



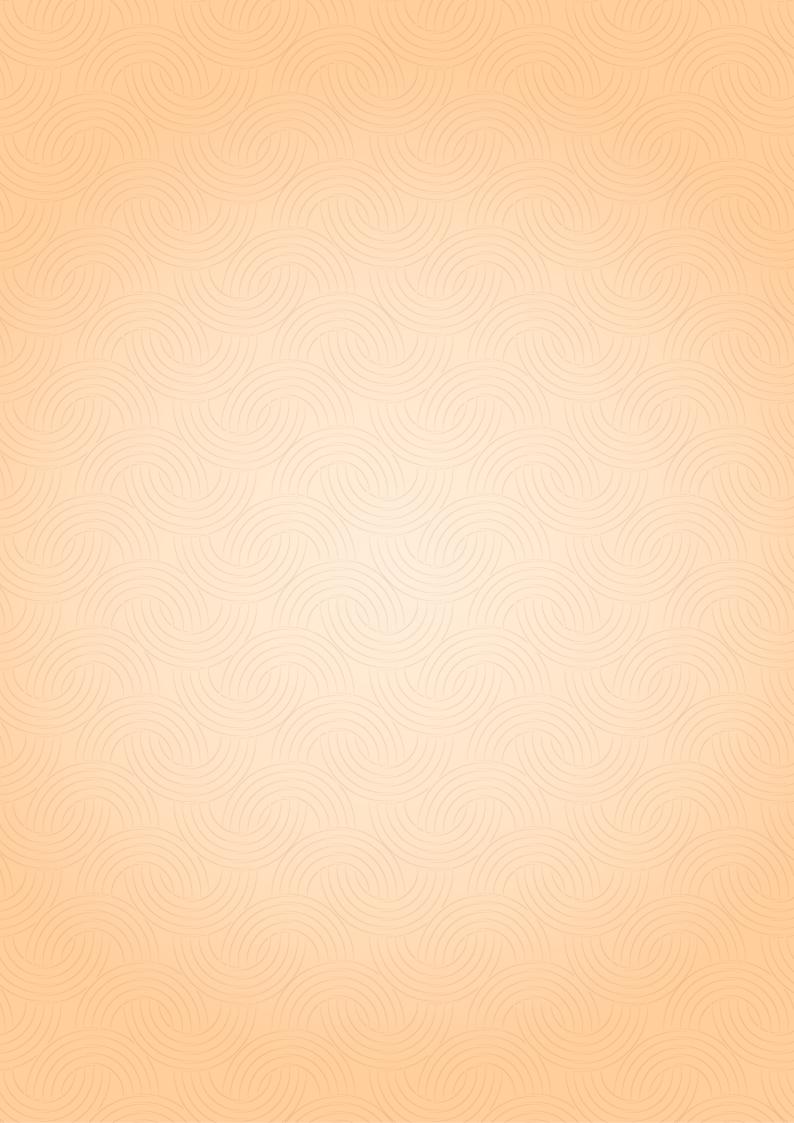
PM Vishwakarma

Trainer Handbook





Scan the QR Code to read this E-Trainer Handbook on Knowledge Centre Carpenter (Suthar) (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 Trainer Handbook

This Trainer Handbook is designed to enable training for the Traditional Carpenter. All the activities carried out by a Traditional Carpenter are covered in this basic training module.

The list of modules covered in this book are:

Module 1: Overview of PM Vishwakarma Scheme

Module 2: Introduction to Modern Carpentry

Module 3: Working efficiently 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.



Activity



Ask



Demonstrate



Do



Elaborate



:e



Notes



Pratical



Resources



Sav



Steps



Summary

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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 Carpentry trade and its significance.
- 5. Highlight the key difference of Carpentry trade between traditional and modern eras.
- 6. Identify different career opportunities relevant to a skilled carpenter 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. Proficiently execute the correct Hand Planer techniques to achieve smooth and level surfaces on various wood types.
- 12. Skilfully operate a Hand Router to craft diverse edge profiles, joinery, and ornamental details in wood.
- 13. Learn about how to use loans, credit, and market support provided under the scheme, and understand the application process
- 14. Comprehend how the scheme offers skill-enhancing opportunities and promotes digital transactions
- 15. Attain a detailed knowledge of self employment and entrepreneurship
- 16. Identify advantage of taking entrepreneurship over wage employment
- 17. Discuss the process of linking beneficiaries with exporters and traders to expand their market reach
- 18. Demonstrate how to be well groomed and be presentable
- 19. Identify the precise needs of the customers
- 20. Identify the features and benefits of products and services that meet the needs of the customers
- 21. Describe the importance of customer feedback
- 22. Explain how building long-term relationships with customers help increase profitability in business
- 23. Prepare incentive plans, deals, offers etc. for regular customers

Unit 1: Overview of PM Vishwakarma Scheme

Unit Objectives | @ |



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

- 1. Learn about the vision of the Hon'ble Prime Minister for artisans and craftspeople
- 2. Know the objective and components of PM Vishwakarma scheme
- 3. List the 18 trades included under the scheme
- 4. Learn about the importance of PM Vishwakarma Certificate and ID Card
- 5. Discuss the purpose of Basic & Advanced Training for Vishwakarmas
- 6. Know the importance of digital and financial literacy is today's world
- 7. Describe the significance of self-assessment and support provided under the scheme
- 8. Know the application procedure for PM Vishwakarma Scheme
- 9. Learn how the scheme will offer skill-enhancing opportunities & the importance of digital transactions
- 10. Learn about other government schemes for the benefits of artisans
- 11. Know the process of connecting beneficiaries with exporters and traders

1.1 Introduction to PM Vishwakarma Scheme

The 'PM Vishwakarma' scheme supported by the Indian Government help artisans to improve their skills, connect to larger markets, and advance in their crafts.

Resources to be Used



Pen, small writing pad, white board and marker.

Note |



This is the first session of the program about PM Vishwakarma Scheme

Sav





- Start by welcoming all the participants to the training program and conveying a message of encouragement.
- Thank all the participants for joining and being a part of this training program.
- Introduce yourself briefly to participants, with your name and background, and your role in the training program.
- Explain the rules of the game you are going to play as an "Ice Breaker".

Note



- Please ensure that while introducing yourself, you share at least one piece of personal information such as your hobbies, likes, dislikes etc. with the participants. This will facilitate participation and exchange in many ways.
- Take a keen interest in understanding the needs and aspirations of the participants before actually conducting the training.

Say



Before we start the training, let us spend some time in introducing and knowing each other. We shall play a game. Each one of us will tell the class his or her name, hometown, hobbies and a special quality about himself / herself starting with the 1st letter of his / her name. I will start with mine.

Activity



Activity: Ice Breaker, Duration: 1hr, Resources Used: Pens, white board and marker

Arrange the class in a semi-circle / circle. Say your name aloud and start playing the game with your name. Say, "Now, each of one you shall continue with the game with your names, till the last person in the circle / semi-circle participates". Listen to and watch the participants while they play the game. Ask questions and clarify if you are unable to understand or hear a participant.

Remember to:

- Discourage any queries related to one's financial status, gender-orientation or religious bias during the game
- Try recognizing each trainee by his / her name because it is not recommended for a trainer to ask the name of a participant during every interaction.

1.2 Objectives of PM Vishwakarma 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, Skill Upgradation, Credit Support, Incentive for Digital Transactions, Marketing Support.

Resources to be Used



Trainee Handbook, pen, small writing pad, whiteboard, markers

Note



This is the second session of the program about PM Vishwakarma Scheme

Say 🗣

- Now, let us begin with a new session, which is about the vision, objectives, components and trades under PM Vishwakarma Scheme.

Ask



Ask the participants the following question:

- Can anyone mention about the vision of Hon'ble Prime Minister for Artisans and Crafts people.
- Can anyone mention the objectives and components of PM Vishwakarma Scheme?

Write the participants' answer on whiteboard. Gather cues from the answers and start teaching the lesson.

Elaborate



Discuss the following:

- The Prime Minister has consistently made it a priority to encourage those who work in traditional crafts. This emphasis is motivated by the desire to preserve local products, art, and crafts as well as the rich past of the region while also financially supporting local artisans and craftspeople.
- PM Vishwakarma Scheme aims to strengthen and nurture the Guru-Shishya parampara or family-based practice of traditional skills by Vishwakarmas working with their hands and tools. The prime focus of PM Vishwakarma is at improving the quality as well as the reach of products and services of artisans and craftspeople and to ensure that they are integrated with the domestic and global value chains.
- The Government of India will completely fund the 'PM Vishwakarma' scheme. The following ministries will work together to implement 'PM Vishwakarma':
 - » The Ministry of Micro, Small and Medium Enterprises
 - » The Ministry of Skill Development and Entrepreneurship
 - » Department of Financial Services
- The Ministry of Micro, Small and Medium Enterprises will lead and coordinate the budget. The scheme will be in place for five years until 2027-28.
- With a budget of Rs 13,000 crore, the Union Government would fully finance PM Vishwakarma. The Vishwakarmas would be registered for free under the programme through Common Services Centres using the PM Vishwakarma portal, which is biometric in nature. In addition to receiving a PM Vishwakarma certificate and ID card, they will also receive training in basic and advanced skills, a toolkit incentive of \$15,000, collateral-free credit support up to \$1 lakh (in the first tranche) and \$2 lakh (in the second tranche) at a reduced interest rate of 5%, a reward for digital transactions, and marketing assistance.
- The scheme will provide support to artisans and craftspeople of rural and urban areas across India. Eighteen traditional crafts will be covered under PM Vishwakarma. These include (i) Carpenter; (ii) Boat Maker; (iii) Armourer; (iv) Blacksmith; (v) Hammer and Tool Kit Maker; (vi) Locksmith; (vii) Goldsmith; (viii) Potter; (ix) Sculptor, Stone breaker; (x) Cobbler (Shoesmith/ Footwear artisan); (xi) Mason (Rajmistri); (xii) Basket/Mat/Broom Maker/Coir Weaver; (xiii) Doll & Toy Maker (Traditional); (xiv) Barber; (xv) Garland maker; (xvi) Washerman; (xvii) Tailor; and (xviii) Fishing Net Maker.

Activity



Divide the class into three-four groups. Ask the members of each group to speak about the components of PM Vishwakarma scheme. Appreciate the best performance.

Say



Did you find the activity fruitful? I hope all of you are aware of the components of Pm Vishwakarma Scheme

Do



- Jot down the crucial points on the whiteboard as the participants speak.
- Share your inputs and insight, to encourage the participants and add onto what they talk about.
- Ensure that all participants participate in the class.

Notes for Facilitation



- Ask the participants if they have any questions.
- Encourage other participants to answer it and encourage peer learning in the class.
- Answer all the doubts in case any to the participants.
- Ask them to answer the questions given in the participant manual.
- Ensure that all the participants answer every question.

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, Skill Upgradation, Credit Support, Incentive for Digital Transactions, Marketing Support.

Resources to be Used



Trainee Handbook, pen, small writing pad, whiteboard, markers

Note |



This is the third session of the program which talks about the benefits under PM Vishwakarma Scheme.

Say



Good morning and a very warm welcome to this training program '_______'. Before we begin this session let us have a quick recapitulation of the previous session.

Do

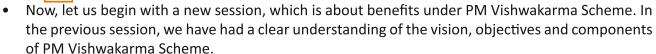


Begin with revising the things explained in previous session. Ask the following questions

- Can you summarise the points we have covered in the previous lesson?
- Encourage the participants to give their response.

- Ensure that the class should not lose focus.
- Clarify if they have any doubts.
- Tell the class about what they are going to learn in this session.

Say



Ask



Ask the participants the following question:

- Do you know the purpose of training under PM Vishwakarma Scheme?
- Write the participants' answer on whiteboard. Gather cues from the answers and start teaching the lesson.

Elaborate



Importance of PM Vishwakarma Certificate & ID Card

- Artisans and craftsmen will receive PM Vishwakarma Certificates and ID cards, both digitally and in physical form. These documents provide formal recognition, validate skills, and grant access to scheme benefits, including financial support and market opportunities.
- The certificates and ID cards distinguish artisans in the formal sector, boosting their credibility and reputation. They also open doors to new market opportunities and partnerships. Moreover, these documents instill pride and motivation, signifying recognition of their heritage and craftsmanship.
- Furthermore, the ID card offers legal recognition as a Vishwakarma, essential for accessing government schemes and subsidies exclusively available to artisans.

Benefits of Basic & Advanced Training under PM Vishwakarma Scheme

- The PM Vishwakarma Skilling Program is a three-step initiative designed to empower traditional artisans and craftspeople. Firstly, Skill Verification assesses artisans' skills and informs incentives for toolkits provided by MoMSME.
- Then, Basic Skilling enhances their skills, knowledge, income, and entrepreneurship through certified trainers and a comprehensive curriculum.
- Artisans also receive toolkit incentives of up to Rs. 15,000 and digital guides to boost their product quality.
- Advanced Skill Training provides Vishwakarmas with valuable benefits. It enhances their entrepreneurial knowledge, allowing them to manage and expand their businesses confidently. Vishwakarmas also gain exposure to the latest technologies and design trends relevant to their trades.
- The program emphasizes value chain integration, fostering collaborations for improved market access. It addresses advanced subjects comprehensively and informs beneficiaries about the

availability of a second loan tranche for business expansion.

 Participants receive NSQF certification and enjoy provisions for boarding, lodging, and wage compensation. Outreach efforts ensure accessibility, and various training facilities are leveraged.
 Data on trained Vishwakarmas is accessible on the Skill India Digital portal, encouraging lifelong learning and growth.

Importance of digital and financial literacy

- Digital literacy equips artisans with the ability to utilize technology and the internet to showcase their creations to a global audience. It empowers them to establish online shops, advertise on social media platforms, and tap into a broader customer base.
- Financial literacy, on the other hand, enables artisans to manage their earnings wisely. It equips them with the skills to save, budget effectively, and make informed financial decisions. This financial acumen also facilitates their access to credit and financial services, paving the way for business expansion and investment in advanced tools and techniques.

Say



Let us participate in an activity to understand the importance of PM Vishwakarma certificate & ID card, benefits of basic & advanced training under the scheme, and importance of digital literacy.

Activity



Ask the participants to revise the concepts taught till now. The time allocated for revision is 10 minutes. Then, show the participants few PowerPoint slides, comprising images of certificates and ID card, toolkits, etc. issued to Vishwakarma participants.

Say



Did you find the activity fruitful? I hope all of you are aware of the importance and benefits of PM Vishwakarma Scheme.

Elaborate



Discuss the following:

How to utilise loan provided under the scheme:

- Vishwakarmas can effectively use the Rs. 1 lakh loan in several key ways. They can invest in advanced tools and workspace expansion for improved craftsmanship. Funds can also be allocated to procure high-quality materials and for marketing efforts, including participating in exhibitions. Additionally, diversifying the product range keeps offerings fresh and attracts a broader customer base, enhancing their craft and business.
- The Rs. 2 lakh loan offers Vishwakarmas diverse avenues for entrepreneurial growth. They can expand businesses, upgrade tools, and innovate in product design. Collaboration with industry partners and advanced skill development open new markets.

 Marketing efforts and a strong digital presence expand reach. Upgraded facilities boost efficiency, while investing in high-quality materials ensures customer satisfaction. These strategies empower Vishwakarmas to harness the loan effectively for business development.

Importance of self assessment

Self-assessment is a vital step for Vishwakarmas, aiding them in various aspects of their journey. It helps artisans track skill progress, align goals with capabilities, adapt to modern techniques, and access scheme benefits. Furthermore, self-assessment fosters a culture of continuous improvement, enhances entrepreneurial confidence, and contributes to sustainability. Ultimately, it empowers artisans, giving them control over their skill development for greater self-reliance and self-sufficiency.

Credit and market support

- Eligible beneficiaries can access collateral-free loans of up to Rs. 3,00,000. This includes a first loan of up to Rs. 1 lakh after basic training and a second loan of up to Rs. 2,00,000 for skilled beneficiaries. The interest rate is 5%, with an 8% upfront interest subsidy provided by the government. Loans receive a Graded Guarantee Cover for risk mitigation.
- The National Committee for Marketing (NCM) ensures quality certification, helps establish online visibility, and facilitates e-commerce listings. It also fosters market linkages, assists in trade fair participation, and connects artisans with buyers and exporters.
- In essence, these support measures empower artisans by providing access to financial resources and boosting market exposure, enhancing their businesses and visibility.

Say



Let us participate in an activity to understand the ways to utilise the loan provided under the PM Vishwakarma Scheme along with the importance of self assessment and support.

Activity



Divide the class into three-four groups. Draw two columns on the whiteboard, with the help of a marker, as shown below:

Ways to use 1 lakh loan	Ways to use 2 lakh loan

Ask each group to give one point each for ways to use loans of 1 lakh and 2 lakh respectively.

Say



Did you find the activity fruitful? I hope all of you are aware of the ways to use the loan provided under the PM Vishwakarma Scheme.

Note



- Ask the participants if they have any questions.
- Encourage other participants to answer it and encourage peer learning in the class.
- Answer all the doubts in case any to the participants.
- Ask them to answer the questions given in the participant manual.
- Ensure that all the participants answer every question

1.3.1 Processes and Procedures

The application procedure for the PM Vishwakarma Scheme involves several steps for the enrolment of beneficiaries.

Resources to be Used



Trainee Handbook, pen, small writing pad, whiteboard, markers

Note |



This is the fourth session of the program which talks about the processes and procedures involved in PM Vishwakarma Scheme

Say



Do



Begin with revising the things explained in previous session.

Ask the following questions

- Can you summarise the points we have covered in the previous lesson?
- Encourage the participants to give their response.
- Ensure that the class should not lose focus.
- Clarify if they have any doubts.
- Tell the class about what they are going to learn in this session.
- Clarify if they have any doubts.
- Tell the class about what they are going to learn in this session.

Say | 🗣

Now, let us begin with a new session, which is about the application process, various skill enhancing opportunities, importance of digital transactions and processes of linking beneficiaries with exporters and traders. In the previous session, we have had a clear understanding of importance of PM

Vishwakarma certificate & ID card, benefits of basic & advanced training under the scheme, and importance of digital literacy.

Ask



Ask the participants the following question:

- Can anyone mention the application procedure of PM Vishwakarma Scheme?
- What are the various skill enhancing opportunities under the scheme?

Write the participants' answer on whiteboard. Gather cues from the answers and start teaching the lesson.

Elaborate



Discuss the following:

Application Procedure:

- Beneficiary families enroll through the PM Vishwakarma portal and mobile app, aided by CSCs.
 Mandatory documents include Aadhaar, mobile number, bank details, and ration card if available.
 No fees apply.
- A three-stage online verification process includes local authorities, the District Implementation Committee (DIC), and a Screening Committee. Successful applicants are registered under the scheme.
- The PM Vishwakarma Scheme's application procedure is crucial for several reasons. It ensures inclusivity, leveraging technology and local resources to reach artisans and craftspeople nationwide.
- Moreover, the multi-stage verification process confirms eligibility, preventing misuse of benefits and promoting financial inclusion through bank account assistance. It enhances transparency, reducing errors and fraudulent claims, while the government's coverage of registration costs makes the process accessible and email claims, supporting traditional artisans and craftspeople effectively.

Skill Enhancing with Vishwakarma

- The PM Vishwakarma Scheme ensures skill-enhancement opportunities for beneficiaries through a structured process. Beneficiary data is shared with the Ministry of Skill Development and Entrepreneurship (MSDE) via the PM Vishwakarma Portal, facilitating skill verification and training. MSDE oversees the training centers, ensuring trainer quality and designing state-wise skilling ecosystems. Customized courses are created for skill upgradation, often led by experienced artisans.
- Training is conveniently located near beneficiaries, typically at the district level, and incentives are
 provided for completing basic training. Stipends are transferred directly to beneficiaries' Aadhaarlinked bank accounts. A Skill Upgradation Committee monitors and maintains training quality. This
 process ensures that beneficiaries have access to high-quality training and incentives to enhance
 their skills.

Importance of Digital Transactions

• The scheme encourages beneficiaries to use digital transactions. For each eligible digital transaction (up to 100 per month), Re. 1 is credited to the beneficiary's bank account through

Aadhaar-enabled payments in Direct Benefit Transfer (DBT) mode.

• The scheme offers cashbacks to motivate artisans and craftspeople to embrace digital transactions. These cashbacks, apart from providing immediate benefits, help build a digital transaction history that can improve beneficiaries' credit scores, making it easier for them to access credit in the future. This incentive fosters a digital payments culture within the Vishwakarma community.

Other Government Schemes

- National Handicrafts Development Program (NHDP)
- National Rural Livelihoods Mission (NRLM) also known as Aajeevika
- Pradhan Mantri MUDRA Yojana (MUDRA)
- Micro, Small, and Medium Enterprises (MSME) Schemes
- National Scheduled Castes Finance and Development Corporation (NSFDC)
- National Scheduled Tribes Finance and Development Corporation (NSTFDC)
- Market Access Initiatives (MAI) Scheme
- Digital India
- Startup India
- Artisan Credit Card (ACC) Scheme
- Technology Upgradation Fund Scheme (TUFS)
- Export Promotion Councils (EPCs)

These schemes collectively play a pivotal role in supporting artisans and craftspeople. They provide essential avenues for skill enhancement, financial assistance, market access, digital empowerment, inclusivity for marginalized communities, modernization of related industries, and opportunities for artisans to explore global markets. These schemes contribute significantly to the preservation of traditional crafts, livelihood improvement, and entrepreneurship promotion among artisans.

Linking beneficiaries with exporters and traders

- Linking beneficiaries with exporters and traders under the PM Vishwakarma Scheme offers a multitude of benefits. Firstly, it provides artisans and craftspeople with direct market access and potentially higher sales opportunities. Collaborations with industry experts and export promotion councils can also tap into existing demand and expose beneficiaries to international markets.
- Furthermore, exporters offer valuable market insights, marketing expertise, and branding enhancement, while ensuring product quality meets international standards. Financial opportunities, networking, capacity building, and a competitive edge are additional advantages that come with such partnerships. These connections create a win-win scenario, benefiting both artisans and established traders while promoting traditional craftsmanship and entrepreneurial growth.

Say



Let us now participate in an activity to learn more about the processes and procedures involved in PM Vishwakarma Scheme

Activity



Activity: See and Learn

Duration (in mins): 15 mins

Resources Used: Trainee Handbook, Whiteboard, Marker, laptop, overhead projector, laser pointer,

etc.

From your laptop, show the participants the few PowerPoint slides, comprising images of the steps involved in application procedure under the PM Vishwakarma Scheme. While navigating along the slides, describe what each slide represents.



Did you find the activity fruitful? I hope all of you are aware of the application procedure under the PM Vishwakarma Scheme.

Ask



Ask the participants to revise the process of linking beneficiaries with the traders and exporters. The time allocated for revision is 10 minutes.

Say



I hope all of you are aware of the process of linking beneficiaries with the traders and exporters under the PM Vishwakarma Scheme.

Notes for Facilitation



- Ask the participants if they have any questions.
- Encourage other participants to answer it and encourage peer learning in the class.
- Answer all the doubts in case any to the participants.
- Ask them to answer the questions given in the participant manual.
- Ensure that all the participants answer every question.

Unit 2: Introduction to Modern Carpentry

Unit Objectives | 6



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

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

2.1 Transition of Carpentry from Traditional to Modernity

- Carpentry is a revered craft with a rich history, leaving an enduring mark on our built environment
- From ancient Egyptian pyramids to Indian temple woodwork, carpenters have shaped human civilization through art and precision

Resources to Be Used



- 1. Visual aids illustrate the transition of carpentry tools and methods
- 2. Historical accounts and stories about carpentry evolution

Say



"In this unit, we will journey through the history of carpentry, exploring how it has evolved from traditional methods to modern practices. We'll discuss the impact of technology on this craft and why it's crucial to adapt to modern tools."

Notes



- 1. Highlight the significance of embracing modern practices while respecting traditional craftsmanship
- 2. Encourage learners to appreciate the rich history of carpentry

Elaborate



Transition of Carpentry in India:

In India, carpentry's evolution from ancient times to the present has been marked by innovation and expertise. Master craftsmen, the "Sthapathis," were renowned for their mastery of geometry and materials.

The Modern Transformation of Carpentry:

The introduction of modern tools and machinery, especially during the Industrial Revolution, revolutionized carpentry, allowing for greater precision and efficiency.

Carpentry Today- A Multifaceted Craft:

Modern carpenters have diversified into various specialized fields, from construction and furniture making to interior design and restoration. This shift has created new career opportunities and reshaped the roles of carpenters in our modern world.





Fig 1: Traditional Carpentry

Fig 2: Modern Carpentry

Comparison between traditional hand tools and power tools for various carpentry processes:

S. No.	Process	Traditional Hand Tools	Power Tools
1	Cutting	Hand saw, coping saw	Circular saw, jigsaw, Miter saw
2	Shaping	Hand plane, chisel	Electric hand planer, belt sander, Angle grinder
3	Joinery	Hammer, nails, manual screwdriver	Nail gun, power screwdriver
4	Drilling	Hand drill, brace, and bit	Cordless drill, drill press, and particular bit
5	Sanding	Sandpaper, sanding block	Orbital sander, belt sander, and Angle grinder
6	Routing	Hand router	Electric hand router
7	Grinding	Hand file, grindstone	Angle grinder
8	Fastening	Screwdriver, manual staple gun	Power screwdriver, staple gun

Demonstrate |



Showcase how modern tools have enhanced efficiency and precision in carpentry as compared to power tools.



Create a timeline of carpentry's evolution, emphasizing key milestones.

Activities



Activity 1: "Incorporating Modern Tools"

Discuss examples of modern carpentry tools and their advantages over traditional counterparts.

Activity 2: "Preserving Craftsmanship"

Organize a group discussion on how carpenters can balance modernization with preserving traditional craftsmanship.

Ask



- Ask the participants about the traditional carpenter
- Ask the participants to highlight the transition of carpenter from traditional to modernity
- As participants to display the usage of traditional and modern tools for specified operations

2.2 Scope of Furniture Industry & Career Prospects for Carpenters

- The furniture industry's scope is expanding with changing consumer preferences and the demand for unique designs, offering carpenters diverse opportunities
- Carpenters have promising career prospects in the growing furniture industry, with potential for specialization, entrepreneurship, and personal growth

Resources to Be Used



- 1. Industry reports and statistics highlighting the furniture sector's growth
- 2. Case studies of successful carpenters who have ventured into furniture making

Say



"In this unit, we will explore the furniture industry's scope and the diverse career prospects it offers to carpenters. We'll also discuss the importance of staying updated with industry trends.".

