



Ministry of Textiles  
Government of India

PERFORMANCE CUM ACHIEVEMENT REPORT

# ENTREPRENEURSHIP DEVELOPMENT PROGRAMME

For Benefitting SHGs Artisans of the Adopted Cluster  
Under AHVY Scheme

Date : 22-02-2022 to 28-02-2022

Venue : Hall of Kot, Teh. Anni, Kullu HP

Sanction No : C-12011/13/2021-22-CC(NR)-AC-9 DATED : 09/12/2021



Sponsored By :



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## O/o DEVELOPMENT COMMISSIONER (H)

The Handicrafts Sector is able to provide substantial direct employment to the artisans and others engaged in the trade and employment to many input industries in recognition of the above facts, the Government of India set-up an autonomous All India Handicrafts Board in 1952.

The promotion of handicrafts industries is the primary responsibilities of State Governments. However, the Office of the Development Commissioner (Handicrafts) has been implementing various departmental schemes at the central level to supplement state's activities in the handicrafts sector besides the new thrust areas.

The Office of the Development Commissioner (Handicrafts) functions under Ministry of Textiles for promotion and exports of handicrafts. The office is headed by Development Commissioner (Handicrafts). It advises the Government of India on matters relating to the Development and Exports of Handicrafts and assists the State Government in Planning and Executing Development Schemes for handicrafts.

### **Different schemes of Office of the Development Commissioner (Handicrafts) are as follows:**

- Babasahib Ambedkar Hastshilp Vikas Yojna (AHVY).
- Design & Technology Up gradation.
- Human Resource Development Scheme.
- Marketing Support & Services.
- Research & Development.
- Export Promotion.
- Credit Guarantee Scheme.
- Bima Yojna for Handicraft artisans.
- Mega clusters (Moradabad & Narasapur).
- Work shed for Handicraft artisans.
- Artisan Credit Cards.



## **ALL INDIA PARIVARTAN SEWA SAMITI** ( All India Voluntary Organization)

### **INTRODUCTION**

All India Parivartan Sewa Samiti (AIPSS) is an All India Voluntary Organization, Non Government, Non-political, Non-profit making and Non-proprietary National Forum. It is well-organized dedicated group of social workers that have gained professional and practical skills and knowledge in social work, serving selflessly for the overall development of the all streams of society. So our aim and objective draw ethical, ideological and practical strength and experience from the tradition of cherishing and preserving democratic egalitarian culture and ethos.

### **VISION**

The vision of AIPSS is to become a Vital Player Reducing Rural Poverty in India through Sustainable Livelihoods.

An autonomous community with improved quality of life, capable of arresting its development barriers having minimum exploitation, poverty and discrimination.

The AIPSS plans to realize its vision in phased manner. It started with mass awareness programs followed by action plan. The samiti is going to implement and achieve the maximum result with our maximum and benevolent effort in mission area.

### **MISSION**

AIPSS aspires to the value of individual and collective efforts for integrated development. Center for Excellence Empowering Rural Poor to Improve Livelihood Sustainability.

*To bring  
Overall "SAMRIDHI" to our country  
by "PARIVARTAN" after getting "SAHYOG" from the society*



# About Kullu

Kullu is known as the 'Valley of Gods'. It is a cluster of beautiful valleys in Himachal Pradesh. Located between the majestic Himalayas and river Beas, Kullu is situated at an altitude of 1230 m. Kullu, along with Manali, are favorite hill stations with tourists especially honeymooners. Scenic views and snow-clad mountains, towering Deodar jungles, rivers and apple orchards have attracted several feature filmmakers too.

Kullu is a hot-spot for adventure sports. Trekking, river rafting, mountaineering, paragliding and hiking over the Himalayan glaciers are some of the activities that Kullu offers. Angling is another activity enjoyed a lot by locals as well as tourists. Mountaineering beginners can trek around the Beas Kund region, Hanuman Tibba and Deo Tibba.

Most of the trekking trails are situated beyond the Rohtang Pass in the valleys of Spiti, Lahaul, Zaskar and Ladakh and private companies organize expeditions for up to 12 days. The hot springs of Kheerganga, Manikaran, a pilgrimage and the Great Himalayan National Park are a few of the 'touristy' places worth visiting here.

Kullu was earlier known as Kulanthpitha, meaning 'the ending point of inhabitable world'. The beautiful valley is also mentioned in epics like Ramayana, Mahabharata and Vishnu Purana. Chinese traveler Huien Tsang visited Kullu in 634 or 635 AD and described it as a region completely surrounded by mountains. King Ashoka had a stupa built here, which was eventually taken away by a Mughal king and installed in Ferozshah Kotla in Delhi.

In days of yore, Kullu had several Buddhist monasteries. There were Hindu temples too and people of both faiths lived peacefully together. Both Buddhist and Hindus inhabited the caves near the mountain passes. The valley is said to have been rich with gold, silver, red copper, crystal and bell metal. The first motorable road in Kullu was built only after Independence.

Kullu in Himachal Pradesh is famous for its handicraft products. Local people of Kullu have involved in handicraft business since ages. Previously, handicrafts were practiced to satisfy local people's monetary problems but nowadays handicrafts have become a huge trading activity center. Handicraft business is slowly taking its position in the national market. Weavers, who used to follow their traditional designs, are now practicing modern design handicraft items.



# INDIAN HANDICRAFTS : MAJOR CRAFT CONCENTRATION AREAS

## Art Metalware

Moradabad, Sambhal, Aligarh, Jodhpur, Jaipur, Barmer, Delhi, Rewari, Thanjavur, Chennai, Mandap, Bidar, Jagadhari & Jaisalmer.

## Wooden Artwares

Saharanpur, Nagina, Jaipur, Jodhpur, Barmer, Hoshiarpur, Srinagar, Amritsar, Jagdalpur, Bangalore, Mysore, Chennapatna, Chennai, Mandap, Behrampur (WB), Rajkot & Ahmedabad.

## Hand Printed Textiles

Jaipur, Barmer, Bagru, Sanganer, Jodhpur, Bhuj, Farrukhabad & Amroha

## Embroidered Goods

Barmer, Jaipur, Jaisalmer, Kutch (Gujarat), Ahmedabad, Lucknow, Jodhpur, Agra, Amritsar, Kullu, Dharmshala/Chamba & Srinagar

## Marble & Soft Stone Crafts

Agra, Chennai, Bastar & Jodhpur

## Papier Mache

Crafts Kashmir & Jaipur

## Terracotta/Ceramic, Zari & Zari Goods

Khurja, Delhi, Chennai, Bastar, Surat, Bareilly, Rampur, Palwal, Aurangabad, Varanasi, Amritsar, Agra, Jaipur, & Barmer

## Imitation/Fashion Jewellery

Delhi, Moradabad, Sambhal, Jaipur, Kohima (Tribal).

## Artistic Leather Goods

Kolhapur, Indore, Barmer & Shanti Niketan (WB).

