



GOVERNMENT OF INDIA

PM Vishwakarma

Trainee Handbook



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Boat Maker

(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 Boat Maker in the 'Furniture and Fittings' sector. All the activities carried out by a Wooden Boat Maker are covered in this basic training module. Upon successful completion of this training course, the participant will be eligible to work as a Boat Maker.

The list of modules covered in this book are:

Module 1: Overview of PM Vishwakarma Scheme

Module 2: Introduction to Modern Boat Making

Module 3: Working efficiently and safely with Power tools

Module 4: Self Employment

Module 5: Digital Literacy

Module 6: Financial Literacy

Module 7: Marketing and Branding

Symbols Used

The symbols used in this book are given below.



Key Learning
Outcomes



Unit
Objectives



Exercise

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Key Learning Outcomes

1. Explain the vision of the Hon'ble Prime Minister for artisans and craftspeople
2. Learn about the goals and objectives of the PM Vishwakarma scheme
3. Recognize the purpose of Basic & Advanced Training for Vishwakarmas
4. Describe the evolution of Boat making trade and its significance.
5. Highlight the key difference of Boat making trade between traditional and modern eras.
6. Identify different career opportunities relevant to a skilled boat maker in the Indian market.
7. Discuss about personal protective equipment used in a workshop or site.
8. Demonstrate safe and efficient use of the Hand Cutter on various materials.
9. Operate the Hand Angle Grinder effectively, selecting appropriate grinding techniques and wheel types.
10. Select the appropriate drill bit and drilling speed for specific while operating a Hand Drill Machine.
11. Learn about how to use loans, credit, and market support provided under the scheme, and understand the application process
12. Comprehend how the scheme offers skill-enhancing opportunities and promotes digital transactions
13. Attain a detailed knowledge of self employment and entrepreneurship
14. Identify advantage of taking entrepreneurship over wage employment
15. Discuss the process of linking beneficiaries with exporters and traders to expand their market reach
16. Demonstrate how to be well groomed and be presentable
17. Identify the precise needs of the customers
18. Identify the features and benefits of products and services that meet the needs of the customers
19. Describe the importance of customer feedback
20. Explain how building long-term relationships with customers help increase profitability in business
21. 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

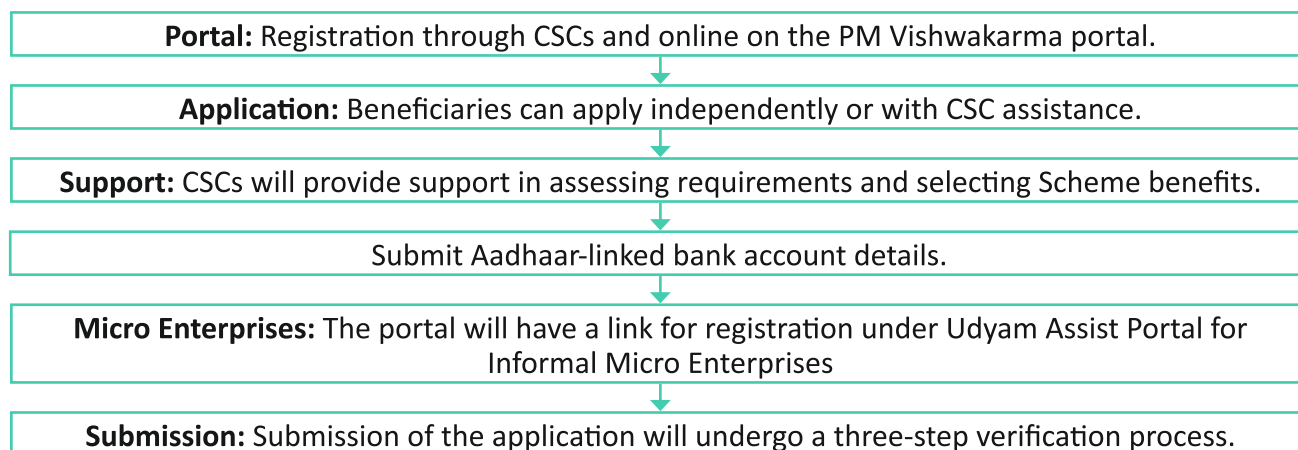
1. PM Vishwakarma Certificate and ID Card
2. Credit support in terms of Loan of Rs. 3 Lakhs
3. Market support

1.3.3 Application Procedure for PM Vishwakarma Scheme

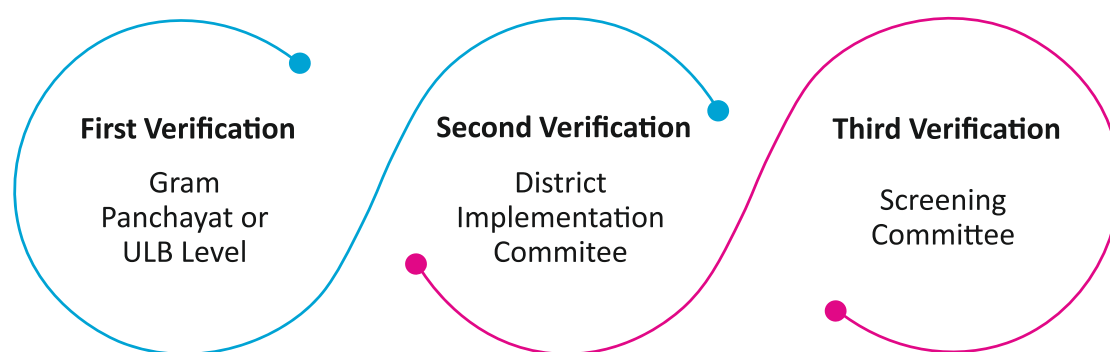
The application procedure for the PM Vishwakarma Scheme involves several steps for the enrolment of beneficiaries. Here's a step-by-step guide on how to apply:

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.

Unit 2: Introduction to Modern Boat Making

Unit Objectives

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

1. Describe the evolution of Boat making trade and its significance.
2. Highlight the key difference of Boat making trade between traditional and modern eras.
3. Identify different career opportunities relevant to a skilled boat maker in the Indian market.
4. Discuss the role and responsibilities of a boat maker.