Notes



- 1. Emphasize the vast opportunities within the furniture industry
- 2. Encourage learners to consider how their skills align with the industry's needs

Elaborate



Scope of Carpentry in the Indian Furniture Industry

India's furniture industry is booming, driven by urbanization, rising incomes, and growing demand for residential and commercial furniture.

- 1. **Furniture Manufacturing:** Carpenters are in high demand for crafting a variety of furniture, from cabinets to custom pieces.
- 2. **Custom Furniture Design:** Carpenters can specialize in creating unique, bespoke furniture to cater to the individual needs of clients.
- 3. **Interior Design and Renovation:** Carpenters are essential for interior projects, including installation, repair, and remodelling.
- 4. **Furniture Repair and Restoration:** Experts in restoration techniques can focus on preserving antique furniture and fixing damaged pieces.
- 5. **Carpentry Workshops:** Entrepreneurial carpenters can establish their workshops, allowing creative freedom and business ownership.
- 6. **Furniture Assembly and Installation:** Large retailers and e-commerce companies regularly require carpenters to assemble and install furniture.

- 7. **Supervisory and Management Roles:** Experienced carpenters can advance into supervisory roles, managing teams and projects.
- 8. **Teaching and Training:** Skilled carpenters can become educators, sharing their expertise through vocational training centers.
- 9. **Sustainable Furniture Production:** Carpenters with knowledge of sustainable practices are highly valued as environmental concerns grow.
- 10. **Furniture Design and Innovation:** Creatively inclined carpenters can explore careers in innovative furniture design, combining artistic vision with technical skills.

These career options empower a Carpenter to make informed choices about their paths in the thriving Indian furniture industry.

Demonstrate



Present case studies of carpenters who have successfully built careers in the furniture sector.

Do



Share industry data and real-world examples to illustrate the potential of the furniture sector.

Activities



Activity 1: "Exploring Career Prospects"

- 1. Discuss various career paths within the furniture industry, such as custom furniture making, restoration, and design
- 2. Encourage learners to explore their interests and potential career directions

Activity 2: "Importance of Upskilling"

- 1. Conduct a group discussion on the importance of upskilling and adapting to changing industry demands
- 2. Share success stories of carpenters who enhanced their skills to excel in the modern furniture sector

Ask



- Ask the participants about the scope of furniture industry in India
- Ask the participants to highlight various career prospectus for a carpenter in the furniture industry

2.3 Being a Modern Carpenter: Roles & Responsibilities

- Being a modern carpenter involves embracing technology and sustainable practices to meet the evolving demands of today's construction and woodworking projects
- Modern carpenters are not just skilled in traditional woodworking but also in using advanced tools, 3D modelling software, and eco-friendly materials, expanding their career prospects and contributing to a greener, more efficient industry

Resources to Be Used



Visual aids or presentations highlighting modern carpentry projects and technologies.

Say



"In this unit, we will explore what it means to be a modern carpenter. We'll discuss the roles and responsibilities, the need for adaptation, and the opportunities and challenges in today's carpentry world."

Notes



- 1. Emphasize the changing landscape of carpentry and the importance of evolving with the times
- 2. Encourage learners to think critically about their roles as modern carpenters

Elaborate



Roles and Responsibilities of a Modern-Day Carpenter

A modern-day carpenter has diverse responsibilities, including fabricating, assembling, installing, and repairing furniture and fixtures in residential and commercial settings. Here are their major job roles:

- 1. **Construction and Installation:** Carpenters construct and install structural elements like walls, roofs, floors, and building frameworks, ensuring they meet architectural plans.
- 2. **Interior and Exterior Finishing:** They work on finishing touches, like doors, windows, trim, cabinets, and more, to enhance a building's functionality and aesthetics.
- 3. **Custom Furniture and Cabinetry:** Many carpenters specialize in crafting unique, custom furniture and cabinetry, catering to clients' specific needs and preferences.
- 4. **Renovation and Restoration:** Skilled carpenters revive old structures and furniture, preserving their historical and architectural significance by repairing, replacing, and recreating elements.
- 5. **Maintenance and Repairs:** Carpenters perform routine maintenance and repairs to ensure the longevity and safety of structures and furniture.
- 6. **Design and Planning:** They often collaborate with architects and designers in project design and planning, aligning their carpentry work with the project's vision.
- 7. **Sustainable Building:** Some carpenters focus on sustainable practices, using eco-friendly materials and techniques to reduce environmental impact.

Comparison with Traditional Indian Carpenter:

- 1. **Tools and Equipment:** Modern carpenters use power tools and machines for efficiency, while traditional carpenters rely on hand tools and manual techniques.
- 2. **Training:** Modern carpenters receive formal training through vocational programs, while traditional carpenters learn through apprenticeships and hands-on experience.
- 3. **Safety Practices:** Modern carpenters prioritize safety, utilizing PPE and strict guidelines, whereas traditional carpenters may not always do so.
- 4. **Design and Innovation:** Modern carpenters adapt to contemporary design preferences, while traditional carpenters often stick to established designs and techniques.
- 5. **Sustainability:** Modern carpenters are more likely to use sustainable materials and practices, whereas traditional carpenters may not be as eco-conscious.

- 6. **Versatility:** Modern carpenters handle a wider range of projects due to their proficiency with various tools and technologies, whereas traditional carpenters may have limitations.
- 7. **Entrepreneurship:** Modern carpenters may use online marketing and digital tools for business, while traditional carpenters may have a more traditional approach.
- 8. **Continuous Learning:** Modern carpenters proactively update their skills and knowledge, whereas traditional carpenters rely on traditional techniques learned through generations.
- 9. **Precision:** Modern carpenters excel in precision work with precise machinery, while traditional carpenters rely on hand skills, which may vary in precision.
- 10.**Demand:** Modern carpenters are in high demand, especially for custom furniture and specialized projects, while traditional carpenters may face reduced demand due to changing consumer preferences.

Demonstrate



Share examples of modern carpentry projects that showcase innovation and skill.

Do



Stress the importance of being adaptable and forward-thinking as a modern carpenter.

Activities



Activity 1: "Adaptation to Modern Practices"

- Present case studies of carpenters who have successfully adapted to modern practices
- Ask learners to identify key factors that contributed to their success

Activity 2: "Opportunities and Challenges"

- Conduct a group discussion on the opportunities and challenges modern carpenters face
- Encourage learners to share their perspectives and insights

Ask



- Ask the participants about the roles and responsibilities of a Traditional Carpenter
- Ask the participants about the difference in roles of a modern carpenter with a traditional carpenter

Unit 3 Working effectively with Power Tools

Unit Objectives | @ |



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

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

3.1 Personal Protective Equipment: 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, gloves, and earplugs.
- Its primary purpose is to protect woodworkers from hazards such as flying debris, sharp objects, noise, and chemicals, ensuring a safe working environment.

Resources to Be Used



- 1. Samples of different PPE items.
- 2. Visual aids depicting the proper use of PPE.
- 3. Safety guidelines and regulations.

Say



"In this unit, we will delve into the world of Personal Protective Equipment (PPE) in carpentry. Safety should always be a top priority, and PPE is vital in ensuring our well-being while working with tools and materials."

Notes |



- 1. Stress the critical role of PPE in carpentry safety.
- 2. Explain that safeguarding oneself with appropriate PPE is a professional responsibility.

Do



Display various PPE items and demonstrate their correct usage.

Elaborate



Types of PPE (Personal Protective Equipment):

PPEs are essential for ensuring carpenters' safety in diverse work situations. It's crucial to choose the right protection for the specific job to mitigate potential hazards effectively.

Safety Shoes:

Safety boots or shoes are vital for safeguarding the feet. They provide protection from falling objects and prevent injuries from sharp materials like nails. Additionally, they offer traction to prevent slips, enhancing overall safety. Selecting the appropriate footwear is essential, considering the type of work and potential risks involved.



Fig 3: Safety Shoes

Safety Goggles:

Made from durable plastic, safety spectacles offer slightly less protection as they don't fully enclose the eyes. They are suitable for safeguarding against flying debris.



Fig 4: Safety Goggles

Safety Gloves:

Safety gloves are essential to protect the hands from cuts and abrasions. The choice of gloves should be based on the specific task at hand, as different tasks may require different types of gloves to ensure adequate protection. Proper glove selection is critical to maintain both safety and dexterity.



Fig 5: Safety Gloves

Safety Earplugs:

In situations where noise levels are moderately high, safety earplugs can be used to protect hearing. These small, fibre plugs are inserted into the ears. It's important to ensure that hands are clean when inserting them, and never share earplugs with others to prevent potential contamination.



Fig 6: Safety earplugs

Demonstrate | i



Activities



Activity 1: "PPE Demonstration"

Organize a practical where learners try on different PPE items while adhering to safety protocols.

Activity 2: "Safety Scenario Analysis"

Present various carpentry scenarios and ask learners to identify which PPE should be worn in each case.

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.

Resources to Be Used



- 1. Hand cutters with retractable and replaceable blades.
- 2. A variety of materials, such as wood, Plywood, MDF board, & HDF board
- 3. Safety gear, including safety glasses, gloves, and a first aid kit.

Say 🖳

"In this unit, we'll explore hand cutters, versatile tools used in woodworking and material cutting. We'll delve into their components, safe usage, and their precision in various applications."

Notes



- 1. Highlight the versatility of hand cutters in woodworking and various applications, emphasizing their precision and safety features.
- 2. Stress the importance of safety gear and proper handling during cutter use.

Do



Emphasize the significance of understanding hand cutter components, safety practices, and techniques for accurate cutting.

Elaborate



Parts of a 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.



Fig 7: Hand Cutter

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.

Demonstrate



Demonstrate safe and effective hand cutter usage, including different types of cuts, cutting techniques, and handling.

1. Straight Cuts:

- **Activity:** Create a simple wooden bookmark with straight cuts.
- Raw Material: Thin wooden boards or plywood.
- **Instructions:** Measure and mark the desired length for the bookmark. Use a straight edge as a guide, and make a straight cut using the hand cutter.

2. Scoring:

- Activity: Make a foldable greeting card with scored lines.
- Raw Material: Cardstock or thick paper.
- **Instructions:** Draw lines where you want to create folds on the card. Use the hand cutter to make shallow, straight cuts along these lines, creating scored creases for easy folding.

3. Trimming:

- Activity: Create wooden photo frames with trimmed edges.
- Raw Material: Wooden mouldings or trim pieces.
- **Instructions:** Measure and mark the required lengths for the frame edges. Trim these pieces precisely using the hand cutter for a snug fit.

4. Angled Cuts:

- **Activity:** Construct a wooden picture frame with mitered corners.
- Raw Material: Wooden mouldings.
- **Instructions:** Measure and mark the moulding pieces for the frame. Use the hand cutter to create 45-degree mitered cuts at each corner for tight joints.

Activities



Activity 1: "Identifying Hand Cutter Components"

- Provide learners with hand cutters and ask them to identify and describe each component.
- Discuss the function of each part and how it contributes to the cutter's operation.

Activity 2: "Precision Cutting Practice"

- Demonstrate how to use a hand cutter for precise cutting in various materials.
- Supervise as learners practice cutting different materials, focusing on precision and safety.

Activity 3: "Replacing and Maintaining Blades"

- Show learners how to replace and maintain cutter blades.
- Have them practice blade replacement on the hand cutters provided.

3.3 Hand Router -

A hand router/trimmer is a versatile power tool used in Carpentry for shaping, hollowing, and edging wood surfaces. Its motor rotates a cutting bit, allowing precise and controlled material removal. Hand routers/trimmers create decorative edges, grooves, and intricate designs on wooden pieces.

Resources to Be Used



- 1. Hand routers with different bases and bits.
- 2. Wooden workpieces for practice.
- 3. Safety gear, including safety glasses and hearing protection.

Say



"In this unit, we'll explore hand routers, a powerful tool in carpentry for shaping and edging. We'll delve into its components, safe usage, and creative potential."

Notes |



- 1. Explain the versatility of hand routers in woodworking and their significance in creating intricate designs and edges.
- 2. Emphasize safety measures and proper router operation techniques.

Do



Stress the importance of understanding hand router components, safety, and techniques for precision work.

Elaborate



Key Parts and Features:

- Motor: The heart of the tool that drives the cutting bit's rotation.
- **Base Plate:** The flat surface that rests on the workpiece, providing stability and support.
- Depth Adjustment: Allows users to control the depth of the cut.
- **Collets:** Holds the cutting bit securely in place.
- **Handles:** Provides a grip for controlled movement of the tool.

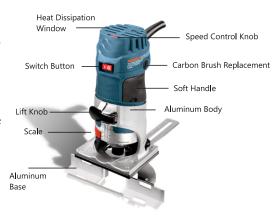


Fig 8: Hand Router/Trimmer

- On/Off Switch: Controls the power supply to the motor.
- Speed Control: Some models offer adjustable speed settings for different tasks.
- Dust Collection: Some models have a dust port to connect a vacuum for debris control.

Types of Operations with Popular Applications and Material Required:

Type of Operation	Popular Applications	Material Required
Edge Routing	Creating decorative edges on wood pieces.	Hand router, suitable bit, wood.
Groove Cutting	Making grooves for joinery or inlays.	Hand router, groove bit, wood.
Pattern Routing	Shaping wood according to a pattern.	Hand router, pattern bit, wood or template.
Chamfering	Adding chamfers to edges for aesthetics.	Hand router, chamfer bit, wood.
Rabbeting	Creating rabbets for joining pieces.	Hand router, rabbet bit, wood.
Dado Cutting	Making dadoes for shelves or joints.	Hand router, dado bit, wood.
Fluting	Creating fluted designs on columns.	Hand router, fluting bit, wood.
Inlay Work	Precisely cutting inlay pieces for decoration.	Hand router, inlay bit, wood.

Demonstrate |



Demonstrate how to safely and accurately use a hand router for different operations.

1. Edge Routing Activity:

- Material: Wooden board
- Task: Using an edge routing bit, create a decorative edge along the board's perimeter.

2. Pattern Routing Activity:

- Material: Wooden plank and a template
- Task: Use a pattern bit and a template to shape the wooden plank following the template's design.

3. Chamfering Activity:

- Material: Wooden block
- Task: Add chamfers to the edges of the wooden block using a chamfering bit for an aesthetic touch.

Activities



Activity 1: "Identifying Hand Router Components"

- Provide learners with hand routers and ask them to identify and describe each component.
- Discuss the function of each part and its role in routing operations.

Activity 2: "Router Edge and Surface Shaping"

- Demonstrate how to use a hand router for edge profiling and surface shaping.
- Supervise learners as they practice routing edges and surfaces on wooden workpieces.

Activity 3: "Creating Decorative Inlays"

- Introduce the concept of inlay work using a hand router.
- Guide learners in creating decorative inlays on wooden surfaces with the router.

3.4 Hand Drill Machine

- A Hand 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.

Resources to Be Used



- 1. Hand drill machines of different types and sizes.
- 2. Wooden workpieces to practice drilling.
- 3. Safety gear, including safety glasses and hearing protection.

Say



"In this unit, we'll delve into the Hand drill machine, an essential tool in carpentry for drilling holes and various other tasks. Understanding their components, uses, and safety measures is crucial."

Notes



- 1. Highlight the importance of Hand drill machines in woodworking and the significance of proper usage.
- 2. Emphasize safety guidelines and the techniques of Hand drill machine operation.

Do



Stress the versatility of Hand drill machines and their role in woodworking.

Elaborate



Key Parts and Features:

- **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.



Fig 9: Drill Machine

• Battery (for cordless models): Provides mobility and portability.

Types of Operations with Popular Applications and 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.

Demonstrate



Show proper drilling techniques for different applications.

- 1. Drilling Activity:
- Material: Wooden board
- Task: Drill evenly spaced holes in the wooden board using a Hand drill machine and appropriate drill bits.
- 2. Countersinking Activity:
- Material: Wooden blocks and screws
- Task: Create countersunk holes in wooden blocks and insert screws, ensuring they sit flush.
- 3. Sanding Activity:
- Material: Sanding Attachment (drill bit extension with sanding paper)
- Task: Use the drill machine with a sanding attachment to thoroughly sand the surface of a given product/ sample.

Activities



Activity 1: "Identifying Hand Drill Machine Components"

- Provide learners with a Hand drill machine and ask them to identify and describe each component.
- Discuss the function of each part and its importance in drilling operations.

Activity 2: "Safe and Accurate Drilling"

- Demonstrate how to properly use a Hand drill machine to drill holes in wooden workpieces.
- Allow learners to practice drilling holes with guidance, focusing on accuracy and safety.

Activity 3: "Advanced Drilling Techniques"

- Introduce advanced drilling techniques, like drilling at angles & using spade bits hole saws.
- Supervise learners as they practice these techniques, gradually increasing complexity.

3.5 Hand Planer

A hand planer, a bench or wood plane, is a carpentry tool used to shape and smooth wooden surfaces. It consists of a sharp blade that shaves off thin layers of wood, allowing woodworkers to achieve precise and flat surfaces, making it an essential tool for woodworking tasks.

Resources to Be Used



- 1. Hand planers for demonstration.
- 2. Visual aids showing hand planer parts and techniques.
- 3. Wooden planks for practical activities.

Say



"In this unit, we'll delve into the versatile world of hand planers. These tools are crucial in achieving precision and fine finishes in carpentry."

Notes



Highlight the importance of precision and fine finishing in woodworking, which a hand planer can provide.

Do



Display and explain the different types of hand planers available and their specific applications.

Elaborate



Key Parts and Features:

- **Blade:** The cutting element of the planer that removes wood.
- Adjustment Knob: Used to set the depth of the cut.
- Handle: Provides a comfortable grip for control.
- **Base Plate:** The flat surface that rests on the workpiece for stability.
- Fence: Helps maintain a consistent angle while planning.
- Chip Ejection Port: Where wood shavings are expelled.
- Depth Scale: Indicates the depth of cut.



Fig 10: Hand Planer

Types of Operations with Popular Applications and Material Required:

Type of Operation	Popular Applications	Material Required
Thickness Planing	Reducing the thickness of wooden boards.	Hand planer, wooden boards.
Surface Planing	Smoothing and flattening wooden surfaces.	Hand planer, wooden pieces.
Chamfering	Creating bevelled edges for decorative purposes.	Hand planer, wood edges.
Jointing	Preparing edges for joining in carpentry.	Hand planer, wooden edges.

Demonstrate | i



Show how to use a hand planer, emphasizing safety and precision correctly.

- 1. Surface Smoothing:
- Material: Rough wooden board
- Task: Use a hand planer to smooth and flatten the surface of the rough wooden board.
- 2. Chamfering Edges:
- Material: Wooden block
- Task: Use a hand planer to create decorative bevelled edges on a wooden block.
- 3. Thickness Reduction:
- Material: Thick wooden plank
- Task: Reduce the thickness of a thick wooden plank to a specific dimension using a hand planer.

Activities



Activity 1: "Parts and Features Identification"

Provide learners with a hand planer and ask them to identify and describe its key parts and features.

Activity 2: "Planing Practice"

Organize a hands-on session where learners practice using a hand planer on wooden planks to achieve smooth, even surfaces.

Activity 3: "Fine Finishing Challenge"

Challenge learners to use a hand planer to create fine finishes on wooden pieces. Evaluate their work for precision and smoothness.

3.6 Hand Angle Grinder

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

Resources to Be Used



- 1. Hand angle grinder with different attachments (circular saw, cutting disc, sanding disc).
- 2. Wooden pieces for hands-on activities.
- 3. Safety gear, including safety glasses, gloves, and ear protection.

Say



"In this unit, we'll explore the hand angle grinder, a powerful tool for shaping, cutting, and finishing wood. Understanding its components, uses, and safety guidelines is crucial for effective and safe operation."

Notes



- 1. Emphasize the importance of the hand angle grinder in shaping and finishing wood.
- 2. Ensure learners understand the safety measures and precautions associated with hand angle grinder usage.





Highlight the versatility of the hand angle grinder in woodworking.

Elaborate





Fig 11: Hand Grinder

Key Parts and Features:

- 1. Motor: The heart of the Hand Angle Grinder 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: It shields the user from debris and sparks and 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.

Demonstrate | i



Show how to use the hand angle grinder for different operations safely.

Activities



Activity 1: "Identifying hand angle grinder Components."

• Provide learners with a hand angle grinder and ask them to identify its key components and attachments. Discuss the purpose and function of each part.

Activity 2: "Safe Hand Angle Grinder Usage"

- Demonstrate the correct way to hold and operate a hand angle grinder for cutting and grinding.
- · Have learners practice making controlled cuts and grinding on wooden pieces while emphasizing safety.

Activity 3: "Changing Attachments"

- Show how to change attachments (e.g., cutting disc to sanding disc) safely and efficiently.
- Let learners practice changing attachments and using the hand angle grinder for different purposes.

Exercise



Multiple Choice Questions (MCQs)

- 1. What is the primary purpose of a hand cutter in Carpentry?
 - A) To hammer nails accurately
- B) To create decorative patterns
- C) To achieve clean and controlled cuts
- D) To shape materials for sculptures

Answer: C) To achieve clean and controlled cuts

2. Which type of operation with a hand router is suitable for creating decorative edges on wood

pieces?

A) Dado Cutting

B) Rabbeting

C) Edge Routing

D) Fluting

Answer: c) Edge Routing

- 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

Answer: c) Chuck

- 4. What is the primary purpose of a hand planer in Carpentry?
 - A) Cutting wood into various shapes
- B) Shaping and smoothing wooden surfaces
- C) Sanding and polishing surfaces
- D) Hammering nails accurately

Answer: b) Shaping and smoothing wooden surfaces

- 5. 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

Answer: C) To check for damage or wear

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 oline, 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 e翿回ciently, including labor, materials, and equipment, to make your business more e翻 X cient 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

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.

Resources to be Used



Trainee Handbook, Whiteboard, Marker, Duster, Screen, Computer, Projector, Mobile phone, Internet.

Notes for Facilitation



This is the first session on the topic. Introduce yourself and interact with participants while explaining the purpose of this program and how it is relevant to the participants.

Sav



Good morning, everyone! A warm welcome to the "Self-Employment Module"

Before we begin the session, let us introduce ourselves to know each other. We will start with a short game where everyone will introduce themselves by mentioning their name, hobbies, and skills in which they are pursuing their business or want to start their business.

Do



- Begin the session by welcoming all the participants to the module.
- Introduce yourself first before starting the activity of participants' introduction
- Explain to participants how they will introduce themselves mentioning the elements such as name, hobbies, and skills

Activity



Icebreaker

Objective: The purpose of this activity is to make the participants know each other and make them comfortable with each other for further learning of the module

Type of activity: Individual

Duration of the activity: 8-10 minutes

Steps involved:

- a) As an example, the facilitator will introduce himself to show how the participants must introduce themselves.
- b) Say your name, hobby, and the skills you have
- c) Say "Now each one of you has to follow the same process the way I introduced myself."
- d) Start in the sequence from the first participant to the last participant.
- e) Tell the participants to be loud enough to make themselves audible to everyone

Outcome: By the end of this activity participants will be aware of each other's name and skills and will make them comfortable with each other. Later, this activity could get them to discuss business opportunities with the participants sharing similar skills.

Say



Let us now begin with the first unit of the self-employment module. In this unit, we will discuss what is self-employment, its characteristics, and its significance. In general, self-employment means starting your own business.

Ask



Ask the below questions to the participants.

- What is self-employment or starting a business?
- What are the features of self-employment/entrepreneurship?

Write down the participant's answers on a whiteboard. Take suitable indications from the answers and start teaching the lesson.

Elaborate



1. Discuss the following points in brief and then try to relate and explain in detail all the points with the example:

- » Meaning of Self-employment
- » Meaning of Entrepreneur and Entrepreneurship
- » 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
- **2. Example:** Illustrate a tale or case of a nearby dealer who transitioned from operating for someone else, to beginning their small enterprise as an entrepreneur. Highlight his characteristics as an entrepreneur such as
 - » What motivated him to start his/her business
 - » How was he determined to start his own business amid the challenges
 - » How he explored opportunity,
 - » What problems did he face in the journey of starting his business and how was that resolved
 - » His/her adaptability to the changes in trends, and technologies feeling of independence, control over one's work, and ability for better profits.

3. Significance:

» Economic contribution, Job Creation, Innovation, Community empowerment and Legacy building

Say



Let us perform one activity to explore the unit's practicality.

Activity



Objective: The purpose of this activity is to make the participants understand that the chapter is tailored to their skills and expertise

Type of activity: Individual

Duration of the activity: 6-7 minutes

Materials needed: Blank page, Pen, or pencil

Steps involved:

- a) The facilitator will introduce the activity and its significance and how participants will take part in an activity designed to explore how self-employment and entrepreneurship align with their specific skills as Vishwakarma.
- b) Ask participants to write a few words on paper that come to their mind when they think about "self-employment", "entrepreneurship" or "entrepreneur" in the context of their skills.
- c) Below the words, ask them to list at least 3 characteristics and relate the same to their skillset
- d) Ask them to write how being self-employed or an entrepreneur will benefit them from their skills.
- e) Encourage them to engage in conversation with other individuals who have the same skillset

Outcome: By the end of this activity participants will be able to learn easily the meaning, characteristics, and significance of self-employment while considering their unique skillsets.

4.1.1 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.

Resources to be Used



Trainee Handbook, Whiteboard, Marker, Duster, Screen, Computer, Projector, Mobile phone, Internet

Note |



In this unit, we will discuss the reasons why the participants should become entrepreneurs instead of working under others.

Say



Hello everyone! Welcome back to the Self-Employment Module. We will now start with the next unit where we will discuss the advantages of self-employment and entrepreneurship.

Elaborate



In this session, discuss the following points:

- Work flexibility
- Work Security
- Freedom over money
- Being their Boss
- Using Your Skills
- Passion and Dreams
- Leaving a Legacy
- Community Impact
- Using creativity

Use relatable examples - for instance, a skilled Vishwakarma may earn a fixed wage as an employee, but as a self-employed artisan or as an entrepreneur, they have the potential to earn more by directly marketing their services, cutting out the middleman.