# HANDICRAFTS CLUSTER MAP OF INDIA (HAVING MORE THAN 5000 ARTISANS)

## STATE

- |                     |                 |
|---------------------|-----------------|
| ● ANDHRA PRADESH    | ● MAHARASHTRA   |
| ● ARUNACHAL PRADESH | ● MANIPUR       |
| ● ASSAM             | ● MEGHALAYA     |
| ● BIHAR             | ● MIZORAM       |
| ● CHHATTISGARH      | ● NAGALAND      |
| ● DELHI             | ● ORISSA        |
| ● GOA               | ● PUNJAB        |
| ● GUJARAT           | ● RAJASTHAN     |
| ● HARYANA           | ● SIKKIM        |
| ● HIMACHAL PRADESH  | ● TELANGANA     |
| ● JAMMU AND KASHMIR | ● TAMIL NADU    |
| ● JHARKHAND         | ● TRIPURA       |
| ● KARNATAKA         | ● UTTAR PRADESH |
| ● KERALA            | ● UTTARAKHAND   |
| ● MADHYA PRADESH    | ● WEST BENGAL   |



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### CLUSTER LOCATION

- |                                |                                 |
|--------------------------------|---------------------------------|
| ● ART METAL WARE               | ● ZARI & ZARI GOODS             |
| ● WOODEN ARTIFACTS             | ● IMITATION / FASHION JEWELLERY |
| ● HAND PRINTED TEXTILE         | ● CAME & BAMBOO                 |
| ● EMBROIDERED & CROCHET GOODS  | ● NATURAL FIBRE                 |
| ● MARBLE & STONE CRAFTS        | ● LEATHER GOODS                 |
| ● GLASS / TERRACOTTA / POTTERY | ● PAPER MACHE                   |
| ● HAND PAINTING                | ● CARPET                        |

## OBJECTIVE OF THE PROGRAMME

Handicrafts have big potential as they hold the key for sustaining not only the existing set of millions of artisans spread over length and breadth of the country, but also to increase large number of new entrants in the crafts activity. Presently, handicrafts are contributing substantially in employment generation, and earning foreign exchange through export. The Handicrafts sector has suffered from basic problems of being in the unorganized sector with additional constraints like lack of education, capital, poor exposure to new technologies, absence of market intelligence and poor institutional framework. These problems have been further aggravated due to lack of proper care on the welfare of the artisans.

The basic objects are

- To Review the status of artisans' clusters under AHVY and effectiveness of Artisan Groups taking up economic activity for sustainable empowerment.
- To empower artisans by making them active entrepreneurs cum primary stake holders in the process of development and bringing them to a visible platform for easy access to domestic and overseas markets.
- To upgrade artisans' and Implementation Agencies knowledge on appropriate Design, Technology Intervention so as to enable them to use quality raw material, tools and equipment to produce value-added items.



## NEED OF THE PROGRAMME

Entrepreneurship Development Programme is very important to impart entrepreneurial skills among target group artisans from the cluster in conceiving, planning and venture upon an enterprise successfully. The main objective of the project is to enhance the knowledge and skill of artisans, through structured training programs, so that they may be inspired to set up their own enterprise. The program will improve entrepreneurial skill among artisans desiring to establish and successfully run an enterprise. Today India spoke to experts on why skill development is necessary from a young age and how it should evolve according to the student's age to create ideal employees in the 21st century. They also explained the differences in skill training in India and international countries and options a student can vouch for if they haven't been skill-trained. In the changing world scenario with regard to industry and the job market, there is now an overpowering need for skilled workers. However, the definition of 'skill' in India, and the world in general, has also changed over recent years.

India is relatively young as a nation with around 28 million youth population being added every year. More than 50 per cent of its population is below the age of 25 and more than 65 per cent are aged below 35. In 2020, the average age of an Indian will be expectedly 29 years, while it will be 37 for China and 48 for Japan.

About 90 per cent of employment opportunities require vocational skills. Only 20 per cent of our graduates get employed. The rest are unable to get suitable employment due to the lack of employable skills. In the present context of globalisation, the demand for skilled and multi skilled workers has increased. Therefore in the context of developing countries, such as India, there is a critical need for quality skill development and training.



## INAUGURATION



The Entrepreneurship Development Programme was inaugurated by Shri Jhabe Ram Gram Sewak by the lighting of the lamps in presence with Shri Dhiren Singh Chingtham, Shri Jai Prakash Jha Consultant, Shri Dinesh Kumar Pal Expert, Shri Lalit Babu Expert, Shri Prahalad Choudhary Expert, Shri Naresh Kumar Expert, Shri Sunil Meghwal Expert, Shri Devendra Kumar Singh Designer, Smt. Ramana Devi Expert, Shri Murlidhar Jha Expert and Representatives of All India Parivartan Sewa Samiti and all Beneficiary Artisans.

# PERFORMANCE CUM ACHIEVEMENT REPORT

Six Days Entrepreneurship Development Programme was organised by All India Parivartan Sewa Samiti At- Hall of Kot, Teh. Anni, Kullu Himachal Pradesh. on Dated 22nd to 28th February 2022. Supported By O/o Development Commissioner (Handicrafts), Ministry of Textiles, Govt. of India Vide Sanction No C-12011/13/2021-22-CC(NR)-AC-9 DATED : 09/12/2021 under AHVY Scheme to provide necessary inputs through training for the cluster artisans for development of entrepreneurship quality.

The programme was inaugurated by Shri Jhabe Ram Gram Sewak by the lighting of the lamps in presence with Shri Dhiren Singh Chingtham, Shri Jai Prakash Jha Consultant, Shri Dinesh Kumar Pal Expert, Shri Lalit Babu Expert, Shri Prahalad Choudhary Expert, Shri Naresh Kumar Expert, Shri Sunil Meghwal Expert, Shri Devendra Kumar Singh Designer, Smt. Ramana Devi Expert, Shri Murlidhar Jha Expert and Representatives of All India Parivartan Sewa Samiti and all Beneficiary Artisans.

During this Six days Programme resource persons, guest, Officer of Handicrafts delivered their speech on Entrepreneurship, Role of Entrepreneurs, Types of Entrepreneurs, E-commerce Marketing, Exports, Packaging and Promotion, Communication Skill, Design Quality compliances, pricing, Accounts, Insurance, GST, Awareness on waste Management, Disaster management etc.



The Following resource persons, guests, Officer of Handicrafts were engaged during the programme for imparting Knowledge among the artisans.

1. Shri Abhimanu HPO, HSC Kullu.
2. Shri Jhabe Ram Gram Sewak.
3. Shri Dhiren Singh Chingtham.
4. Shri. Dinesh Kumar Pal Expert.
5. Shri Jai Prakash Jha Consultant
6. Shri Lalit Babu Expert.
7. Shri Murli Dhar Jha Expert.
8. Shri Prahalad Choudhary Expert.
9. Shri Devendra Kumar singh Designer.
10. Shri Naresh Kumar Expert
11. Shri Sunil Meghwal Expert
12. Smt. Ramana Devi Expert.

We are pleased to mention here that all the 20 Artisans were happy to participate in this Six days Entrepreneurship Development Programme. The Overall Performance of Resource team as well as artisan's Participation were Excellent. The whole programme was very fruitful & meaningful for all the artisans. The Entrepreneurship Development Programme was Inspected By Shri Abhimanu HPO, HSC Kullu.



