
Sharing Documents	1. Press and hold a file or tap the 3 dots menu. 2. Select "Share. Enter recipient's email and set access level (Editor, Viewer, or Commenter). 3. Send the file using an email id.

Fig. 3.6: Using Google Drive

4. Digital Productivity: Boosting Productivity with Important Apps

Advanced Features of WhatsApp and Gmail Application

WhatsApp
1. Enable "Disappearing Chats" for enhanced privacy.
2. Utilize WhatsApp Communities for large groups and sub-groups.
3. Use the search feature to locate specific messages, photos, or videos.
4. Adjust Status Privacy settings for who can see your updates.
5. Use Meta AI in your WhatsApp group chats to ask questions or get advice.

Gmail
1. Search Bar: Use keywords, labels, dates, and advanced operators.
2. Snooze Emails: Remind yourself later about important messages.
3. Schedule Sending: Send emails at specific times.
4. Vacation Responder: Auto-reply with custom messages.
5. Confidential Mode: Send emails with expiration dates and restricted actions.

Fig. 3.7: Features of WhatApp and Gmail Application

5. Enhancing Customer Service and Communication

WhatsApp Business: It is an app specifically for small businesses to communicate with customers using business profiles, messaging tools, and automated responses for efficient customer interaction.

Creating a Business Profile: Customize with contact info, business hours, and service details for customers to view.

Automating Responses: Configure automatic replies to handle common customer inquiries efficiently.

6. **Applications for Currency Conversion and Interest Calculation**

   Currency Conversion

   • Use a web browser and search in the format: "amount currency1 to currency2".

   • We can also use the application XE Currency Converter to convert the currency. Here are the steps to do that.

   Interest Calculator Apps: Interest calculator apps compute interest, loan repayments, or investment returns based on principal amount, interest rate, and time period, aiding in financial planning and decision-making.

   | Open the Interest Calculator app. | Enter principal amount, interest rate, and time period. | Calculate to see interest amount or total repayment. | View results and optionally save or share calculations for future reference. |

   Fig. 3.8: How to calculate EMI

3.3: Privacy and Security Related to Internet and Mobile Phones

1. **A. Identify Authentic Calls and Block Spam**

   • **Identify Authentic Calls**

   Save Contacts: Recognize calls by saving known numbers.

   Check Caller ID: Trust familiar names/numbers, be cautious with unknown ones.

   Ask Questions: Verify the caller's identity if unsure.

   Verify Business Calls: Call back using the official company number.
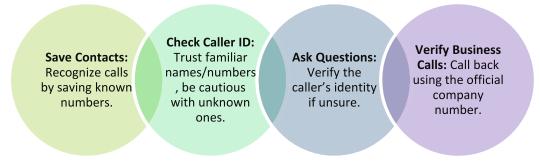
   Fig. 3.9: How to Identify Authentic Calls

   • **Block Spam Calls**

   Do Not Answer: Ignore unknown numbers; important calls will leave a message.

   Use Call Blocking Apps: Use Apps like Truecaller and Hiya to block spam calls.

   Manual Blocking: Block numbers from your call history.

   Report Spam: Report spam calls to your phone carrier.
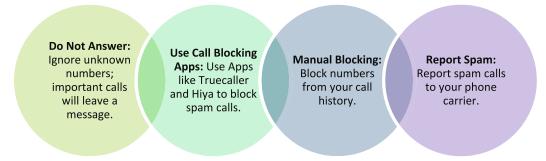
   Fig. 3.10: How to Block Spam Calls

2. Practice Safe Browsing and Protect Online Privacy

Using the internet is part of daily life, but it's important to stay safe online. Here are some simple tips to help you browse safely and protect your privacy.

- Use Strong Passwords
- Enable Two-Factor Authentication (2FA)
- Be Cautious with Links and Downloads
- Keep Software Updated
- Use Secure Connections

3. Safely Store Passwords

Use Strong Passwords: Combine letters, numbers, and symbols, use different passwords for different accounts.

Write Down Safely: Write passwords on paper but keep the list secure. Don't label it "Passwords."

Use a Password Manager: Use apps like LastPass or 1Password to remember one password to access all.

Change Passwords Regularly: Change every few months and change immediately if hacked.

Be Careful with Sharing: Don't share passwords, avoid logging into important accounts on public computers.

Enable Two-Factor Authentication (2Fa): Adds a second code, often sent to your phone, now most services offer easy setup.

Fig. 3.11: Safely Store Passwords

4. Recognize and Handle Online Harassment

Online harassment is a serious issue affecting everyone, including traditional workers like carpenters and tailors.

Unwanted Messages: Repeated, unwelcome messages.

Threats and Intimidation: Messages that threaten or scare you.

Insults and Bullying: Hurtful comments, name-calling, or spreading false information.

Stalking: Tracking your online activities or contacting you across different platforms.

Impersonation: Someone pretending to be you to harm your reputation or gain information.

Fig. 3.12: Recognise and Handle Online Harassment

5. Verifying Information Online and Spot Deepfake Frauds and Report

Verify Information: Verifying information online ensures accuracy and prevents the spread of misinformation and fake news, maintaining trust and understanding.

What is a Deepfake ?

A deepfake is a synthetic media, typically a video or audio recording, that uses artificial intelligence to create realistic but fake content by manipulating or superimposing existing images or sounds.