Activity



Card sorting exercise

Objective: To involve participants in a quick activity exploring entrepreneurship's advantages over wage employment for Vishwakarma individuals.

Type of activity: Individual and group

Duration of the activity: 5 minutes

Materials needed: Cards or sticky notes and markers

Steps involved:

- a) Write all the advantages on separate cards or sticky notes that are mentioned in the participant's booklet (Work flexibility, Work security, Freedom over money, being your boss, using your skills, pursuing passion and dreams, leaving a legacy, community impact and using creativity) and few advantages of wage employment such as job security, steady income, no investment, etc.
- b) Make sure that each participant receives at least one card when you distribute the cards to them.
- c) Ask participants to discuss and organise the cards in two categories, "Advantages of entrepreneurship" and "Advantages of wage employment," in pairs or small groups.
- d) Based on their group discussion, they should place each card in the proper category.
- e) Bring the groups back together and encourage each group to explain its classification and justification. Support a quick conversation regarding why particular benefits pertain to the chosen category and what is best for Vishwakarma's growth.

Outcome: This card sorting exercise encourages participants to consider the benefits of entrepreneurship, making it simple to comprehend why Vishwakarma people might decide to become an entrepreneur rather than wage employment.

4.1.2 Types of Enterprises

Classification: Micro Enterprise, Small Entreprise and Medium Enterprise

Resources to be Used



Trainee Handbook, Whiteboard, Marker, Duster, Screen, Computer, Projector, Mobile phone, Internet

Note



In this unit, we will discuss the types of enterprises and the classification of those enterprises in terms of their investment and related examples.



Hello everyone! How is the learning going? Are we excited to learn more about the Self-employment Module?

Today we will start with the third topic of the module where we will discuss the types of enterprises.



Ask the participants

- Does anyone know what MSME is?
- What is the difference between manufacturing enterprises and service enterprises?
- Write down participants' answers on the whiteboard & begin the detailed explanation of the topic.

Elaborate



- A brief idea of the MSME Ministry
- Meaning of manufacturing enterprises and service enterprise
- Explain what is MSME and how it is divided into the below types based on the investment and turnover
 - Micro, Small and Medium

Illustrative Activity |



For example, Chandrakant, a blacksmith, is into the making of

- Steel Almirahs of 2 sizes (76" x 38" x 19" and 48" x 36" x 18"),
- Steep Cup Boards,
- Steel Chairs Folding Type,
- Steel Chairs S Type

Let us see which type of investment he will need to do for the mentioned products

- Power-operated machine and power-operated universal sheet folding press
- Power press C frame
- Spot welding machine pedestal rocker and Pipe bending machine
- Bench grinder, bench drilling machine
- Flexible grinder and flexible drilling machine
- Gas welding set etc.

To invest in all this kind of machinery including its installation, security deposits, taxes and transportation cost, Chandrakant will have to make a total investment of approximately 5 lakhs in machinery.

- Ask



Based on the above-discussed illustration and the types of enterprises,

What do you think Chandrakant's business will fall under which type of enterprise? And why?

4.1.3 Business Opportunity Identification

Business Idea: A business idea is a short and precise description of the basic operations of an intended business.

Resources to be Used



Trainee Handbook, Whiteboard, Marker, Duster, Screen, Computer, Projector, Mobile phone, Internet

Note |



In this unit, we will discuss about the business opportunity identification with the help of examples

Ask



Ask the participants to

- Identify one potential opportunity based on their current skills and resources.
- Write down participants' answers on the whiteboard and begin the detailed explanation of the topic.

Elaborate



- What is a business idea?
- A business idea must include
 - » Which customer needs are satisfied?
 - » What type of product or service will be offered?
 - » Who will buy the product or service?
 - » How the product or service will be sold?
- What makes a good business idea?
- Provide concrete examples of business ideas relevant to their skill set.
 - » Cobbler: One may transition from working in a shoe repair shop to restoring shoes at convenient locations for customers, such as markets, community centres, or outside busy shopping areas, to repairing leather goods, to starting a mobile shoe repair service, to build teaching workshops, or to collaborate with shoe stores by providing unique shoe designs and alterations for clients with specific preferences or foot conditions.
 - » WHICH: Customer's need related to a variety of trendy leather products and the durability of the products will be satisfied
 - » WHAT: The business idea will revolve around the restoration, refurbishing and repairing.
 - » WHO: Customers who are fond of quality leather products and sustainable consumption
 - » **HOW:** The initial idea can be mainly providing services through shops but later can include home visits as prospects.
- Likewise, as a facilitator, one can cite many examples based on Vishwakarma skills

Ask



Ask the following questions to participants to know their views and discuss.

- Which of the self-employment or business options interests you the most, and why?
- What skills and resources might be needed to start such businesses?
- Write down the participant's answers on the whiteboard

Say



Let's have an activity to understand the topic in more depth and its practicality.

Activity



Brainstorming

Objective: The purpose of this activity is to engage the participants in the brainstorming activity and

discussion

Type of activity: Group

Duration of the activity: 8-10 minutes

Materials needed: Blank page, Pen, or pencil

Steps involved:

- a) Ask participants to brainstorm on the answers written on the whiteboard which they identified as their potential self-employment or business opportunities
- b) Ask participants to divide in a group according to their skills
- c) Tell the groups to elaborate on their identified opportunity in terms of how they will seize that opportunity to execute the following elements of the business idea
- d) Which, What, Who, How
- e) One member from every group must explain the same in front of the class or they can submit their work on a piece of paper which will further be discussed by the facilitator in the class

Outcome: This activity will encourage all the participants from the class to engage in the discussion and make them practically learn the aspects of business idea

4.2 Creating a Plan for a Small Business -

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

Resources to be Used



Trainee Handbook, Whiteboard, Marker, Duster, Screen, Computer, Projector, Mobile phone, Internet.

Note 🗏

In this topic, we will discuss the meaning of a business plan and step-by-step guidelines on how to create a business plan for small business along with the legal entities and the required documents for it. Before going ahead with this topic, encourage participants to summarize the module 1

Say

y 💆

Good morning, everyone! Welcome back to the Self-Employment Module

Today we will start with the first topic of the 2nd sub-module where we will discuss

- selection of legal entity and the procedure for bank finance
- the meaning of a business plan and how to create a business plan for a small business

Note



Begin the explanation of sub-module 2 by introducing its topics

Ask



Ask the participants to summarize Module 1 and its learning

• Write down participants' answers on the whiteboard and encourage other members to participate and provide their learning from Module 1

Elaborate



- Make the participants aware of the meaning of different types of business
 - » Proprietorship: It is a type of business organization in which one person owns and runs the enterprise. Every element of the business, including its finances, earnings, and liabilities, is directly under the owner's control.
 - » One Person Company (OPC): It enables one person to create a limited liability company. It combines the advantages of a company and a sole proprietorship, providing a single owner with limited liability protection and independent business management.
 - » Partnership: A company structure wherein two or more people or organizations work together, share duties and profits, and have roles clearly defined by a partnership agreement.
 - » Self-Help Groups: Small, locally based organizations that support financial inclusion and empowerment through lending, saving, and income-generating activities. These groups are frequently founded by women.
 - » Limited Liability Partnerships (LLP): A combination of forms that preserves the flexibility and tax advantages of the partnership while providing partners with minimal liability protection.
 - » Private Limited Company: A company that is owned by its shareholders and offers limited liability protection; is ideal for companies that have limited share transfers.
 - Public Limited Company: A business whose shares are easily transferable and subject to strict regulatory regulations since they are publicly traded.
 - » Hindu Undivided Family (HUF): A legally recognized body in India whose members manage and jointly own family property and are subject to different taxation and governance under Hindu law.
- Base to choose the legal entity
 - » Ability to raise capital/requirement of capital/source of funding, Separation of ownership or management, Limited liabilities protection, Transfer of ownership, Ease of formation, formalities and its maintenance, Tax consideration, Capacity and capability of an individual, Size of venture
- Some key elements of a few legal entities
 - » Registration, Name of the entity, Legal status of the entity, Member(s) Liability, Minimum and maximum number of members, Transferability, Documents required for opening a business account for a legal entity
- Explain the process involved in opening the bank account and make them aware of the similarities and the differences in the process of all the different forms of business
 - » For instance, for any type of business, the process remains the same but the KYC details, verification, etc. have a minor difference
 - » Example: for getting the application form, there are different types of forms for different businesses, hence participants must tell the bank person which type of business they are into and then get the application form accordingly

- Explain which type of documents are required for different types of business accounts
 - » Identity proofs, address proof, PAN card, business proof, passport-size photos

Hands-On Platform Exploration

- Practical demonstration of how to see the information online
 - Explain the required document practically with the help of any bank of your choice or the facilitator can use the below link of Kotak Mahindra Bank to explain to participants how to go through the list of documents of their choice of bank https://www.kotak.com/en/business/ accounts/current-accounts/required-documents.html
 - » Demonstrate how to go to their type of business tab and explore the options
- Walk them through the registration process for GST video provided
- Describe a scenario in which a potter seeking to develop his pottery business requires Udyog Aadhar registration to get government subsidies and loans.
- Walk them through the PAN enrollment video
- Conclude with a brief discussion

Activity



Matching Game

Objective: To make participants learn practically the process and documents required for different business account openings.

Type of activity: Group

Duration of the activity: 5-7 minutes

Materials needed: Small cards, paper and pen

Steps involved:

- Divide the participants into small groups of 3-4
- Distribute printouts containing
 - » A list of legal entities
 - » A list of key elements of a few legal entities (anyone from all types)
 - » A list of documents required (anyone from all types)
 - » Small cards with a business-type name separately written on all the cards
- Ask the participants to match all points appropriately business type, key elements and the documents required
 - » Example: SHG, its process and documents required for SHG to submit
- Talk about the right choices made by a group.

Outcome: The participants will get the practical knowledge for choosing legal entities and opening an account for their business and will be able to differentiate how their business account opening will be different from the available options.

4.2.1 Business Plan

A business plan is a written summary of your proposed business.

Resources to be Used



Trainee Handbook, Whiteboard, Marker, Duster, Screen, Computer, Projector, Mobile phone, Internet.

- Note 🗏



In this topic, we will discuss the meaning of a business plan and share important information helping to build a business plan.

Say



Good morning, everyone! Welcome back to the Self-Employment Module

- Today we will start with another topic which is a business plan for small businesses.
- But before we move on to another topic in the module, I request any one or two participants to summarize previous topic and its learning.

Ask



- Ask the participants to summarize the topic 3.2 and its learning
- Write down participants' answers on the whiteboard and encourage other members to participate and provide their learning from topic 3.2

Note |



Begin the module by simply explaining the definition of a business plan from the Trainee Handbook

Elaborate



Discuss the following points for business plan creation in detail:

- Business description: Discuss Business's mission & objectives
- Market Research: Discuss business targets and competitors
- Market Strategy: Discuss plans for promoting and selling products
- Operation Plans: Discuss how well the business will operate, its location and suppliers
- Management team: Discuss other helpers/resources involved
- Financial Projections: Discuss how to allocate finances and do business budgeting
- Risk Analysis: Discuss how business risks can be managed tactfully and with a plan in place.

4.2.2 Why Business Planning is Necessary

Business Planning includes information about the plans, operations and financial details, its marked opportunities, and strategies, as well as the entrepreneur's personal background.

Resources to be Used



Trainee Handbook, Whiteboard, Marker, Duster, Screen, Computer, Projector, Mobile phone, Internet.





In this topic, we will discuss the reasons and try to apply the knowledge to our businesse.

Sav



Good morning, everyone! Today our topic is related to understanding reasons for business planning But before we move on, I request any one or two participants summarize the previous topic & its learning.

Ask



Ask the participants to summarize the previous topic and its learning

Write down participants' answers on the whiteboard and encourage other members to participant and provide their learning from topic 3.2.1

Note |



This topic is important. Make sure the participants take notes from today's session.

Elaborate | 🖤



Discuss the following points on why business plan creation is necessary.

- Financial Objective: Share how a business plan summarizes financial goals and strategies that ensure that resources are managed with clarity.
- Operational Objective: It describes operational plans which means this allows for planned strategies to fall in place leading to expected performances.
- Future Clarity: Provides a comprehensive view of the company's future.
- Goal Definition: Define how goals and the steps required to achieve them are envisioned with a clear business plan.
- Communication Tool: Acts as the company's "resume" to communicate goals to investors, partners, employees, and vendors.

4.2.3 Components of a Business Plan

General description of business, Personal background, Market plan, Business management plan, Financial plan, Sources of raising funds amd Operating plan forecast.

Resources to be Used



Trainee Handbook, Whiteboard, Marker, Duster, Screen, Computer, Projector, Mobile phone, Internet.

Note 🗐



In this topic, we will discuss components that make a business plan.

Sav



Good morning, everyone! Today we will dive into components and elements that make a business plan. But before we move on, I request any one or two participants summarize the previous topic and its learning.

Ask



Ask the participants to summarize the previous topic and its learning

Write down participants' answers on the whiteboard and encourage other members to participate and provide their learning from topic 3.2.2

Elaborate



Discuss and elaborate on the following topics:

- General description of business: Help the participants gain a clear understanding of business canvas. Assist them in making a business goal, mission, vision, and unique selling proposition.
- Personal background: Guide the participants to share their personal stories and narratives where they can share their journeys, experiences, and expertise.
- Market plan: Explain the plan like a treasure map by helping them understand their target audience, competition, and strategies.
- Business management plan: Outline roles, responsibilities, and flow of operations in the business.
- Financial plan: At this stage, make participants understand revenue projections, expenses, and profitability.
- Sources of raising funds: After all the concepts above, explain to them about various places where they can raise funds for scaling and expanding the business.
- Operating plan forecast: Explain to them how to navigate the day-to-day activities of the business to ensure that the business can show preparedness for whatever comes its way.

4.2.4 Template to calculate Project Cost

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

Resources to be Used



Trainee Handbook, Whiteboard, Marker, Duster, Screen, Computer, Projector, Mobile phone, Internet.

Note



In this topic, we will discuss project cost with the help of financials of a business

Sav



Good morning, everyone! Today we will develop project cost for business based on the template in the book. Before we move, I request any one or two participants summarize the previous topic & its learning.



Ask the participants to summarize the previous topic and its learning

Write down participants' answers on the whiteboard and encourage other members to participate and provide their learning from topic 3.2.3

Illustrative Activity



Here we pose an example of a carpenter who has invested a certain amount in fixed capital and has a working capital provision for his business.

A. Fixed Capital

S. No.	Particulars	No.	Rate (Rs.)	Amount (Rs.)
1.	A.1.Land & Buildings: (on rent)		1,00,000	1,00,000
2.	A.2. Plant & Machineries1. Wood Cutting Machine with 5 HP Motor2. Surface and thickness planner, Circular Saw,Drilling Machine and Grinding Machine	1	70,000 + 50,000	1,20,000
3.	A.3. Other Fixed Assets 1. Office Table & Chair 2. Other Tools & Equipment	1	50,000	50,000
4.	A.4. Preliminary & Pre-Operative Expenses		2,000	2,000
	Total Fixed Capital (A1+A2+A3+A4):			2,72,000
	GRAND TOTAL			

B. Working Capital

S. No.	Particulars	Qty. Kg/ltr	Rate (Rs.)	Amount (Rs.)
1.	B.1. Raw Material (per month):	-	50,000	50,000
	1. Wood			
	2. Hardware			
	3. Adhesive & glues			
	4. Finishes and Coating			
2.	B.2. Manpower (per month):		10,000	10,000
3.	B.3. Utilities (per month):		6,000	6,000
4.	B.4. Misc. or Other Expenses (per month):		2,000	2,000
	Total Working Capital (B1+B2+B3+B4)			68,000

Total Project Cost = Total Fixed + Total Working Capital

4.2.5 Cost of Doing Business

Cost of Doing Business includes Fixed Cost and Variable Cost.

Resources to be Used



Trainee Handbook, Whiteboard, Marker, Duster, Screen, Computer, Projector, Mobile phone, Internet.





In this topic, we will discuss the two types of costs i.e., fixed costs and variable costs

Sav



Good morning, everyone! Welcome back to the Self-Employment Module. This session has practical where we will see the costs involved in doing the business. Let us understand these costs

Elaborate | **



Discuss the following points in detail:

- Fixed costs: Fixed costs, sometimes referred to as overhead costs, are expenses that do not change based on what amount of goods. These expenses usually stay constant throughout time and do not alter in response to variations in output.
 - Here are some instances of fixed costs: Rent, Salaries, wages, depreciation
- Variable costs: Expenses that vary directly with the volume of goods produced or sales of business are known as variable costs. These expenses rise as the business expands and fall as sales or output drop.
 - » Variable cost examples are Labour, Commissions, Raw Materials, Shipping

Note |



Explain the principles using the examples from the table that indicate what factors should be considered when evaluating component-wise costs that are specific to various types of employment.

4.2.6 Practical Tips for Managing Funds, Cash Flow and **Controlling Cost**

Maintaining cash register, issuing reciepts, keep records, deposit in banks, invest in business, etc.

Resources to be Used

Trainee Handbook, whiteboard, marker, duster, Screen, Computer, Projector, chart paper

Note |



In this unit, we will discuss, why the participants should have a thorough understanding of managing funds, cash flow and controlling costs.



Warmly welcome the participants to the training as you move on to a new module.

Elaborate |



Discuss the following points in detail:

- Receiving daily cash payments
 - » Developing a cash register, issuing receipts, Maintaining a daily record
- Receiving Payments in Parts/Installments for a Service
 - » Creating a written agreement, arranging a partial payment system, issuing receipts for each installment, Record keeping
- Managing cash in lumpsum
 - » Depositing in the bank, setting amount for expense and tax, investing back in business, Saving the money

Elaborate with the help of examples and cash flow statements prepared in the Trainee Handbook on how to manage daily cash received and calculate each day to carry forward the next day.

Do



Discuss the example of a "carpenter" (provided in the Trainee Handbook) and make the participants aware of how in real life the requirements of cash flow work.

Assignment

Ask the participants to develop a receipt template that they would use in the business. As a facilitator, evaluate their assignment on parameters such as inclusion of date of transaction, Bill number or transaction ID, list of items sold/service provided, price of each item, total amount received, contact information of business (address/phone number).

4.3 Managing and Expanding Business

Few tips to control expense and manage risk in business: Controlling Expenses, Risk Management

Resources to be Used



Trainee Handbook, whiteboard, marker, duster, Screen, Computer, Projector, chart paper

Note |



In this unit, we will discuss how participants will prioritize business expenses, go for bulk purchases, and invest in low-cost marketing platforms and how they will also manage business risks by tactfully dealing with situations.

Say



Warmly welcome the participants to the training as you move on to a new module.

Elaborate



Discuss the following points in detail:

Controlling Business Expenses

- Prioritize Essential Expense: Explain with an example of a doll maker. A doll maker can prioritize
 essential expenses like the use of premium fabrics, safe and durable stuffing, and non-toxic childfriendly paints. He can avoid extravagant packaging, frequent office expenses and unplanned
 expenses.
- Go for Bulk Buying: Suggest an example of purchasing office supplies once a year in bulk and at discounted prices instead of purchasing them as and when stock depletes.
- Invest in Energy-Efficient Technology: A manufacturing enterprise can invest in LED lighting and modern production tools/equipment.
- Use Low-Cost Marketing Platforms: Suggest some low-cost or free marketing platforms like Facebook and Instagram for engaging audiences and sharing business content

Risk Management

- Diversify Product Range: Suggest an example of a doll maker who makes regular-sized dolls. A doll maker can diversify the range with the use of different materials and colour combinations. He/She can also accessorize the dolls for enhanced appearances.
- Ensure Product Relevance and Trends: An example of that would be a jeweler who needs to keep up with trending designs and patterns in the market.
- Collaborate on papers with business clients: Give an example of a potter who has been given the order to make kulhads for a restaurant. He must collaborate officially for a steady source of income in addition to individual sales
- Take customer feedback seriously: An example of this would be an artisan whose key role is to act upon designs as requested by clients. They must take feedback and reviews from the customer and incorporate suggestions for increasing sales and reducing risks caused due to negative publicity.

Do



For every individual in the training ask them to make a risk matrix.

- Provide them with a list of risks.
- Ask them to create a matrix with those risks
- In this matrix, ask them to assign rates based on their likelihood and impact

This exercise helps participants visualize and prioritize risks and then, later discuss with them about the ratings.

Activity



Prioritizing and managing business expenses

Objective: The purpose of this activity is to assist participants in gaining clarity on prioritizing important expenses and discarding futile expenses in the business.

Type of activity: Individual

Materials needed: paper, pen, whiteboard, marker

Duration of the activity: 8-10 minutes

Steps Involved:

- Ask each participant to make a list of three expenses in their daily lives that they believe could be reduced without causing inconvenience.
- Encourage participants to share their chosen expenses with the group and explain why they think these expenses can be reduced.
- Instruct participants to choose one expense from their list and create a specific plan for reducing
- Debriefing upon most effective strategies and reflecting upon how to apply the same in business when curtailing expenses.

Outcome: Participants will be able to learn how to prioritize important expenses for their business. This will help them look around the expenses involved in running the business and timely review.

4.3.1 Dos and Don'ts of Running a Small Business

Maintaining accurate finance, working within stipulated timelines, being direct and clear in communications, adhering to commitments and delivering consistency

Resources to be Used



Trainee Handbook, whiteboard, marker, duster, Screen, Computer, Projector, chart paper

Note |

In this unit, we will discuss certain points on how to run a small business with greater clarity.

Say



Greet all the participants warmly and humbly ask them to take seats.

Elaborate



Reflect deeply on the module infographics-Dos & Don'ts

Reflect upon the Dos such as maintaining accurate finance, working within stipulated timelines, being direct and clear in communications, adhering to commitments and delivering consistency. Similarly, explain what to not do in business such as avoiding lethargy, false promises, and conflicts, acting irresponsibly and dismissing criticism.

Activity



Activity 1: Understanding Effective Communication

Objective: This activity aims to make participants understand why listening to customers is important.

Type of activity: Individual

Materials needed: paper, pen, whiteboard, marker

Duration of the activity: 8-10 minutes

Steps Involved:

- Assemble a pile of feedback scenario cards. Each card should represent a unique customer feedback scenario or issue relating to the business.
- Inform participants that they will be participating in role-play situations based on customer feedback.
- Distribute feedback scenario cards to individuals or groups.
- Instruct participants to engage in a brief role-play based on the situation provided. They should act as owners of the business and respond to customer's comments.
- Encourage participants to employ successful communication methods in their role-play replies, such as active listening, empathy, and problem-solving.
- Allow time for each group to take their turn
- Facilitate a discussion with participants after all role-plays have been completed
- Invite participants to share their role-playing experiences and insights.
- Discuss the significance of efficient communication in dealing with different sorts of client feedback.
- Investigate ways for responding to customer concerns, resolving difficulties, and increasing customer satisfaction.

Outcome: The participants will learn about customer concerns, resolving difficulties, and customer satisfaction, which will help them develop newer perspectives of serving the customers.

Activity 2: Understanding that business reputation depends on word-of-mouth publicity and building customer relations

Objective: The purpose of this activity is to make participants understand about developing and maintaining customer relations

Type of activity: Individual

Materials needed: paper, pen, whiteboard, marker

Duration of the activity: 8-10 minutes

Steps Involved:

- Divide participants into pair or small groups, where one participant acts as a customer and another act as a businessman
- Provide each group with a role-play situation. This scenario should cover a range of activities such
 as customer complaints, interactions, providing product information, assisting with a purchase,
 and handling complaints.
- Allow each group to engage in role-play for 10-15 minutes while focusing on delivering a positive customer experience.
- As a facilitator, conclude the activity by sharing insights and observations. Discuss what went well and what needs to be improved in terms of building customer relations.

Outcome: The participants will gain greater clarity about establishing and maintaining customer relations by laying significant importance on addressing customer complaints and resolving them.

Ask (ask)

- How do they organize their workspace?
- How do they prioritize their daily tasks and responsibilities?
- How do they involve their helpers in problem-solving?

Assignment

- Ask the participants to outline a simple improvement plan for managing time more effectively. Hint them on including where they manage their time, what are their daily or weekly routines, and specific challenges they face.
- As a facilitator, evaluate the submissions on the completeness and depth of reflections, clarity and relevance, realistic and actionable time management actions.

4.3.2 Methods to Handle Resources

A skill-based business needs careful planning and resource management to start and run successfully.





In this unit, we will walk through ways of handling business resources such as raw materials, land and space.

Sav



Welcome participants to the training and lets begin with a fresh start to the new module.

Resources to be Used



Trainee Handbook, whiteboard, marker, duster, Screen, Computer, Projector, chart paper

Elaborate | **



- Provide examples of businesses or individuals using their resources effectively. Discuss the methods used and the positive results.
- Show examples of how individuals or businesses acquired land, acquired infrastructure, or raised money. The use of real-life examples and cases will help learners to understand.
- Arrange an interaction with local vendors, artisans, or micro-level skilled entrepreneurs to share their experiences in sourcing resources.

Provide resource management overview;

• Ownership:

Advantages-Long-term control of the property

Disadvantages- Requires upfront capital

• Leasing:

Advantages-Offers flexibility

Disadvantages-Higher long-term cost and builds no equity

- Raw Material Management includes maintaining levels of raw materials, minimizing costs, implementing just-in-time practices, cultivating strong relationships with the suppliers, and ensuring consistency.
- Financial Resource Management includes budgeting that outlines incomes, expenses, and financial goals, maintaining a healthy cash flow and mitigating financial risks.

Monitoring includes establishing systematic review systems, setting key performance indicators and monitoring/supervising business activities.

Activity



Understanding the distribution of resources

Objective: The purpose of this activity is to enhance participants understanding of effective resource distribution

Type of activity: Individual

Materials needed: paper, pen, whiteboard, marker

Duration of the activity: 8-10 minutes

Steps Involved

- Provide learners with limited resources and a specific task.
- Ask them to plan how to distribute these resources for maximum impact.
- Ask the learners to plan in a way that achieves the goal of efficiency.
- Encourage them to use creative and problem-solving techniques
- Evaluate their response and discuss

Outcome: The participants will plan resources effectively as they will understand the allocation of limited resources in times of crises in the business.



- How can developing connections benefit a skill-based business in terms of acquiring raw materials?
- Why is securing a suitable space important for a skill-based enterprise?

Notes for Facilitation



Call for a doubt-clearing session and encourage participants to speak freely and express thoughts. They may also clear all their doubts here.