## SCHEME OF CENTRAL GOVT. AND STATE GOVT.



### **Shri Abhimanu HPO, HSC Kullu .**

Shri Abhimanu expresses his speech with the subject of Scheme of Central Govt. and State Govt. for development of Handicrafts and he says that Handicrafts have big potential. as they hold the key for sustaining not only the existing set of millions of artisans, but also for increasingly large number of new entrants in the crafts activity. Presently, handicraft sector is contributing substantially towards employment generation and exports but this sector has suffered due to its unorganized nature along with additional constraints like lack of education, capital, and poor exposure to new technologies, absence of market intelligence and poor institutional framework. At present, the office of Development Commissioner (Handicraft) is implementing the following seven schemes for promotion and development of handicraft sector.

- **Baba Saheb Hastshilp Vikas Yojana**
- **Design and Technology Up-gradation**
- **Marketing Support and Services**
- **Research and development**
- **Human and Resource Development**
- **Handicrafts Artisans Comprehensive Welfare Scheme**
- **Infrastructure and Technology Development Scheme**

While Baba Saheb Hastshilp Vikas Yojana (AHVY) is a cluster specific scheme, the remaining schemes cut across clusters dealing with specialized interventions. Further, a synergy is missing between the various schemes which results in overall dilution in expected outcome. Under the existing format, the AHVY scheme envisaged sanctioning of a project to one implementing agency and it was entrusted with the responsibility of undertaking all the specialized interventions.

Experience shows that one implementing agency normally does not have the expertise to execute the various specialized interventions such as design development, skill upgradation, technology support, marketing and infrastructural support. Furthermore, there is another basic flaw in the scheme as it envisages 'one shoe fits all' approach which is not in sync with reality as the needs and strengths of each cluster are unique. This requires a change in the scheme design by adopting 'a need based cluster specific' approach. Therefore, it is proposed that an annual action plan will be prepared in advanced by earmarking cluster specific interventions to be carried out in a time-bound manner in the following year and implemented either departmentally or through various expert agencies. The following three pronged approach will be adopted to put the sector.

on high growth trajectory as well as preserving existing cultural heritage:-

- I. Promoting premium handicrafts products for the niche market.
- II. Expansion of production base for utility-based, life style and mass production handicrafts products.
- III. Preservation and protection of heritage/languishing crafts.

Utility-based home décor and furnishing handicraft products will need introduction of substantial technology and mechanization of parts of the manufacturing process thereby enabling mass.

Production quality-enhancement and cost-reduction to face the challenges of global competition. These issues will be addressed by empowering the artisan communities through organizing them into community groups, handholding them to set up and run Common Facility Centers equipped with training, modern technology, improved tools, raw material, processing, designing facilities and also through assisting them directly through bank account.

Each such CFC will be linked with the market through bulk buyers or exporters from the region. Smooth provisioning of other inputs alongwith artisans' welfare and other marketing support will also be ensured. Moreover, there is a lack of adequate and authentic data on craftspersons, including their socioeconomic status, livelihood conditions and details of their families which has become a major bottleneck adversely affecting planning and policy making for this sector. Hence, comprehensive surveys will be undertaken for building comprehensive data-base which will help in devising suitable interventions.

There are many crafts which represent India's rich cultural heritage but some are on a decline due to various economic and other factors. These crafts need to be preserved and protected through various interventions like Handicrafts Museums, Hastkala Academy etc. These heritage crafts can also be modified or re-designed to meet the requirement of the present market demand and thereby preserving them. The lack of proper processes and systems for identification, documentation and mapping of all crafts and clusters is still a major challenge which will be addressed by carrying out studies and surveys. The languishing crafts will be given additional design, training and marketing support so that crafts are revitalized.



# Artisan ID Card

## PEHCHAAN CARD

Pehchan' cards scheme is a part of the initiative of Union Textile Ministry to register and provide identity cards to handicraft artisans and link them to a national database. It is a new upgraded ID card for artisans that will be linked with their Aadhaar numbers and bank accounts so that they can receive direct cash transfer benefit.



Besides, the ID card will enable the artisans to avail easy loan at four per cent interest rate and they get the benefit of life insurance and ` 1200 per year for their children studying between Class IX and Class XII.

Most individuals, especially those living in rural and interior parts of India, have been excluded from the benefits of formal banking system. Therefore, they never had access to insurance, credit, loans and other financial instruments to help them establish and grow their micro businesses. So, most individuals depend on local money lenders for credit. The loan comes at high interest and often with unbearable conditions, which make these poor unsuspecting people fall in a debt-trap for generations. When businesses fail, the borrowers become vulnerable to the lender's strong-arm tactics and other forms of humiliation.

# ENTREPRENEURSHIP



## **Shri Jai Prakash Jha Consltant.**

Shri Jai Prakash delivered his speech on Entrepreneurship he said The entrepreneur is defined as someone who has the ability and desire to establish, administer and succeed in a startup venture along with risk entitled to it, to make profits. The best example of entrepreneurship is the starting of a new business venture. The entrepreneurs are often known as a source of new ideas or innovators, and bring new ideas in the market by replacing old with a new invention.

It can be classified into small or home business to multinational companies. In economics, the profits that an entrepreneur makes is with a combination of land, natural resources, labour and capital.

In a nutshell, anyone who has the will and determination to start a new company and deals with all the risks that go with it can become an Entrepreneur.

## TYPES OF ENTREPRENEURSHIP.

It is classified into the following types:

### 1. Small Business Entrepreneurship

These businesses are a hairdresser, grocery store, travel agent, consultant, carpenter, plumber, electrician, etc. These people run or own their own business and hire family members or local employee. For them, the profit would be able to feed their family and not making 100 million business or taking over an industry. They fund their business by taking small business loans or loans from friends and family.

### 2. Scalable Startup Entrepreneurship

This start-up entrepreneur starts a business knowing that their vision can change the world. They attract investors who think and encourage people who think out of the box. The research focuses on a scalable business and experimental models, so, they hire the best and the brightest employees. They require more venture capital to fuel and back their project or business.

### 3. Large Company Entrepreneurship-

These huge companies have defined life-cycle. Most of these companies grow and sustain by offering new and innovative products that revolve around their main products. The change in technology, customer preferences, new competition, etc., build pressure for large companies to create an innovative product and sell it to the new set of customers in the new market. To cope with the rapid technological changes, the existing organisations either buy innovation enterprises or attempt to construct the product internally.

### 4. Social Entrepreneurship

This type of entrepreneurship focuses on producing product and services that resolve social needs and problems. Their only motto and goal is to work for society and not make any profits.

## CHARACTERISTICS OF ENTREPRENEURSHIP

Not all entrepreneurs are successful; there are definite characteristics that make entrepreneurship successful. A few of them are:-

### 1. Ability to take a risk

Starting any new venture involves a considerable amount of failure risk. Therefore, an entrepreneur needs to be courageous and able to evaluate and take risks, which is an essential part of being an entrepreneur.

## 2. Innovation

It should be highly innovative to generate new ideas, start a company and earn profits out of it. Change can be the launching of a new product that is new to the market or a process that does the same thing but in a more efficient and economical way.

## 3. Visionary and Leadership quality

To be successful, the entrepreneur should have a clear vision of his new venture. However, to turn the idea into reality, a lot of resources and employees are required. Here, leadership quality is paramount because leaders impart and guide their employees towards the right path of success.