Exercise ✎

1. **Which method uses the camera to lock your smartphone?**
   a) PIN Code
   b) Face Recognition
   c) Fingerprint
   d) Password

2. **What should you do if you receive repeated, unwelcome messages online?**
   a) Respond politely
   b) Ignore and don't respond
   c) Share your personal information
   d) Change your email address

3. **Which app can help you block spam calls?**
   a) Facebook
   b) Instagram
   c) Truecaller
   d) Twitter

4. **What is a key feature to look for in a secure website?**
   a) "http" in the address
   b) "https" in the address
   c) A colorful background
   d) A flashing banner

5. **Which app can be used to compress PDF documents?**
   a) Photo Compressor & Resizer
   b) JPEG Optimizer
   c) PDF Compressor
   d) Tiny Scanner

6. **What icon will you see if a Wi-Fi network requires a password?**
   a) A shield icon
   b) A lock icon
   c) A star icon
   d) A gear icon

References:

1. https://www.youtube.com/watch?v=hOwjwEZV6LU
2. https://youtu.be/NH1CkBVOQ1k?si=kUiRT5vx9C73MMZd
3. https://youtu.be/iI00z-KAw_A?si=-6Djyg6pAvEz2p_0
4. https://youtu.be/NBc9f3eDSWw?si=_KknRYxriNXQsH3c
5. https://youtu.be/KGKd4RJNOWo?si=I4I3VtsBkqAliIbO

UNIT 4: Advanced Financial Skills

Unit Objectives ⊚

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

1. Identify long-term and short-term assets, liabilities, investments, etc.
2. Explain why it's important to have a debit card and debit card accidental coverage.
3. Demonstrate the procedure for using and operating ATMs, mobile and net banking.
4. Choose the right loan and calculate monthly loan instalments using various apps and explain the concept of NPA.
5. Describe the basic rules for filing income tax and GST returns, including when they are due.
6. Explain the concept of risk and return when making decisions about money.
7. Use safe and ethical practices for securing online transactions.

4.1: Importance of Being Financial Literate

Long-Term and Short-Term Assets, Liabilities, Investments

Long-Term and Short-Term Assets

Short-Term (Current) Assets	Long-Term (Non-Current) Assets
• Cash and cash equivalents • Inventory • Prepaid expenses • Stocks and bonds	• Property, Plant, and Equipment • Land • Long term investments • Intangible assets

Table 4.1: Long-Term and Short-Term Assets

Long-Term & Short-Term Liabilities

Short-term (Current) Liabilities	Long-Term (Non-Current) Liabilities
• Short term loans • Salaries and wages • Taxes payable • Utility bills	• Long term loans • Mortgage payables • Deferred tax liablities • Long term lease debts

Table 4.2: Long-Term & Short-Term Liabilities

Return on Investment (ROI)

ROI is like measuring how much money you make compared to what you spend.

$$\text{Return on Investment (ROI)} = \frac{\textbf{Net Return}}{\textbf{Cost of Investment}}$$

Modern Payment Methods and Digital Financial Management

Cash

Cheques

Demand Drafts (DD)

UPI (Unified Payments Interface)

RTGS (Real Time Gross Settlement)

NEFT (National Electronic Funds Transfer)

ECS (Electronic Clearing Service)

Credit Cards

Debit Cards

Prepaid Cards

Online Banking

Table 4.4: Types of Payment Methods

Various Government Schemes

Scheme	Eligibility	Benefits
PMJDY (Pradhan Mantri Jan Dhan Yojana)	• Anyone who is a resident of India • Does not have an existing bank account	• Free opening of a Zero balance bank account • RuPay debit card with inbuilt accidental insurance cover of Rs. 1 lakh • Overdraft facility of up to Rs. 10,000 for eligible account holders

Scheme	Eligibility	Benefits
PMJJBY (Pradhan Mantri Jeevan Jyoti Bima Yojana)	• Age between 18 and 50 years • Having a bank account • Aadhaar-linked to the bank account	• Low-cost life insurance cover for ages 18-50 • Life insurance cover of Rs. 2 lakhs • Premium of Rs. 330 per annum • Death benefit for family's financial support
PMSBY (Pradhan Mantri Suraksha Bima Yojana)	• Age between 18 and 70 years • Having a bank account • Aadhaar-linked to the bank account	• Affordable accident insurance for ages 18-70 • Accidental death and disability cover of Rs. 2 lakhs • Premium of Rs. 12 per annum
SSY (Sukanya Samriddhi Yojana)	• Girl child up to the age of 10 years • Maximum 2 accounts per family • Resident of India	• Interest rate of 8.6% per annum (compounded annually) • Maturity amount of up to Rs. 15 lakhs • Tax benefits under section 80C of the Income Tax Act
APY (Atal Pension Yojana)	• Age between 18 and 60 years • Regular contribution for 20 years • Minimum monthly pension of Rs. 1,000 to Rs. 5,000	• Guaranteed pension after 60 years of age • Tax benefits under section 80C of the Income Tax Act

Table 4.5: Government schemes

Debit Cards

A debit card is like a magic wallet that lets you spend money from your bank account without needing cash.

Debit Card Accident Coverage

To activate the shield, you might need to use your card at least once a month for 3 months (swiping at shops or using ATMs).

4.2: Managing Bank Account

Various Banking Services Offered by Banks

Some of the core banking services provided by banks:

| Savings Account | Current Account | Fixed Deposit | Loans | Debit and Credit Cards | ATM Services | Online Banking | Mobile Banking |

Fig 4.1: Services offered by Banks

ATM Usages and Cheque/Cash Deposits
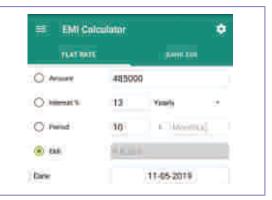
Steps of using ATM for cash withdrawal:

Fig 4.2: Cash withdrawal process at ATM

4.3: Managing Loans

Calculation of Monthly Loan Instalment Using Various Apps

Step 1: Look for it in banking apps or finance apps under "Calculators" or "Tools".