2.1 Transition of Boat Making from Traditional to Modernity

Introduction:

Boat making in India, deeply rooted in its diverse water bodies, has a rich historical legacy. Following generational traditions, traditional boat makers meticulously crafted boats from locally sourced materials like wood, bamboo, and even animal hides. These boats were instrumental in various aspects of daily life, serving as indispensable tools for fishing, transportation, and trade. Each region in India developed its unique boat designs and building techniques. This ancient craft has adapted over time, responding to changing needs, materials, and technologies, offering a fascinating journey that balances cultural heritage with modern innovations while remaining a crucial part of local economies and livelihoods.

Traditional Boat Making Techniques:

Traditional Indian boat making techniques varied widely across regions. In Kerala, for instance, master craftsmen created iconic snake boats, known for their long and narrow profiles, entirely by hand. These boats were made from the Anjili tree's sturdy wood and assembled using coir rope and resin. In contrast, the northeastern states crafted dugout canoes from tree trunks, showcasing the diverse range of boat-making traditions across the country.



Fig 1: Traditional Boat Making Work

Transition to Modernity:

Various factors have driven the transition from traditional to modern boat making methods. Changes in transportation needs, safety regulations, and the availability of new materials and technologies have played a pivotal role in this shift. Modern boat builders now employ materials like fiber glass, aluminium, and advanced composites, enhancing durability and performance.

Benefits of Modernization:

The adoption of modern boat making techniques has brought several benefits. Modern boats are lighter, more durable, and easier to maintain. They often incorporate advanced features such as electronic navigation systems, engines, and safety equipment. This modernization has also expanded the scope of boat-making industries, offering opportunities for innovation and specialization. Modernization has its benefits, but it also brings challenges. Traditional boat making embodies cultural heritage and local identities, and adopting modern methods can threaten these traditions. Moreover, modern materials and technology can be costly, possibly restricting access for traditional boat makers.



Fig 2: Modern Boat Making



Fig 3: Modern Boat Making

Preserving Traditions:

Balancing the transition to modernity with preserving traditional boat-making skills is complex. Initiatives that support and celebrate traditional craftsmanship, such as cultural festivals and heritage museums, can help keep these traditions alive. Collaboration between traditional boat makers and modern boat builders can also lead to developing hybrid designs incorporating the best of both worlds.

The transition of boat making from traditional to modern is a multi-faceted journey that reflects the dynamic nature of craftsmanship, technology, and culture. While modern boats offer efficiency and convenience, valuing and safeguarding the rich traditions and heritage associated with traditional boat making is crucial. This balance between tradition and innovation ensures that boat making remains a vibrant and culturally significant craft in the modern world.

Comparison between traditional hand tools and power tools for various Boat Making processes:

Process	Traditional Hand Tools	Power Tools	Comparison
Cutting & Shaping	Hand saws, chisels, adzes, and hand planes	Circular saws, jigsaws, routers	Power tools are faster, more precise, and require less effort.
Joinery	Mallets, chisels, hand drills, and hand planes	Power drills, biscuit joiners, routers	Power tools provide greater precision and speed in joinery.
Sanding & Smoothing	Sandpaper, hand sanders	Orbital sanders, belt sanders	Power tools offer quicker and more consistent results.
Carving & Detailing	Hand carving tools like gouges and knives	Rotary tools, electric carving knives	Power tools can achieve intricate details efficiently.
Bending & Shaping	Steam bending and manual shaping techniques	Steam boxes, power steamers	Power tools can automate and speed up bending processes.
Assembly & Fastening	Hammers, hand drills, nails, screws, and dowels	Nail guns, electric screwdrivers	Power tools ensure faster and more consistent assembly.
Finishing	Hand brushes, scrapers, and varnish application by hand	Electric paint sprayers, sanders	Power tools result in smoother and more uniform finishes.
Safety & Precision	Requires skill, effort, and a more significant margin for error	Enhances safety, precision, and efficiency	Power tools reduce labor and potential errors

2.2 Scope of Boat Making Industry

1. **Heritage Preservation:** The boat making industry is crucial in preserving cultural heritage. There's a demand for skilled craftsmen who can restore and replicate traditional wooden boats.



Fig 4: Heritage Preservation

2. **Recreational Boating:** With the growth of recreational boating, there's a constant need for wooden boat builders to create custom, handcrafted boats for enthusiasts.



Fig 5: Recreational Boating

3. **Yacht Building:** High-end yacht construction often involves wood as a primary material. Experienced boat makers are sought after for crafting luxurious vessels.



Fig 6: Yacht Building

4. **Sailboat Building:** Wooden sailboats remain popular for their aesthetic appeal and performance. Boat makers can specialize in sailboat construction.



Fig 7: Sailboat Building

5. **Restoration and Repair:** Many antique wooden boats require restoration and maintenance. Skilled professionals are needed for these projects.

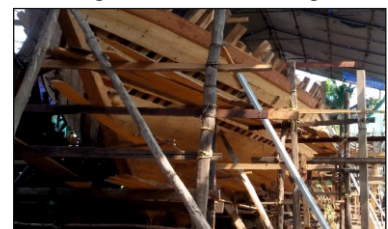


Fig 8: Restoration and Repair

2.2.1 Career Prospects for Wooden Boat Makers

1. **Boat Builder:** Wooden boat builders construct boats from scratch, ranging from small rowboats to large yachts. They work with various designs, materials, and construction techniques.
2. **Restoration Specialist:** Boat restoration experts focus on returning antique or damaged wooden boats to their original glory. This career requires a deep understanding of historical craftsmanship.
3. **Carpenter:** Carpenters skilled in boat making can find work in boatyards, assisting in various aspects of boat construction and repair.