Open-Minded- In a business, every circumstance can be an opportunity and used for the benefit of a company. For example, Paytm recognised the gravity of demonetization and acknowledged the need for online transactions would be more, so it utilised the situation and expanded massively during this time.

## 4. Flexible

An entrepreneur should be flexible and open to change according to the situation. To be on the top, a businessperson should be equipped to embrace change in a product and service, as and when needed.

## 5. Know your Product

A company owner should know the product offerings and also be aware of the latest trend in the market. It is essential to know if the available product or service meets the demands of the current market, or whether it is time to tweak it a little. Being able to be accountable and then alter as needed is a vital part of entrepreneurship.

### ENTREPRENEURSHIP DEVELOPMENT PROGRAM (EDP)

Benefits of EDP



## IMPORTANCE OF ENTREPRENEURSHIP

### 1. Creation of Employment

Entrepreneurship generates employment. It provides an entry-level job, required for gaining experience and training for unskilled workers.

### 2. Innovation

It is the hub of innovation that provides new product ventures, market, technology and quality of goods, etc., and increase the standard of living of people.

### 3. Impact on Society and Community Development

A society becomes greater if the employment base is large and diversified. It brings about changes in society and promotes facilities like higher expenditure on education, better sanitation, fewer slums, a higher level of home ownership. Therefore, entrepreneurship assists the organisation towards a more stable and high quality of community life.

### 4. Increase Standard of Living

Entrepreneurship helps to improve the standard of living of a person by increasing the income. The standard of living means, increase in the consumption of various goods and services by a household for a particular period.

### 5. Supports research and development

New products and services need to be researched and tested before launching in the market. Therefore, an entrepreneur also dispenses finance for research and development with research institutions and universities. This promotes research, general construction, and development in the economy.

## ROLE OF ENTREPRENEURSHIP DEVELOPMENT PROGRAMMES

Entrepreneurship Development Programme (EDP) play a crucial role in the development of small businesses and industries. The major objectives of these programmes include:

1. Improving and enhancing the entrepreneurial quality through motivation and a need for achievement.
2. Analyzing the environmental set up related to small industries and businesses. Assisting in the selection of the product and formulating proposals.
3. Assisting in the selection of the product and formulating proposals.
4. Understanding the process and procedures involved in setting up a small enterprise.
5. Making the entrepreneur aware of the sources of help and support available.
6. Improving managerial skills to effectively run a small-scale industry.
7. Highlighting the pros and cons of becoming an entrepreneur.
8. Encouraging the need for entrepreneurial discipline.
9. Helping the entrepreneur set and achieve their own business objectives.
10. Preparing the entrepreneur to accept uncertainty in running a business.
11. Developing decision-making skills.
12. Improving communication skills.
13. Developing a broad vision for the business.
14. Encouraging industrial democracy.
15. Fostering passion for integrity and honesty.
16. Enhancing compliance with the law.

## GOODS & SERVICE TAX IN HANDICRAFT SECTOR



### **Shri Dhiren Singh Chingtham .**

Shri chingtham started his session with the subject of Goods and Service tax in Handicraft Sector, he says Despite being one of the largest business sectors in India, in terms of employment, the Indianhandicrafts industry is suffering a lot because of the decreasing demands of handmade items in the country and abroad. The implementation of the goods & services tax (GST) has only increased problems for artisans employed in this industry. The confusion of tax rates on different craft items, increase in manufacturing cost, etc are just some of the issues being faced by the industry.

### **GST Impacts on Handicraft Items and Industry**

The impact of GST on the handicraft industry can be summarized into the following points:

#### **Confusion on GST rates**

Many of the people employed in this sector are illiterate or do not have access or skills to operate the internet. This leads to a confusion about GST rates on their products. There is a tax on raw material and a separate tax on finished products, however, the artisans are not aware of the tax rates or the input credit mechanism, which increases the cost.

### **Increased tax and cost**

The GST on yarns is 5% and on finished handicraft products, it is 5%. The yarn supplier charges 5% tax from the viewer. Also, there is an 18 per cent GST on warping and twisting services. The overall input tax goes to 23% which in turn increases the cost of the final product. The consumer has to pay the increased cost.

The GST rate on 29 handicraft items was revised from 5% to none, in a meeting held by the GST Council. The new rates are applicable from January 29, 2018.

### **Compliance complexity**

Most of the artisans and their families involved in this business are not skilled enough to perform online GST registration, return filing, invoice creation and related tasks. They seek professional help which further increases the cost.

### **Drop in demand**

Before GST, there was no tax on some craft materials, including Banaras yarn. The implementation of the tax system has created a huge gap between the supply and demand in this industry. The added tax has increased the cost of the product which in turn decreases the demand in the market.

### **Lacking interest**

The situation is so bad that many weavers and artisans have left or are planning to leave this career for good. The drop in demand has demotivated them to further proceed in this career.

### **Tax on previously exempted crafts**

Handmade items such as kites, broomsticks, handmade toys, needles, etc on which there was no tax before are now taxable under GST.

### **Mandatory GST registration for inter-state suppliers**

GST registration is mandatory for businesses who supply inter-state, irrespective of the size or turnover of the business. The unavailability of proper assistant and lack of awareness among small businesses is further adding the burden of compliance.

### **Drop in Exports**

Indian handicraft industry is one of the biggest exporters of handmade items in the world. The application of GST has directly impacted the export demand which has decreased a lot in the past few months since the launch of the GST system.



The exports of handicrafts have also been largely affected by the continuous blockage of tax refunds. Since the refunds of input tax to exporters are not being given on time, this is affecting their cash flow, which in turn affects their ability to deliver supplies on time.

Other impacts of GST tax on the handicraft industry include the complexity of tax refund mechanism, lack of education among manufacturers, multi-tier supply chain, etc.

Thankfully, there are some affordable GST software and applications such as Gen GST which are helping businesses in handicraft and other industries to get GST compliant and grow their business in the new tax regime.