3.4 Government Schemes and E-Commerce

Key elements of various relevant Government schemes and E-commerce.

Resources to be Used



Trainee Handbook, whiteboard, marker, duster, Screen, Computer, Projector, chart paper



Warmly welcome the participants to the training. Let us now discuss the importance of government support systems available for individuals and small businesses.



- In this unit, we will discuss government schemes and their key elements for different types of beneficiaries
- Create a visual presentation or infographic that categorizes and explains the various programs available to small businesses in India. Include examples of programs for micro-businesses, artisans, and workers.

Elaborate | **



Discuss the government schemes such as NMDFC, PMEGP, MUDRA, Standup India, SVANidhi, Vishwakarma, NSIC, CGTMSE, Startup Indian Seed Fund Scheme, Atal Pension Yojana and Pradhanmantri Suraksha Bima Yojna in detail by highlighting the following parameters of all the schemes:

- Purpose of the scheme,
 - » e.g., the NMDFC scheme aims to promote economic and developmental activities among minority communities
- What assistance is provided in each scheme,
 - » e.g., MUDRA provides financial support to microenterprises through loans from financial institutions
- Target beneficiaries for the above-mentioned scheme by highlighting which scheme is beneficial for whom,
 - e.g., which type of Standup India Scheme targets women, SC and ST individuals, MUDRA for small businesses, SVANidhi Scheme for street vendors, etc.

Activity



Simulation

Objective: To give participants a hands-on experience in a thorough application process for government schemes

Type of activity: Group

Materials needed: Handouts of each govt. scheme, chart paper and markers

Duration of the activity: 10 minutes

Steps Involved

- Divide the participants into smaller groups, and give each group a different government programme to examine and explain.
- Give each group information sheets or pamphlets on the scheme they were given, along with specifics about what it does and how it can help.
- Tell each group to fully comprehend the allocated scheme and to put together a brief overview that covers the following topics:
 - » The scheme's goal
 - The type of support provided by the scheme
 - Target beneficiaries
- To the group, each group delivers their findings. Encourage them to communicate their ideas.

Outcome: By delving into the specifics of various government programs, this activity will help participants better grasp their goals and the types of support they get.

4.5 Types of E-Commerce Platforms

Online Markets For Listing Products.

Resources to be Used



Trainee Handbook, whiteboard, marker, duster, Screen, Computer, Projector, chart paper

Say



Warmly welcome the participants to the training. Let us have a fun activity. Display logos of the e-commerce platforms and ask participants to engage in guesswork. Brainstorm a little before moving into the session.

Note



- In this unit, we will learn about the online platforms available to sell the products online
- Encourage them to identify products that they want to sell online.

Ask



Use relevant, everyday examples to illustrate online and offiine marketing.

- Explain using techniques like;
 - » Name the first e-commerce store that comes to their mind for selling electronics
 - » Name the first e-commerce store that comes to their mind for selling Jewelry
 - » Name the first e-commerce store that comes to their mind for selling key chains/dolls

Suggest watching the video link after the end of the chapter as linked towards the end.

Elaborate



- Make the participants aware of online platforms such as Amazon, eBay, Flipkart, Etsy, India Mart, Snapdeal, Myntra, Paytm, Shopclues, Facebook marketplace, etc.
- Highlight the common steps required for registering on an e-commerce platform such as
 - » Account Registration
 - » Shipping information
 - » Product Listing
 - » Completing the order
 - » Payment received
- Emphasize the importance of market research in understanding customer needs and wants on e-commerce channels.
- Allow them to practice basic budgeting, customer communication, and marketing strategies.
- Mention ways to remain flexible and open to new opportunities, such as, change and openness
 to new opportunities are critical to business growth. It means being willing to change and explore
 options for selling.



Show the videos of 2 online platforms "Amazon" and "Myntra" provided in the participant's handbook before "Hand-On Platform Exploration" and "Activity".

Hands-On Platform Exploration

- Practical demonstration of vendor registration on e-commerce website
- Enabling participants to hover over the platform and explore all the fields
- Demonstrate how to add products and features of products
- Discuss product photography
- Conclude with a brief discussion

Activity



Brainstorming exercise

Objective: To make participants learn the guideline on how to sell on the online platform and the common features that all the platform has.

Type of activity: Individual

Materials needed: paper and pen Duration of the activity: 5 minutes

Steps Involved

- Ask participants to list down the major points to take care of based on the video
- Also, what were the similar points in both videos that served as a common process
- Ask them to brainstorm which platform to choose based on the requirements and the user-friendly features of the platform
- Finally, make them learn how to decide which platform to use once they are aware of the features of the platform

Outcome: The participants will get a practical awareness of how to sell their products online and will be able to decide on which platform to choose from the available options.

Experiential Learning

In-depth and real-time exploration of website features like;

- Payment gateways
- Inventory management
- SEO tools
- Mobile responsiveness and setting alerts
- Security Measures

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

Uses of a feature phone or smart phone for digital literacy.

Resources to be Used



Mobile Phones, Internet Connection, Projector, White board, Marker



Hello everyone!

- Introduce Mobile Phones to the audience by explaining it's functions. Which includes switching on and off the mobile phone, charge, and insert a SIM card.
- Explain the importance of keeping same phone number, especially for government schemes, banking, Aadhaar, etc.
- How to Configure phone settings such as setting passwords, savings and transferring contacts.

Activity



Activity 1: Setting up a New Phone

Objective: Setting up a new phone and saving/import contacts.

Materials needed: Mobile Phone with internet connection

Steps Involved

- Power On: Press the power button to turn on your new phone.
- Language and Region: To choose your preferred language and region, follow the on-screen instructions.
- Connect to Wi-Fi: Join a Wi-Fi network with your phone. Typically, this comes first in the setup
- Use your Google Account (Gmail) to log in if you are using an Android phone.
- Adding Contacts:
 - » Syncing a Google Account: Your contacts should automatically transfer to your new phone

once you sign in with the same Google Account if you previously used an Android device and had contacts synced with your Google Account.

- » Go to "Settings" > "Accounts" > "Google" (or the account you want to sync) > "Account sync" and make sure "Contacts" is turned on to make sure contacts are synced.
- » SIM Card: You can import contacts that are saved on your SIM card by selecting "Settings" > "System" > "Backup" > "Import from SIM card." To import your contacts, adhere to the instructions.
- Transferring Data from an Old Phone: Some Android phones come with built-in tools or apps that allow you to move contacts and other data from your old phone. These resources can be used both during initial setup and later in the settings.

Outcome: Successfully setting up a phone and also importing or saving contacts

Activity 2: Record a video of you talking about digital media

Objective: Record a video of you talking about digital media. **Materials needed:** Mobile Phone with internet connection

Steps Involved

Using a mobile phone, you can easily record a video of yourself talking about digital media. Here are the steps to help you along the way:

- Step 1: Create Your Content -> Choose a topic and key points to discuss in your video.
- Step 2: Select a Location -> Select a well-lit, quiet location to record your video. Clear visibility requires good lighting.
- Step 3: Configure Your Mobile Phone: -> Place your phone on a stable surface or, if available, use a tripod. This helps to avoid shaky footage. Make sure the camera lens on your phone is clean and free of smudges or dirt.
- Step 4: Modify Camera Settings -> Launch your phone's camera app. As needed, check and adjust settings such as resolution, frame rate, and focus. Video quality improves with higher resolution and frame rate settings.
- Step 5: Take a Position: -> Properly frame yourself in the camera's view. Make sure your upper body and head are visible. Make eye contact with the camera to create a more engaging video.
- Step 6: Check Audio -> Make sure your phone's microphone captures clear audio. Reduce background noise and distractions that could disrupt your audio.
- Step 7: Begin Recording -> To begin recording, press the record button in your camera app Begin speaking confidently and articulately about your chosen topic in digital media. Keep an eye on the recording time to ensure that you stay within the desired video length.
- Step 8: Maintain Your Interest: -> Maintain a conversational tone and interact with your audience as if you were speaking directly to them. When necessary, use hand gestures and body language to emphasize points. (Optional) Edit: After recording, you can use video editing software or apps to trim, enhance, and add visual elements or captions to your video. -> Review and save your recorded video to ensure its quality and content accuracy. Save the video to your phone's gallery or other preferred location.

Outcome: Recording a video on your mobile phone can be a great way to share your insights and expertise on digital media topics with a wider audience.

Elaborate



Talk to them about importance of smart phone in business and everyday life.

- Importance of smart phone and how to save contacts.
- Use of camera and voice recorder on Mobile Phones.
- Types of Mobile connections

Notes for Facilitation



- Examine the participants.
- Answer their queries.
- Clarify their doubts.

5.2 Using Basic Internet and Mobile Applications (Apps)

Installing Apps, setting up Email accounts, operate search tools and digital wallets.

Resources to be Used



Board, Screen Projector, Mobile Phones, Note pads, Paper, Pen

Say



Introduce the class the process of app installation on mobile phones' installation is essential for maximizing the functionality, productivity, and enjoyment of digital devices. It empowers users to customize their devices, access information and services, and adapt to the evolving digital ecosystem. Additionally, app installation plays a significant role in driving innovation and economic growth in the tech industry.

Activity



Activity 1: Installing WhatsApp

Objective: Install WhatsApp

Materials needed: Mobile Phone with internet connection

Steps Involved

- Follow these general instructions to install WhatsApp on your mobile device.
- Make sure your Android device is unlocked and ready to use by unlocking it.
- How to get to the Google Play Store
- On your device, look for and select the "Google Play Store" app. Typically, a triangle icon in various colors is used to represent it.
- Use the search function or swipe up to access your app drawer if you can't find it on your home screen.
- Search for the Apps:
 - » Tap the search box at the top of the Google Play Store.
 - » One at a time, enter "WhatsApp" and then tap the search icon.

- Choose the apps:
 - » WhatsApp should appear in the search results. To access each app's page, simply tap on its listing.
- Download WhatsApp:
 - » Tap the "Install" button located on the WhatsApp app page. You might be asked to give permission.
 - » The WhatsApp app will launch once you tap "Open" after the installation is complete.
- Configuration and Setup:
 - » Follow the on-screen directions to create your accounts WhatsApp.

Outcome: Successfully install WhatsApp.

Activity 2: Uploading Video on YouTube

Objective: To upload video on YouTube

Materials needed: Mobile Phone with internet connection

Steps Involved

- Step 1: Sign In to YouTube: Open your web browser and go to the YouTube website (www.youtube. com). Sign in with Google Account.
- Step 2: Access the YouTube Studio: After signing in, click on your profile picture in the top right corner. From the drop-down menu, select "YouTube Studio."
- Step 3: Start the Upload Process: In YouTube Studio, you'll see a navigation menu on the left. Click
 "Videos. "On the Videos page, click the "Create" button in the upper right corner. From the drop-down menu, select "Upload Videos."
- Step 4: Upload Your Video: You will be taken to the upload page. You can either drag and drop your video file onto the page or click the "Select files to upload" button to browse your computer for the video file. Once you've selected your video, it will begin uploading. You'll see a progress bar indicating the upload status.
- Step 5: Fill in Video Details: While your video is uploading, you can fill in important details such as the video title, description, tags, and privacy settings. You can also choose a thumbnail for your video or let YouTube generate one.
- Step 6: Set Video Privacy: You can choose whether your video should be public, unlisted, or private:
- Step 7: Add Video to Playlist (Optional): If you have created playlists on your channel, you can add your video to a playlist during the upload process.
- Step 8: Advanced Settings (Optional): Click the "More options" link to access advanced settings like category, recording date, and license information. These are optional.
- Step 9: Upload Complete: Once your video finishes uploading, you'll see a confirmation message. You can choose to "Publish" the video immediately or schedule it for later.
- Step 10: Publish Your Video: Click the "Publish" button to make your video public on YouTube.

Outcome: Your video is now uploaded to YouTube and accessible to your audience.

Activity 3: Using Google Maps

Objective: How to use Google Maps on mobile phone?

Materials needed: Mobile Phone with internet connection

Steps Involved

Using Google Maps on a mobile phone for navigation and exploration is simple and convenient. Here are the fundamental steps for using Google Maps on your mobile phone:

- Step 1: Get the Google Maps app and install it.
 - » If you don't already have the Google Maps app on your device, you can get it from the Google Play Store
 - » Open the app store, type "Google Maps," and then tap "Install" or "Get" to download and install the app.
- Step 2: Open the Google Maps App.
 - » After installing the app, open it by tapping its icon on your home screen or app drawer.
 - » Allow Location Access in Step 3
 - » When you first launch Google Maps, it will ask for permission to access your device's location. This permission is required for accurate navigation and location services.
- Step 4: Investigate the Map
 - » Locate a Location:
 - » At the top of the screen, tap the search bar.
 - » Enter the name of a location, an address, or even a type of business or attraction.
 - » Google Maps will display search results, which you can tap to view on the map.
 - » Zoom In/Zoom Out:
 - » To zoom out, pinch your fingers together on the screen.
 - » To zoom in, spread your fingers apart on the screen.
- Navigate the Map:
 - » To explore different areas, use your fingers to swipe and move the map in any direction.
 - » Get Directions in Step 5
- Get Directions to a Place:
 - » Tap on a map location or point of interest.
 - » Then, select the "Directions" option.
 - » Enter your starting point, and Google Maps will provide you with driving, walking, bicycling, or public transportation directions.
- Navigation by Turns:
 - » Google Maps provides turn-by-turn directions with voice guidance when you begin a navigation route.
 - » To get to your destination, follow the directions on the screen while driving or walking.
 - » Save and share locations in step six.
- Locations to Save:
 - » You can save frequently visited locations by tapping on them and then selecting "Save."
 - » These locations can be categorized and easily accessed in the "Saved" tab.
- Locations to Share:
 - » To share a location with someone, tap on it, then tap "Share."
 - » Select how you want to share the location, such as through a messaging app or email.

Outcome: Google Maps also includes features such as Street View, satellite imagery, and real-time traffic updates. Investigate these features to improve your experience.

Activity 4: Add places on Google Maps

Objective: Add a missing place on google maps

Materials needed: Mobile Phone with internet connection

Steps Involved

To add a missing location, you must be logged in to your Google Account.

- Step 1: Launch the Google Maps app.
 - » Launch the Google Maps app on your smartphone. Check that your internet connection is

stable.

- Step 2: Locate the Location
 - » To find the location of the missing place, use the search bar at the top of the screen.
- Step 3: Confirm Location Information
 - » Once you've found the location, select it by tapping on the map or the location marker. This will display a card with information about the location.
- Step 4: Fill in the Blanks
 - » Scroll down to the bottom of the location details card to find the option "Add a missing place." Select this option.
- Step 5: Provide Details
 - » A form with information about the missing location will appear. Fill in as much information as possible, including the location's name, category (e.g., restaurant, park, store), and any other details that may be useful.
- Step 6: Submit the Location
 - » After entering all of the required information, click the "Submit" button to send the request to Google for review.
- Wait for Review and Verification in Step 7
 - » Google will examine your submission to confirm the missing location's information. This procedure could take some time.
- Step 8: Examine for Updates
 - » Check Google Maps on a regular basis to see if the missing location you reported has been added. When your submission is approved and the location is added to the map, Google will usually notify you.

By following these steps, you can help Google Maps improve its accuracy and completeness by adding missing places. Remember that before adding your information to the map, Google will review it to ensure that it is accurate and relevant.

Outcome: Successfully added a place on google maps

Activity 5: Online Shopping

Objective: How to shop online in a mobile app?

Materials needed: Mobile Phone with internet connection

Steps Involved

Online shopping via a mobile app is a convenient way to browse, select, and purchase products or services from the convenience of your smartphone. The following are the general steps for shopping online with a mobile app:

- Step 1: Get the Shopping App and install it.
- Step 2: Sign in to the app after opening it.
- Step 3: Look through and search for products
- Step 4: Choose a Product
 - » Tap a product to see more information about it, such as the price, description, reviews, and images.
- Step 5: Place in Cart
 - » Tap the "Add to Cart" or "Buy Now" button to purchase the product. The item will be added to your shopping cart as a result.
- Step 6: Review and Edit Your Shopping Cart
 - » Tap the shopping cart or bag icon, which is usually located at the top or bottom of the app's screen, to review and edit your cart.

- You can change the quantity, remove items, and apply any applicable discounts or promo codes.
- Step 7: Continue to Checkout
 - » After you've reviewed your shopping cart, click the "Checkout" or "Proceed to Checkout" button.
- Step 8: Enter Shipping Details
 - » Fill out the required shipping information, such as your address and preferred shipping method.
- Step 9: Payment Details
 - » Fill in your payment information. Credit or debit cards, mobile payment apps Google Pay, or other accepted payment methods are usually accepted.
- Step 10: Examine the Order
 - » To ensure accuracy, double-check your order, including the products, shipping address, and payment information.
- Step 11: Make an Order
- Step 12: Confirmation and Follow-up
 - You will receive an order confirmation after placing your order. Some apps provide a tracking number so you can keep track of the status of your shipment.
- Step 13: Watch for the Delivery
 - » Your purchased items will be shipped to the address you provide. Wait for the delivery according to the estimated time.
- Step 14: (Optional) Leave a Review
 - » After receiving your order, you can leave a review or rating for the product and, if applicable, the seller.

Outcome: Successfully conducted online shopping

Activity 6: Setting up Digital Payment App

Objective: How to set up BHIM UPI?

Materials needed: PC, Mobile Phone with internet connection

Steps Involved

- Set up BHIM UPI on your smartphone by following these steps: Download the BHIM app from your mobile app store. Select Language: Launch the app and choose your preferred language.
- Enter your mobile number, and the app will send you an OTP (One-Time Password) for verification. Select Bank: From the list of participating banks, select your bank. Set UPI PIN: Link your bank account to create a UPI PIN. You may be required to enter your debit card information, including the last six digits of your card and its expiry date.
- Create a unique Virtual Payment Address (VPA) that will serve as your UPI ID (e.g., yourname@ bankname). Accounts Can Be Linked: If necessary, you can link multiple bank accounts. Once your setup is complete, you can begin making payments, transferring money, and using BHIM UPI for various transactions. To ensure your security, keep your UPI PIN and VPA private.

Outcome: Successfully installed BHIM UPI.

Activity 7: Setting up E-Mail Account

Objective: How to set up an email?

Materials needed: PC, Mobile Phone with internet connection

Steps Involved

- Follow these general steps to create an email account: Select an Email Service: Choose an email service provider to work with. Gmail, Outlook, Yahoo Mail, and many other popular options are available.
- Visit the Website of the Email Service: Navigate to the website of your preferred email service provider (for example, www.gmail.com for Gmail). Click "Sign Up" or "Create Account" to proceed: Look for a "Sign Up," "Create Account," or something similar button or link.
- Fill in the blanks: Typically, you will be asked to provide information such as your name, preferred email address, password, and phone number. Follow the prompts and create a strong password (a combination of letters, numbers, and symbols).
- You may be required to verify your phone number or receive a confirmation email. To finish this step, follow the instructions. Customize Your Account: Change your email settings, such as your profile picture, email signature, and notification preferences. Compose and Send Emails: After you've set up your email account, you can begin composing and sending emails to others. Keep your email login credentials safe, and consider enabling two-factor authentication for extra security.

Outcome: Successfully set up an Email

Activity 8: How to set up a Facebook Account?

Objective: Install WhatsApp

Materials needed: PC, Mobile Phone with internet connection

Steps Involved

- Visit Facebook: Launch a web browser and navigate to www.facebook.com Sign Up: There is a
 "Sign Up" section on the Facebook homepage. Enter your first and last names, phone number or
 email address, password, birth date, and gender.
- After filling out the required information, click the "Sign Up" button. Confirmation Code: To verify
 your identity, Facebook may ask you to enter a confirmation code sent to your email or mobile
 number. To do so, follow the instructions.
- Profile Picture: If you want, you can upload a profile picture. This step is optional, but it will assist your friends in recognizing you.
- Add Friends: Based on your email contacts, Facebook will suggest friends for you to connect with.
 You can either include them or skip this step. Complete Your Profile: To help others find you, you can add more information to your profile, such as your workplace, school, hometown, and interests. Privacy Settings: Change your privacy settings to control who can see your posts and profile information.
- Explore Facebook: After you've created an account, you can begin connecting with friends, joining groups, and sharing updates.

Outcome: Successfully set up a Facebook account.

Activity 9: Setting up a UMANG App

Objective: How to set up a UMANG App Account?

Materials needed: PC, Mobile Phone with internet connection

Steps Involved

Follow these steps to install the UMANG (Unified Mobile Application for New-age Governance) app:

- Install the UMANG app: Download the UMANG app from your mobile app store. Launch the App: Once installed, launch the UMANG app.
- Select a Language: Choose your language of preference. You will be prompted to enter your mobile
 phone number. For verification, UMANG will send an OTP (One-Time Password). Make a Profile:
 Create a profile by entering basic information such as your name and email address.
- Add Aadhaar (if required): During the setup process, you can link your Aadhaar card to the app.
 Select Services: Browse and select the government services that you want to use with the app.
 UMANG provides access to a wide range of government services from various departments. Set
 PIN: For security purposes, create a 4-digit MPIN (Mobile Personal Identification Number). Access
 Services: After creating an account, you can use the app to access government services, view
 documents, and use various facilities.

Outcome: Successfully set up a UMANG account.

Elaborate



Talk to them about importance of process of installing Apps like BHIM UPI WhatsApp, Uploading video on YouTube, Email, Facebook, Google Maps and Google Search Engine

- Importance of installing Apps
- YouTube video uploading
- Email, Maps and Social Media dos and don'ts

Notes for Facilitation



- Examine the participants.
- Answer their queries.
- Clarify their doubts.

Demonstrate



Installations of Mobile Apps and use of social media.

Summarize



Summarize the session. Prepare a list of participants and motivate them to ask doubts

5.3 Privacy and Security related to Internet and Mobile Phones

Use and safeguarding of mobile phones and data.

Resources to be Used



Board, Screen Projector, Mobile Phones, Note pads, Paper, Pen

Say

6

Wish the participants and introduce ways to safeguard mobile phones and issues with data security. Talk about cybercrimes and frauds and how to protect your mobile device.

Activity



Activity 1: Data Backup

Objective: How to back up device if mobile is lost?

Materials needed: PC, Mobile Phone with internet connection

Steps Involved

- If you've misplaced your mobile device and want to ensure that your data is safe and secure, you can take several steps. If your phone is lost, here's how to back up your device:
- Locate My Device: If you've previously enabled Find My Device on your Android phone (check your Google Account settings), you can use it to remotely locate, lock, or erase your device.
- Sign in to your Google Account at the Find My Device website (https://www.google.com/android/find).
- You can then use a map to locate your device, lock it, or erase its data if it is unrecoverable.
- Backup of Google Account: By default, Android devices back up data to your Google Account. Contacts, app data, and some settings are included.
- When you get a new Android device or replace an old one, sign in with your Google Account during setup to restore this data.
- Passwords should be changed: If you're concerned about someone gaining access to your data, change the passwords for your Google Account and any other accounts (email, social media, etc.) associated with the lost device.
- Please contact your carrier as follows: Notify your mobile carrier of the lost device. They can assist you in securing your account and potentially suspending service on the lost device.
- Submit a Police Report: Consider filing a police report if your device is stolen. Your mobile carrier or insurance provider may require this.
- When dealing with a lost or stolen device, keep in mind that time is of the essence. Take action as soon as possible to protect your data and increase the likelihood of your device being recovered.

Outcome: Successfully backed up phone data.

Elaborate



Talk to them about importance of installing smart phone Apps safely.

- Importance of installing Apps safely
- Cyber Security and Safety
- Govt Schemes

Notes for Facilitation



- Examine the participants.
- Answer their queries.
- Clarify their doubts.

Trainer Handbook

Demonstrate

Installations of Mobile Apps safely and cyber security.

Summarize



Summarize the session. Prepare a list of participants and motivate them to ask doubts

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.

Resources to be Used



Available objects such as black or white Board, chalk pieces or white board marker pens, duster.

- **Power Point Presentation**
- Trainee Handbook
- Copies of any other related reference documents

Do



Welcome the participants to the Program.

- Introduce yourself to the participants mentioning about you, your name and work experience.
- Ask the participants to introduce themselves by mentioning their name and number of years of experience in the trade.
- Get the participant do the activity at the end of this unit
- Write on the white/black board, interest calculated by 4 different participants picked up randomly.
- Write the process to calculate on the board and show the respective 3 correct answers.

- Thank the participants for providing their introduction.
- Tell the participants the importance of being financially literate.
- Talk briefly about the objectives of the program.
- Add more ground rules to complete, if not identified by the group

Financial literacy is important for everyone because it empowers individuals with the knowledge and skills to handle the complexities of personal and business finance. It enables us to make informed decisions about saving, budgeting, investing, and managing debt, ultimately leading to financial wellbeing and security. Financially literate individuals are better equipped to plan for major life events like education, homeownership, and retirement, reducing the risk of financial hardship and debt traps.

Moreover, financial literacy plays an important role in protecting individuals from scams and fraud.

Some basic but important 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: Pulling 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	Rol=11% pa	Freq=Ann.	Period=3 Yrs	
Principal at the beginning	Rol %	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

Different types of financial transactions include Cash transactions, Electronic transactions, Investment transactions, Loan transactions, International transactions, Business transactions

Do



- Ask participants to share their knowledge and understanding with respect to financial transactions
- Summarize on white/black board, feedback from the participants as a response to the Activity at the end of this unit.

Say



- Explain to the participants about various types Financial Transactions and the activities associated with these Financial Transaction.
- Quote simple examples of Financial Transactions relevant to the trade of the participants.

Types of Financial Transactions:

Financial transactions are the exchanges of money or assets between individuals, businesses, or institutions. They are a fundamental aspect of finance and can range from simple personal transactions like buying groceries to corporate business transaction. Here are some pointers on financial transactions:

- Cash Transactions: These involve the exchange of physical currency, such as coins and banknotes.
- **Electronic Transactions:** Most modern transactions occur electronically through bank transfers, credit/debit card payments, or digital payment using BHIM UPI Apps
- **Investment Transactions:** Buying and selling stocks, bonds, real estate, and other investment instruments.
- Loan Transactions: Borrowing and repaying loans from financial institutions or individuals.
- International Transactions: Transactions involving foreign currencies and cross-border payments.
- **Business Transactions:** Transactions between companies, including purchases, sales, and payments to employees or suppliers.