Step 2: Input how much money you want to borrow, the interest rate (how much extra you have to pay), and how long you need to pay it back.

Step 3: Tap "Calculate" to see how much you need to pay each month. **Step 4:** The app will show your monthly instalment. Some apps might also show details like how much goes towards paying back the loan and interest.	

Choosing the Right Loan Repayment Structure

Monthly Payments	Loan Term	Early Payment

Fig. 4.5: Choosing the right loan repayment structure

NPA (Non-Performing Assets)

Non-Performing Asset or NPA is a term used to describe a loan that hasn't been paid back for more than 90 days.

4.4: Taxes

Basic Guidelines for Filing Income Tax and GST Returns

Income Tax Filing

Requirement	Description
Who needs to file?	Individuals and businesses with taxable income (money you earn after deductions)
Deadline (Individuals)	July 31st for the previous financial year (April 1st - March 31st)
Extension (Individuals)	Up to December 31st (late filing fees apply)
Deadline (Businesses)	September 30th for the previous financial year
Extension (Businesses)	Up to December 31st (late filing fees apply)
Documents Required	
Proof of Income	Salary slips, investment certificates (showing your earnings)
Deduction Proofs	Medical bills, rent receipts (documents showing allowed deductions)

Requirement	Description
Bank Statements	Records of your income and expenses
PAN Card	A unique identification number for tax purposes

Table 4.7: Income tax filing

GST Filing

Requirement	Description
Who Needs to File	Businesses registered under GST (Goods and Services Tax)
Return Types	
GSTR-3B	Summary of sales (outward supplies) and tax paid on purchases (input tax credit)
GSTR-1	Detailed breakdown of sales (outward supplies)
GSTR-9	Annual return summarizing all GST activity
Deadline	
GSTR-3B	20th of the next month
GSTR-1	Monthly: 11th of the next month (if turnover > Rs. 5 crore or not in QRMP scheme) Quarterly: 13th of the month following the quarter (if in QRMP scheme)
GSTR-9	December 31st of the following year
Documents Required	
Sales and purchase invoices	Records of everything you sell and buy
Bank statements	Records of your income and expenses
Input tax credit details	Details of taxes you paid when buying things (to claim credit)

Table 4.8: Income tax filing

4.5: Using Advanced Features of Digital Payment Applications

Steps of using digital payment apps for transactions:

Open the payment app on your phone.	→	Tap "Scan QR Code."	→	Point your phone's camera at the QR code at the store.	→	Enter the amount you want to pay.	→	Tap "Pay."

Enter your PIN to confirm the payment.	→	Payment Successful message appears

Fig. 4.8: Steps to perform transactions using digital payment apps

4.6: Savings, Investments, and Financial Planning

Risk and Returns

Risk means the chances of something going wrong when you use your money.

Return means what you get back when you use your money. If you save or invest your money wisely, you might get more money back later.

Financial Planning

Setting goals	Saving money	Budgeting	Being prepared for unexpected expenses

4.7: Awareness and Prevention of Financial Frauds

Secure Websites
• Use secure websites with HTTPS to keep personal and financial data safe with encryption.

Two-Factor Authentication (2FA)
• Use 2FA for added security by needing two types of ID before making transactions.

Regular Software Update
• Keep software updated (like operating systems and antivirus programs) to protect against cyber threats.

Beware of Phishing
• Be careful of fake emails or websites trying to steal personal information.

Use of Virtual Private Networks (VPNs)

• Use VPNs to encrypt internet connections, especially on public Wi-Fi, to protect sensitive data.

Monitor Transactions

• Check bank statements often to spot any unusual or unauthorized transactions quickly and take action.

Fig 4.9: Ways to keep your online money transactions safe

Exercise

1. **Which of the following is a long-term asset?**
   a) Inventory   b) Building
   c) Accounts Receivable   d) Cash

2. **Which payment method is commonly used for instant fund transfers in India?**
   a) Cheques   b) UPI
   c) NEFT   d) RTGS

3. **Which government scheme provides life insurance coverage to individuals at nominal premiums?**
   a) Sukanya Samriddhi Yojna   b) PM Jeevan Jyoti Bima Yojna
   c) PM Jan Dhan Yojna   d) Atal Pension Yojna

4. **Which service allows customers to withdraw cash using automated machines?**
   a) Transfer-receipt of money   b) Mobile banking
   c) Deposit-withdrawal   d) Visit the ATM

5. **Which one of the following is a service offered by banks?**
   a) Fixed deposits   b) Loans
   c) Savings account   d) All of the above

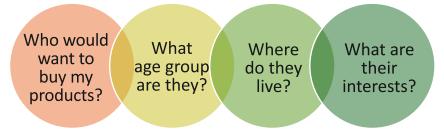## UNIT 5: Marketing and Outreach

Unit Objectives ⊚

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

1. Gain insights on marketing and outreach activities
2. Demonstrate ability to create basic branding for the products and services.
3. Demonstrate the procedure for using online platforms for marketing.
4. Choose the right platform and process for marketing.
5. Demonstrate use of e-commerce platforms.
6. Demonstrate the ability to participate in trade fairs and exhibitions.

5.1: Marketing and Customer Insights

Conduct Marketing Activities for Artisan Products

Marketing is a way of telling people about your products and why they should buy them. As an artisan, you create beautiful and unique items, but to sell them, people need to know they exist. Let's explore some simple marketing activities you

Who would want to buy my products? — What age group are they? — Where do they live? — What are their interests?

1. Understand Your Market Before you start marketing, it's important to know who your customers are.

For example, if you make handmade jewellery, your customers might be women aged 18-35 who like fashion and unique accessories. Knowing your market helps you create marketing messages that speak directly to them.