4. **Yacht Craftsman:** Yacht builders specialize in crafting luxurious wooden yachts, catering to high-end clientele.
5. **Marine Surveyor:** Professionals in this field assess the condition of wooden boats, ensuring they meet safety and regulatory standards. Surveyors are essential for boat buyers, sellers, and insurance purposes.
6. **Boat Designer:** While not directly involved in construction, boat designers create the plans and blueprints that boat builders follow. Knowledge of wood is valuable in this role.
7. **Educator/Instructor:** Experienced wooden boat makers can become instructors at boat-building schools or offer workshops to pass on their skills to the next generation.
8. **Entrepreneur:** Many skilled wooden boat makers start boat-building businesses, focusing on custom designs, restorations, or niche markets.

2.2.2 Challenges & Opportunities

1. **Technological Advancements:** Modern boat makers must adapt to power tools, CAD software for design, and composite materials alongside traditional wooden construction.
2. **Environmental Sustainability:** Wooden boat makers can use eco-friendly wood sources and finishes to promote sustainable practices.
3. **Global Market:** The demand for wooden boats extends beyond local markets. Exporting handcrafted boats can be a lucrative endeavour.
4. **Heritage Revival:** Restoring and replicating historical boats can be a fulfilling career, contributing to heritage preservation.

In conclusion, the boat making industry offers diverse career paths, from traditional craftsmanship to modern yacht building. Wooden boat makers have a unique opportunity to blend heritage skills with contemporary demands, ensuring a promising future in this timeless craft.

2.3 Being a Modern Boat Maker: Roles & Responsibilities

Boat Maker

Being a modern wooden boat maker means walking a fine line between preserving tradition and embracing innovation.

It involves mastering the art of crafting wooden vessels while also adapting to the demands of the contemporary world.



Fig 9: Wooden Boat Making

2.3.1 Roles and Responsibilities

1. A modern boat maker is, first and foremost, a master craftsman with a deep understanding of wood, its properties, and traditional boat-making techniques.
2. Modern boat makers often collaborate with designers to create vessels that combine aesthetics, performance, and safety. They should be able to translate design blueprints into tangible wooden boats.
3. Embracing innovation means exploring new materials, construction methods, and technologies to improve boat quality and efficiency.
4. Preservation of traditional boat-making techniques and cultural heritage is vital. A modern boat maker must respect and conserve these practices.
5. Building wooden boats presents unique challenges. Boat makers must adopt troubleshooting and find creative solutions.

2.3.2 Mastering Skills for Boat Building

1. **Continual Learning:** Stay updated with the latest boat-building trends, materials, and tools. Attend workshops, courses, and conferences to expand knowledge.
2. **Woodworking Mastery:** Hone woodworking skills by practicing joinery, carving, shaping, and finishing techniques.
3. **Design Proficiency:** Familiarize yourself with design software to communicate ideas effectively and collaborate with designers.
4. **Composite Materials:** Learn to work with modern composite materials while preserving the beauty of wood.
5. **Environmental Sustainability:** Understand sustainable wood sourcing, finishes, and waste reduction methods to promote eco-friendly boat making.

2.3.3 Adopting Modern Practices

1. **Power Tools:** Incorporate power tools for precise and efficient work while respecting traditional hand tools for their craftsmanship.
2. **CAD Design:** Use computer-aided design (CAD) software to create and modify boat plans. It enhances precision and allows for easy adjustments.
3. **Composite Materials:** Experiment with advanced composite materials alongside wood for lightweight, durable, and low-maintenance boat components.
4. **Sustainability:** Source wood responsibly, choosing eco-friendly finishes and minimizing waste in alignment with modern sustainability practices.
5. **Digital Marketing:** Utilize online platforms to showcase your work, connect with clients, and promote your boat-making business.
6. **Global Reach:** Leverage the internet to tap into a global market. Exporting boats can expand your reach and clientele.
7. **Safety Standards:** Stay updated on safety standards and regulations, ensuring your boats meet modern safety requirements.

2.3.4 Challenges & Rewards

- Balancing tradition and innovation are challenging but allows you to create unique, high-quality wooden boats.
- Meeting customer expectations for modern amenities while retaining the charm of wooden craftsmanship requires skill and innovation.
- Adopting modern practices enhances efficiency, reduces production time, and can increase your market competitiveness.
- Ultimately, being a modern wooden boat maker means celebrating the timeless beauty of wooden vessels while embracing the opportunities of the contemporary world.

In conclusion, modern wooden boat makers are traditional custodians and innovation pioneers. They bridge the gap between the past and the future, ensuring that the art of crafting wooden boats remains relevant and thriving in the modern era.

Unit 3: Working effectively and safely with Power Tools

Unit Objectives

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

1. Identify various types of PPE used in boat making and their specific purposes.
2. Safely and effectively use a hand cutter for various boat making operations.
3. Safely and effectively use a Hand Drill Machine for drilling holes and other boat making tasks.
4. Safely and effectively use a Hand Angle Grinder for various boat making operations
5. Safely and effectively use F-clamps for various boat making applications.

3.1 Personal Protective Equipment (PPE): Safeguarding Your Craft

- Personal Protective Equipment (PPE) refers to specialized gear worn by woodworkers to minimize the risk of injury and safeguard their well-being while working with various tools and materials.
- PPE includes safety shoes, safety glasses, safety gloves, and safety earplugs.
- Its primary purpose is to protect woodworkers from potential hazards, such as flying debris, sharp objects, noise, and chemicals, ensuring a safe working environment.



Fig 10: Personal Protective Equipment (PPE)

3.1.1 Types of PPE

Different jobs require different types of PPE – the protection needed while using a circular saw differs from the protection needed for building a gable end. Some body parts need more protection than others. Each piece of PPE must be suitable for the job and used correctly.

Safety Shoes:

- Safety boots or shoes protect the feet from falling objects and prevent sharp objects such as nails from injuring the foot
- They also protect feet from slipping



Fig 11: Safety Shoes

Eye protection

- Eye protection is used to protect the eyes from wood dust and wood fragments
- They must be used with a saw, chisel, or plane

The three main types are:

a) Safety goggles

- They are made of durable plastic and used when there is a danger of dust getting into the eyes or a chance of impact injury.