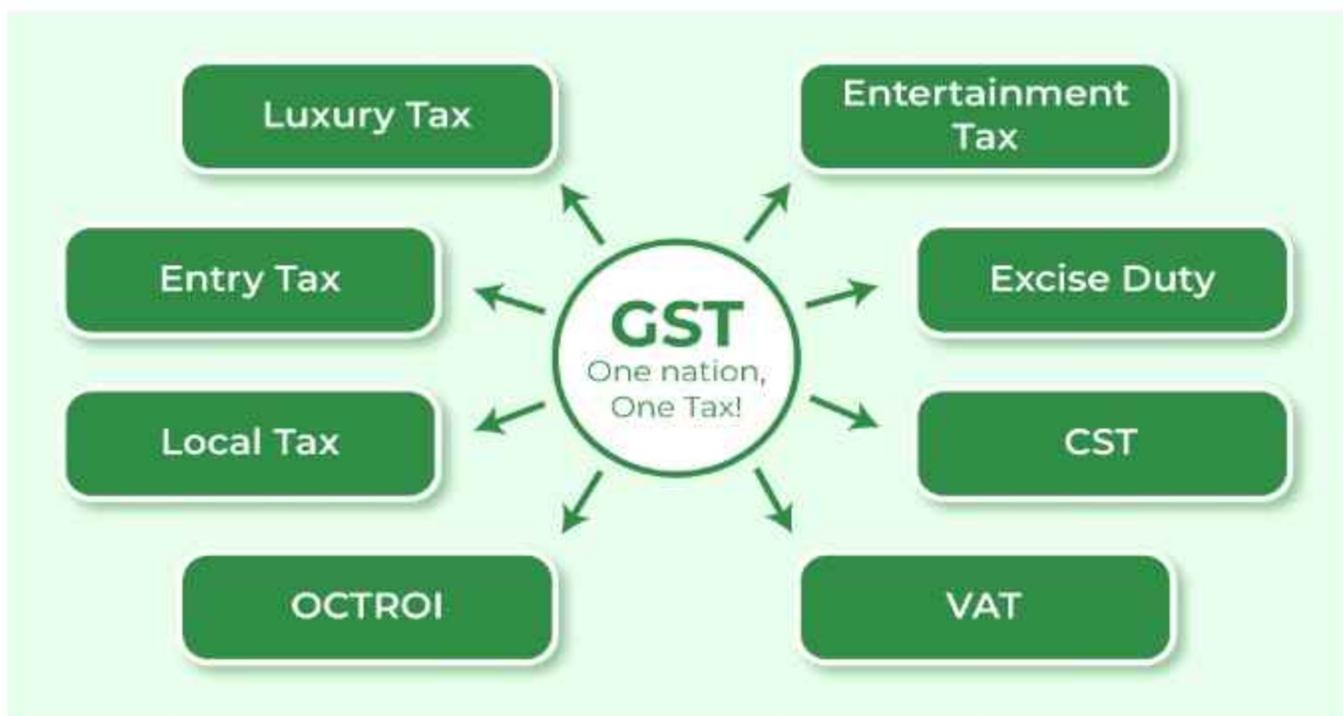
Adverse effects of GST (Goods and Services) regime can be clearly seen over handicraft industries. Census data says there is a huge downfall in handicraft industry from 1996 to 2010. The growth has slashed by approx 53% which is a drastic price change we can see on hand-made products. Apart from this, the new tax framework also intercepting the growth of the industry.

The word 'Handmade or Handicraft' is completely missed out in the current tax regime. We can find the word 'hand-loom machines' somewhere in the GST framework, looks like which is placed to show courtesy to Handicraft Industry.

### **How GST Affects the Handicraft Industry**

- The ambiguous tax rates on different products or on same products are making the industry in perplexing conditions. The local money lenders and middlemen are making money but when it comes to artists it is discouraging for them as there is a tax on raw material and on finished products too. For example, raw tortoiseshell attracts 5% tax and un worked material attracts 18% tax
- There is 5% tax on raw yarn and 5% on products. When a supplier provides the raw yarn it charges 5% tax and including warping and twisting the tax goes to 23%. As the end product, there is 5% tax which is paid by the customer and shown in invoices. The whole tax on sarees goes by 28% which obviously affects the overall cost
- Mostly the middle class or poorer families are involved in Weaver and handicrafts finishing, for them, it is an onus to perform online and remember HSN, GSTIN number and carry invoices stage to stage
- The lack of awareness is making the industry to run out of the performance. A survey conducted by Dastkari Haat Samiti explained that 90% are unaware of refund mechanism and 75% are unknown by applicable tax rates.

- The Banaras is facing the pittance because after independence there was no tax on Banaras yarn and now due to the drastic implementation of taxes making the industry. imbalance between supply and demand. So many roarings with anger are coming from Tamil Nadu also because of Kanchipuram and Arini sectors are facing the slowdown.
- Weavers are very frustrated by the new tax regime and showing lack of interest in proceeding further in this career. Their story is now shared on social media explaining their pains and expecting the amendments in new tax regimes.
- Most of the products such as kites, needles, broomsticks and kid's toys which were excepted from tax previously, now they are taxed under GST regime.
- There is mandatory registration under GST whether it's a small industry or big one. For small sellers, if they are selling inter-state still they have to register under GST. As there is no awareness and assistance in registration processes. It is added burden to their shoulders to compliance with the system
- The handicrafts system is multi-layered where the small businesses sent their product to larger buyers and larger buyer after collecting it from multiple sources and spread it out. So it is a competitive phase for those small businesses because to stay in the system they have to register or the second option is to get out of it.



- The refund scheme is still not working in this industry. As at the first-hand businesses have to pay the taxes, later they get the refunded amounts in their account. If the refund system was so frequent and less-troublesome, it would be great step to form the system. But according to Pune based tax consultant Pritham Mahure, the process is very complex and sometimes the efforts are futile to get the refunds.

### **GST Council Lowers GST Rate on 29 Handicrafts Items**

25th GST Council meeting recently took the decision to fix tax rates on over 29 handicraft items which may further give clarity on production and distribution of these particular handicrafts items under the GST scheme. The GST council had revised the tax structure on these handicrafts item and has taken down GST on them making them free of GST.

The move has been taken to preserve the community of handicrafts makers and their livelihood which was earlier in the threat due to the applicability of GST and its manifold tax compliances. In the records, there is an average export of 4000 crores of handicrafts yearly which also includes handmade carpets. The council has given the handicrafts dealers to apply the new tax rates from January 25th anyhow to further provide sooner compliance to the industry.



## E-commerce Marketing



### **Shri Naresh Kumar Expert.**

This session led by Shri Naresh with the subject of E-commerce Marketing What is e-commerce? E-commerce is the buying and selling of good or services via the internet, and the transfer of money and data to complete the sales. It's also known as electronic commerce or internet commerce.

Today, questions about e-commerce usually center around which channels are best to execute business online, but one of the most burning questions is the appropriate spelling of e-commerce. The truth is, there isn't any one that's right or wrong, and it usually comes down to preference.

### **Following are the most traditional types of e-commerce models:**

**Business to Consumer (B2C):** B2C e-commerce is the most popular e-commerce model. Business to consumer means that the sale is taking place between a business and a consumer, like when you buy a rug from an online retailer.

**Business to Business (B2B):** B2B e-commerce refers to a business selling a good or service to another business, like a manufacturer and wholesaler, or a wholesaler and a retailer. Business to business e-commerce isn't consumer-facing, and usually involves products like raw materials, software, or products that are combined. Manufacturers also sell directly to retailers via B2B e-commerce.

**Direct to Consumer (D2C):** Direct to consumer e-commerce is the newest model of e-commerce, and trends within this category are continually changing. D2C means that a brand is selling directly to their end customer without going through a retailer, distributor, or wholesaler. Subscriptions are a popular D2C item, and social selling via platforms like Instagram, Pinterest, Facebook, SnapChat, etc. are popular platforms for direct to consumer sales.

**Consumer to Consumer (C2C):** C2C e-commerce refers to the sale of a good or service to another consumer. Consumer to consumer sales take place on platforms like eBay, Etsy, Fivver, etc.

**Consumer to Business (C2B):** Consumer to business is when an individual sells their services or products to a business organization. C2B encompasses influencers offering exposure, photographers, consultants, freelance writers, etc.



**Direct to consumer e-commerce: DTC is breaking barriers and driving big results in e-commerce.** Direct to consumer (D2C or DTC) has seen a massive surge since the advent of the pandemic, as brands who didn't embrace D2C e-commerce were caught scrambling to adapt.