2. Create a Brand Your brand is how people see and remember your business. It includes your business name, logo, colors, and even the way you talk to customers. A strong brand makes you stand out from other artisans. Here are some tips:

Choose a catchy name that reflects your products.	Design a simple logo that looks good on your products and packaging	Use the same colors and fonts in all your marketing materials

3. Use Social Media: Social media platforms like Instagram, Facebook, and Pinterest are great for showing off your artisan products. Here's how to use them effectively:

Post Regularly	Engage with Followers	Use Hashtags
Share pictures and videos of your products, workspace, and the process of making your items	Reply to comments, answer questions, and thank people for their support.	Add relevant hashtags to posts so more people can find products. For example, #handmadejewelry or #artisan.

4. Participate in Local Events Craft fairs, farmers' markets, and art shows are perfect places to meet customers in person. Here's what to do:

Set Up a Booth Display your products attractively. Use signs and decorations to make your booth inviting

Offer Samples If possible, let people touch or try your products

Handout Business Cards Include your contact information and social media handles

5. Build a Website A website gives you a professional online presence where customers can learn more about you and your products. Your website should have:

About Page	Product Listings	Contact Information
Tell your story and what makes your products special	Include high-quality photos, descriptions, and prices	Make it easy for customers to reach you

6. Send Newsletters Email newsletters help you stay in touch with your customers.

New product launches ➡ **Upcoming events** ➡ **Special discounts**

Collect email addresses at events or on your website and send out newsletters regularly but not too often – once a month is a good start.

Evaluate Customer Feedback to Improve Product Offerings and Marketing Strategies

Listening to your customers is key to improving your products and marketing strategies. Customer feedback provides valuable insights into what you're doing well and what you can do better. Here's how to gather and use this feedback effectively.

1. Ask for Reviews: Encourage your customers to leave reviews online or give feedback directly to you. Positive reviews can attract new customers, while constructive criticism helps you improve. Here's how to ask:
· **In Person:** After a sale, ask the customer if they would be willing to leave a review.
· **Online:** Send a follow-up email after a purchase asking for feedback.

2. Use Surveys: Create simple surveys to ask specific questions about your products and services. You can use online tools like Google Forms. Ask questions like:

| How satisfied are you with our products? | What did you like most about your purchase? | How can we improve our products or services? |

3. Monitor Social Media: Pay attention to what people are saying about your products on social media. Respond to comments and messages and take note of any recurring themes or suggestions. This can help you identify trends and areas for improvement.

Why are certain products more popular? → Are there any patterns in customer purchases? → Do certain products sell better at specific times of the year?

4. Analyze Sales Data: Look at your sales data to see which products are most popular and which ones aren't selling as well.

Product Improvements: If customers say they love your candles but wish they lasted longer, try to make longer-lasting candles.

Marketing Adjustments: If customers say they found you through Instagram, focus more on that platform.

· **Social media posts**
· **Newsletters**
· **Updates on your website**

Use this information to adjust your product offerings and marketing efforts.

5. Implement Changes Based on the feedback and data you gather, make improvements to your products and marketing strategies. For example:

6. Communicate Changes Let your customers know that you're listening to their feedback and making improvements. This shows that you value their opinions and are committed to providing the best possible products and service. You can communicate changes through:

7. Build Relationships Building strong relationships with your customers encourages loyalty and repeat business. Here's how:

5.2: Brand Development and Promotion Strategies

Understand Brand Identity to Enhance Sales and Promotion

Brand Identity: Brand identity is how you want your customers to perceive your business. It includes everything from your business name and logo to your products' design and the way you communicate with customers. A strong brand identity helps you stand out from the competition and builds customer loyalty.

1. Define Your Brand: Start by defining what makes your brand unique. Ask yourself these questions:

What are my core values?

What do I want my brand to represent?

Who is my target audience?

For example, if you make eco-friendly handmade soaps, your core values might include sustainability and natural ingredients. Your brand should reflect these values in everything you do.

2. Create a Memorable Logo: Your logo is a visual representation of your brand. It should be simple, memorable, and reflective of your brand's identity. Here are some tips for creating a good logo:

Keep It Simple — Avoid too many details. A simple design is easier to recognize and remember.

Choose the Right Colors — Colors evoke emotions and can influence how people perceive your brand. For instance, green is often associated with nature and health.

Make It Versatile — Your logo should look good on all your products, packaging, and promotional materials.

3. Develop a Consistent Voice: Your brand voice is how you communicate with your audience. It should be consistent across all platforms, from social media posts to customer emails. Decide on a tone that matches your brand's identity:

4. Design Attractive Packaging: Packaging plays a significant role in how customers perceive your products. Good packaging should be both functional and visually appealing. Consider these aspects:

5. Tell Your Story: Customers love stories. Share the story behind your brand to create a personal connection with your audience.

Promote Products through Social Media and Digital Marketing

Social Media Marketing	Digital Marketing
Social media platforms like Instagram, Facebook, and Pinterest are powerful tools for promoting your products.	Digital marketing includes various online strategies to promote your products and reach a larger audience.

Here are some key methods:

1. Email Marketing:
Email marketing is a direct way to reach your customers and keep them informed about your brand.

2. Online Advertising:
Paid online ads can boost your visibility and attract more customers

Excercise

1. What is a key component of a brand identity?

a) Price of the product

b) Location of the store

c) Logo

d) Number of employees

2. What is the purpose of a brand tagline?

a) To set product prices

b) To list the company's employees

c) To describe the brand's mission or values in a memorable way

d) To provide customer service information

5.3: E-Commerce Management for Artisans

Onboarding E-commerce Platform

Choose the Right E-commerce Platform
Selecting the right e-commerce platform is the first step to selling your products or services. When choosing a platform, consider factors like fees, ease of use, target audience, and the platform's reputation.