Fig 12: Safety Goggles

b) Safety spectacles

- These are also made from durable plastic but give less protection than goggles.
- This is because they do not fully enclose the eyes and only protect them from flying debris.



Fig 13: Safety Spectacles

c) Facemasks

- It is also made of durable plastic. Face masks protect the entire face from flying debris.



Fig 14: Facemasks

Safety Gloves:

- Safety gloves are used to protect hands from cuts
- There are several safety gloves, and the correct type must be used for the task
- To ensure you wear the most suitable type of glove for the task, you must look first at what will be done and then match the type of glove to that task
- For example - wearing lightweight rubber gloves to move glass will not offer much protection, so leather gauntlets must be used. Plastic-coated gloves will protect you from certain chemicals.



Fig 15: Safety Gloves

Safety Earplugs:

- These are small fibre plugs inserted into the ear and used when the noise is not too severe.
- Before inserting earplugs, make sure that your hands are clean.
- Never use plugs that have been used by somebody else.



Fig 16: Safety earplugs

3.2 Hand Cutter

- A hand cutter, commonly referred to as a utility knife or box cutter, is a versatile power tool extensively used in carpentry for precision cutting, trimming, scoring, and shaping various materials such as wood, plastic, cardboard, and more.
- It typically comprises a handle that houses a retractable and replaceable blade.

3.2.1 Parts of a Hand Cutter

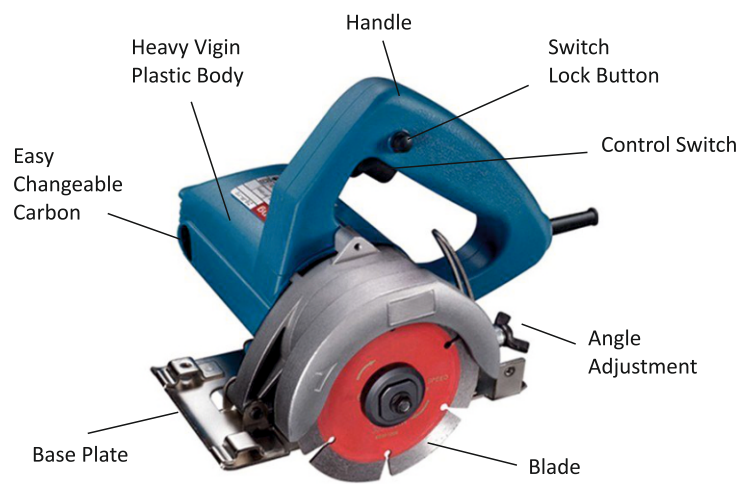


Fig 17: Hand Cutter

- **Handle:** Ergonomically designed for a comfortable grip and control.
- **Blade:** Sharp and replaceable; the cutting element of the tool.
- **Blade Locking Mechanism:** The user can extend and lock the blade securely.
- **Retractable Blade:** Ensures safety when the tool is not in use.
- **Replaceable Blade Design:** Facilitates easy replacement of dull or damaged blades.

3.2.2 Why a Woodworker Should Use It Over Traditional Tools

1. **Precision:** Hand cutters offer precise and controlled cuts, allowing for clean and straight edges on various materials.
2. **Versatility:** They are versatile, suitable for different tasks like cutting, trimming, scoring, and shaping.
3. **Efficiency:** Hand cutters streamline work, reducing the need for multiple tools and enhancing productivity.
4. **Safety:** Modern hand cutters come with safety features like blade guards and retractable blades, reducing the risk of accidents.

Types of Cuts/Operations:

Type of Cut	Description	Popular Application	Material Required
Straight Cut	A simple, straight-line cut.	Cutting sheet materials, creating precise edges.	Plywood, wood, plastic, cardboard, etc.
Scoring Cut	A shallow cut to create a guide or indentation.	Preparing materials for bending or folding.	Cardboard, paper, foam board, etc.
Trimming Cut	Cutting materials flush with an edge or surface.	Finishing edges, creating clean and flush cuts.	Wood, laminate, veneer, etc.
Freehand Cut	A freeform cut without a template.	Creating custom shapes, artistic woodworking.	Wood, plastic, foam board, etc.
Notching Cut	Cutting a notch or groove in the material.	Assembling boxes with interlocking joints.	Wood, plywood, MDF, etc.
Angled Cut	A bevelled or angled cut.	Creating bevelled edges, chamfering corners.	Wood, laminate, veneer, etc.

By mastering the use of a hand cutter, woodworkers can achieve greater precision, efficiency, and safety in their projects while unlocking a wide range of creative possibilities.

3.2.3 Step-by-step guide for various types of cuts using a hand cutter

1. Straight Cuts:

Materials Needed:

- Wooden plank or board
- Hand cutter with a straight blade
- Safety glasses and work gloves

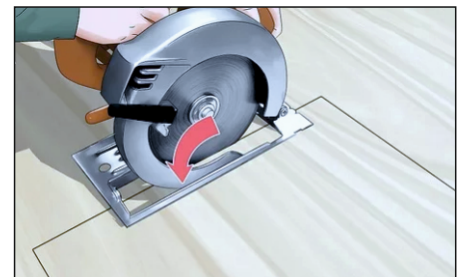


Fig 18: Straight Cut

Steps:

1. **Safety Gear:** Begin by wearing safety glasses and work gloves for protection.
2. **Secure the Workpiece:** Place the wooden plank on a stable work surface or workbench.
3. **Mark the Cut Line:** Use a pencil or a straight edge to mark the desired cut line on the wooden plank.
4. **Position the Hand Cutter:** Position the hand cutter's blade along the marked cut line, ensuring it's perpendicular to the plank's surface.

5. **Start Cutting:** Hold the hand cutter's handle firmly and start making a straight cut by applying steady and even pressure along the marked line.
6. **Controlled Cutting:** Ensure you maintain a consistent pace and pressure to achieve a clean and straight cut.
7. **Complete the Cut:** Continue cutting until you reach the end of the marked line. Release the hand cutter's blade from the plank.