6.2.1 Setting Financial Goals

Financial goals can vary widely from person to person, depending on individual circumstances, priorities, and life stages.

Do 🕟



- Ask participants to share their understanding about Financial Goals
- Summarize on white/black board, feedback from the participants as a response to the Activity at the end of this unit

Say



- Explain to the participants about various types Financial Goals and the process of doing Financial Goal setting.
- Quote simple examples of Financial Goals relevant to the participants.

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:

- Emergency Funds: Building an emergency fund is a foundational financial goal. It involves saving enough money to cover three to six months' worth of essential expenses in case of unexpected events like medical bills, job loss, or car repairs.
- Loan Repayment: Reducing or eliminating high-interest debt, such as credit card debt or
 participant loans, is a common financial goal. Setting a target to pay off these debts can free up
 money for other financial goals.
- **Homeownership:** Owning a home is a common long-term goal. This can involve saving for a down payment, covering closing costs, and making mortgage payments.
- **Education:** Saving for your or your children's education is a significant financial goal. This can include setting aside funds for college tuition, vocational training, or professional development.
- Healthcare and Wellness: Ensuring you have the financial resources to cover healthcare
 expenses, including health insurance, medical procedures, and wellness activities, can be a
 key goal.
- **Income Growth:** Increasing your income through career advancement, side hustles, or entrepreneurship can also be a financial goal to improve your financial position.
- **Investment Goals:** Many people set goals for investing, such as:
 - » Retirement: Accumulating enough savings to retire comfortably.
 - » Wealth Building: Growing your investment to build wealth over time.
 - » Specific Investment: Saving for specific investment opportunities, like purchasing stocks, real estate, or starting a business.
- **Tax Planning:** Reducing tax liability and optimizing tax-related goals can also be a financial priority, such as maximizing retirement contributions or implementing tax-efficient investment strategies.
- **Budgeting and Expense Management:** Setting goals to control spending, create a budget, and live within your means can be fundamental for overall financial health.

Remember that your financial goals should align with your values, priorities, and life circumstances. They can change over time, so it's essential to regularly review and adjust your goals as needed to stay

on track and adapt to changes in your life.

Process of Setting Financial Goals

Setting financial goals is an important step in achieving financial success and security. Here are some pointers to help you set and achieve your financial goals:

- Define Your Goals: Start by clearly defining what you want to achieve financially. Your goals should be specific, measurable, achievable, relevant, and time-bound (SMART). For example, instead of saying, "I want to save money," say, "I want to save Rs.100,000 for a down payment on a house within three years."
- Prioritize Your Goals: Not all financial goals are equal in importance. Determine which goals
 are most important to you and prioritize them. It's okay to have multiple goals, but focus on
 the most significant ones first.
- Break Goals into Smaller Steps: Large financial goals can be overwhelming. Break them down
 into smaller, more manageable steps or milestones. This makes it easier to track progress and
 stay motivated.
- **Set a Timeline:** Assign a deadline to each of your financial goals. This creates a sense of urgency and helps you stay on track. Be realistic about the timeframes based on your current financial situation and income.
- Quantify Your Goals: Attach specific Rupee amounts to your goals. Knowing exactly how
 much you need to save or invest can help you create a plan and measure your progress
 accurately.
- Create a Budget: A budget is a critical tool for managing your finances and achieving your goals. It helps you track your income and expenses, identify areas where you can cut costs, and allocate funds toward your goals.
- **Build an Emergency Fund:** Before focusing on long-term goals, establish an emergency fund to cover unexpected expenses. Having this financial cushion can prevent you from derailing your progress when unexpected costs arise.
- Automate Savings and Investments: Set up automatic transfers from your current account to your savings or investment accounts. This ensures that you consistently contribute toward your goals without the temptation to spend the money elsewhere.
- **Educate Yourself:** Continuously improve your financial knowledge. The more you understand about investing, saving, and managing money, the better equipped you'll be to make informed decisions.
- Regularly Review and Adjust: Life circumstances and financial goals can change over time. Periodically review your goals and adjust them as needed. Reevaluate your progress and make changes to your plan if necessary.
- **Seek Professional Advice:** Consider consulting with a financial advisor or planner to get personalized guidance on achieving your goals. They can help you create a comprehensive financial plan tailored to your unique situation.
- **Stay Motivated:** Keeping your motivation high is crucial for long-term success. Visualize the benefits of achieving your goals and remind yourself regularly why they are important to you.
- Track Your Progress: Use financial tracking tools or apps to monitor your progress. Seeing how far you've come can be motivating and help you stay on course.
- **Celebrate Milestones:** When you achieve a financial milestone or goal, celebrate your success. Rewarding yourself can help reinforce positive financial habits.

Remember that setting and achieving financial goals is a journey that requires discipline and commitment. It's essential to stay patient and persistent, even when faced with challenges or setbacks. By following these pointers and staying focused on your goals, you can work towards a more secure financial future.

6.2.2 Savings and Expenses

Smart savings and sensible expenses are essential components of effective financial management.

Do



- Ask participants to share their knowledge and understanding with respect to financial transactions
- Summarize on white/black board, feedback from the participants as a response to the Activity at the end of this unit.

Say



- Explain to the participants about various types Smart Saving and Sensible Expenses technique.
- Quote simple examples of Savings and Expenses to the participants.

Smart Savings: Smart savings and sensible expenses are essential components of effective financial management. Here are some pointers to help you save wisely and spend sensibly:

- **Set Clear Goals:** Define specific financial goals for your savings, such as building an emergency fund, buying a house, or retiring comfortably. Having clear objectives will motivate you to save.
- **Create a Budget:** Develop a detailed budget that outlines your income and expenses. Allocate a portion of your income for savings before spending on discretionary items.
- Pay Yourself First: Treat your savings like a non-negotiable bill. Transfer a fixed amount to your savings or investment accounts as soon as you receive your paycheck.
- **Automate Savings:** Set up automatic transfers to your savings or retirement accounts. This ensures consistency and removes the temptation to spend the money instead.
- **Emergency Fund:** Prioritize building an emergency fund that can cover at least three to six months of essential expenses. This safety net protects you from unexpected financial setbacks.
- **Use Tax-Advantaged Accounts:** Take advantage of retirement accounts and other tax-advantaged savings options to maximize your savings and reduce your tax liability.
- **Eliminate High-Interest Debt:** Pay off high-interest debts like credit card balances before aggressively saving. The interest on these debts can significantly erode your savings over time.
- Save Windfalls: Define specific financial goals for your savings, such as building an emergency fund, buying a house, or retiring comfortably. Having clear objectives will motivate you to save.
- Increase Savings Over Time: As your income grows or your financial situation improves, increase the amount you save. Gradually bumping up your savings rate can make a big difference in the long run.
- **Invest Wisely:** Depending on your goals and time horizon, consider investing in assets like stocks, bonds, or real estate to potentially grow your wealth faster than traditional savings accounts.
- Sensible Expenses
- **Create a Spending Plan:** Establish a spending plan or budget that tracks your expenses. This helps you understand where your money is going and identify areas for improvement.
- **Differentiate Between Needs and Wants:** Distinguish between essential needs (e.g., housing, food, utilities) and discretionary wants (e.g., dining out, entertainment). Focus on reducing spending on non-essential items.
- **Prioritize Expenses:** Allocate your money to meet your most important financial goals first, such as savings, debt repayment, and bills, before spending on less important items.
- **Limit Impulse Purchases:** Avoid impulsive buying by creating a shopping list and sticking to it. Delay purchases to give yourself time to evaluate whether you truly need the item.
- Comparison Shop: Before making significant purchases, compare prices, read reviews, and look

for deals or discounts. Online tools and apps can help you find the best prices.

- **Use Cash or Debit:** Paying with cash or a debit card instead of credit can help you stay within your budget and avoid accruing high-interest debt.
- Track Your Spending: Regularly review your expenses to identify areas where you can cut back. Many apps and software programs can help you track your spending automatically.
- **Cut Unnecessary Subscriptions:** Review your monthly subscriptions and memberships to see if there are any you no longer use or need. Cancel those that don't provide value.
- **Negotiate Bills:** Contact service providers (e.g., cable, internet, insurance) to negotiate better rates. Loyalty can sometimes be rewarded with lower prices.
- **Plan for Large Expenses:** Anticipate significant expenses like vacations or home repairs and save for them in advance, rather than relying on credit.

6.3 Savings and Current Account

Savings accounts and current accounts are two common types of bank accounts, each serving different purposes.

Do 🗸

- Recap in brief some of the key points of the previous module.
- Ask the participants, how many have savings or current bank account.
- Get the participant do the activity at the end of each sub unit.
- Write on the white/black board, the responses of the participants in favor of Saving & Current Account.
- Appreciate the participants for giving their responses quickly.

Say 🗣

- Thank the participants for successfully completing the previous module.
- Talk briefly about the objectives of the present Module.
- Tell the participants briefly about the importance of having a Bank Account.
- Add more ground rules to complete, if not identified by the group

Basic Difference between Savings and Current Account

Key differences:

1. Purpose:

- Savings Account: The primary purpose of a savings account is to save money over time. These accounts are typically used to store funds you don't plan to spend immediately. Savings accounts usually offer a modest interest rate to help your money grow slowly over time.
- **Current Account:** A current account is designed for everyday transactions. You use this account for daily expenses, paying bills, writing checks, and making electronic transfers. Unlike savings accounts, current accounts usually don't pay or pay very little interest.

2. Access to Funds:

 Savings Account: Savings accounts often have restrictions on the number of withdrawals or transfers you can make each month without incurring fees or penalties. These limitations encourage you to save rather than spend. Current Account: Current accounts offer more flexibility in accessing your funds. You can make
unlimited withdrawals and payments, and many current accounts provide a debit card for
easy access to your money.

3. Interest Rates:

- Savings Account: Savings accounts typically offer higher interest rates compared to current
 accounts. However, these rates are still relatively low when compared to other savings and
 investment options.
- **Current Account:** Current accounts generally pay little to no interest on the balance. The focus of these accounts is on providing easy access to your money for daily transactions.

4. Account Features:

- Savings Account: Some savings accounts come with features like automatic transfers to help
 you save regularly. They may also offer tiered interest rates, where the rate increases as your
 balance grows.
- **Current Account:** Current accounts often come with features like check-writing, debit cards, overdraft protection, and online bill payment to facilitate everyday financial activities.

5. Minimum Balance Requirements:

- Savings Account: Some savings accounts require from ZERO to a minimum balance or minimum avarage balance to be maintained in the account. Falling below such minimum balances or avaerage balances might result in charges or a reduction in interest rates.
- **Current Account:** Many current accounts do not have strict minimum balance requirements, or the requirements are lower than those for savings accounts.

In summary, savings accounts are primarily for storing and growing money over time, with a focus on earning interest, while current accounts are designed for everyday transactions and easy access to funds. Your choice between the two should depend on your financial goals and how you intend to use the account. Most people maintain both types of accounts to meet their various financial needs.

6.3.1 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.

Do 🕟

- Ask participants to share their present understanding with respect to process of opening a bank account
- Summarize on white/black board, feedback from the participants as a response to the Activity at the end of this unit.

Say 🖳

- Explain to the participants about the process flow of Opening a Bank Account.
- Quote simple examples of who should open what type of bank account.

Process of Opening a Bank Account: Here are the general steps to open a bank account.

1. Choose a Bank and Account Type:

• Research different banks and the types of accounts they offer.

- Consider factors such as fees, interest rates, branch locations, and online banking options.
- Decide which type of account suits your needs, whether it's a savings account, current account, business account, or specialized account like a certificate of deposit (CD).

2. Visit the Bank:

• Go to the bank branch where you want to open the account. Some banks also allow you to start the process online, but you may need to visit a branch to complete it.

3. Provide Identification:

- You'll need to provide valid identification to open an account. Common forms of ID include:
 - » Passport
 - » Aadhar Card
 - » PAN Card
 - » Voter's Election ID Card
 - » Driver's Licence
- The bank also would require proof of address, such as a Utility Bill (Electricity Bill, Water Bill, Land Line Bill, Gas Connection Bill) or House Lease Agreement.

4. Fill Out an Application:

- Request an account application form from a bank representative or complete it online if available.
- Provide personal information, including your name, address, phone number, date of birth, and Social Security number.

5. Choose an Account Type:

- Select the specific type of account you want to open.
- Determine if you want any additional features, like overdraft protection or a debit card.

6. Deposit Funds:

• Depending on the bank and account type, you may need to make an initial deposit to open the account. Some banks allow you to open an account with as little as Rs.100, while others may have higher minimum deposit requirements.

7. Sign Necessary Documents:

 Review and sign any required agreements or disclosures, including the bank's terms and conditions, fee schedule, and account agreement.

8. Receive Account Information:

After opening the account, the bank will provide you with account details, including your
account number and routing number (for current accounts). You may also receive a welcome
kit with additional information.

9. Activate Your Account:

• If you receive a debit card, you'll typically need to activate it by following the bank's instructions, which may involve calling a phone number or using an online portal.

10. Set Up Online Banking:

• If the bank offers online banking services, consider setting up your online account. This allows you to manage your finances, view transactions, and perform various banking activities online.

11. Maintain the Account:

 Follow the bank's terms and conditions, including any minimum balance requirements or monthly fees, to keep your account in good standing.

Remember that different banks may have unique procedures and requirements, so it's a good idea to contact your chosen bank ahead of time or check their website for specific details on account opening processes and documentation needed.

6.3.2 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.

Do 🗸

- Ask participants to share their understanding about KYC Documents Financial Goals
- Summarize on white/black board, feedback from the participants as a response to the Activity at the end of this unit

Say



- Explain to the participants about various types KYC Documents.
- Quote simple examples of the KYC documents relevant to the participants.

6.3.3 Operate and Manage a Bank Acount

Important Dos and Don'ts while Operating a Bank Account.

Do 🗸

- Ask participants to share their thoughts on presently how they are managing their bank accounts.
- Summarize on white/black board, feedback from the participants as a response to the Activity at the end of this unit

Say 🔎

- Explain to the participants about various Dos and don'ts while to managing bank account.
- Quote some common mistakes people do while managing bank account.

Dos and Don'ts while Operating a Bank Account

Operating a bank account is a fundamental aspect of managing your finances. To ensure a smooth and secure banking experience, here are some Dos and don'ts to keep in mind:

Dos:

- **Do Keep Track of Your Account Balance:** Regularly monitor your account balance to avoid overdrafts and ensure you have enough funds to cover your transactions.
- **Do Create a Budget:** Develop a budget to manage your income and expenses effectively. This will help you allocate funds for savings and bills.
- Do Keep Account Information Confidential: Never share your account number, PIN, or online banking credentials with anyone. Banks will never ask for this information via email or phone call.
- **Do Use Strong Passwords:** Set up automatic transfers to your savings or retirement accounts. This ensures consistency and removes the temptation to spend the money instead. If your

- bank offers online banking, use strong, unique passwords and consider enabling two-factor authentication for added security.
- Do Review Bank Statements: Prioritize building an emergency fund that can cover at least three to six months of essential expenses. This safety net protects you from unexpected financial setbacks. Regularly review your bank statements for any unauthorized transactions or errors. Report any discrepancies to your bank promptly.
- **Do Save and Invest Wisely:** Take advantage of retirement accounts and other tax-advantaged savings options to maximize your savings and reduce your tax liability. Set financial goals and allocate a portion of your income to savings and investments to grow your wealth over time.
- Do Use Overdraft Protection Sparingly: Overdraft protection can be helpful, but it often comes
 with fees. Use it sparingly and consider linking a savings account for overdraft protection
 instead.
- **Do Inform the Bank of Changes:** If you move, change your phone number, or update your email address, inform your bank promptly to ensure you receive important notifications.
- **Do Keep Important Documents Safe:** Store your bank statements, account agreements, and related documents in a secure location. Consider electronic backups as well.
- **Do Set Up Alerts:** Many banks offer account activity alerts that can notify you of low balances, large withdrawals, or other important account events. Use these to stay informed.

Don'ts:

- **Don't Share Sensitive Information:** Never disclose your account number, PIN, or online banking credentials to anyone, especially in response to unsolicited phone calls or emails.
- **Don't Ignore Security:** Be cautious when using public Wi-Fi networks for banking transactions. Ensure your device's security settings are up to date, and don't save passwords in your browser.
- Don't Overdraw Your Account Intentionally: Overdraft fees can be costly. Avoid intentionally
 overdrawing your account as a way to borrow money. Explore other, more cost-effective
 borrowing options.
- **Don't Ignore Account Fees:** Familiarize yourself with your bank's fee schedule. Avoid unnecessary fees by maintaining the required minimum balance or meeting other account criteria.
- Don't Ignore Suspicious Activity: If you notice any unusual or suspicious activity in your account, such as unexpected withdrawals or unauthorized transactions, contact your bank immediately.
- **Don't Ignore Account Statements:** Regularly review your bank statements. Ignoring them could result in missed discrepancies or fraudulent charges.
- **Don't Use Weak Passwords:** Avoid using easily guessable passwords like "password" or "123456." These can make your account vulnerable to hacking.
- **Don't Neglect Financial Planning:** Plan for your financial future. Neglecting savings, investments, or retirement planning can lead to financial insecurity down the road.
- **Don't Delay Reporting Lost Cards:** If your debit or credit card is lost or stolen, report it to your bank immediately to prevent unauthorized use.
- **Don't Fall for Scams:** Be cautious of unsolicited phone calls, emails, or messages that claim to be from your bank but seem suspicious. Verify the authenticity of such communications independently.

By following these Dos and don'ts, you can maintain a secure and well-managed bank account that serves as a foundation for your financial well-being.

6.3.4 Selecting Savings and Insurance Products

How to search appropriate savings and insurance products.

Do



- Recap in brief some of the key points of the previous module.
- Ask the participants, what savings products they are presently using.
- Write on the white/black board, the responses of the participants.

Say



- Thank the participants for successfully completing the previous module.
- Talk briefly about the different 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 its population. Here are some of the different savings products available to you:

- 1. Savings Accounts: Basic savings accounts with features like ATM access, online banking, and interest on deposits. Padhan Mantri Jan Dhan Yojna (PMJDY) is an initiative of Government of India to provide basic banking facilities to the unbanked population.
- **2. Fixed Deposits (FD):** Fixed deposits offer higher interest rates than savings accounts in exchange for locking in your money for a specified period (tenure). Tenures can range from a few days to several years, with varying interest rates.
- 3. Recurring Deposit (RD): Recurring deposits allow you to save a fixed amount of money regularly (monthly) for a predefined period at a fixed interest rate. RDs are suitable for those who want to save systematically.
- **4. Public Provident Fund (PPF):** A long-term savings scheme offered by the government with a tax-free interest rate. PPF accounts have a maturity period of 15 years and can be extended in blocks of five years.
- **5. National Savings Certificate (NSC):** Government savings instrument with a fixed interest rate and a maturity period of five or ten years. Interest earned qualifies for tax deductions under Section 80C.
- **6. Sukanya Samriddhi Yojana (SSY):** A government-backed savings scheme designed for the girl child's education and marriage expenses. Offers a higher interest rate and tax benefits.
- **7. Senior Citizens Savings Scheme (SCSS):** Specifically for senior citizens, this scheme offers a higher interest rate and regular payouts. The maturity period is five years, extendable for another three years.
- **8. Monthly Income Scheme (MIS):** A postal savings scheme that provides regular monthly income with a fixed interest rate. Has a maturity period of five years.
- 9. Employee Provident Fund (EPF): A retirement savings scheme mandatory for salaried employees,

with contributions from both the employer and the employee. Provides retirement benefits, including a lump sum at retirement or other specified events.

- **10. NPS (National Pension System):** A voluntary long-term retirement savings scheme with both Tier 1 (mandatory) and Tier 2 (optional) accounts. Offers investment choices and tax benefits under Section 80CCD.
- **11. Tax-Saving Fixed Deposits:** Fixed deposits with a lock-in period of five years that qualify for deductions under Section 80C of the Income Tax Act.
- **12. Insurance Savings Plans:** Insurance policies like endowment plans, money-back plans, and unit-linked insurance plans (ULIPs) that combine savings and insurance
- **13. Savings Plans Savings Bonds:** Government-issued bonds like the RBI Savings Bonds that provide fixed interest rates and tax benefits.
- **14. Small Savings Schemes:** Various small savings schemes like Kisan Vikas Patra (KVP), Post Olice Savings Account, and Post Office Monthly Income Scheme (POMIS).
- **15. Mutual Fund SIPs (Systematic Investment Plans):** While not traditional savings accounts, SIPs allow investors to save regularly and invest in mutual funds.

Each of these savings products serves different financial goals and risk appetites, and they may offer tax benefits as well. It's important to assess your financial objectives and risk tolerance before choosing the most suitable savings product for your needs. Additionally, consider consulting a financial advisor for personalized guidance.

6.3.5 Selecting Appropriate Savings Products

Selecting appropriate savings and insurance products.

Do



- Ask participants to share their present understanding about various saving products
- Summarize on white/black board, feedback from the participants

Sav



• Explain to the participants about the process flow of selecting the 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:

- 1. **Define Your Financial Goals :** Start by clearly identifying your short-term and long-term financial goals. These could include building an emergency fund, saving for a vacation, buying a home, or planning for retirement.
- 2. Assess Your Risk Tolerance: Consider your risk tolerance and investment horizon. Some savings products offer higher returns but come with higher risks, while others provide security and lower returns.
- **3. Determine the Purpose of Savings :** Understand the purpose of your savings. Are you saving for an emergency fund, a specific purchase, retirement, education, or something else? Different

goals may require different savings products.

- **4. Consider Liquidity Needs:** Evaluate how quickly you may need access to your savings. Some savings products, like fixed deposits, have fixed tenures, while others, like savings accounts, offer immediate access to funds.
- **5. Review Interest Rates:** Compare interest rates offered by different savings products. Look for products that offer competitive rates to help your savings grow over time.
- **6. Understand Tax Implications:** Be aware of the tax implications of your savings. Some products, like Public Provident Fund (PPF) and certain fixed deposits, offer tax benefits under specific sections of the Income Tax Act.
- **7. Understand Tax Implications:** Consider how easily you can access your funds. While savings accounts and some fixed deposits offer high liquidity, other products may have restrictions on withdrawals.
- **8. Research Safety and Security:** Ensure the safety and security of your savings. Choose products offered by reputable banks, financial institutions, or government-backed schemes to minimize risk.
- **9. Analyze Fees and Charges:** Be aware of any fees or charges associated with the savings product, such as account maintenance fees, withdrawal penalties, or transaction fees.
- **10. Review the Maturity Period:** If you're considering fixed-term savings products like fixed deposits or bonds, review the maturity period to ensure it aligns with your financial goals.
- **11. Seek Professional Advice:** If you're unsure about which savings product is best for you, consult a financial advisor or planner. They can provide personalized guidance based on your unique financial situation and goals.
- **12. Diversify Your Savings:** Consider diversifying your savings across multiple products to balance risk and returns. For example, you might have an emergency fund in a high-liquidity savings account and long-term retirement savings in a combination of instruments like mutual funds, PPF, and NPS.
- **13. Read Product Terms and Conditions:** Before opening a savings account or investing in a product, thoroughly read and understand the terms and conditions, including interest rates, withdrawal rules, and any penalties.
- **14. Monitor and Adjust:** Continuously review your savings goals and the performance of your chosen products. Make adjustments as needed to ensure your savings strategy remains aligned with your objectives.

Remember that there's no one-size-fits-all solution when it comes to savings products. The right choice depends on your individual financial situation, goals, and preferences. Regularly reassess your savings strategy to ensure it remains in line with your evolving financial needs and objectives.

6.3.6 Insurance Products

Types of insurance products.

Do



• Ask participants to share their understanding about the information available from a Loan Repayment Schedule.

• Summarize on white/black board, feedback from the participants as a response

Say 🔎

- Explain to the participants about Insurance Products.
- · Quote some key benefits of Buying Insurance

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:

- **Term Life Insurance:** Provides coverage for a specified term and pays a death benefit to beneficiaries if the insured passes away during the term.
- Whole Life Insurance: Offers lifelong coverage with a cash value component that grows over time. It pays a death benefit to beneficiaries.
- Endowment / Moneyback / Unit Linked Life Insurance: Combines life insurance with an investment component. Policyholders can adjust premiums and death benefits.
- **2. Health Insurance:** Cover the cost of medical expenses including routine care, surgeries and prescriptions.
- **3. Auto Insurance:** Covers damages to others in accidents where you are at fault. Pays for damage to your vehicle in a collision with another car or object. Protects against non-collision events like theft, vandalism, or natural disasters.
- **4. Homeowners Insurance:** Protects the structure of your home against perils like fire, theft, or wind damage. Covers belongings within your home, including furniture, electronics, and clothing. Offers protection if someone is injured on your property and sues you.
- **5. Personal Accident Insurance:** Provides income replacement if you become disabled and unable to work due to illness or injury.
- **6. Travel Insurance:** Protects travellers against unexpected events during trips, including trip cancellation, medical emergencies, and lost luggage.
- **7. Business Insurance:** Protects businesses from legal claims for injuries or property damage. Safeguards business property against damage or theft.

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.

6.4 Awareness and Prevention of Financial Frauds

Identifying & avoiding potential fraudulent transactions

Do 🗸

- Ask participants to share their thoughts on what fraudulent transactions they know.
- Summarize on white/black board, feedback from the participants as a response.

Say



• Explain to the participants about Potential Fraudulent Transactions.