Set Up Your Account
To get started on an e-commerce platform, you need to create an account.

Customize Your Store
Once your account is set up, customize your online store to reflect your brand. Here's how:
Store Name: Choose a name that matches your brand identity.
Logo and Banner: Upload your logo and create a banner that visually represents your brand.
Store Description: Write a brief description of your store, highlighting what makes your products unique.

Set Up Payment and Shipping Options
Ensure your customers have convenient payment and shipping options.

Apply Strategies for E-commerce Linkage with GeM, Khadi India, MSME Mart

Understanding GeM, Khadi India, and MSME Mart

GeM (Government e-Marketplace)	Khadi India	MSME Mart
A platform for government procurement of goods and services. Registering on GeM allows you to sell your products to government departments and agencies.	Promotes products made by artisans under the Khadi and Village Industries Commission (KVIC). Selling on Khadi India can boost your visibility and sales.	An online marketplace for Micro, Small, and Medium Enterprises (MSMEs) in India. It helps MSMEs reach a larger audience and increase their sales.

5.4: Building Trade Network for Craft Business

Use Digital Marketing for Wider Reach and Publicity of the Vishwakarma Scheme

1. Understanding Digital Marketing: Digital marketing involves using online platforms and tools to promote products and services. For artisans under the Vishwakarma Scheme, digital marketing can help you reach a broader audience, increase awareness, and boost sales. Key components of digital marketing include social media, email marketing, content marketing, and online advertising.

2. Social Media Marketing: Social media platforms are powerful tools for promoting the Vishwakarma Scheme and your craft products. Here's how to use them effectively:

3. Email Marketing: Email marketing helps you keep your audience informed about new products, special offers, and updates related to the Vishwakarma Scheme.

4. Content Marketing: Content marketing involves creating and sharing valuable content to attract and engage your target audience.

Start a Blog

Topics: Write about topics related to your craft, such as tutorials, the history of your craft, and stories of artisans.
SEO: Use Search Engine Optimization (SEO) techniques to make your blog posts discoverable on search engines.

Create Videos

YouTube: Start a YouTube channel where you can post videos about your products, tutorials, and the Vishwakarma Scheme.
Live Streams: Host live streams on social media to interact with your audience in real time.

5. Online Advertising
Online advertising can help you reach a larger audience quickly.

Create Links with Suitable Exporters and Traders Operating Under the Sector

1. Understanding the Export Market
·Exporting products can significantly increase sales and expand customer base.
It involves selling your products to customers in other countries.
Research Export Markets
· Identify Target Markets: Research which countries have a demand for products.
·Understand Regulations: Learn the regulations and requirements for
exporting to those countries.

2. Finding Suitable Exporters and Traders
· Export Promotion Councils   · Trade Fairs and Exhibitions

3. Collaborating with Exporters and Traders
· Identify Potential Partners   · Contact
· Establish Relationships   · Negotiate Terms

4. Leveraging Government Schemes

GeM (Government e-Marketplace)	Khadi India	MSME Mart
Registration: Register on the GeM portal to sell your products to government departments and agencies. **Compliance:** Ensure your products comply with the standards and requirements of GeM.	**Certification:** Get your products certified by Khadi India to leverage their brand and network. **Listing:** List your certified products on the Khadi India platform.	**Membership:** Join MSME Mart to access their marketplace and resources. **Promotion:** Use MSME Mart's tools and resources for promotion.

5. Logistics and Shipping

Reliable Shipping Partners	Packaging and Documentation
Research: Find reliable shipping partners who can handle international shipments. **Negotiation:** Negotiate rates and terms to ensure cost-effective shipping.	**Packaging:** Ensure your products are well-packaged to withstand international shipping. **Documentation:** Prepare all necessary export documentation, including invoices, shipping labels, and certificates of origin.

5.5: Trade Fairs and Exhibitions

Participate in Trade Fairs and Exhibitions Related to the Products

1. Understanding the Importance of Trade Fairs and Exhibitions

Trade fairs and exhibitions provide a platform for artisans to showcase their products to audience and network, and stay updated on industry trends. Participating in these events can significantly boost your visibility and sales.

Industry Relevance	Audience	Location	Timing
Look for events specifically focused on crafts and artisan products.	Consider the type of visitors the event attracts, such as wholesalers, retailers, and individual buyers.	Choose events in locations where your target market is concentrated.	Participate in events that align with your product launch schedules or selling seasons.

2. Preparing for Participation

Preparation is key to making a strong impression at trade fairs and exhibitions. Here's what you need to do:

Plan Your Booth	Marketing Materials	Staffing

3. Engaging with Visitors

Engagement is crucial to attracting and retaining the interest of visitors.

4. Follow-Up After the Event

Following up with the contacts you made during the event is essential for converting leads into customers.

Excercise

1. Which digital marketing tool is effective for reaching a wider audience?

a) Television ads
c) Newspaper articles

b) Social media platforms
d) Radio announcements

2. What is one benefit of collaborating with relevant industry bodies for artisans?

a) Increased isolation from the market
c) Enhanced support and networking opportunities

b) Higher production costs
d) Limited access to new customers

Unit 6.1: Perform Advanced Hairdressing Services

Unit Objectives

At the end of this unit, you will be able to:
1. Explain the roles and responsibilities of advance hairdressing services
2. Carry out advance hair cut
3. Carry out creative hair colour
4. Perform hair spa
5. Carry out hair fall treatment

6.1.1 Recap of Assistant Hairdresser (Basic Training)

Hairdressing is the art of styling and maintaining hair to enhance its appearance and health. The "Assistant Hairdresser (Basic Training)" handbook in the beauty & wellness sector covers essential modules like PM Vishwakarma Scheme, hairdressing techniques, self-employment, digital literacy, and financial literacy.