2. Scoring:

Materials Needed:

- Cardboard or thin wooden sheet
- Hand cutter with a scoring blade
- Safety glasses and work gloves



Fig 19: Scoring Cut

Steps:

1. **Safety Gear:** Begin by wearing safety glasses and work gloves for protection.
2. **Secure the Material:** Place the cardboard or wooden sheet on a flat work surface.
3. **Mark the Scoring Line:** Use a ruler or straight edge to mark the desired scoring line on the material.
4. **Position the Hand Cutter:** Position the hand cutter's scoring blade along the marked line, ensuring it's aligned with the scoring direction.
5. **Start Scoring:** Hold the hand cutter's handle firmly and start making the score by applying gentle and even pressure along the marked line. The goal is to create a shallow groove or indentation without cutting through the material.
6. **Controlled Scoring:** Ensure you maintain a steady pace and consistent pressure to achieve a clean and precise score.
7. **Complete the Score:** Continue scoring along the marked line until you've created the desired groove. Release the hand cutter's blade from the material.

3. Trimming:

Materials Needed:

- Plywood or wooden board
- Hand cutter with a straight blade
- Safety glasses and work gloves



Fig 20: Trimming Cut

Steps:

1. **Safety Gear:** Begin by wearing safety glasses and work gloves for protection.
2. **Secure the Workpiece:** Place the plywood or wooden board on a stable work surface.
3. **Mark the Trim Line:** Use a pencil or straight edge to mark the desired trim line on the material.
4. **Position the Hand Cutter:** Position the hand cutter's blade along the marked trim line, ensuring it's aligned with the cutting direction.
5. **Start Trimming:** Hold the hand cutter's handle firmly and start trimming the material by applying steady and even pressure along the marked line.
6. **Controlled Trimming:** Ensure you maintain a consistent pace and pressure to achieve a clean and straight trim.
7. **Complete the Trim:** Continue trimming along the marked line until you've removed the excess material. Release the hand cutter's blade from the material.

5. Angled Cuts:**Materials Needed:**

- Wooden plank or board
- Hand cutter with a straight blade
- Safety glasses and work gloves

*Fig 21: Angled Cut***Steps:**

1. **Safety Gear:** Begin by wearing safety glasses and work gloves for protection.
2. **Secure the Workpiece:** Place the wooden plank or board on a stable work surface.
3. **Mark the Angled Cut Line:** Use a protractor or angle guide to mark the desired angled cut line on the material.
4. **Position the Hand Cutter:** Position the hand cutter's blade along the marked angled cut line, aligning it with the desired angle.
5. **Start Cutting:** Hold the hand cutter's handle firmly and start making the angled cut by applying steady and even pressure along the marked line.
6. **Controlled Cutting:** Ensure you maintain a consistent pace and pressure to achieve a clean and precise angled cut.
7. **Complete the Cut:** Continue cutting along the marked angled line until you've achieved the desired angle. Release the hand cutter's blade from the material.

3.3 Hand Drill Machine

A drill machine, also known as a power drill, is a versatile and essential power tool in carpentry used for making holes in various materials such as wood, metal, and plastic.

It operates by rotating a drill bit, allowing carpenters to create holes for screws, nails, and other fasteners, making it a fundamental tool for woodworking tasks.

3.3.1 Key Parts and Features



Fig 22: Hand Drill Machine

- **Chuck:** The part that holds and tightens the drill bit in place.
- **Trigger Switch:** Controls the power and speed of the drill.
- **Handle:** Provides a grip for controlling the tool during operation.
- **Depth Stop:** Helps control the depth of holes.
- **Speed Control:** Some models offer adjustable speed settings.
- **Forward/Reverse Switch:** Allows changing the direction of rotation.
- **Battery (for cordless models):** Provides mobility and portability.

3.3.2 Why a Woodworker Should Use It Over Hand Tools

1. **Efficiency:** Drill machines are faster and more efficient for making holes compared to manual hand tools.
2. **Accuracy:** They offer precise hole placement and depth control.
3. **Versatility:** Drill machines can handle a wide range of drill bit sizes and materials.
4. **Consistency:** With the right settings, they provide uniform holes.
5. **Productivity:** They save time and effort, increasing productivity in woodworking projects.

3.3.3 Types of Operations with Popular Applications & Material Required

Type of Operation	Popular Applications	Material Required
Drilling	Making holes for screws, dowels, or bolts.	Drill machine, drill bits, wood, metal, plastic.
Countersinking	Creating a conical hole for screw heads to sit flush.	Countersink bit, wood, metal, plastic.
Hole Sawing	Cutting large-diameter holes for pipes or cables.	Hole saw bit, wood, metal, plastic.
Driving Screws	Inserting screws into holes with precision.	Screwdriver bit, screws, wood, metal, plastic.
Mixing Paint or Adhesives	Mixing paint, adhesives, or other liquids.	Mixing paddle attachment, containers.

3.3.4 Step-by-step guide for various operations using a drill machine

1. Drilling Holes in Wood:

Materials Needed:

- Wooden plank or board
- Drill machine
- Drill bits (appropriate size)
- Safety glasses and hearing protection

Steps:

1. **Safety Gear:** Begin by putting on safety glasses and hearing protection to safeguard your eyes and ears.
2. **Secure the Workpiece:** Place the wooden plank on a stable work surface or workbench. Use clamps to secure it firmly, preventing movement during drilling.
3. **Select the Right Drill Bit:** Choose an appropriate drill bit for the size of the hole you want to create and insert it into the drill's chuck. Tighten the chuck securely.
4. **Adjust Speed and Depth:** If your drill machine has adjustable speed settings, select a suitable speed. Adjust the depth stop on the drill to control the drilling depth if needed.
5. **Grip Properly:** Hold the drill machine with both hands, one hand on the handle and the other on the front grip for stability.
6. **Position the Drill:** Position the drill bit at the desired location on the wooden plank, ensuring it's perpendicular to the surface.
7. **Start Drilling:** While maintaining a firm grip, start the drill machine. Apply gentle and consistent pressure to the drill, and allow it to work at its own pace. Drill straight down into the wood.
8. **Controlled Drilling:** Keep the drill steady and maintain consistent pressure as you drill. Let the drill bit do the work without forcing it.
9. **Withdraw the Bit:** Once the hole is complete, release the trigger and carefully withdraw the bit from the hole. This prevents splintering.
10. **Safety First:** Turn off the drill machine and wait for the drill bit to stop completely before placing it down. Remove any wood shavings and clean the work area.