Identifying potentially financially fraudulent transactions is crucial for protecting your finances and assets. While not all unusual transactions are fraudulent, certain red flags should prompt further investigation. Here are some signs of potentially fraudulent transactions:

- **1. Unrecognized or Unauthorized Transactions:** If you notice transactions on your account that you did not initiate or authorize, it could be a sign of fraud.
- **2.** Large, Unexplained Withdrawals or Transfers: Unexpected and substantial withdrawals or transfers from your account may indicate fraud.
- **3. Multiple Small Transactions:** Fraudsters sometimes make numerous small transactions to evade detection. Monitor your account for unusual patterns of small transactions.
- **4. Out-of-Pattern Activity:** Any transactions that deviate from your usual spending patterns or geographic locations can be suspicious.
- **5. ATM or Point-of-Sale Skimming:** Check for any unusual or unauthorized ATM withdrawals or point-of-sale transactions, especially if your card was recently used at a suspicious ATM or merchant.
- **6. Suspicious Online Activity:** Be cautious of unusual online activity, such as failed login attempts, changes to your account settings, or unfamiliar devices accessing your accounts.
- **7. Unexpected Changes in Account Information:** If you receive notifications of changes to your account information, such as an updated mailing address or phone number, that you did not request, it could be a sign of identity theft.
- **8. Duplicate Charges:** Double charges for the same transaction or service should be investigated.
- **9. Phishing Emails or Calls:** Be wary of unsolicited emails or phone calls requesting personal or financial information. Fraudsters often use phishing tactics to gain access to your accounts.
- **10. Unauthorized Credit Card Openings:** If you receive notifications of new credit card accounts opened in your name without your knowledge, it may indicate identity theft.
- **11. Unexpected Loans or Lines of Credit:** Be cautious if you receive notification of loans or lines of credit applied for or opened in your name without your consent.
- **12. Altered or Counterfeit Checks:** Inspect your checks for signs of alteration or counterfeiting, such as changes in payee names or amounts.
- **13. Delayed or Missing Statements:** If you regularly receive financial statements and they suddenly stop arriving or are delayed, contact your financial institution to ensure they were not intercepted.
- **14. Inconsistent Documentation:** Review your financial documents, such as invoices and receipts, for inconsistencies or irregularities.
- **15. Unusual Investment or Financial Adviser Behavior:** Be cautious of financial advisers or investment professionals who pressure you into making rushed decisions or promise guaranteed high returns.
- **16. Unauthorized Account Access:** If you cannot access your accounts online or are locked out, it could be due to unauthorized access attempts.
- **17. Unexpected Charges or Fees:** Watch for unexpected charges or fees on your accounts that you did not agree to or were not previously disclosed.

Being vigilant and proactive is essential in protecting your financial accounts and personal information from potential fraud and identity theft.

6.4.1 Take Action if a Financial Fraudulent is Observed

Prevent financial frauds and safeguard your personal and financial information.

Do



- Recap in brief some of the key points of the previous module.
- Ask the participants, what actions they would take if they observe a financial fraud.
- Write on the white/black board, the responses of the participants.

Say



Talk briefly about the actions that they can take for different type of financial fraud.

Preventing financial fraud is essential to safeguard your personal and financial information. Here are some preventive measures you can take to avoid falling victim to fraud:

- 1. Protect Personal Information: Safeguard your personal information, such as Social Security numbers, birthdates, and addresses. Share these details only when necessary, and with trusted entities.
- 2. Secure Passwords and PINs: Use strong, unique passwords for online accounts. Avoid easily guessable information like birthdays or common words. Enable two-factor authentication (2FA) whenever possible for added security. Don't share your passwords or PINs with anyone, and avoid writing them down in easily accessible places.
- **3. Be Cautious Online:** Exercise caution when clicking on links in emails or messages. Verify the sender's identity before providing any personal or financial information. Ensure websites you visit have secure, encrypted connections (look for "https://" in the URL). Use reputable and updated antivirus and anti-malware software.
- **4. Monitor Accounts Regularly:** Frequently review your bank, credit card, and other financial statements for any unauthorized or unusual transactions. Set up account alerts to receive notifications for large transactions or low balances.
- **5. Protect Your Devices:** Keep your computer, smartphone, and other devices updated with the latest security patches and antivirus software. Lock your devices with strong passwords or biometric authentication (fingerprint or facial recognition).
- **6. Be Wary of Unsolicited Contacts:** Be cautious when receiving unsolicited phone calls, emails, or text messages asking for personal or financial information. Verify the legitimacy of the contact by calling the organization directly using olicial contact information.
- **7. Educate Yourself:** Stay informed about common scams and fraud tactics, such as phishing emails, fake tech support calls, and identity theft schemes. Educate yourself and your family members about online safety practices.
- **8. Shred Sensitive Documents:** Shred or securely dispose of financial statements, credit card offers, and other documents containing sensitive information before discarding them.
- **9. Backup and Storage:** Make backups or photocopies of your Bahi-Khata to prevent data loss due to damage or theft. Store them in a safe and organized manner. Use Secure Wi-Fi Networks: Avoid conducting financial transactions on public Wi-Fi networks, which may not be secure. Use a virtual private network (VPN) for added protection.
- 10. Check Credit Reports: Regularly check your credit reports from the major credit bureaus to

monitor for any unauthorized credit inquiries or accounts.

- **11. Be Skeptical of Too-Good-to-Be-True Offers:** Exercise caution when encountering offers or investments that promise unusually high returns with low risk. If it seems too good to be true, it likely is.
- **12. Secure Mail and Trash:** Collect your mail promptly to prevent theft of sensitive information. Shred or dispose of mail containing personal information securely.
- **13. Protect Your Social Media:** Limit the personal information you share on social media, as fraudsters may use publicly available information for phishing attempts.
- **14. Report Suspicious Activity:** If you suspect any fraudulent activity, report it to your financial institution, law enforcement, and relevant authorities promptly.
- **15. Consider Identity Theft Protection Services:** Identity theft protection services can provide additional monitoring and assistance in the event of identity theft or fraud.

By implementing these preventive measures and staying vigilant, you can reduce the risk of falling victim to financial fraud and protect your financial well-being.

6.4.2 Filing Complaints with Appropriate Authorities

Reporting of fraud to the appropriate authorities

Do



- Recap in brief some of the key points of the previous module.
- Ask the participants, what actions they would take if they observe a financial fraud.
- Write on the white/black board, the responses of the participants.

Say 🖳

Talk briefly about the actions that they can take for different type of financial fraud.

Reporting financial fraud to appropriate authorities in India is crucial to protect your rights and potentially recover your losses. Here's how and when to report financial fraud:

- 1. Contact Your Bank or Financial Institution: If you notice any unauthorized or suspicious transactions on your bank account or credit card, immediately contact your bank or financial institution. They can help investigate and take necessary actions.
- **2. File a Police Complaint:** In cases of financial fraud or cybercrime, you should file a First Information Report (FIR) at your local police station. Provide all relevant details, evidence, and any information you have about the incident. Include copies of relevant documents, such as bank statements, receipts, and any correspondence related to the fraud.
- 3. Contact the Cyber Cell: The Indian Computer Emergency Response Team (CERT-In) is the national agency that handles cybersecurity incidents. You can report cybercrimes and online frauds on their website. Also you may reach out to the cybercrime cell or cybercrime reporting portal in your state or city. Many states have dedicated cybercrime units to handle such cases. Provide them with all available information, including the nature of the fraud, any online communication, and financial transaction details.

- **4. Report to the Reserve Bank of India (RBI):** If you believe that your bank or financial institution is not taking appropriate action, you can file a complaint with the Banking Ombudsman or the RBI's Consumer Education and Protection Cell. Visit the RBI's website for latest contact details and the complaint submission process.
- 5. Inform the Credit Bureaus: If the fraud involves identity theft or misuse of your credit information, inform the major credit bureaus in India (e.g., CIBIL, Experian, Equifax) to place a fraud alert on your credit report.
- **6.** Lodge a Complaint with Other Regulatory Bodies: Depending on the nature of the financial fraud, you may need to contact other regulatory bodies. For example, if it involves a stock market scam, report it to the Securities and Exchange Board of India (SEBI).
- **7. Keep Records:** Maintain detailed records of all communications, transactions, and correspondence related to the fraud. These records can be crucial when reporting the incident and during any subsequent investigations.
- **8. Timely Reporting:** Report the financial fraud as soon as you become aware of it. Timely reporting can aid in the investigation and may increase the chances of recovering lost funds.
- **9. Seek Legal Advice:** If the financial fraud involves a significant amount of money or complex legal issues, consider seeking legal counsel to guide you through the process and protect your interests.

It's essential to report financial fraud promptly to increase the chances of apprehending the perpetrators and recovering your losses. Taking swift action can also prevent further damage and protect others from falling victim to similar scams.

6.4.3 Procedure of Lodging a Complaint with a Consumer Court, Lokpal, CPGRAMS

Lodging a complaint with various consumer protection and grievance redressal authorities in India involves specific steps.

Say



Here's how you can file complaints with Consumer Courts, Lokpal (Ombudsman), and the CPGRAMS (Centralized Public Grievance Redress and Monitoring System):

Filing a Complaint with Consumer Court (Consumer Disputes Redressal Commission):

Step 1: Try to Resolve the Issue with the Seller/Service Provider: Before filing a complaint, attempt to resolve the issue directly with the seller or service provider through communication and negotiation.

Step 2: Gather Documentation : Collect all relevant documents, such as invoices, receipts, contracts, and any communication related to the dispute.

Step 3: Identify the Appropriate Consumer Court:

- Consumer Courts are organized into three tiers:
- District Consumer Disputes Redressal Forum (District Forum) for claims up to ₹20 lakhs.
- State Consumer Disputes Redressal Commission (State Commission) for claims between ₹20 lakhs and ₹1 crore.
- National Consumer Disputes Redressal Commission (National Commission) for claims exceeding
 ₹1 crore.

- **Step 4:** Prepare a Complaint: Draft a complaint outlining the issue, the relief sought, and the compensation claimed. Follow the prescribed format, if any.
- **Step 5:** Pay the Filing Fee: Pay the applicable filing fee based on the value of the claim.
- **Step 6:** Submit the Complaint: Submit the complaint along with the required documents and the filing fee to the respective Consumer Court.
- **Step 7:** Attend Hearings: Attend hearings as scheduled by the Consumer Court. Be prepared to provide evidence and testimony to support your case.

Filing a Complaint with Lokpal (Ombudsman):

- **Step 1:** Identify the Relevant Lokpal Office: The Lokpal has both a central office and state-level olices. Identify the appropriate office based on the jurisdiction of the public authority involved.
- **Step 2:** Download the Complaint Form: Visit the Lokpal's official website and download the complaint form or obtain it from the Lokpal office.
- **Step 3:** Complete the Complaint Form: Fill out the complaint form with all relevant details, including your contact information, details of the public authority involved, and the nature of the complaint.
- **Step 4:** Attach Supporting Documents: Gather and attach any supporting documents that substantiate your complaint.
- **Step 5:** Submit the Complaint: Submit the completed complaint form and supporting documents to the Lokpal office by mail or in person.
- **Step 6:** Follow Up: The Lokpal office will acknowledge receipt of your complaint and investigate the matter. Follow up with them as needed for updates on the progress of your case.

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

- **Step 1:** Visit the CPGRAMS Website: Access the CPGRAMS portal at https://pgportal.gov.in/.
- **Step 2:** Register or Log In: If you are a new user, register on the portal. If you have an existing account, log in.
- **Step 3:** Lodge a Grievance: Click on the "Lodge Grievance" option and provide details of your grievance, including the concerned department or ministry.
- Step 4: Attach Documents: Attach any relevant documents that support your complaint.
- **Step 5:** Track Your Complaint: After lodging the grievance, you will receive a unique grievance ID. Use this ID to track the status of your complaint on the portal.
- **Step 6:** Await a Response: The concerned department or ministry will review your grievance and respond through the CPGRAMS portal.

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 "Millcool" etc

Getting Started: Ice Breaker Session -

Build rapport and familiarise yourself with the Trainer and other participants.

Resources to be Used



Pen, small writing pad, white board, and marker.

Note 🗏



- In the first session of this program, the trainer introduces himself or herself to the participants with a welcome note or message. Discuss the program overview in detail and the benefits to the participants post completion.
- Have a quick one-to-one orientation with each participant wherein they introduce themselves, their hometown, and their trade. Also, few personal experiences can be shared to make this a rapport building and breaking the ice exercise.



Greetings and welcome everyone to the Training program for Marketing and Branding under PM Vishwakarma scheme.

Do



Simple Orientation Steps:

- 1. Begin with a warm welcome, showing your enthusiasm to meet and train the participants. Applaud their dedication to attending the session.
- 2. Introduce yourself, sharing your name, background, and your role in the training program.
- 3. Start the orientation by having each participant introduce themselves. They can share their name, hometown, trade, and any personal experiences they did like to discuss with the group.
- 4. Ensure that every participant has the opportunity to speak and introduce themselves.

Note



- Begin with a personal introduction, sharing hobbies or preferences to establish a connection with participants, encouraging their engagement.
- Prior to training, invest time in comprehending participants' needs and aspirations through active listening and tailored questions. Customize your training to show commitment to their growth.

Say



Before training starts, let's introduce ourselves. Share your name, native place and hobbies. This icebreaker fosters active listening, interaction, and a friendly atmosphere, enhancing engagement throughout the training.

Activity



Ice breaker activity to build rapport and gauge participant interest.

- 1. Emoji Introductions: Provide a list of emojis and ask participants to choose one that represents their current mood or personality. They introduce themselves by explaining their choice.
- 2. Memory Lane: Have participants recall and share a memorable childhood experience or achievement. This personal reflection exercise helps build connections and creates a sense of nostalgia.
- 3. Observe and take notes on every participant's involvement. Ensure active participation from all, prompting anyone who needs to repeat their contributions. Focus on using participants' names for recognition instead of sensitive questions about finances, gender, or religion.

7.1 Sales and Its Importance

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.

Resources to be Used



Pen, small writing pad, white board, and marker.



Greetings and Welcome everyone to the Training program for Marketing and Branding under PM Vishwakarma scheme. We shall now understand meaning of sales and importance.

Note |



Discuss about:

- Sales are the engine that keeps your craft business going in India.
- They bring in money, so you can keep making and selling your craft.
- Think of it this way, when people buy what you make, that's a sale.

- Sales help you continue doing what you love and creating your craft.
- In the context of a carpenter crafting wooden furniture, sales represent customers buying your creations.
- These sales generate income, sustaining your ability to continue creating exceptional furniture.

Elaborate



Discuss key influencing factors for sales.

- **Identify potential customers:** Know who might be interested in your craft, such as people who need furniture (for carpenters), jewellery lovers (for goldsmiths), or those who appreciate handmade pottery (for potters).
- **Showcase your products:** Display your creations in a shop, at local markets, or online, so people can see what you have to offer.
- **Pricing:** Determine a fair price for your products, considering the cost of materials and your time spent crafting them.
- Make it easy to buy: Ensure that customers can easily purchase your products, whether through a store, website, or by contacting you directly

Identify your target audience and potential customers:

- 1. Think about who might like what you offer
 - a) For product-based crafts like fishing nets, jewellery, or pottery, consider who might need or appreciate your creations. Are they fishermen, people who love handmade jewellery, or those who admire unique pottery?
 - b) For service-based trades like tailoring, barbering, or masonry, think about who could benefit from your skills. Are they people looking for custom clothing, a haircut, or construction work?
- 2. Look at your craft or service
 - a) Consider the special qualities or features of your craft. What makes it unique or valuable? This can help you identify the people who would appreciate those qualities.
 - b) For example, if you are a sculptor, think about the kind of sculptures you create (e.g., traditional, modern) and who might be interested in them.
- 3. Understand your target customers
 - a) Think about where your potential customers hang out or where they look for products or services like yours. Are they at local markets, online on social media, or in specific neighbourhoods?
- 4. Ask your existing customers
 - a) If you have sold crafts or provided services before, consider requesting references from your current customers and use those references to approach new potential customers.
- 5. Use social media and websites
 - a) If you are on social media or have a website, pay attention to the people who follow or visit your pages. They are likely interested in what you offer.
 - b) Pay to publish advertisements on Facebook, WhatsApp groups, Instagram etc.
 - c) Use the power of Internet to expand your reach.
- 6. Start small
 - a) When you are just getting started, it's okay to focus on a smaller group of potential customers. As your craft or trade grows, you can expand to reach a broader audience.
- 7. Keep learning
 - a) Always question the customers to understand what interests them, what designs, patterns etc. Keep photographs of designs, patterns that are latest to understand better. Make your

products according to their expectations.

Identifying your target audience and potential customers is an important step in making your craft or trade successful. It helps you connect with the people who appreciate and value what you do, which can lead to more sales and a thriving business.

Factors that help you master the art of selling your products or services.

- 1. Understand Your Customers: To sell effectively, you need to know who your customers are. Are they people who love handmade crafts, or do they need your services like tailoring or masonry? Understand their needs and preferences.
- **2. Showcase Your Craft:** For product-dominant crafts, display your creations beautifully. Use good photos or show your products in person. For service-dominant trades, demonstrate by creating videos, putting them on WhatsApp, YouTube and free internet websites to attract more customers.
- **3. Tell Your Story:** Share the story behind your craft or service. People love hearing about your passion and dedication. It creates a connection with customers.
- **4. Pricing Matters:** Decide on fair prices for your products or services. Consider the cost of materials and your time. Make sure it's reasonable for your customers.
- **5. Make It Easy to Buy:** Customers should find it simple to purchase from you. Whether you have a shop, website, or take orders directly, make the process easy and clear.
- **6. Be Friendly and Helpful:** Treat customers with kindness and respect. Answer their questions and be patient. Good customer service goes a long way.
- **7. Word of Mouth:** Happy customers tell others about your craft or service. Encourage them to spread the word. Positive recommendations are powerful.
- **8. Keep Improving:** Don't stop learning and improving. Listen to customer feedback and make changes when needed. This keeps your craft or service fresh and in demand.
- **9. Be Patient:** Success takes time. Don't get discouraged if sales are slow at first. Keep promoting your craft or service consistently by creating videos, puttig them on WhatsApp, YouTube and free internet websites to attract more customers.
- **10. Stay Honest:** Always be truthful about your products or services. Building trust with customers is essential for long-term success.

In simple terms, mastering the art of selling comes down to understanding your customers, showcasing your craft or service, telling your story, setting fair prices, providing excellent customer service, encouraging word of mouth, continuously improving, being patient, and staying honest. These steps can help you sell your products or services effectively in India over even overseas.

Activity



Activity 1: Arrange the participants in one large group or into smaller groups and initiate this activity.

Objective: This activity helps artisans understand how sales support their craft businesses by discussing the concept of sales using their craft as an example.

- Begin by explaining that this activity will help artisans grasp the importance of sales in their craft businesses.
- Ask the artisans to share their thoughts on what "sales" means to them and why it's important.
- List their responses on the whiteboard.
- Describe a hypothetical scenario where an artisan successfully sells a craft item.
- Emphasize how this sale benefits the artisan, such as earning money, covering costs, or investing in new materials.

Summarize the discussion by highlighting key points about the importance of sales in their craft

businesses.

Outcome: This activity empowers artisans to develop and practice sales pitches using their own crafts or services, helping them master the art of selling.

Activity 2:

Objective: To help artisans gain confidence in describing and selling their products or services.

- Explain that this activity will focus on improving the way artisans talk about and sell their craft.
- Ask each artisan to take a turn describing one of their craft items briefly.
- Encourage them to highlight what makes it special and who might like it.
- After each description, provide positive feedback and suggestions for improvement.
- Give each artisan a chance to practice their sales pitch.

Outcome: This simplified activity helps artisans enhance their confidence and ability to talk about and sell their crafts using brief descriptions.

Watch every participant carefully and make notes. Make sure every participant is actively involved in the activity. In case any participant is inaudible, step in to ask him/her to repeat what they said.

7.1.1 Understanding Marketing and its Execution

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.

Resources to be Used



Trainee Handbook, pen, small writing pad, whiteboard, markers

Note |



This is the second session of the program that covers the key elements like meaning of Marketing. Its relevance in growing reach of the Artisans and craftsmen.



- A warm welcome once again to the Training program for Marketing and Branding under PM Vishwakarma scheme.
- Today we shall cover the meaning and aspects of Marketing and the creation of awareness for your craft in your target customers.

Ask ask



Ask the following questions to the participants.

- What do they understand from Marketing?
- Why is marketing orientation more important than production orientation?

Elaborate



Marketing and its importance: Marketing is the way you let people know about your craft and why they should be interested in what you create. It's about spreading the word and creating interest in your work.

Promote your craft: Use different methods to showcase your work, such as creating flyers, using social media platforms such as Facebook, WhatsApp, Instagram etc or attending local craft fairs and exhibitions.

Highlight your uniqueness: Explain what sets your craft apart from others. For example, if you are a potter, emphasize the uniqueness and beauty of your handcrafted pottery.

Engage with your audience: Interact with potential customers, answer their questions, and share stories about your craft. This helps build a connection and trust.

Discuss the meaning and importance of both production orientation and marketing orientation.

- **1. Production Orientation:** It means focusing on making your crafts elliciently and at a low cost. You prioritize creating many items and worry less about whether people will buy them.
- 2. Marketing Orientation: It is about paying more attention to what your customers want. You make crafts that people are looking for, and you find ways to let them know about your crafts. This approach helps you sell more and meet the needs of your customers.

Activity



Objective: To help artisans understand the benefits of focusing on either marketing or crafting.

- Divide participants into pairs or small groups. Provide each group with a specific product or service scenario related to their craft.
- Explain that this activity will let artisans explore the advantages of focusing on either marketing or crafting.
- Ask them to Display their craft samples or images.
- Mention that you can either concentrate on selling them (marketing) or making more (production).
- Ask each artisan to decide whether they want to focus on marketing or production.
- Encourage a quick discussion about the benefits they see in marketing or production.

Summarize that both marketing and production have advantages, and artisans can choose the right balance for their craft business.

Say 🗣

- Today we have discussed important aspects of marketing that is beneficial for your crafts.
- Gather feedback from participants on how interesting and helpful the activity was. Gather and note their observations, comments and suggestions.

7.1.2 Role of Search Engine Optimization (SEO) and Search Engine Marketing (SEM) in Marketing

Role of SEO and SEM in increasing branding and sales.

Resources to be Used



Trainee Handbook, pen, small writing pad, whiteboard, markers

Note

In this session of the program SEO (Search engine optimization) and SEM (Search engine marketing) will be discussed and relevance in growing reach of the Artisans and craftsmen.

A warm welcome once again to the Training program for Marketing and Branding under PM Vishwakarma scheme. Today we shall understand the meaning of SEO and SEM in relation to marketing and how we can use it to boost sales and grow our reach and customers.

Ask

Ask the following questions to the participants.

- Have they heard about SEO and SEM before?
- Do they feel digital marketing can increase their sales?

Elaborate | **



Explain the meaning of SEO and SEM

- 1. SEO (Search Engine Optimization) Making your craft website more appealing to search engines like Google, so they show your crafts to more people.
- 2. SEM (Search Engine Marketing) Using paid ads to get more people to notice and visit your craft website, just like putting up signs at a craft fair to attract more customers.

SEO and SEM play a crucial role in branding by enhancing a brand's online presence, increasing visibility, and driving targeted traffic, ultimately helping to establish brand authority and recognition in the digital landscape.

Discuss the benefits of SEO and SEM to artisans and how can they achieve their sales targets.

SEO

- 1. More Visibility- SEO helps more people discover your crafts online, increasing the chances of making sales.
- 2. Free Traffic- It is like having customers visit your craft booth without paying for ads, which saves you money and boosts sales.

SEM

- 1. Instant Exposure- SEM allows you to quickly show your crafts to potential customers, leading to faster sales.
- 2. Controlled Spending- You can set a budget for ads, ensuring you only spend what you can afford while still increasing sales.

Activity



Objective: To help artisans understand the benefits of SEO and SEM in a straightforward manner.

- Explain that this activity will illustrate the advantages of SEO and SEM for artisans' online craft businesses.
- Write "SEO" on a piece of paper.
- Ask artisans to brainstorm how improving their craft descriptions and using relevant keywords (like "handcrafted pottery" or "unique wooden furniture") can help attract more online visitors.
- Write "SEM" on another piece of paper.
- Discuss how using SEM, like paid ads, can help get immediate attention for your crafts and bring more people to your craft website.
- Summarize that both SEO and SEM can help you attract more online visitors and, ultimately, increase your craft sales.
- This activity helps artisans understand the benefits of SEO and SEM for their craft businesses.
 - » SEO improves your craft website's appeal to search engines.
 - » SEM, like paid ads, brings immediate attention to your crafts.
 - Both enhance online visibility and increase sales potential

Sav



Gather feedback from participants on how interesting and helpful was the activity they completed. Gather and note their observations, comments and suggestions.

7.1.3 Identifying your Unique Selling Point (USP) -

Discover the unique qualities of your crafts or services.

Resources to be Used



Trainee Handbook, pen, small writing pad, whiteboard, markers

Note |



In this session of the program identifying your Unique Selling Point (USP) will be discussed and relevance in growing reach of the Artisans and craftsmen.



A warm welcome once again to the Training program for Marketing and Branding under PM Vishwakarma scheme. Today we will talk and discuss about USP.

Ask



Ask participants to identify what makes their craft unique. Have them create a list of distinctive features or qualities that set their products or services apart from others. This can be done individually or in groups.

Elaborate



Discuss meaning of USP "Unique selling Point"

It is like the special ingredient that makes your craft stand out in a craft fair. Your USP is what makes your craft different from others, and it is what makes people want to buy it. It's your craft's unique charm or feature that no one else has.

Discovering the Unique Qualities of Your Craft or Service

Discovering what makes your craft or service special is essential for standing out and attracting customers.

- 1. Identify your true interest: Think about what you enjoy the most about your craft or service. It could be the materials you use, the techniques you've mastered, or the satisfaction of helping people.
- 2. Find Your Unique Style: Consider what sets your work apart from others. It could be a particular design, colour, or way you finish your products or services. Your unique touch is what makes you special.
- **3. Share Your Story:** Tell people the story behind your craft or service. Explain why you started doing it, what inspires you, and what you hope to achieve. People connect with personal stories.
- **4. Highlight Your Quality:** Focus on the quality of your work. Make sure it's the best it can be. Quality is a special feature that customers appreciate.
- **5. Listen to Feedback:** Pay attention to what your customers say. If they praise a specific aspect of your craft or service, that's what makes you special to them.
- **6. Keep Learning:** Always strive to improve. Learn new techniques, explore different materials, or find ways to make your service even better. Continuous improvement is special.
- **7. Be Consistent:** Maintain a consistent style and quality in your craft or service. Customers should know what to expect when they choose you.
- **8. Stay True to Yourself:** Don't try to copy others. Your authenticity is what makes your craft or service truly special. Be yourself.

Remember, what makes your craft or service special is often a combination of your passion, style, quality, and uniqueness. Embrace these qualities, and you'll naturally stand out and attract customers who appreciate what you have to offer.