From CPG to wholesale to automotive and more, every industry is now paying attention, hoping to better engage customers and deliver what they want.

**Direct to consumer e-commerce is the newest model of ecommerce. D2C means that a brand is selling directly to their end customer without going through a retailer, distributor, or wholesaler.**

Subscriptions are a popular D2C item, and social selling via platforms like InstaGram, Pinterest, Facebook, SnapChat, etc. are popular platforms for direct to consumer sales.



## COMMUNICATION SKILL



### **Smt. Ramna Devi Expert.**

Smt. Ramna Devi Started her session with the subject of communication skill she says that Communication skills are very essential in our lives. They are the effective part in our day to day affairs. Communication skills are the learned behaviors. You can learn them via socialization, peers and with repetitive exposure to the different situations. Communication is defined as the process of exchanging information and ideas between two or more people. It is an essential part of our lives, both professionally and personally. Good communication skills can help us to achieve our goals, both at work and in our personal relationships.

### **Importance of Communication Skills**

Communication is a key component of successful teamwork. When team members are able to effectively communicate with each other, they can achieve more together than they could individually. Communication allows team members to share ideas, resolve conflicts, and make decisions as a group. Effective communication is also essential for personal relationships. When we are able to communicate effectively with our loved ones, we can build stronger relationships and better understand each other. Good communication skills can help us to resolve conflicts, express our feelings, and understand the feelings of others. Communication is also important in our professional lives. When we are able to communicate effectively with our colleagues, we can build better working relationships and achieve more together. Good communication skills can help us to resolve conflicts, give and receive feedback, and make decisions as a team.

Communication is a key component of success, both personally and professionally. Good communication skills can help us to achieve our goals, build better relationships, and resolve conflicts.



**These 5 skills are absolutely necessary for successful communication.**

### **1. Listening**

Listening is one of the most important aspects of communication. Successful listening is not just about understanding spoken or written information but also an understanding of how the speaker feels during communication.

If a speaker can see and feel that someone is listening and understanding, that can help build a stronger, deeper relationship between interlocutors.

Careful listening can also create an environment in which everyone feels safe to express ideas, opinions, and feelings or plan and solve problems in a creative way.

### **2. Straight talking**

Conversation is the basis of communication, and one must not neglect its importance. Even a simple, friendly conversation with colleagues can build mutual trust and even detect problems before they become serious.

A healthy dose of chatting with an unknown person can lead to a business opportunity. Be accessible and friendly because then you will be able to talk to almost anyone.

### **3. Non-verbal communication.**

When we talk about things that matter to us, then we send a lot of nonverbal messages.

Non-verbal signals are wordless communication, body position, facial expression, hand movements, gestures, eye contact, attitude and tone of your voice, muscle tension, and the way you/we breathe.

The way you look, listen, create, react, gesture speaks far more about feelings than words will ever be able to.

### **4. Stress management**

In small quantities, stress can be very useful and encouraging for work. However, when the stress becomes constant and completely begins to take effect, it can affect communication, clarity of opinion, and appropriate behavior and action.

When you are under stress you may misunderstand other people, send confusing nonverbal signals, and use funny patterns of behavior.

How often did you feel stressed during a discussion with your friends or colleagues and then say or did something you regretted later?

If you improve stress management skills, not only will you avoid these subsequent regrets, but you will also be able to influence the other person you are entering into a conflict.

### **5. Emotion control.**

In communication, feelings play an important role. Making decisions more often affects the way you feel than the way you think. Guided by emotions, your nonverbal behavior affects the understanding of other people and how others understand and perceive you.

If you are not aware of your feelings you are guided, you will not be able to express your needs and experiences. This can result in frustration, misunderstanding, and conflict. Control of emotions provides you with tools to understand others, yourself, and the messages you send.

Though recognizing feelings makes it simple, many people have a strong feeling like anger, sorrow, or fear of being pushed under the carpet.

## DESIGN & TECHNOLOGY UPGRADATION



**Shri Devendra Kumar Singh Designer.**

Shri Devendra Kumar Led the session with the subject of Design & Technology upgradation. He starts his session and say we are committed to provide excellent design services and work closely with clients to ensure a quality services. We are technically skilled for handling any size of project and will make certain to communicate with you and listen to your feedback in a positive manner. We guarantee results and will refine the project until you are completely satisfied. We have to do in this sector as step by step.

We should have to provide the strategic vision and tools for designers, sociologists, economists and computer scientists, to become agents of change in multiple professional environments.

The programme focus is in the design of interventions in the form of products, platforms and deployments that aim to produce new emergent futures, by previously analysing the current challenges in society and industry. Students will be encouraged to work on multiple scales (from bits to geography) in order to design and test interventions in the real world. The theoretical and practical content in this programme proposes an exploratory journey to comprehend and critique the role of disruptive technologies – digital fabrication, block chain, synthetic biology, Artificial Intelligence, among others – in the transformation of the established order.

Graduates of this master will have a wide and informed vision of the impact of technology in businesses, education, society and culture, and will be prototyping and testing some of these technologies in the studios (research, design and development). During the master a series of potential collaborations with industry, government and other professional sectors will be encouraged in order to develop more impactful projects. IAAC and Fab- Lab Barcelona have collaborated with the following organisations: Nike, IKEA, Airbus, Festool, Ajuntament de Barcelona, UN-Habitat and others. Ideas for Change has worked with city councils such as Bristol and Barcelona, grassroots organisations like Outstare and KWMC, and corporate and cooperative clients ranging from Telephonic, ADEO Group, Accord, Seat, Air France and Everis, to Mondragon and Abacus.

. ELISAVA has collaborated with companies like Agbar, Cisco Systems, Hewlett Packard, DUPONT, SUEZ, SEAT, Yamaha, among others.

This programme is recommended for designers, sociologists, computer scientists, economists, anthropologists, technology entrepreneurs and change makers who are looking to develop an interdisciplinary and hybrid career path to conceive and produce impactful ideas to transform the established order. This Master has a high component of hands-on learning and project-based learning where students will be requested to turn big ideas into design strategies, prototypes and interventions to be tested in the real world, focused on Barcelona but connected globally with other cities.

- Extensive Research & Development for Trends & Forecasts.
- Exclusive & premium services focused on Fashion, Jewellery, Furniture, Home Accessories, Furnishing, Interior & Textiles.
- Mood Boards & Interpretation.

**Department support you with our orbit as**

- Exhibition designs, Thematic Display & Visual Merchandising.
- Fashion Show.
- First Ever Tableaux on Indian Handicrafts.
- International Shows & International Seminar & Workshops.
- Study Tours & Tie-ups.
- Memorandum of Understanding.
- Project Advisory & Consultancy Services.
- Research & Development.



## SAFETY MEASURES AND WASTE MANAGEMENT



### **Shri Lalit Babu Expert.**

Shri Lalit Babu started the session with the subject of Safety Measures and Waste Management. He said that Workplace safety is very important for each and every artisans in the workplace because all the artisans desire to work in a safe and protected atmosphere. Health and Safety is the key factor for all the industries in order to promote the wellness of all. It is a duty and moral responsibility of the company to look after the artisan's protection.