Key topics include:
1. **Roles & Responsibilities:** Tasks such as haircutting, hairstyling, client consultation, sanitation, product knowledge, and time management.
2. **Clean Work Area:** Disinfecting tools, cleaning the salon, using disposable items, and maintaining equipment.
3. **Personal Hygiene:** Hand hygiene, trimmed nails, and clean uniforms for a safe environment.
4. **Posture for Safety:** Maintaining correct posture to prevent injury and support overall health.
5. **First Aid:** Stocking a first aid kit for basic treatment of sudden illnesses or injuries.
6. **Client Consultation:** Understanding and respecting client preferences when offering services.
7. **Waste Disposal:** Proper handling and disposal of salon waste to maintain hygiene and comply with regulations.
8. **Client Records:** Documenting service details for consistency and professionalism.
9. **Basic Services:** Shampooing, conditioning, product selection, basic haircuts, and blow-drying for men.

These modules aim to prepare assistant hairdressers with fundamental skills and knowledge for their roles in the industry.

6.1.2 Introduction to Advanced Hairdressing

An advanced hairdresser combines technical mastery, creativity, and business acumen. Achieving this level involves continuous learning and practice, staying updated with trends, and delivering exceptional client service to stand out in the industry.

6.1.3 Duties of a Hairdresser for Performing Advanced Services

Advanced duties of a hairdresser extend beyond the basic tasks and require a higher level of skill, expertise, and creativity. By excelling in these areas, they can provide exceptional service to clients, mentor the next generation of hairdressers, and contribute to the success of salon or business. Here are some advanced duties that experienced hairdressers may take on:

	Client Consultations: Provide personalized consultations to understand clients' style, preferences, and lifestyle for tailored services.
	Creative Colour Services: Offer artistic colour services and expert advice on colour choices based on skin tone and trends.
	Customized Haircuts: Master advanced cutting techniques for custom styles that enhance facial features and bone structure
	Leadership and Mentoring: Lead the salon by mentoring junior stylists and fostering a positive, collaborative team environment.
	Hair and Scalp Analysis: Conduct in-depth hair and scalp analysis to recommend appropriate treatments and products for maintaining healthy hair.
	Creative Upstyles and Editorial Styling: Master intricate upstyles for special occasions, weddings, or editorial shoots. Stay current on fashion and beauty trends.
	Texture Management: Expertise in managing and enhancing diverse hair textures: curly, wavy, and straight.

	Innovative Trendsetter: Act as a trendsetter by creating and showcasing innovative hairstyles that set the salon apart.
	Client Education on Home Care: Educate clients on home care routines with tailored product and styling recommendations.
	Salon Operations and Management: Managing salon operations, including inventory management, scheduling, and ensuring a clean and safe environment. Handling financial aspects such as budgeting, pricing services, and managing profits and expenditures.

6.1.4 Safe And Effective Methods of Working

Occupational hazards in a salon can encompass various risks to both employees and clients Managing these hazards requires proper training, use of personal protective equipment (PPE), regular maintenance of equipment, good hygiene practices, and ergonomic adjustments to minimize risks and ensure a safe working environment for salon staff and clients alike. Listed are some common preventive measures

1. Wash hands before and after each treatment.
2. For any treatment remember to be both safe and effective. This means that your work area must always be:
   - **Organised –** Set the trolley or work station up with all required tools/equipment/products. Forget nothing
   - **Easy to reach –** Place everything within easy reach
   - **Hygienic –** Make sure everything is clean and disinfected before & after use or disposed of depending on type.

6.1.5 Advance Hair Cut - Female

Layer Haircut

Step 1 Sectioning:

Divide the hair into sections. Use hair clips or elastic bands to keep the sections separate.The number of sections can vary based on the thickness of the hair.

Step 2 Cutting:

Start with the bottom section. Take a small section of hair, hold it between your fingers, and cut at a slight angle to create the first layer. The angle can be steeper for more dramatic layers. Remember to cut downwards to maintain the natural flow of the hair.

Step 3 Blend and Repeat:

After cutting the first section, take the section just above it and use it as a guide for cutting the next section, ensuring a blended look. Continue upward, using the previously cut sections as guides.

Step 4 Repeat on the Other Side:

After completing one side, repeat the same process on the other side, making sure to maintain balance and symmetry.

Step 5 Check the Layers:

Release the sections and comb through the hair to check for evenness and adjust any uneven layers

Step 6 Final Touches:

Make any necessary adjustments or trim the hair if needed to perfect the layers.
Style the hair as desired, using a flat iron, curling iron, or other styling tools to further enhance the layers and achieve the final look

Feather haircut

Step 1 Guideline:

Make the guideline from front middle of the hairline

Step 2 Cutting the Base Layer:

Begin cutting the base layer, which is the longest layer. This layer typically falls below the shoulders. Using sharp shears, cut the hair to the desired length, making sure it's even all around.

Step 3 Adding Layers and Blending:

Unclip the top section and work layer by layer, starting with the topmost. Hold each section at an angle away from the head and point-cut for the desired layering effect. Blend each layer seamlessly as you work downward.

Step 4 Final Check:

Conduct a final check to ensure that the layers are even and that the haircut looks well-balanced.