Discuss important points on Communicating your USP to your target market

"Communicating your USP (Unique Selling Point) to your target market" for artisans and craftspeople in India, whether they have product-dominant or service-dominant trades, can be done in very simple terms

- Identify What Makes You Special Start by figuring out what makes your craft or service unique. It could be the special materials you use, your craftsmanship skills, the history behind your craft, or the personal touch you add.
- Keep It Simple Don't use big words or complicated language. Explain your uniqueness in a way
 that anyone can understand. Imagine you are talking to a friend who knows nothing about your
 craft
- Show, Don't Just Tell Use pictures and videos to illustrate your uniqueness. If you are a blacksmith, show how you shape metal with your hands. If you are a tailor, demonstrate how you create custom designs.
- **Tell Your Story** Share your journey as a craftsperson. Talk about why you love what you do and how you learned your skills. People love to connect with the person behind the craft.

- **Connect with Emotion** Appeal to the emotions of your audience. Explain how your craft can make their lives better or bring joy. Whether it's a beautiful sculpture or a perfectly tailored dress, show how it can make a difference.
- **Be Consistent** Keep your message the same across all your communication. Use the same words and images so that people remember you easily.
- **Listen to Feedback** Pay attention to what your customers say. If they appreciate something specific about your craft or service, use that as part of your USP.
- **Repeat and Remind** Don't be shy about mentioning your uniqueness in your social media posts, website, and conversations with customers. Remind people why your craft is special.

Remember, your USP is what sets you apart from others, and it's what makes people want to choose your craft or service. Keep it simple, show it visually, and share your story to connect with your target market in India.

Activity



Objective: This simple activity encourages artisans to explore and identify the Unique Selling Point (USP) of their crafts, helping them understand why their crafts are special and attractive to customers. This activity can be conducted in a single or smaller groups.

- Mention that each craft has something special that makes it stand out (give example).
- Ask artisans to think about what makes their crafts unique. What do they love about their crafts, or what do they think customers find special?
- Allow artisans to share their thoughts with the group about what makes their crafts unique.
- Summarize that the unique aspect they identified is their craft's USP. It is what sets their crafts apart and makes customers want to buy them.

Activity Chart Paper, Presentation 20 mins

Resources used chart paper, colours, pencils, erasers, note pads

Say



Felicitate the participant with the maximum points or contribution in this activity with claps and his/her name can be written on the white board as winner of this round.

Note |



After an activity session, a trainer should

- **Debrief** -Discuss the activity with participants.
- **Summarize Key Points-** Highlight main takeaways.
- Address Questions Clarify doubts and concerns.
- Connect to Learning Goals Explain its relevance.
- **Provide Feedback -** Offer constructive comments.
- Relate to Real Life Show practical applications.
- Transition Smoothly Move to the next topic.
- **Encourage Interaction -** Foster networking.
- Evaluate and Adjust Assess effectiveness and adapt.

- **Closure -** Summarize key insights.
- **Set Expectations -** Explain upcoming activities.
- **Collect Feedback** Gather participant opinions.
- **Document Insights Record valuable information.**
- **Prepare Materials -** Organize for next sessions.
- Follow Up Address individual concerns promptly.

7.1.4 Social Media Platforms

Using social media to grow your business or services.

Resources to be Used



Trainee Handbook, pen, writing pad, whiteboard, flipchart, markers, laptop, overhead projector, laser, pointer, equipment and tools

Note |



In this unit we will discuss the role of social media platforms to aid in marketing and using WhatsApp for advertising.

Say



Greetings and Welcome everyone to the Training program for Marketing and Branding under PM Vishwakarma scheme. Today we will discuss role of social media platforms to aid in marketing and using WhatsApp for advertising.

Discuss -

Social media platforms

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

- **Step 1** Choose the Right Social Media Platforms example platforms like Facebook, Instagram, or WhatsApp.
- **Step 2** Set Up Your Profile- Create an account on your chosen platform(s).
- Step 3 Share High- Quality Photos and Videos-Take good photos or videos of your crafts or services. Make sure they are clear, detailed, and good esthetic quality.
- **Step 4** Write Engaging Captions- Write simple and friendly captions.
- Step 5 Use Hashtags (#) Wisely- Add relevant hashtags words to your posts to help more people find them.
- **Step 6** Post Regularly- Aim to post a few times a week Consistency is key.
- Step 7 Engage with Your Followers- Reply to comments and messages with friendly tone. Building relationships with your customers is important.
- Step 8 Tell Your Story- Share stories about your craft journey, inspirations, and behind-thescenes glimpses.

- **Step 9** Collaborate and Network- Connect with other artisans or businesses in your niche. You can help each other reach more people.
- **Step 10** Use the "Shop" Feature (if available)- If you have an option to set up a shop on your social media platform, use it. It makes it easier for people to buy from you.
- **Step 11** Run Contests or Giveaways- Organize simple contests or giveaways to get people excited about your crafts or services.
- **Step 12** Learn from Your Insights- Most social media platforms offer insights or analytics into which posts are doing well and adjust your strategy accordingly.
- **Step 13** Be Patient and Keep Learning- Growing your business through social media takes time. Be patient, keep learning, and don't be afraid to try new things.

Using WhatsApp for advertising.

Step-by-Step Guide using WhatsApp for advertising with geotags.

- **Set Up a Business WhatsApp Account:** Use a professional profile picture and write a short, clear business description.
- **Build Your WhatsApp Contact List:** Add your existing customers contacts to your WhatsApp. Encourage them to share your business profile with others.
- Enable Location Services: Allows WhatsApp to access your location.
- Create Your Ad: Compose a short and engaging message about your products or services with caption like "Visit our shop today!" or "Call now for a discount!"
- Add a Geotag: After typing your message, tap the paperclip icon (attach button) and select "Location. You can either use your current location or search for location like your shop.
- Send Your Ad: Tap the send button to share your ad with your WhatsApp contacts.
- **Encourage Action:** Ask your recipients to visit your shop or contact you for more details. Mention any special offers or promotions.
- Respond Promptly: Be ready to respond to inquiries.
- Monitor Engagement: Gauge the effectiveness of your ads by the user activity.
- Repeat and Improve: Keep using geotagged ads regularly.

Using pamphlets, catalogues, brochures, and banners.

Step-by-Step Guide using pamphlets, catalogues, brochures, and banners.

- **Define Your Purpose:** Clarify why you're creating pamphlets, brochures, or banners—whether to showcase crafts, promote services, or announce offers.
- Craft Your Message: Keep it simple and focused; for example, "Custom Furniture and Woodwork" for a carpenter.
- **Gather Visuals:** Collect high-quality images of your work, like ironwork for a blacksmith or clothing designs for tailors.
- **Create Engaging Content:** Write concise, engaging text that complements your visuals and uses simple language.
- **Design Materials:** Create neat and legible designs, even hand-drawn sketches. Use matching colors if they align with your craft's style.
- Add Contact Info: Ensure your phone number, address, and online links are easy to find.
- **Print and Distribute:** Choose a print service, print in appropriate quantities, and distribute at local spots like markets and community centers.
- **Maintain Consistency:** Keep a consistent look and message across all printed materials for brand recognition.
- Update as Needed: Promptly update materials with changes in offerings or contact details.
- Seek Feedback: Gather feedback from friends, family, and customers to improve your materials.

• Evaluate Impact: Measure how materials affect inquiries or sales and adjust your approach accordingly.

Step-by-Step Guide using local festive seasons, trade fairs and special occasions.

A simple step-by-step guide for artisans and craftspeople in India to make use of local festive seasons, trade fairs, and special occasions to grow their business.

- **Identify Local Events:** Find important local festivals, fairs, and special occasions, such as Diwali, Durga Puja, weddings, and more.
- Plan Products: Choose which crafts to showcase, considering demand and cultural relevance
- **Stock Up:** Ensure ample inventory to meet increased demand and avoid shortages.
- **Set Up Display:** Create an attractive booth or stall, aligning with the event's spirit.
- **Promote Participation:** Use social media, word of mouth, and flyers to inform customers about your presence.
- Offer Deals: Attract customers with special offers or discounts during the event.
- **Decorate:** Creatively Decorate your booth to match the occasion and make it visually appealing.
- Showcase Craftsmanship: Highlight unique features and benefits of your products or services.
- Engage Customers: Be friendly, answer questions, and share craft stories with visitors.
- Collect Contacts: Gather customer contact information for post-event follow-up.
- Follow Up: After the event, reach out to contacts with updates, promotions, or new products.
- Evaluate and Learn: Assess what worked and what could be improved for future events.
- **Keep a Calendar:** Maintain an events calendar to plan ahead effectively.

Say



Let's participate in a group activity to understand better

Activity



- Divide the class in small groups, artisans discuss what makes their craft unique.
- Each group presents their unique selling points to the whole group.
- Discuss tips for creating engaging and visually appealing content.
- Storytelling through images and videos.
- Participants work individually to create a geotagged WhatsApp advertisement.
- Provide guidance on how to craft an engaging WhatsApp message

Notes for Facilitation



- Understand the varying levels of familiarity with social media and technology among participants.
 Adapt your explanations accordingly.
- Provide participants with additional resources, such as guides on social media marketing, after the activity.
- After the activity, gather feedback from participants about their experience and what they have learned. Use this feedback for future improvements.

7.1.5 Power of Branding and its Application

Use photographs and videos for building the brand identity.

Resources to be Used



Trainee Handbook, pen, writing pad, whiteboard, flipchart, markers, laptop, overhead projector, laser pointer, equipment and tools

Note



In this session, we will understand

- Meaning of branding
- Digital media like photographs and videos to build strong brand identity

Sav



Greetings and Welcome everyone to the Training program for Marketing and Branding under PM Vishwakarma scheme. Today we will discuss about branding and its importance for artisans.

Ask



Ask the following questions to the participants.

- Why is branding important?
- Write down the participants' answers on whiteboard/flipchart. Take appropriate cues from the answers and start teaching the lesson.

Elaborate



In this session we will discuss the following points

Branding is about creating a strong and positive reputation for yourself and your craft. It's what people think of when they hear your name or see your products. The important factors to consider in branding are:

- 1. Consistency: Make sure your products have a consistent quality and style so that customers know what to expect from you.
- 2. Build trust: Provide excellent customer service, be reliable, and deliver on your promises. Happy customers will recommend you to others.
- 3. Tell your story: Share your journey as a craftsperson. People love to hear about the passion and dedication that goes into crafting beautiful items.

Use of photos and videos make effective branding content.

Using photographs and videos effectively to build brand identity can significantly boost the business and sales of artisans and craftspeople in India, both domestically and internationally. Here are some best practices tailored to different types of crafts and trades.

Say

Jay [-w]

Let us participate in a group discussion to explore the topic more.

Activity



Objective: To help artisans understand the positive impact of branding their crafts.

- Divide participants into small groups.
- Explain that this activity will showcase how branding can enhance the appeal of crafts.
- Show two versions of your craft, one without any branding and one with a simple but attractive logo and tagline.
- Ask artisans to share their thoughts on which version they find more appealing and why.
- Highlight that branding can make crafts more memorable, professional, and appealing to customers, leading to increased sales.
- Summarize that branding has a positive impact on how customers perceive and choose crafts.

Resources Used: Pens, White Board and Marker

Do



- 1. Make sure everyone in the group participates in the activity
- 2. Each participant creates a mood board to represent his/her brand or trade
- 3. Discuss how participants can adapt branding to their actual products

Notes for Facilitation



- Answer all the doubts raised by the participants in the class
- Ask participants to reflect on what they have learned and how they can improve their branding.
- Encourage them to create an action plan for implementing changes.

7.1.6 Importance of Packaging

Packaging serves as a tangible representation of an artisan's skill and creativity.

Resources to be Used



Trainee Handbook, pen, writing pad, whiteboard, flipchart, markers, laptop, overhead projector, laser pointer, equipment and tools

Note



In this unit discuss packaging and its importance for artisans.

Say



Greetings and Welcome everyone to the Training program for Marketing and Branding under PM Vishwakarma scheme. Today we will discuss about importance of packaging for craftsmen.

Ask



Ask the following questions to the participants.

- Why is packaging necessary for your craft business?
- What type of packaging will you opt for your craft and why?

Elaborate



Importance of Packaging for Artisans

Packaging reflects an artisan's skill, style, and materials, forming a visual link with their craft. Packaging serves as a tangible representation of an artisan's skill and creativity. The primary objective is to design packaging that reflects the unique identity of the craftsman's work. 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.

The packaging must not only safeguard the artisan's creations during transit but also present them in the best possible light upon arrival. The objective is to design packaging that provides adequate protection against damage or wear and tear while also enhancing the visual appeal of the product. This dual function ensures that customers receive the artisan's work in optimal condition, reinforcing a positive and lasting impression of both the product and the brand.

Types and quality of packaging

The type and quality of packaging are crucial for artisans because they impact product protection, branding, customer perception, and sustainability. A well-thought-out packaging strategy can contribute significantly to the success and reputation of an artisan's business.

- 1. **Eco-Friendly-** Prioritize recyclable or biodegradable materials.
- 2. Custom Design- Reflects artisan's unique brand and style.
- **3. Protection-** Ensure products arrive intact.
- 4. Aesthetic Appeal- Complement the product and brand.
- **5. Practicality-** Easy to use for both artisan and customer.
- **6. Branding-** Include logos and storytelling elements.
- **7. Cost-Efficient-** Balance quality with affordability.
- **8. Consistency-** Maintain a uniform packaging style.
- 9. Feedback- Listen to customer input for improvements

Say



Let us participate in a group discussion to understand this in details.

Activity



Objective: To help artisans understand the benefits of packaging for their crafts.

- Display two sets of your craft samples or images:
 - Set A: Plain, without any packaging.
 - Set B: The same crafts, well-packaged in attractive, branded packaging.
- Ask artisans to compare Set A and Set B and discuss what they think about the crafts without packaging and the ones in well-designed packaging.
- Encourage a brief discussion on how packaging can positively impact customers' perception and craft sales.
- Summarize the importance of packaging in enhancing the overall appeal of crafts.

Do



Ensure active participation from each artisan in the group activity

Notes for Facilitation



- Ask the participants if they have any questions.
- Answer all the questions/doubts raised by the participants in the class.

7.1.7 Building Trust and Credibility

The Significance of Quality Certifications in building credibility.

Resources to be Used



Trainee Handbook, pen, writing pad, whiteboard, flipchart, markers, laptop, overhead projector, laser pointer, equipment and tools

Note |



In this unit discuss significance of quality certifications in building credibility.

Say



Greetings and Welcome everyone to the Training program for Marketing and Branding under PM Vishwakarma scheme. Today we will discuss about the Significance of Quality Certifications in building credibility for craftsmen.

Ask



Ask the following questions to the participants.

- What are the types of quality certifications?
- Why is it important to obtain the quality certifications?

Elaborate



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.

1. 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/

2. Customer Trust and Credibility

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

3. Market Expansion

With these certifications in hand, artisans and craftspeople can explore opportunities beyond their local communities and tap into regional, national, and even international markets.

4. Legal Compliance and Consumer Protection

Obtaining the necessary certifications ensures that artisans and craftsmen follow these regulations, protecting both themselves and their customers from potential legal issues.

Steps involved in obtaining ISI mark

Obtaining the ISI (Indian Standards Institute) mark for products in India is a valuable step for artisans and craftspeople to demonstrate the quality and safety of their creations. The ISI mark is issued by the Bureau of Indian Standards (BIS), a government agency responsible for selling and maintaining quality standards. Here's how artisans and craftspeople in India can obtain the ISI mark for their products

- 1. Identify the Relevant Product Standard: Determine which Indian Standard (IS) specification is applicable to your product. Each type of product has specific standards outlining the quality and safety requirements. You can find the relevant standard by visiting the BIS website or contacting your nearest BIS office.
- 2. Compliance with Standards: Ensure that your product meets the quality and safety standards outlined in the relevant IS specification. This may involve making necessary adjustments to your manufacturing processes, materials, or product design.
- **3. Product Testing:** Engage a BIS-recognized testing laboratory to test your product according to the IS specification. The laboratory will conduct various tests to verify that your product complies with the standards. The testing process may involve assessing factors like safety, performance, and durability.
- **4. Documentation:** Prepare and compile all necessary documentation, including test reports, technical specifications, and details about your manufacturing processes.
- 5. Application Submission: Submit an application for ISI certification to the nearest BIS office or

through the BIS website. You'll need to fill out the application form and pay the requisite fees.

- **6. Inspection and Audit** BIS may conduct an inspection of your manufacturing facility to ensure that your processes align with the IS specification. They will also review your documentation.
- **7. Certification Grant** If your product passes the tests, inspections, and audits, and if you've demonstrated compliance with the IS specification, BIS will grant you the ISI mark certification. You can now display the ISI mark on your products.
- **8. Annual Surveillance** After obtaining the ISI mark, you will be subject to annual surveillance audits by BIS to ensure that you continue to meet the quality and safety standards.
- **9. Marking Your Products** Once certified, you can apply the ISI mark on your products, packaging, or labels, as per BIS guidelines. This mark serves as a visual assurance of quality and compliance to consumers.
- **10. Periodic Renewal** ISI mark certification is typically valid for a specific period, and you will need to renew it as required by BIS. Make sure to stay updated on the renewal requirements to maintain your certification.

It's important to note that the process of obtaining ISI certification can vary depending on the specific product and standard. Therefore, it's advisable to consult with the nearest BIS or or visit the BIS website for detailed information and guidance on the certification process, including the specific requirements and fees associated with your craft or product.

Steps involved in obtaining Hallmark

Obtaining a Hallmark certification for gold and silver jewellery in India is a significant step for artisans and goldsmiths to ensure the purity and quality of their products. The Hallmark certification is managed by the Bureau of Indian Standards (BIS). Here's a step-by-step guide on how artisans and craftspeople in India can obtain a Hallmark for their jewellery

- 1. Prepare Your Jewellery: Ensure that the jewellery you intend to get Hallmarked is made from gold or silver. Hallmarking is specific to precious metal jewellery. Clean and polish the jewellery to ensure it is in its best condition for testing.
- **2. Identify a Hallmarking Center:** Find a BIS-recognized hallmarking centre near your location. These centres are equipped with the necessary equipment and trained personnel to conduct the hallmarking process.
- **3.** Contact the Hallmarking Center: Reach out to the chosen hallmarking centre to inquire about the hallmarking process and schedule an appointment if necessary. You can usually find contact information for recognized centres on the BIS website.
- **4. Provide Required Documents:** Prepare the necessary documents, including identification, proof of ownership, and any other paperwork required by the hallmarking centre.
- **5. Submit Your Jewellery:** Take your jewellery to the hallmarking centre at the scheduled time. The personnel at the centre will guide you through the process.
- **6. Testing and Hallmarking:** The hallmarking centre will test your jewellery to determine its purity and quality. This typically involves a series of chemical and physical tests. If your jewellery meets the prescribed standards, it will be Hallmarked with the BIS mark, purity in karats, and a unique identification number.
- 7. Collect Your Hallmarked Jewellery: Once the hallmarking process is complete, you can collect your jewellery along with the Hallmark certificate. The certificate will include details about the purity and quality of the jewellery.

- **8. Display the Hallmark:** If you plan to sell the Hallmarked jewellery, prominently display the BIS Hallmark on your products. This mark reassures customers of the quality and purity of your jewellery.
- **9. Compliance and Renewal:** Ensure that your jewellery continues to meet the Hallmarking standards. Regularly monitor your craft and materials to maintain compliance. Be aware of any renewal requirements for the Hallmarking certificate.
- **10. Market Your Hallmarked Jewellery:** Use the Hallmark as a marketing tool to attract customers. Highlight the purity and quality of your jewellery, as this certification can significantly enhance your brand's reputation.

It's important to note that the hallmarking process involves stringent quality checks to ensure that the jewellery meets the prescribed standards. Therefore, it's essential to create jewellery of the highest quality to successfully obtain and maintain the Hallmark certification. Additionally, staying informed about any updates or changes in hallmarking regulations is crucial to compliance.

Say



Let us participate in a group discussion to understand this in details.

Activity



Objective: To help artisans understand the Quality certification for their crafts.

- Display two sets of craft samples or images:
 - Set A: ISI mark certified products.
 - Set B: Hall mark certified products.
- Ask artisans to discuss about the quality certifications and why is it important.
- Encourage a brief discussion on how quality certification can positively impact customers' perception and craft sales.
- Summarize the importance of Quality certification in building credibility

Do



Ensure active participation from each artisan in the group activity

Notes for Facilitation



- Ask the participants if they have any questions.
- Answer all the questions/doubts raised by the participants in the class.

7.2 Building Customer Relations

Understand the impact of personal presentation on customers.

Resources to be Used



Trainee Handbook, pen, writing pad, whiteboard, flipchart, markers, laptop, overhead projector, laser pointer, equipment and tools

Sav

Greetings and Welcome everyone to the Training program for Marketing and Branding under PM Vishwakarma scheme. We shall now understand meaning of sales and importance.

Ask



Ask the following questions to the participants.

- On a scale from 15 what is the rating they will give to personal presentation and grooming in their trade or service?
- Write down the participants' answers on whiteboard/flipchart. Take appropriate cues from the answers

Elaborate



Understand the impact of personal presentation on customers.

- First Impressions matter- when you meet a customer, whether at a local market or online, your appearance and presentation create the first impression.
- Reflecting your craft's quality- your personal presentation reflects the quality and care you put into your craft.
- Building trust- Neat and professional appearance builds trust.
- Positive Interaction- when you engage with customers, whether in person or through messages, being polite, helpful, and attentive makes customers feel valued.
- Word of mouth- Happy customers are more likely to spread the word about your craft.
- Repeat business- Personal presentation isn't just about the first sale; it's about building lasting relationships.
- Carve your own space- Customers remember artisans who stand out for their professionalism and personal touch.

Let us participate in a group activity to explore the unit more.

Activity



Begin a QnA round with each participant on the aspects of grooming and presentation, importance, and steps they will take to enhance this for benefits in their trade.

Note their responses for further reference and feedback.



- Involve each participant in the activity
- Note their responses in this for discussions

Notes for Facilitation



- Answer all the queries/doubts raised by the participants in the class
- Encourage other participants to participate

7.2.1 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 and Adapt and Grow.

Resources to be Used



Trainee Handbook, pen, writing pad, whiteboard, flipchart, markers, laptop, overhead projector, laser pointer

Note |

Product knowledge is crucial for artisans as it enables effective communication, competitive pricing, consistent quality, and persuasive marketing. This knowledge forms the basis for a successful craft business.



Today we will learn the importance of product knowledge

Ask |



Participants can be asked the following questions

- 1. Why having product knowledge is important?
- 2. How does knowing your crafts well help you talk to customers?
- 3. How does it help you decide the right prices and keep your crafts good?

- Elaborate 🖤



Did you know that understanding your craft deeply and aligning it with what your customers need can make a world of difference in your success?

Let us understand this in simple terms.

- 1. Master your trade Out Imagine you are a fisherman looking to buy a fishing net. You'd want to buy from someone who knows everything about fishing nets, right? Similarly, when you deeply understand your craft, customers trust you more. You become their go-to expert.
- 2. Identify Features and Benefits Features are like the special ingredients in your craft. For example, if you make beautiful pottery, your features might include unique designs, vibrant colours, and durable materials. Benefits are what those features do for your customers. In this case, it could be bringing beauty to their homes or making them smile.
- **3. Match Features with Customer Needs -** Different customers have different needs. Some might want a sturdy fishing net that lasts for years, while others might want a net that's easy to carry. When you know your craft's features and understand what your customers need, you can match the two. It's like finding the perfect puzzle piece for each customer.
- **4. Build Trust** -When customers see that you know your craft and are genuinely interested in helping them find what they need, they trust you. Trust is like the glue that holds your relationship with customers together.
- **5. Delight Your Customers** -When you go beyond what customers expect, you delight them. It could be giving them a little extra, providing great service, or creating something personalized just for them. Delighted customers become your biggest fans and spread the word about your craft.
- **6. Repeat Business** -Happy customers come back. When you consistently meet their needs and provide a great experience, they return for more of your crafts or services. This creates a steady stream of business.
- **7. Adapt and Grow -** The world is always changing, and so are customer needs. By staying curious and learning more about your craft and what customers want, you can adapt and keep growing.

So, whether you are a boat maker, cobbler, blacksmith, or any other craftsperson, remember that knowing your craft inside out and understanding what your customers need is like having a secret superpower. It helps you create crafts that not only showcase your talent but also make your customers' lives better.

Say



Let us participate in a group activity to explore the unit more.

Activity



Objective: To emphasize the importance of product knowledge for artisans.

- Explain that this activity will highlight the significance of knowing your products well.
- Share a list of key product details (materials, techniques, unique features) with the artisans.
- Ask each artisan to describe one craft from the display, focusing on the key product details provided.
- Encourage a brief discussion about how artisans descriptions enhanced the understanding and appeal of the crafts.
- Summarize that having a deep understanding of your products allows you to communicate their uniqueness effectively and attract potential customers.

7.2.2 Importance of Customer Feedback

Various methods to gather feedback from customers.

Resources to be Used



Trainee Handbook, pen, writing pad, whiteboard, flipchart, markers, laptop, overhead projector, laser pointer

Note



Customer feedback holds immense importance for several key reasons. It offers an external viewpoint, facilitates continuous learning, boosts your confidence, and serves as validation that your creations are indeed valuable.

Sav



Today we will learn the importance of customer feedback

Ask



Participants can be asked the following questions

- 1. Why is customer feedback necessary for the business?
- 2. How can we get customer feedback?

Elaborate | **



Customer feedback is crucial for improvement.

You know the joy of turning raw materials into beautiful creations. But do you know what makes your craft even better? It's your customers' feedback.

Why Customer Feedback is Crucial

- 1. External Perspective: When customers use your products or services, they see things you might not. They notice what works well and what could be better.
- 2. Endless Learning: Feedback is like a treasure trove of ideas. It helps you understand your customers' needs and preferences, making you a better craftsperson.
- 3. Boosts Confidence: Positive feedback is a confidence boost. It shows you are on the right track, creating things that people appreciate.
- 4. Room for Growth: On the flip side, constructive criticism guides you toward improvement. It helps you fix issues and grow.

Methods to gather feedback from customers.

1. Direct Conversation: Talk to your customers! Ask them how they feel about your craft and what could be improved. It's simple and effective.