Each and every person who leaves his home for this work in the morning should come back to his home in evening in good health. Have you ever imagined that your loved one will never be returning home? Or you get a call that he/she is in the hospital due to some incident that occurred? These thoughts only get us goosebumps. This is the only reason why it is important to create a safe working environment.

These days, workplace health and Safety procedures are important for the well-being of all because human loss is immeasurable and intolerable. Such loss or injuries can employ major loss to the families.



All the industries do have safety risks but the man management should devote their time to think and strategize the things that are required in their company to make sure that their artisans are safe enough for all the time. Also the management should confirm with the artisans related to their daily work and comfort. So the management can be take the same step according to the desired aspects of the artisans. This helps them in improving the productivity and quality of the products and a lot more It is important that the organizations should provide appropriate facilities to prevent the artisans from any sort of incidents at the workplace. However there are top to workplace safety tips.

**Which each and every artisans should know.**

1. Aware about the surroundings.
2. Reduce workplace stress.
3. Use tools appropriately.
4. Keep crisis exits which are easily accessible.
5. Update Your Supervisor about the unsafe conditions.
6. Stay Alert.
7. Reduce Workplace Environment stress.
8. Wear the right safety equipments.
9. Sit in a proper posture.

**Waste management** will protect biodiversity, natural resources, and human life. It will also have a positive economic impact because more jobs will be created as a result of running an effective waste management system. Waste is typically dumped on streets and in vacant spaces in developing economies, as opposed to rubbish disposal centers in affluent nations.

As an effect of waste disposal, this untreated trash affects the infrastructure and poses environmental risks when it is released into the atmosphere. Waste management is gaining importance over time—not just for protecting the environment, but also as a burgeoning sector of the economy.

Most of the time, incorrect handling and disposal of various wastes might result in a number of health problems for people. These could include breathing issues, skin rashes, and other ailments. For instance, hazardous wastes include those that produce dioxins and other chemicals, especially when they are released into the air that humans breathe.

Furthermore, those who often drink such water may be harmed by hazardous substances from waste that leaks into bodies of water and streams. Due to these factors, people should be instructed to put the wastage in the Dustbin and how to manage and properly dispose of their trash, whether in their house or place of business, to prevent endangering their health and developing significant medical disorders.

## PACKAGING



### **Shri Dinesh Kumar Pal Expert.**

This session led by Shri Dinesh Pal with the subject of Packaging. At present India is exporting a variety of commodities both industrial and consumer products, to all parts of the world. During the past couple of years, the share of consumer products in our exports has shown a phenomenal increase. In addition to the increased interest towards traditional commodities, much efforts is now being made in developing and introducing new products through new exporters on new markets.

It is needless to mention that the development of exports depends heavily amongst other factors, on the quality of the products exported as well as the packaging pattern to preserve its quality in as fresh condition as when produced. Packaging plays a very important role in the developments of exports. Therefore, a great deal of attention has to be developed to this aspect. It is not uncommon to find that some of our products are being received at the destination in an indifferent condition. This results in rejections or under-valuation affecting our export earnings. It is therefore necessary that the package used for the purpose should be adequate and functional. In order to be able to compete in the highly sophisticated and discriminating markets abroad, the consumer packages should be well dressed and should have a distinctive feature of their own.

### **Domestic vs. Export packaging design**

Highly promotional packaging design, as an active ingredient in competitive marketing, may not always be so important for the distribution of goods in the domestic Markets of developing countries like ours. However, when export of the same products is considered, these products enter into the world markets facing severe competition from a large number of experienced rival producers. The emphasis that is currently being placed on increasing exports of non - traditional goods imposes even heavier and urgent demands on the packaging designers and manufacturers. Packaging that adequately serves the domestic market requirements need to be considerably revised when the product is exported, particularly to industrialised countries. The need arises primarily for the following.

- i. The product is transported longer distances, the packages is subjected to greater strains, and is handled more times, when exported as compared to domestic distribution.
- ii. Freight and handling costs becomes a large component of the product cost; delivered to the final retailer destination.
- iii. Type of handling varies. Most of the manual handling of the product occurs in developing and under-developed countries where labour cost is comparatively cheaper, whereas, usually mechanised handling is being adopted by the developed countries.
- iv. The variation in climatic conditions, not only in the exporting and importing countries but also on the long way of distribution. To give an instance, the climatic conditions at Kuwait which shows that temperature varies during summer from 50 C to 84 C, in winter the lowest temperature recorded at 4C. Period of high humidity at 100 percent has been recorded 30 C. There is violent sand and dust storms and these dust deposits can be highly corrosive on humid days.
- v. The nature of the retailing outlet in which the product will be finally sold, and the preferences of the consumer who will finally buy the product are likely to be considerably different from those obtaining in developing countries.

These factors call a thorough review of the export package to meet the changed condition more effectively.

### **Need for creative approach**

Experience has taught us one lesson- that the job is not easy and requires for more creative approach. Advancement of production and packaging should go hand in hand with marketing and distribution.

No longer can we ignore the call for improving the standards of our packaging – be these for industrial or consumer goods. Basically improvements are needed:

- a. To minimise the incidence of losses in transit due to mechanical and environmental hazards.
- b. To enhance product value.
- c. To achieve greater speed in handling and deliveries.
- d. To protect them from pilferage, adulteration.
- e. To confer better convenience on the consumer and
- f. To establish a meaningful communication with the consumers etc. The hazards may be lowered if we adopt pollicisation and use intermodel containers. The other important exporters should consider:

- 1) The package must confirm to the buyer's order and laws of the importing country.
- 2) The package should preferably be easily disposable or easily recyclable for importing countries.
- 3) Packages should be amenable to easy examination the customs. Package should be provided with easy handling facilities in addition to proper international marketing for handling.

### **Improvement of packaging standards**

With regard to packaging standards to meet the internationals requirements, it is necessary to improve the domestic standards. In the existing situation in the country, it may not be possible to havetwo standards, one for internal trade and other for export from the point of view of national economy. This is particularly so, in the case of mechanised and mass production. Therefore every sphere of packaging industry in India should strive hard to raise our standards to internationals levels at the earliest.



## EXPORT PACKAGING FOR HANDICRAFTS

In view of the social and economic background of the small scale and cottage industries producing handicrafts, the following observations regarding packaging and marketing of the products can be made:

- Individual cottage industries producers cannot be expected to assess understand and comply with the packaging, marketing and distribution requirements of the often highly sophisticated export markets.
- They cannot be expected to possess knowledge even about the basic of packaging technology and promotions.
- They are not in a position to make use of even the most simple equipments and tools for packaging due to economic restraints.
- They will have difficulties in obtaining packaging materials at competitive prices mainly because of the very small quantities required.

Another factor important from a national point of view should not be forgotten. This is public relations value of displaying and marketing handicrafts typical of the producing country in industrialized markets. Unless handicrafts meet stringent quality and packaging requirements, however serious damage might be done to the producing country's image, especially in cases where simultaneous efforts are being made to introduce manufactured industrial products on the world market. Expensive measures over a long period of time might be required to upgrade an already established primitive artisan or low quality country image.