Step 5 Hair Setting:

Blow dry the hair to style

Step 6 Final Look

Blow dry the hair to style to achieve the final look

6.1.6 Advance Hair Cut - Male

Long layer haircut

Step 1 Sectioning:

Section the hair in a Horse shoe

Step 2 Guideline:

Make a guide line from the middle of the nape area to occipital bone taking the hair in vertical section.

Step 3 Cutting:

Travel with the guide line to cut rest and blend the layers

Step 4:

Cut the hair from side with the traveling guideline.

Step 5 Remove Clips and Blend:

Remove the section clip from the crown area and start merging the hair in layers.

Step 6 Style (Optional):

Set the hair style with the hair dryer.

Step 7 Hair Setting

Complete the setting with a hair spray

Step 8 Final Look:

Fringe haircut

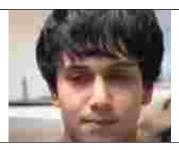|	
Step 1 Sectioning: Section the hair in a Horse shoe	**Step 2 Guideline:** Make a guide line from the front side section.
Step 3 Cutting & texturing: Cut the hair taking the guideline in vertical sections and cut the rest of the hair till the occipital bone. Complete the back sections, once the back section is completed take a razor to do the texturizing on the back and side of the scalp hair.	**Step 4 Blending:** Then remove the section clip from the crown area and start the hair cut to blend well with the back side and on the side of the hair.
Step 5 Fringes: Take a section and hold it in a in vertical section with 45° towards the front of the forehead.	**Step 6 Styling:** Set by drying the hair and styling to achieve the final look

6.1.7 Hair Colouring Services

Hair colouring, is the process of altering the natural colour of hair. It's typically done professionally by a hairdresser. Reasons for changing hair colour include covering grey or white hair, achieving a fashionable or desired colour, and restoring hair to its original colour after discoloration from treatments or sun exposure.

Shown here are shades as mentioned:

- Blacks
- Peroxides
- Blonds light
- Blonds dark
- Browns light
- Browns dark
- Reddish browns
- Reds

Fig. 6.1: Hair Colour Chart

Colour Theory: Understanding colour pigment theory is crucial before applying colour. For instance, equal parts of red and blue produce violet, yellow and blue create green, and red and yellow make orange. This system, known as the Law of Colour guides colour selection based on skin tone and eye colour.

Colour Theory

Primary Colours	Secondary Colours	Tertiary Colours
The three primary colours create both neutral and artificial shades	Secondary colours on a colour wheel are the colours formed by mixing two primary colours. There are three secondary colours:	Mix an equal portion of a particular primary colour with their immediate next secondary colour, it makes a tertiary colour.

Fig. 6.2: Colour Wheel

Protective Measures

* Check that the scalp is not oily, in case the hair/scalp is oily take the client for Shampoo before starting the procedure.
* Drape the client with a cape and place a towel around their neck.
* Apply a thin layer of petroleum jelly along the hairline to prevent staining.

Patch test

Step 1	
	Prepare a small amount of the hair dye or bleach mixture. Mix the product exactly as it will be applied to the hair, including any developer or additives.

Step 2	
	A small amount of the mixed product will be applied to a discreet area of the skin, usually behind ear or on the inside of the elbow.

Step 3

For colour - it needs to be kept for 30 minutes as the color development time given by the manufacturer. And then clean with wet cotton.

For hair bleach - apply the product for 10 to 15 minutes and clean properly with water and soap.

Step 4

Monitor the area for any signs of an allergic reaction, such as redness, itching, swelling, blistering, or any other unusual reactions within 24 to 48 hours. Carry on with the service if no reactions happen.

Full Highlight Hair Colour

Step 1: Colour Selection

Choose the highlight colour that complements the natural hair colour and skin tone of the client.

Step 2: Sectioning

The hair sections will vary based on the desired highlight placement, which can include full head, partial, or specific areas like the crown or ends.

Step 3: Mixing the Bleach or Colour

For lightened highlights, mix a bleach or lightening product with a developer to the desired strength. For non-lightening colour highlights, prepare the colour

Step 4: Application:

Apply bleach or colour using techniques like foiling, balayage, or ombre for desired hair effects. Foiling offers precise placement with aluminium foil, while balayage and ombre create natural, blended results.

Step 5: Processing

Set a timer according to the product's instructions. It's crucial to stick to the recommended time to avoid over-processing or damaging the hair.
For bleach- 15 to 20 minutes depending upon the level of shade.
For colour- As per the manufacturer given instruction between 30 to 35 minutes.

Step 6: Shampoo and Conditioning

When the processing time is up, rinse the hair thoroughly with lukewarm water until the water runs clear.
Use a shampoo and conditioner specifically designed for colour-treated hair to wash and condition your hair

Step 7 Final Look:

Blow-dry and style to achieve the final look.

Global Hair Colour

Global colouring refers to colouring the entire hair uniformly. It's primarily used for covering grey hair or altering the natural hair colour by either darkening or lightening it.

Step 1: Divide the hair into four sections: front left, front right, back left, and back right and secure each section with clips.

Step 2: Starting at the back sections, take small subsections (about 1/4 inch). Apply the colour to the roots first, working from the nape of the neck upwards.Ensure even coverage by applying the colour from roots to ends if this is a new application or just to the roots for a touch-up.

Step 3: Move to the front sections, applying colour in the same manner. Be careful around the hairline to avoid staining the skin

Step 4: Timing: Allow the colour to process as per the manufacturer's recommended time.
Check the colour development periodically.

Step 5: Rinse thoroughly and shampoo using a colour safe shampoo, apply the desired styling product and blow dry to achieve the final look.

Aftercare Advice

Recommend aftercare products to maintain the health and colour of the hairs, such as sulfate-free shampoos, conditioners, and treatments.Avoid excessive heat styling and exposure to chlorine or saltwater.