Fig 23: Drilling Holes in Wood

2. Creating Pilot Holes for Screws:

Materials Needed:

- Wooden pieces
- Screws
- Drill machine
- Drill bits (appropriate size for pilot holes)
- Safety glasses and hearing protection



Fig 24: Pilot Holes for Screws

Steps:

1. **Safety Gear:** Put on safety glasses and hearing protection for your safety.
2. **Secure Workpieces:** Place the wooden pieces on a stable work surface and align them as needed for your project. Use clamps to secure them together.
3. **Select Drill Bit:** Choose a drill bit that matches the diameter of the screws you'll be using for your project. Insert it into the drill's chuck and secure it.
4. **Adjust Depth and Speed:** If your drill has depth adjustment settings, set it to the appropriate depth for creating pilot holes. Select a suitable speed setting.
5. **Proper Grip:** Hold the drill machine with both hands, ensuring a firm grip on the handle and front grip.
6. **Position the Drill:** Position the drill bit at the location where you want to insert the screw. Ensure the drill is held perpendicular to the wood surface.
7. **Start Drilling:** Activate the drill machine while maintaining control and pressure. Drill straight into the wood to create a pilot hole for the screw.
8. **Controlled Drilling:** Keep the drill steady and apply even pressure as you drill. Allow the drill bit to do the work without excessive force.
9. **Complete the Hole:** Drill to the desired depth for the pilot hole. Ensure its deep enough to accommodate the screw without splitting the wood.
10. **Safety and Clean-Up:** Turn off the drill machine and allow the drill bit to stop completely. Remove the drill bit from the hole, place the drill down, and clean the work area.

3. Sanding with Drill Attachment:

Materials Needed:

- Drill machine
- Sanding attachment (drill bit extension with sandpaper)
- Wooden piece
- Safety glasses and hearing protection



Fig 25: Sanding with Drill Attachment

Steps:

1. **Safety Gear:** Always start by wearing safety glasses and hearing protection.
2. **Secure Workpiece:** Place the wooden piece on a stable work surface and secure it with clamps.
3. **Attach Sanding Bit:** Insert the sanding attachment into the drill's chuck and secure it tightly.
4. **Adjust Speed:** If your drill has adjustable speed settings, choose a suitable speed for sanding.
5. **Proper Grip:** Hold the drill machine with both hands, one hand on the handle and the other on the front grip.
6. **Start Sanding:** Position the sanding attachment on the wooden surface you want to sand. Start the drill machine and move the sanding attachment evenly across the surface.
7. **Controlled Sanding:** Apply consistent pressure and maintain a steady pace while sanding. Keep the drill and sanding attachment level to avoid uneven sanding.

3.4. Hand Grinder

A hand grinder, also known as an angle grinder, is a versatile power tool used in woodworking for tasks such as cutting, grinding, sanding, and polishing. Its primary purpose is to provide woodworkers with the ability to precisely shape and finish their projects, making it an indispensable tool in modern carpentry.

3.4.1 Key Parts and Features



Fig 26: Hand Grinder

1. **Motor:** The heart of the hand grinder, it powers the rotation of the grinding wheel or accessory.
2. **Handle:** Provides a secure grip and control over the tool during operation.
3. **Spindle Lock Button:** Used for locking the spindle in place, making it easier to change accessories.
4. **Adjustable Guard:** Shields the user from debris and sparks, and it can be adjusted to various angles for different tasks.
5. **Grinding Wheel:** The accessory used for various tasks, including cutting, grinding, and polishing.
6. **On/Off Switch:** Controls the power supply to the motor.

3.4.2 Why a Woodworker Should Use It

1. **Precision:** Hand grinders offer precise control for shaping and finishing wood pieces, enhancing overall project quality.
2. **Versatility:** They accommodate various grinding wheels and attachments, making them suitable for a wide range of tasks.
3. **Efficiency:** Hand grinders are efficient tools, saving time and effort compared to manual methods.
4. **Professional Finish:** They enable woodworkers to achieve smooth, professional-quality finishes on their projects.

3.4.3 Types of Operations with Popular Applications and Material Required

1. **Cutting:**
Popular Application: Trimming wooden boards, cutting metal pipes.
Material Required: Cutting wheel or abrasive metal-cutting disc.
2. **Grinding:**
Popular Application: Smoothing welds, shaping wooden surfaces.
Material Required: Grinding wheel or abrasive grinding disc.
3. **Sanding:**
Popular Application: Sanding wooden furniture, shaping curved edges.
Material Required: Sanding disc or flap wheel attachment.
4. **Polishing:**
Popular Application: Polishing metal surfaces, buffing wood.
Material Required: Polishing wheel or buffing pad.

3.5. F-Clamp

A F-clamp, short for "bar clamp" or "fast-action clamp," is an essential tool in boat making. Its purpose is to securely hold workpieces in place during various boat making operations, ensuring stability, precision, and safety throughout the project.

3.5.1 Key Parts and Features

1. **Bar:** The long, straight bar provides the main structural support and can vary in length.
2. **Fixed Jaw:** One end of the clamp contains the fixed jaw, which remains stationary during clamping.
3. **Sliding Jaw:** The other end features the sliding jaw, which can be adjusted along the bar to accommodate different workpiece sizes.
4. **Clamping Handle:** The clamping handle, often equipped with a trigger or lever, allows easy and quick adjustment of the sliding jaw's position.
5. **Throat Depth:** The distance from the bar's edge to the clamping surface determines how deep the clamp can reach into the workpiece.