The transformation of the image of the Japanese industry after Second World War is a good and successful example of this. Hong Kong, Singapore and Korea are all in various stages of this process right now. Quality packaged handicrafts products and packaging obviously have an important role to play in this context. This text deals specifically with packaging both for the domestic and international export marketing handicrafts. Emphasis is however put on packaging for exports since it is evident that the problems in this area are the most difficult. Study of the highly competitive markets on the industrialized world leads to the general observation that packaging of goods from developing countries is often inadequate.

This observation is valid whether packaging is considered from a purely technical point of view protection structural design or from a promotional point of view graphics sales appeal or both. Present levels of packaging are very widely from one developing country to another depending mainly upon the degree of industrialization. Up to a point it is easy to adopt the demand for and supply of packaging materials to the quality requirements of domestic consumption. However the need will arise for

products to be exported in order to balance foreign trade often in the early stages of the development of a country's economy.

When this happens, quality requirements for packaging suddenly rise. Even if exports are directed only to neighbouring developing countries packages will have to withstand additional strains of transportation often under severe conditions. If they are directed to highly sophisticated industrialized market the handicrafts and their packages will have to compete at a level where quality requirements are very difficult to meet. The product may be of excellent quality but it will never achieve customer acceptance unless it is at least adequately packed. Technically advanced and highly promotional packaging design may not always be so important for the distribution of goods in the domestic markets of developing countries.

However when export of the same product is considered, packaging becomes more important element in the marketing mix. People involved in package planning have difficulty in assessing the difference between domestic packaging design and design of export packaging. This can usually be attributed to in experiences of the needs and requirements of their customer abroad. It is therefore very important to convince all those involved, at all levels from government officials and export promotion bodies to company executives and the man on the factory floor of the need for technically adequate and promotionally effective export packaging.



## RETAIL STORES



### **Shri Prahalad Choudhary Expert.**

This session led by Shri Prahalad Choudhary with the subject of Retail Stores. he said retail store is a business enterprise whose primary source of selling comes from retailing. Retailing includes all the activities involved in selling of goods or services directly to final consumer for personal, non-business use.

Today, consumer can shop for goods and services in a wide variety of stores. The important types of retail stores are:

1. Speciality store.
2. Department store.
3. Super market.
4. Convenience store.
5. Discount store.
6. Off-price retailer.
7. Superstore.
8. Hypermarket and.
9. Catalogue showroom.

### **1. Speciality store.**

Speciality stores carry very limited product lines with deep assortment. They offer a wide choice in terms of models, size, style, colour and other important attributes in the assortment carried.

### **2. Department store.**

A departmental store is a large retail outlet that handles a wide variety of lines of product. It has a wide assortment in each line and is organized into separate departments for purposes of buying, promotion, services and control. It is sometimes called mass merchandising departmental store e.g., military canteens.

### **3. Super markets.**

A supermarket is designed to serve the total needs for food, laundry and household maintenance products. It is relatively large in size. Its operation is low cost, low margin, high volume and self service in nature.

### **4. Convenience store.**

A convenience store is located near residential area. It is relatively small. It is kept open for long hours. A limited lines of convenience products are offered for sale. The prices charged are slightly higher.

### **5. Discount store.**

A discount store sells standard merchandise at lower prices. Higher volumes of sales compensate lower margins and increase the overall profitability. Discount retailing has moved into speciality merchandise stores such as sport goods stores, electronics stores and book shops.

### **6. Off price retailer.**

An off-price retailer sells left over goods, over runs, and irregulars obtained at reduced prices from manufactures or other retailers. Off price retailers may be of three types.

### **7. Super store.**

Super stores meet consumers' total needs for routinely purchased food and nonfood items.

### **8. Hyper Markets.**

Hyper markets originated in France. Hyper markets combine speciality stores, limited line stores in a single level store. Product assortment goes beyond routinely purchased goods. It includes furniture, large and small appliances, clothing items, etc.

Bulk display and minimum handling by store personnel are the other features present in the hyper markets. Discount is offered to customers who are willing to carry heavy appliances and furniture out of the store.

### **9. Catalogue showroom.**

Customers order goods from a catalogue in the showroom. Then, they pick these goods up at a merchandise pickup area in the store.

# PHOTO AT A GLANCE

## REGISTRATION OF BENEFICIARIES



## PHOTOGRAPHS OF THE ENTREPRENEURSHIP DEVELOPMENT PROGRAMME

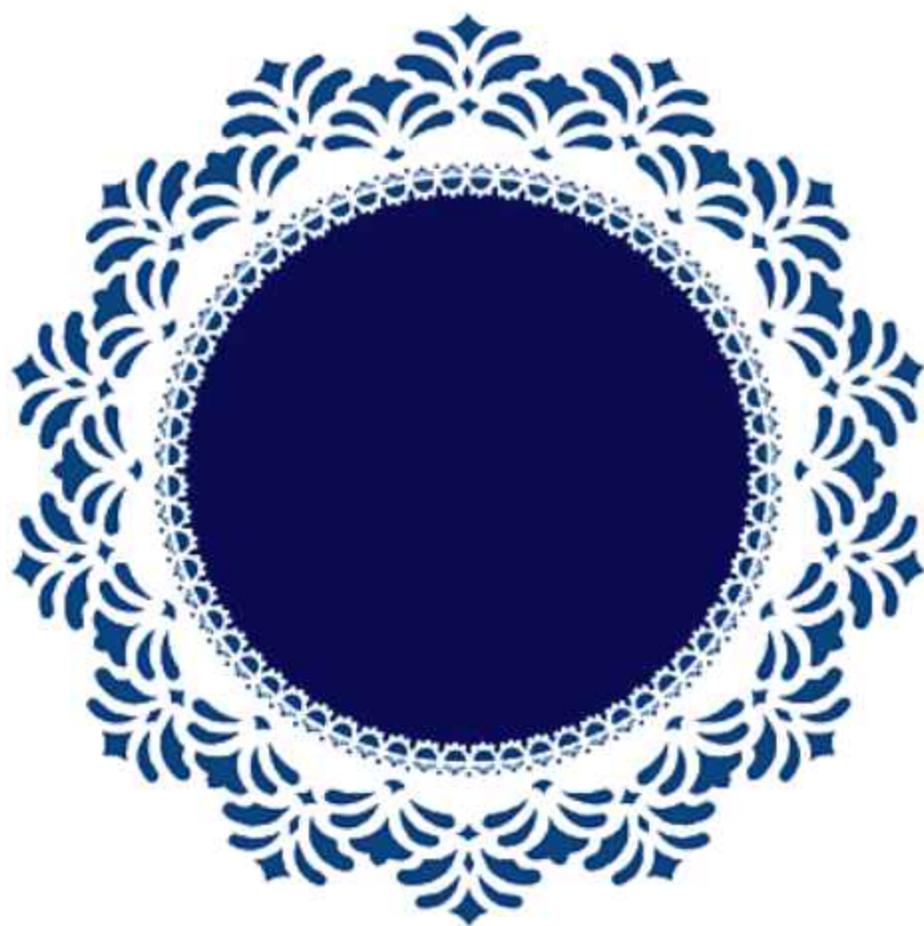


## PHOTOGRAPHS OF THE ENTREPRENURSHIP DEVELOPMENT PROGRAMME



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