- **2. Online Surveys:** Create simple surveys using free online tools. Ask questions about their experience and what they'd like to see different.
- **3. Feedback Forms:** Have physical feedback forms at your shop or craft stalls. Customers can fill them out after their purchase.
- **4. Social Media:** Use platforms like Facebook, Instagram, or WhatsApp to connect with customers. Encourage them to leave comments and reviews.
- **5. Email Surveys:** Send short email surveys to past customers. They can provide feedback at their convenience.
- **6. Feedback Cards:** Include small feedback cards with your products, asking customers to share their thoughts.
- **7. Customer Reviews:** Encourage customers to leave reviews on your website or on platforms like Google or Etsy. Positive reviews boost your reputation.
- **8. Observation:** Sometimes, simply observing how customers interact with your products can provide valuable insights.

Remember, feedback isn't about criticism; it's about growth. Embrace it, learn from it, and keep crafting your way to excellence.

Crafting Customer Loyalty for Artisans - building customer loyalty is like crafting a masterpiece—it takes effort, care, and a personal touch.

A customer walks into your shop or contacts you online. They're not just here for a one-time purchase; they want to become your loyal supporter. How can you make that happen? It's all about personalized service and special offers.

1. Personalized Service

Know your customers- pay attention to your customers' preferences, like their favourite products, colours, or sizes. Remember their names if possible. When they feel recognized, they will keep coming back.

Friendly interaction- be warm and welcoming. Smile, listen to their needs, and offer assistance. A friendly attitude can make a big difference.

Customization If you can- offer personalized options. For example, a tailor can offer custom fillengs or a potter can create unique pieces on request.

2. Incentive Plans

Loyalty cards- create simple loyalty cards or stamp cards. Each purchase earns them a stamp, and after a certain number of stamps, they get a discount or a freebie.

Membership benefits- consider offering membership or subscription programs. Members could receive exclusive access to new products, discounts, or priority service.

Referral rewards- encourage your customers to refer friends and family. Offer discounts or bonuses for successful referrals. Word-of-mouth is powerful!

3. Deals and Special Offers

Regular discounts- have occasional sales or discounts to reward regular customers. Make sure to announce them in advance.

Birthday treats- If you have customer information, send them a birthday gift or discount. It's a personal touch that's appreciated.

Festive surprises during festivals or special occasions, offer limited-time promotions or bundled deals.

It creates excitement.

4. Stay in Touch

Emails and messages- collect customer contact information (with their permission) and send them updates, newsletters, or special offers through emails or messages.

Social media- use social media to share behind-the-scenes stories, customer testimonials, and sneak peeks of upcoming products or services.

5. Ask for Feedback

Suggestion box- have a physical or virtual suggestion box where customers can share their thoughts and suggestions. Show them you value their input.

Online reviews encourage satisfied customers to leave reviews on platforms like Google, Facebook, or relevant websites. Positive reviews build trust.

In simple terms, it's about making your customers feel valued, special, and appreciated. When they experience excellent service and know they're getting a little extra, they'll keep coming back. Building loyalty takes time, but it's worth it. It turns one-time buyers into your biggest fans and supporters.

So, whether you are a blacksmith, doll-toy maker, tailor, or any craftsperson, remember that building customer loyalty is like crafting a masterpiece—it takes effort, care, and a personal touch.





Let us participate in a group activity to understand this better.

Activity



- Introduce artisans to different types of customer feedback and emphasize its importance.
- Divide the batch in groups and ask them to provide examples of feedback types. Discuss examples and encourage sharing of feedback experiences.
- Summarize key points and prompt participants to consider feedback's practical application in their craft businesses

7.2.3 Understanding Marketplaces and Their Types

Marketplaces are like busy gathering places where people come to buy and sell things.

Resources to be Used



Trainee Handbook, pen, writing pad, whiteboard, flipchart, markers, laptop, overhead projector, laser pointer

Note



Marketplaces serve as bustling hubs where individuals gather to exchange goods and services. For artisans and craftsmen in India, these platforms are invaluable, as they enable you to connect with a wider audience interested in acquiring your exquisite crafts and services.





Today we will learn the importance of marketplaces and how to use them for your trade

Ask



Participants can be asked the following questions

- 1. Why are marketplaces significant for your craft business?
- 2. What are some benefits of selling crafts or services online through digital marketplaces?

Elaborate



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 Marketplaces

- Local Markets: These are the markets in your town or nearby where you can set up stalls or shops to showcase and sell your crafts. People from your community visit these markets.
- Craft Fairs and Exhibitions: These are special events where artisans like you come together to display and sell their creations. It's a great way to meet new customers and get your name out there.
- **Specialty Stores:** Some shops focus on selling specific types of crafts. For example, a pottery store might sell only pottery items. You can partner with such stores to sell your crafts.

Digital Marketplaces

- **Websites:** You can create your own website to showcase and sell your crafts. It's like having your own online shop that people from all over India and even the world can visit.
- Online Marketplaces: There are big websites like Amazon, Flipkart, and Etsy where you can list your crafts for sale. Many people shop online, so it's a great way to reach a wide audience.
- **Social Media:** Platforms like Facebook, Instagram, and Pinterest can be used to show off your crafts and connect with customers. You can even sell directly through these platforms.
- **Craft Marketplaces:** Some websites are specially made for artisans. They're like online craft fairs. Examples include Craftsvilla and IndiaMART.

Government e commerce portals like

- **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/

Benefits of selling online

1. Wider audience -You can reach customers not just in your local area but from all over India and

even worldwide.

- **2. Convenience-** you can sell from the comfort of your home or workshop, saving time and effort.
- 3. Lower costs- online selling often requires fewer expenses compared to physical stores, like rent and utilities.
- 4. Customer reviews- online platforms allow customers to leave reviews, which can build trust and attract more buyers.
- 5. Easy marketing- you can use online tools to promote your products or services and connect with potential customers.



Let us participate in a group activity to understand this better.

Activity



- Divide the artisans into small groups.
- Assign each group one of the benefits from the list.
- In their small groups, participants discuss and prepare a brief presentation about the assigned benefit.
- Each group presents the benefits they discussed and explains why it is advantageous for artisans to sell online.
- Summarize the key points from the discussion.
- Encourage participants to reflect on how they can use these benefits in their craft businesses



- Ensure that all the participants participate activity
- Ensure a friendly atmosphere during the presentation

Notes for Facilitation



- Encourage peer learning
- Answer all the doubts raised by the participants in the class

7.2.4 User Registration Process for Digital Marketplaces

Registering and Listing Products/Services on Digital Marketplaces

Resources to be Used



Trainee Handbook, pen, writing pad, whiteboard, flipchart, markers, laptop, overhead projector, laser pointer



Digital marketplaces are online platforms where artisans can showcase and sell their crafts to a broad audience. They offer convenience, reach, and the opportunity to connect with a diverse customer base.

Say

Today we will discuss steps of registration and listing of products/ services on digital marketplaces

Ask



Ask Participants if anyone from them has registered on digital marketplaces and what has been their response

Elaborate



User registration process for digital marketplaces

Step-by-Step Guide

1. Choose a Digital Marketplace

Start by selecting a suitable digital marketplace to sell your products or services. Popular options in India include Amazon or Flipkart, or local platforms like IndiaMART for crafts and services like UrbanClap for service providers.

2. Registration

- Visit the chosen marketplace's website or app.
- Look for a "Sign Up" or "Register" button and click on it.
- Follow the registration prompts, which typically include providing your name, contact information, and creating a username and password.
- Verify your email address or mobile number as required.

3. Business Verification

 Some marketplaces may require you to verify your business. Prepare your business documents, such as your business registration certificate or GST number, and follow the verification process.

4. Account Setup

• After registration, complete your profile by adding relevant details about your craft business or service. This often includes a business name, logo, and contact information.

5. Product/Service Listing

For Product-Dominant Crafts

- Find the "Sell" or "List a Product" option.
- Create a product listing by providing
- Product title Be descriptive and use keywords related to your product (e.g., "Handcrafted Wooden Furniture").
- Description Explain the product's features, materials used, size, and any unique selling points.

- Pricing Set a competitive and profitable price.
- Images Upload high-quality images of your product from different angles.
- Inventory Specify the quantity available.
- Shipping Enter shipping details, including delivery time and charges.
- Payment Configure payment options.

For Service-Dominant Trades

- Find the "Offer a Service" or "List Your Service" option.
- Create a service listing by providing
- Service title Make it clear and concise (e.g., "Professional Tailoring Services").
- Description Describe the services you offer, service areas, and any specialties.
- Pricing Set your service rates or packages.
- Availability Specify your working hours or availability.
- Images Include photos related to your services, like before-and-after pictures
- Location Enter your service area or location.

6. Optimize Listings for Better Visibility and Sales

- **Use High-Quality Photos:** Images are crucial for attracting customers. Ensure well-lit and clear photos that showcase your products or services.
- **Keyword Optimization:** Include relevant keywords in your product/service title and description. Think about what potential customers might search for.
- Competitive Pricing: Research similar products or services and set competitive prices.
- **Detailed Descriptions:** Provide comprehensive and accurate descriptions of your products or services.
- **Shipping/Availability:** Specify shipping times or service availability clearly.
- **Customer Reviews:** Encourage satisfied customers to leave positive reviews, which can boost your credibility.
- Regular Updates: Keep your listings up to date with any changes, new products, or services.

7. Publish Your Listings

- Review your listing for accuracy and completeness.
- Click the "Publish" or "List" button to make your product/service live on the marketplace.

8. Monitor and Manage Listings

- Regularly check your marketplace account for orders, inquiries, and customer messages.
- Fulfil orders promptly and maintain good communication with customers.

9. Promote Your Listings

- Share your listings on social media, through email, or on your website if applicable.
- Consider running promotions or advertisements on the marketplace to increase visibility.

10. Provide Excellent Customer Service

- Respond to customer inquiries promptly and professionally.
- Ensure timely delivery or service fulfilment.

By following these steps and optimizing your listings, you can effectively showcase your crafts or services on digital marketplaces, reach a broader audience, and increase your chances of successful sales and customer satisfaction.





Let us participate in a group activity to understand this better.

Activity



- Divide the artisans into small groups.
- Assign each group one of the benefits from the list.
- In their small groups, participants discuss stepwise user registration process.
- Involve all participants in discussing each step and how is it done.
- Summarize the key points from the discussion.

Do



Ensure that all the participants participate activity

Notes for Facilitation



- Encourage peer learning
- Answer all the doubts raised by the participants in the class

7.2.5 Using Social Media for Sales -

Registering and Listing Products/Services on Digital Marketplaces

Resources to be Used



Trainee Handbook, pen, writing pad, whiteboard, flipchart, markers, laptop, overhead projector, laser pointer

Note |



Digital marketplaces are online platforms where artisans can showcase and sell their crafts to a broad audience. They offer convenience, reach, and the opportunity to connect with a diverse customer base.

Say



Today we will discuss a step-by-step guide to use social media for sales on digital marketplaces.

Ask ask



Ask Participants if anyone from them has registered on digital marketplaces and what has been their response

Elaborate



Discuss steps for artisans using social media for Sales:

- **1. Select suitable Platforms:** Identify your target audience and select 1-2 suitable platforms (e.g., Facebook and Instagram).
- **2. Set Up Social Media Accounts:** Create a business profile with a clear photo, bio, and contact details.
- **3. Create High-Quality Content:** Take well-lit photos and videos of your crafts. Share your artisan journey.
- **4. Plan Your Content:** Create a content calendar and post consistently.
- 5. Engage with Your Audience: Respond promptly and interact with followers.
- 6. Use Hashtags and Keywords: Research and include relevant keywords and hashtags.
- 7. Run Promotions and Contests: Consider promoting posts and host engaging contests.
- **8. Measure Your Success:** Use platform analytics to adjust your strategy.
- 9. Collaborate and Network: Partner with others for joint promotions.
- 10. Keep Learning: Stay updated on social media trends and features.

Say



Let us participate in a group activity to understand this better.

Activity



Objective: To help artisans understand the value of social media for sales through real-life success stories.

- Narrate and discuss stories or case studies of artisans who benefited from social media.
- Explain that the activity will focus on how artisans can use social media for sales by sharing success stories.
- Highlight key points like the platform they used, the type of content, and the results achieved.
- Open the floor for artisans to discuss what they found interesting in the stories and how they think these strategies could be applied to their own crafts.
- Summarize the key points and emphasize that social media can be a powerful tool for sales.

Do



Ensure that all the participants participate activity

Notes for Facilitation



- Encourage peer learning
- Answer all the doubts raised by the participants in the class

7.3 Success Stories of Collective Business

Artisans collaborate, pool resources, and work as a team to achieve shared craft goals, a growing trend in India.

Resources to be Used



Trainee Handbook, pen, writing pad, whiteboard, flipchart, markers, laptop, overhead projector, laser pointer, equipment and tools

Say



Collective business empowers artisans by fostering collaboration, sharing resources, and expanding market reach. It strengthens their position in the market, enhances sustainability, and promotes economic growth in communities.

Ask



Ask the following questions to the participants.

- What do you understand by collective business?
 - Are they part of any community initiative that is helping them in their trade?

Elaborate



Collective Business for Artisans in India

In simple terms, a collective business, often referred to as a cooperative or artisan collective, is when a group of artisans and craftspeople come together to work as a team or community rather than individually. They pool their resources, skills, and efforts to achieve common goals in their craft businesses. Collective business models are becoming increasingly popular among artisans and craftspeople in India. Here are a few examples of collective businesses in different craft domains

- 1. Artisan Cooperatives: These are groups of artisans who come together to collectively produce and market their crafts. For instance, cooperatives of pottery makers, weavers, or basket makers often work together to share resources, improve product quality, and reach larger markets. An example is the "Khadi and Village Industries Commission" (KVIC), which supports various artisan cooperatives in India. https://www.kvic.gov.in/
- 2. Craft Clusters: India has several craft clusters where artisans specializing in a particular craft or art form reside in the same region. These clusters encourage collaboration and sharing of resources. Examples include the "Kutch Embroidery Artisans Cluster" and the "Santiniketan Leather Craft Cluster." SFURTI is a Ministry of MSME initiative that supports cluster development, with KVIC as the key agency for promoting Khadi clusters. https://sfurti.msme.gov.in/
- 3. Online Marketplaces: Some artisans and craftspeople collaborate to create online platforms where they collectively sell their products. These platforms enable them to reach a broader audience. An example is "Gaatha," an online marketplace that supports traditional Indian crafts and artisans. Government owned e commerce portals like Open Network for Digital Commerce (ONDC) https://ondc.org/ondc-buyer-apps/ and Government e marketplace (GeM) https://gem.gov.in/
- 4. Craft Producer Groups: These groups consist of artisans from various backgrounds who come

together to produce a range of crafts. They often collaborate with non-governmental organizations (NGOs) or development agencies to access markets and resources. "Dastkar" is an example of an organization that promotes craft producer groups in India.

- **5. Community Workshops:** In some areas, artisans establish community workshops where they share workspace and equipment. These workshops foster collaboration, skill sharing, and innovation. For instance, in Rajasthan, you can find metalcraft workshops where blacksmiths and other metal artisans work collectively.
- **6. Crafts Clusters:** Supported by Government Initiatives The Indian government has initiated various programs to promote craft clusters and artisan cooperatives. For instance, the "Hunar Haat" program provides a platform for artisans from different states to collectively showcase and sell their crafts.
- **7. Craft Exhibitions and Fairs:** Artisans often participate in craft exhibitions and fairs as a collective group from a particular region or craft category. These events provide them with opportunities to display and sell their crafts collectively.
- **8. 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.

These examples highlight the diversity of collective business models among artisans and craftspeople in India. Whether it's through cooperatives, craft clusters, online platforms, or community workshops, artisans are leveraging the power of collaboration to preserve their traditional crafts, improve their livelihoods, and reach global markets.

Advantages of collective business for Artisans and craftspeople

- **Strength in numbers:** When artisans collaborate, they become a more significant force in the market. They can collectively negotiate for better prices on raw materials, share production costs, and access larger markets, which may have been challenging for them individually.
- **Skill sharing:** Artisans often have diverse skills and expertise. By working together, they can learn from each other, share techniques, and improve their craft collectively. This leads to higher-quality products and a broader range of offerings.
- Cost efficiency: Sharing resources such as workshops, equipment, and transportation reduces individual costs. Artisans can produce more e翻回ciently and economically as a collective.
- Market access: Collective businesses can reach larger markets and explore opportunities that may
 be beyond the scope of individual artisans. They can participate in trade fairs, online marketplaces,
 and export their crafts more effectively.
- **Risk mitigation:** Sharing risks is another advantage. In cases of unforeseen challenges or market fluctuations, the burden is distributed among the members of the collective, reducing individual risk.
- Marketing and branding: Collaborative marketing efforts can amplify the visibility and reputation of the collective's products. They can invest in branding and promotional activities that might be too costly for single artisans.





Let us participate in a group activity to explore the unit more.

Activity



Objective: To help artisans understand collective.

- Explain that this activity will illustrate the concept of collective business through storytelling.
- Ask the participants to sit in a circle.
- Begin a story, saying a sentence or two to start it off. For example, "Once upon a time, there was a small artisan who created beautiful pottery."
- Go around the circle, with each participant adding a sentence to the story. Each sentence should build on the previous one
- After completing the story, lead a discussion.
- Ask the participants how this storytelling activity reflects the idea of artisans collaborating in a collective business.
- Discuss the importance of working together to create something beautiful.
- This activity allows artisans to collaboratively create a story, highlighting the power of working together, just like in a collective business.



- Answer all the doubts raised by the participants in the class
- Encourage other participants to participate in the activity

Notes for Facilitation



- Ask the participants if they have any questions
- Answer all the questions/doubts raised by the participants in the class
- Encourage other participants to answer queries/questions and boost peer learning in the class

7.4 Learning from Success Stories

Artisans collaborate, pool resources, and work as a team to achieve shared craft goals, a growing trend in India.

Resources to be Used



Trainee Handbook, pen, writing pad, whiteboard, flipchart, markers, laptop, overhead projector, laser pointer, equipment and tools

Note



Discuss success stories for collaborative models like Lijjat and javed habib. Encourage participants to share any examples of collective business.

Ask



Ask the participants questions on how their communities can come together for collective empowerment

Elaborate



Success stories of collective business.

Lessons for Artisans and Craftspeople from Lijjat Papad

In the world of artisans and craftspeople, the story of Lijjat's women's cooperative stands as a shining example of empowerment, sustainability, and success. Founded in India in 1959, the Lijjat Papad cooperative revolutionized the papad industry while also serving as an inspiring model for sustainable and women-led businesses. Artisans and craftspeople across various trades can draw valuable lessons from this remarkable journey.

1. Collective Empowerment

The Lijjat cooperative started with a small group of women who came together to make papads. This collective effort allowed them to pool their skills and resources, resulting in increased production and income. Artisans can learn that collaboration within their own communities can lead to shared growth and empowerment.

2. Skill Utilization

Lijjat recognized the unique skills possessed by each woman and utilized them effectively. Similarly, artisans and craftspeople can identify and realise their own strengths, whether it is carpentry, jewellery making, or pottery, to create distinctive products that resonate with customers.

3. Quality Assurance

One of the key lessons from Lijjat is the unwavering commitment to quality. The cooperative set stringent quality standards for its products, earning trust and loyalty from customers. Artisans can adopt a similar dedication to quality to build a strong reputation for their crafts.

4. Ownership and Profit-Sharing

Lijjat Papad operates on a model where the women are both producers and owners of the cooperative. They share in the profits, fostering a sense of ownership and financial independence. Artisans can explore cooperative models or profit-sharing arrangements within their own craft communities to ensure equitable gains.

5. Social Impact

Lijjat's success had a profound social impact by empowering women, improving their livelihoods, and promoting financial independence. Artisans and craftspeople can consider how their craft businesses can positively impact their communities, whether by providing employment opportunities or supporting local traditions.

6. Sustainable Practices

The cooperative's commitment to sustainable practices, such as using natural ingredients and ecofriendly packaging, demonstrates the importance of environmental responsibility. Artisans can incorporate sustainable methods into their crafts, aligning with the growing demand for eco-conscious products.

7. Adaptability and Innovation

Lijjat adapted to changing market dynamics and embraced innovation to diversify its product range.

Artisans can learn to be flexible, open to new ideas, and willing to explore new avenues within their craft to remain relevant and resilient.

8. Branding and Marketing

Lijjat's success wasn't solely due to the quality of its papads but also effective branding and marketing. Artisans can invest in creating a brand identity, using social media, and exploring local and digital marketplaces to reach a broader audience.

9. Sustainability of Traditions

Lijjat Papad preserved the tradition of homemade papads while scaling up production. Similarly, artisans can find ways to preserve traditional craftsmanship while adapting to contemporary markets.

In conclusion, Lijjat's women's cooperative offers invaluable lessons for artisans and craftspeople in India. It exemplifies how collective effort, quality assurance, empowerment, and sustainable practices can lead to success and social impact. By applying these lessons, artisans can not only thrive in their crafts but also contribute to the growth and sustainability of their communities.

Scaling of Service dominated businesses.

Javed Habib, a prominent Indian hairstylist and entrepreneur, successfully built a chain of salons in India by employing innovative strategies and collaboration. His journey offers valuable learnings for scaling service-dominant businesses in the country.

1. Vision and Brand Identity

Clear Vision Javed Habib had a clear vision of creating a salon chain that would provide top-notch hairstyling and beauty services. He understood the importance of branding and creating a unique identity in a competitive market.

Brand Consistency: He ensured that each salon under his brand maintained consistent service quality, ambiance, and customer experience. This consistency helped build trust and loyalty among customers.

2. Collaboration and Franchising

Franchise Model: Javed Habib adopted a franchise model for scaling his business. This allowed him to collaborate with local entrepreneurs and individuals interested in the beauty and grooming industry. Franchisees could exploit the brand's reputation and receive support in Setting up and running salons.

Local Expertise: Collaboration with local franchisees provided a deep understanding of regional preferences and market dynamics, which helped tailor services to meet local needs.

3. Training and Skill Development

Investment in Education: Javed Habib prioritized education and training for his staff. He set up training academies to ensure that his hairstylists and staff were skilled and up-to-date with the latest trends and techniques.

Quality Assurance: Ensuring consistent quality across all salon outlets was a key focus. By investing in training, he guaranteed that customers would receive high-quality services, regardless of the salon they visited.

4. Adaptation to Market Trends

Innovation: Javed Habib stayed ahead of market trends by continually innovating. He introduced new services, hairstyling techniques, and products to attract customers.

Digital Presence: Recognizing the importance of the digital era, he maintained a strong online presence, using social media and websites to connect with customers, showcase services, and offer online booking options.

5. Customer-Centric Approach

Customer Feedback: Habib encouraged feedback from customers and used it to improve services. He understood that customer satisfaction was vital for business growth.

Personalization: His salons offered personalized consultations and recommendations to clients, enhancing the overall customer experience.

6. Community Engagement

Local Engagement: Collaborating with local communities and participating in events helped build a strong local presence and a sense of belonging.

CSR Initiatives: Javed Habib's involvement in social and community initiatives also contributed to a positive brand image and goodwill.

7. Brand Diversification

Expanding Services: Over time, Javed Habib expanded his brand's services beyond just hairstyling, offering a broader range of beauty and grooming services. This diversification attracted a larger customer base.

8. Quality Control and Monitoring

Quality Assurance: Regular audits and quality checks were conducted to maintain service standards across all franchise locations.

9. Continuous Learning and Adaptation

Market Research: Javed Habib kept an eye on changing market dynamics and consumer preferences. He adapted his business strategies accordingly to stay relevant.

In conclusion, Javed Habib's salon chain success highlights the role of vision, collaboration, training, adaptability, and customer focus in scaling service businesses in India. His journey emphasizes the need to evolve with market trends, maintain brand consistency, and prioritize quality. These insights are valuable for entrepreneurs aiming to expand their service-based ventures in India.





Let us participate in a group activity to explore the unit more.

Activity



Objective: To help artisans understand the concept of collective success through real-life stories.

- Explain that this activity will focus on understanding collective success through real stories.
- Share brief success stories of artisan collectives or groups who achieved significant success by working together.
- Highlight key points, such as how they collaborated, what they achieved, and the benefits of collective efforts.
- Open the floor for artisans to discuss what they found inspiring in the stories and how they think collective success can be achieved in their craft.
- Summarize the key points, emphasizing that collective success is achievable and can bring significant benefits to artisans.
- This activity is designed to make artisans aware of real-life collective success stories and inspire them to consider collective efforts in their own craft businesses.

Do



- Answer all the doubts raised by the participants in the class
- Encourage other participants to participate in the activity

Notes for Facilitation



- Ask the participants if they have any questions
- Answer all the questions/doubts raised by the participants in the class
- Encourage other participants to answer queries/questions and boost peer learning in the class

Exercise 🗾

Multiple Choice Questions (MCQs)

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

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

Answer: c) Non-flexible

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

a) Partnership b) One Person Company

c) Freelancer

d) Self Help Group

Answer: c) Freelancer

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

Answer: c) Buying for long-term future needs

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 Programme

d) None of the above.

Answer: c) Prime Minister Employment Generation Programme

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

a) Instagram

b) Amazon

c) ONDC

d) Myntra

Answer: a) Instagram

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

Answer: 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

Answer: c) Settings

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

a) Google Search

b) Google App

c) App Store

d) Google Maps

Answer: c) App Store

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

Answer: b) YouTube

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 Answer: d) All of the above
11) Money we receive by selling our services/products is our
a) Assets b) Savings c) Income d) Profit
Answer: c) Income
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 Answer: c) UPI
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
Answer: a) Passport
14) In a savings account, interest is usually calculated and credited to the account:
a) Quarterly b) Annually c) Daily d) Never
Answer: a) Quarterly
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
Answer: a) District Consumer
16) What do you understand by marketing?
a) Promoting and advertising products or services b) Crafting products
c) Selling products d) Ignoring customers' needs
Answer: a) Promoting and advertising products or services
17) What does USP stand for?
a) Unique Selling Proposal b) Unique Selling Point
c) Universal Sales Practice d) Unwanted Selling Product
Answer: b) Unique Selling Point
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
Answer: a) By connecting with customers and showcasing their work
19) Why is customer feedback important?
a) To share it on social media b) To boost self-esteem

Trainer Handbook

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

Answer: c) To use it for continuous improvement

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

Answer: b) Increased visibility and access to a broader customer base

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

a) Jewellery

b) Textiles

c) Carpentry

d) Papad

Answer: d) Papad

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