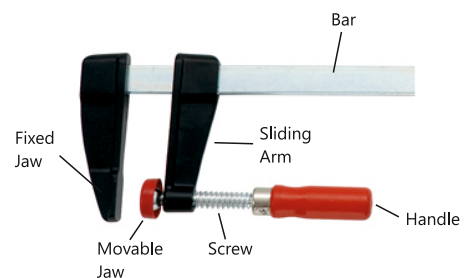


Fig 27: F-Clamp

3.5.2 Why a Boat Maker Should Use It

- **Stability:** F-clamps provide stable and secure workpiece holding, preventing movement during cutting, drilling, or assembly.
- **Precision:** They enable precise alignment and positioning of workpieces, ensuring accurate cuts and joins.
- **Ease of Use:** F-clamps are user-friendly, with quick adjustment handles for efficient clamping.
- **Versatility:** These clamps are suitable for a wide range of boat making tasks.

3.5.3 Types of Operations with Popular Applications and Material Required

1. Edge Gluing:

- **Popular Application:** Joining wood boards along their edges to create more comprehensive panels.
- **Material Required:** F-clamps suitable for the length and thickness of the boards.

2. Miter Joint Assembly:

- **Popular Application:** Creating precise mitered corners in frames, molding, or trim work.
- **Material Required:** F-clamps with adjustable jaws for angled joints.

3. Cabinet Assembly:

- **Popular Application:** Joining cabinet components like sides, tops, and bottoms.
- **Material Required:** Heavy-duty F-clamps for holding large and heavy pieces.

4. Dowel or Biscuit Joinery:

- **Popular Application:** Aligning and securing dowels or biscuits for joinery.
- **Material Required:** Smaller F-clamps for clamping joinery guides.

3.5.4 Step by Step guide to Edge Gluing Wood Boards using F Clamps

Materials Needed:

- Two wooden boards (approximately 3ft long)
- F-clamps (two or more, appropriate length)
- Wood glue
- Safety glasses

Steps:

1. **Safety Gear:** Put on safety glasses for eye protection.
2. **Prepare Work Surface:** Ensure the work surface is clean and level. Place the two wooden boards parallel to each other, with the edges to be glued facing up.
3. **Apply Glue:** Apply a generous amount of wood glue along one of the board's edges to be joined.
4. **Align and Clamp:** Place the second board's edge onto the glued edge, aligning them precisely. Use F-clamps to secure the boards together, positioning the clamps at regular intervals along the length.
5. **Adjust Tension:** Adjust the clamping handles to apply even pressure on both boards. Ensure the boards are aligned flush.
6. **Excess Glue Removal:** Wipe away any excess glue that squeezes out from the joint using a damp cloth.
7. **Cure:** Allow the glued boards to cure as per the wood glue manufacturer's instructions, typically 24 hours.
8. **Unclamp:** Once the glue has cured, unclamp the boards. You'll have a sturdy edge-glued panel ready for further woodworking.

* Refer to the Boat Maker Toolkit booklet to learn more about F-Clamps.

Exercise

Multiple Choice Questions (MCQs)

1. Which PPE item shields the eyes from wood chips, dust, and debris during boat making tasks?
A) Safety shoes
B) Safety gloves
C) Safety glasses
D) Safety earplugs
2. What is the primary purpose of a hand cutter in boat making?
A) To hammer nails accurately
B) To create decorative patterns
C) To achieve clean and controlled cuts
D) To shape materials for sculptures
3. Which part of a Hand Drill Machine holds and tightens the drill bit in place?
A) Trigger Switch
B) Handle
C) Chuck
D) Depth Stop
4. Why is it important to check the grinding wheel before use?
A) To find hidden treasures
B) To ensure it's not too heavy
C) To check for damage or wear
D) To determine its color
5. What is the purpose of the sliding jaw on an F-clamp?
A) To lock the clamp in place
B) To adjust the clamping capacity
C) To secure the workpiece
D) To make the clamp heavier

Unit 4: 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

4.1 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.

4.2 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.

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

How to Register for GST: <https://www.gst.gov.in/>

Click on Register Now under Taxpayers (Normal)

PAN Enrollment: <https://www.onlineservices.nsdl.com/paam/endUserRegisterContact.html>

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

Components of a Business Plan

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

		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

4.3 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.

4.4 Government Schemes and E-Commerce

1. Key elements of various relevant Government schemes

Sr.No.	Name of Scheme	Link for additional information
1	MUDRA (Micro Units Development and Refinance Agency Ltd.)	https://www.mudra.org.in/
2	PMEGP (Prime Minister's Employment Generation Programme)	https://msme.gov.in/1-prime-ministers-employment-generation-programme-pmegp
3	Standup India Scheme	https://www.standupmitra.in/Home/SUISchemes
4	Startup India	https://seedfund.startupindia.gov.in/
5	SVANidhi Scheme (PM Street Vendor's Atma Nirbhar Nidhi)	https://pmsvanidhi.mohua.gov.in/
6	Vishwakarma Scheme	https://govtschemes.in/pmvishwakarma-yojana#gsc.tab=0
7	Credit Guarantee Fund Trust for Micro and Small Enterprises (CGTMSE)	https://www.cgtmse.in/
8	Atal Pension Yojana	https://www.india.gov.in/spotlight/atal-pension-yojana
9	Pradhanmantri Suraksha Bima Yojna	https://financialservices.gov.in/insurance-divisions/Government-Sponsored-Socially-Oriented-Insurance-Schemes/Pradhan-Mantri-Suraksha-Bima-Yojana(PMSBY)
10	Pradhan Mantri Jeevan Jyoti Bima Yojana	https://financialservices.gov.in/hi/insurance-divisions/Government-Sponsored-Socially-Oriented-Insurance-Schemes/Pradhan-Mantri-Jeevan-Jyoti-Bima-Yojana(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.**

2. 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 5: 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

5.1 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.



Fig 28 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.

5.2 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.

aook

1. **Browse Facebook's website:** Go to in your web browser to access www.facebook.com 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 setting 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.

5.3 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 setting 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 official, 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 6: 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

6.1 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.