Suggest a follow-up appointment for touch-ups and maintenance, typically every 6-8 weeks.

Contraindication

Scalp conditions such as psoriasis, eczema, dermatitis, recent sunburn, highly sensitive scalps, scalp infections, infestations, or recent surgical procedures on the scalp.

Severely damaged or overly processed hair, which has been subjected to excessive bleaching or chemical treatments, is too fragile for additional chemical processes.

Pregnant women, particularly in the first trimester and patients undergoing chemotherapy.

Medications affecting hair health and previous use of henna, which interferes with chemical dyes.

6.1.8 Hair Treatment Services

Hair treatments are essential to address various hair and scalp issues, enhance hair health, and maintain the integrity of coloured or chemically treated hair.

Hair Spa

A hair spa is a rejuvenating treatment to nourish and strengthen hair, revitalizing the scalp. It includes deep conditioning, massage, steam, and aims to promote healthy hair growth and manage hair issues.

Step 1 Consultation:	**Step 2 Hair Wash:**
• Assess the client's hair type, texture, and condition. • Identify specific hair and scalp issues, such as dryness, dandruff, or damage. • Choose the appropriate hair spa products based on the client's needs.	 Hair will be washed with a gentle and sulphate-free shampoo to remove any dirt, oil, or product buildup.

Step 3 Towel Dry:

After washing the hair, gently towel-dried to remove excess water

Step 4 Application of Hair Spa Cream or Mask:

Apply a specialized hair spa cream or mask that is suited to the hair type and condition. This product is designed to provide deep conditioning and nourishment.

Step 5 Steam Treatment:

Cover the hair with a warm, damp towel or use a steamer to provide heat.
Allow the steam to penetrate the hair and scalp for 10-15 minutes. This helps the hair absorb the nutrients from the mask, making it more effective.

Step 6 Rinse and Finishing:
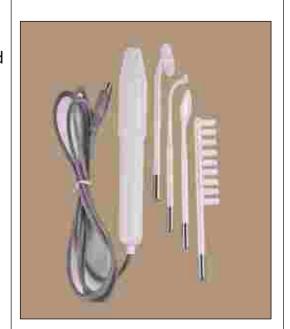
Rinse thoroughly with lukewarm water to remove the spa product. Gently towel dry the hair, avoiding rough rubbing to prevent frizz and damage. Blow-dry the hair using a medium heat setting, or let it air-dry if preferred.
Style the hair as desired, using heat protection if necessary.

6.1.9 Hair Fall Treatment

A high-frequency hair treatment involves using a device that emits currents from 100,000 to 250,000 Hertz through a specialized electrode applied to the scalp. Here's how it works:

1. **Stimulates Hair Follicles:** Promotes blood circulation in the scalp, nourishing hair follicles for potential healthier growth.
2. **Improves Oxygenation:** Enhances scalp oxygen levels, supporting better hair growth conditions by aiding cell metabolism and toxin removal.
3. **Antibacterial Effect:** Helps reduce scalp infections and dandruff.
4. **Enhances Product Absorption:** Opens hair follicles and scalp pores for better absorption of topical treatments.
5. **Strengthens Hair:** Boosts blood circulation and creates a nourishing environment, contributing to stronger, resilient hair strands.

Usage

To effectively use a high-frequency machine for hair growth, attach the comb wand head to the device and ground it by keeping a finger on the comb until it contacts the scalp.

Once on the scalp, release your finger and gently comb through hair, dividing it into 5-6 sections. Focus on the affected areas for 2-3 minutes.

Follow this with a thorough hair massage lasting 20-25 minutes. This comprehensive approach helps maximize the benefits of improved blood circulation and product absorption for potential hair growth.

Exercise

Multiple Choice Questions

1. What does the term "texturizing" refer to in hairdressing?
   a. Adding colour to the hair
   b. Changing the structure of the hair to create movement and reduce bulk
   c. Cutting the hair in straight lines
   d. Styling the hair with a curling iron

2. In hairdressing, what is a fringe?
   a. A type of hair colour
   b. A method for curling hair
   c. The hair that falls over the forehead
   d. A tool used for cutting hair

3. What is a patch test, and why is it important in hair colouring?
   a. A test to check the hair's porosity before colouring
   b. A test to determine the final colour result on a small section of hair
   c. A test to check for allergic reactions to the hair dye on a small patch of skin
   d. A test to measure the time required for the colour to develop

4. What does the term "global hair colour" refer to?
   a. Colouring only the roots of the hair
   b. Applying the same colour uniformly across the entire head of hair
   c. Adding highlights and lowlights
   d. Using multiple colours in a single treatment

5. What is the first step in applying global hair colour?
   a. Applying conditioner
   b. Conducting a patch test
   c. Drying the hair
   d. Cutting the hair

6. What is the primary purpose of a hair spa treatment?
   a. To colour the hair
   b. To deeply condition and rejuvenate the hair and scalp
   c. To style the hair
   d. To straighten the hair

7. What is the benefit of steaming during a hair spa treatment?
   a. To straighten the hair
   b. To add colour to the hair
   c. To open the hair cuticles and allow deep penetration of conditioning treatments
   d. To dry the hair quickly

8. What is the primary purpose of using a high-frequency hair treatment?
   a. To colour the hair
   b. To treat scalp conditions and stimulate hair growth
   c. To straighten the hair
   d. To add volume to the hair

Annexure I

67

Hair Salon Menu (Considering there are 2 chairs)		Total client visits per week *	Time per service in minutes *	Per week revenue	Monthly revenue (4.25 weeks)	Annual revenue (For year 1)
Service Type	Price					
TOTAL						

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. The information given is for education purpose only and does not promote any product, brand, or make.