6.2 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

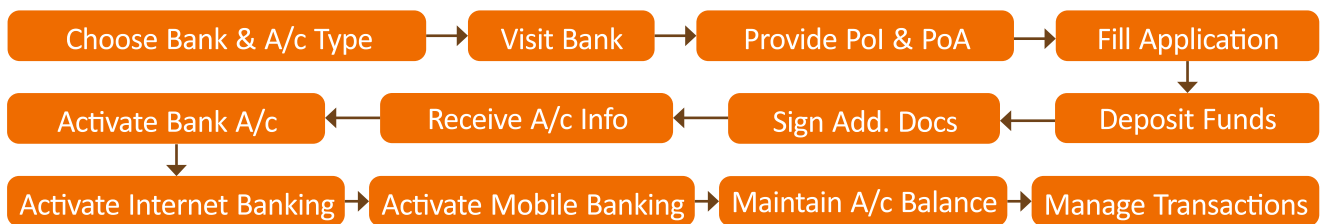
6.3 Process of Opening a Bank Account**A. Savings and Current Account**

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

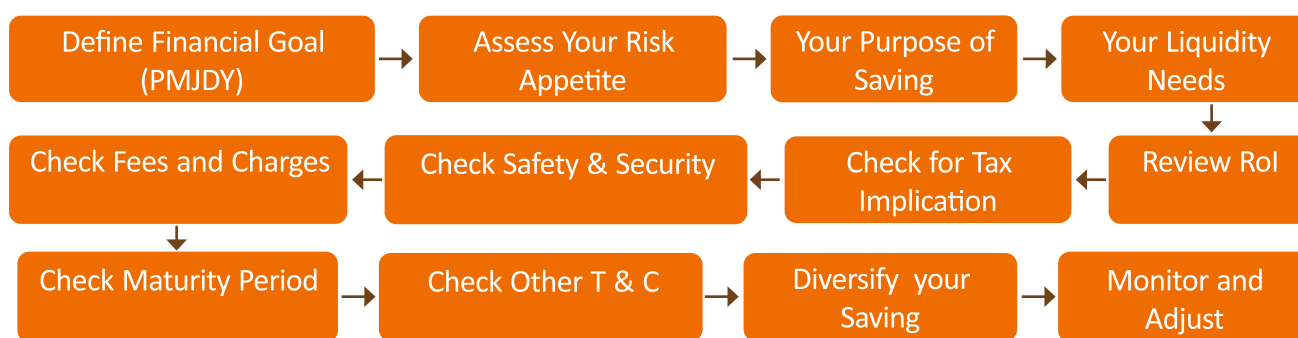
Do's	Don'ts
Do Keep Track of Your Account Balance:	Don't Share Sensitive Information
Do Create a Budget	Don't Ignore Security
Do Keep Account Information Confidential	Don't Overdraw Your Account Intentionally
Do Use Strong Passwords:	Don't Ignore Account Fees
Do Review Bank Statements regularly	Don't 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.

6.4 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 7: 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

7.1 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.

7.2 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

7.3 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:** and <https://ondc.org/ondc-buyer-apps/> <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 waterfilters, 500 pressure cookers, and 1,000 frying pans a month. Around 20 units of Mitticool have been exported to the UK, Africa and Nairobi. Prajapati has now been invited to Africa to set up a unit there. He attends about 2-3 exhibitions a year to market his products in hopes they will catch on in the international markets.

Exercise

Multiple Choice Questions (MCQs)

- 1) Which of the below option is not a characteristic of an entrepreneur?
a) Determination b) Managing stress c) Non-flexible d) Moderate risk bearing
- 2) Which of the following is not a legal entity?
a) Partnership b) One Person Company c) Freelancer d) Self Help Group
- 3) Which of the following does not help in controlling expenses?
a) Bulk buying b) Using energy efficient technology
c) Buying for long-term future needs d) Prioritizing essential expense
- 4) What is the full form of PMEGP?
a) Prime Minister Employment General Programme
b) Prime Minister Embayment General Programme
c) Prime Minister Employment Generation Programmed
d) None of the above.
- 5) Which of the following is not an e-commerce platform? (Module4)
a) Instagram b) Amazon c) ONDC d) Myntra
- 6) Depending on the brand, the charging port of a mobile phone can be
a) USB-C b) Micro-USB c) Lighting port d) All of the above
- 7) Where in your mobile phone can you explore all the features of the phone?
a) App Store b) Chrome c) Settings d) Camera
- 8) Which application can help you download other application legally and safely?
a) Google Search b) Google App c) App Store d) Google Maps
- 9) If you want to learn new skills or share videos about your craft, which of the following can you use?
a) Email b) YouTube c) Voice Recorder d) WhatsApp
- 10) What of the following are features of BHIM UPI App?
a) Make Digital Payments b) Receive Digital Payments
c) Recharge Mobile Phone d) All of the above
- 11) Money we receive by selling our services/products is our
a) Assets b) Savings c) Income d) Profit
- 12) Quickest, Cheapest and Easiest way of receiving electronic payment from our customers is through
a) Internet Banking b) Credit Card c) UPI d) Cash
- 13) Which government-issued document is commonly accepted as both proof of identity and proof of address for KYC?
a) Passport b) Driver's Licence c) Birth Certificate d) School Id Card

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

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

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

- a) District Consumer b) State Consumer Court
c) National Consumer Court d) Supreme Court

16) What do you understand by marketing?

- a) Promoting and advertising products or services b) Crafting products
c) Selling products d) Ignoring customers' needs

17) What does USP stand for?

- a) Unique Selling Proposal b) Unique Selling Point
c) Universal Sales Practice d) Unwanted Selling Product

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

- a) By connecting with customers and showcasing their work
b) By avoiding customer interactions
c) By increasing production
d) By ignoring product quality

19) Why is customer feedback important?

- a) To share it on social media b) To boost self-esteem
c) To use it for continuous improvement d) To ignore customer opinions.

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

- a) Limited customer reach b) Increased visibility and access to a broader customer base
c) High registration fees d) None of the above

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

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

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