



Income Generation Activity

Handloom

SHWAL AND STAWL



Veer Bhumi J.J.N - Self Help Group

SHG/ Name	::	Veer Bhumi J.J.N
VFDS Name	::	Jan Van vikas samiti Jana-II
FTU/Range	::	Naggar
DMU/Division	::	Kullu
FCCU/ Circle	::	Kullu

<i>Sponsored by</i> <i>PIHPFEM&L</i>	<i>Prepared by</i> FTU CO-ORIDNATOR – VISHAL VERMA BLOCK FOREST OFFICER - Rajiv Kumar FOREST GUARD - Gurmeet
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1. Introduction

Making of shawl and stawl . is a common household activity mainly among the women in rural India. Most of the women are well conversant with this income generating activity and they do it happily in their free time and as well while doing other household works. The women in this SHG are already in activity to meet the need of their family members. Now the members have chosen this activity as income generating activity so that they can earn extra money to meet their expenses and raise some saving also for the difficult times. A group of 10 women of different age group came together to form a SHG under JICA project and decided to craft a business plan which can help them to take this income generating activity in collective manner and raise their additional income.

2. Executive summary

VFDS: -

Jan Van vikas samiti Jana-II VFDS falls underdevelopment block Nagar, Jana beat of Naggar range in Kullu forest Division.

3. Description of SHG

The informal Veer bhumi SHG group was formed in October 05/02/ 2022 VFDS to provide Livelihoods Improvement Support by up gradating skill and capacities. The group consists of poor and marginal farmers.

a women group consist of marginal and weaker section of the society having less land resources. Though all Group member grow high value cash crops Viz. Cauliflower, Cabbage, Peas, Garlic Onion Tomatoes etc. but as the land holding of these members is very small and the production level has reached near saturation, so in order to meet out their financial requirements' they decided to go ahead with knitting which can enhance their income. There are 11 members in this group and their monthly contribution is Rs 1000- per month, the detail of Group members is as under:-

Detail of SHG Members along with Photos

Sr. No.	Name	Name of Father/ Husband	Designation	Category	Age	Qualification	Cont. No.
1.	Ailla devi	Nirt ram	President	S.C	27	8 th	7807102414
2	Geeta devi	Shobha ram	Secretary	S.C	29	+2	9015213966
3	Shakuntla	Annup	Member	S.C	41	8 th	9805399273
4	Reena Kumari	Balak ram	Member	S.C	24	+2	8219124015
5	Tarna devi	Raj kumar	Member	S.C	32	5 th	9817614634
6	Chinta devi	Ramdass	Member	S.C	25	12 th	7807466714
7	Reena	Surat ram	Member	S.C	33	5 th	8894734036
8	Jallu	D/o kali dass	Member	S.C	25	5 th	8580767006
9	Sumitra	Man singh	Member	S.C	28	5 th	981661190
10	Deepka	Jeet ram	Member	S.C	41	5 th	6230708961
11	Durga devi	Budh ram	Member	S.C	41	5 th	8091075075

3.1 Veer bhumi SHG Group VFDS kaniyal.

3.1.	Name of SHG/	::	Veer Bhumi J.J.N
3.2	SHG/CIG MIS Code No	::	-
3.3	VFDS	::	Jan Van vikas samiti Jana-II
3.4	Range	::	Naggar
3.5	Division	::	Kullu
3.6	Village	::	Janna
3.7	Block	::	Naggar
3.8	District	::	Kullu
3.9	Total no of members in SHG	::	11 females
3.10	Date of formation	::	05/02/2022
3.11	Bank Name and details	::	P.N.B Naggar
3.12	Bank A/C No.	::	2705000101037455
3.13	SHG/ monthly saving	::	1100
3.14	Total Saving	::	20000
3.15	Total inter- loaning	::	-
3.16	Cash Credit limit	::	
3.17	Repayment status		

4. Geographical detail of the Village

4.1	Distant from District HQ	:	40km
4.2	Distant from Main Road	:	1km
		:	
4.3	Name of Local Market and distant	:	Naggar , 10KM
4.4	Name of main Cities and distant	:	Kullu , 40KM
		:	
4.5	Name of the main cities where products will be sold/ marketed	:	Manali , Kullu Bhuntar .
		:	
4.6	Status of backward and forward link ages	:	Kullu, Manali, Bhuntar ,patluikull
		:	

5. Description of product related to Income Generating Activity.

5.1	Name of the Product	::	Shawl and stal
5.2	Method of Product Identification	::	Some members are already doing knitting work.
5.3	Consent of SHG/ CIG/ Cluster	::	Yes (page no.)

6. Production Processes.

First of all, the members of the SHG will be given training in shawls, stoles etc. by the project. After the training, the following process was followed by the group members in preparing the product. Will go:

- 1. The warp and weft of shawls and stoles will be done by warping machine. This saves time and products. The cost of wage rate will be less.**
- 2. 06 members in the group will do the work of making the stalls.**
- 3. 04 members in the group will do the work of making shawls/pattu.**
- 4. 01 member in the group will do marketing and also bring raw material.**
- 5. The group members will work for 4 to 5 hours per day**

After the training, the work of the following products will be done by the group, the details of which are as follows:-

- 1. Stole 2/48 Australian bool thread**
Stole of different designs will be prepared by 06 members. By working 3 to 4 hours per day by 6 members, 05stalls will be prepared in 01 days.
- 2. . Shawl 2/48 Australian bool thread**
Shawls of different designs will be prepared by 06 members. By working 3 to 4 hours per day by 03 members, 03shawls will be prepared in 07 days.

7. Description of Production Planning :

7.1	Production cycle (in days) 30 days (would work 4-5 hours a day)	::	1 stals 12shals
7.2	Manpower required (No)	::	06 for stals 04 fir shawl/pttu 01 for marckitting
7.3	Source of raw material	::	Kullu
7.4	Source of other resources.	::	Kullu

8. Description of Marketing / Sale

8.1	Potential Market Places	::	Manali ,kullu, Bhunter
8.2	Distance from unit	::	1km to 40 km Approx.
8.3	Demand of the Product in Market		Manali , Solang Nala, kullu,Bhuter
8.4	Process of Identification of Market	::	Group based on its own capacity and local demand <ul style="list-style-type: none"> • Listing of sellers • Contact with sellers
8.5	Impact of seasonality on Market.	::	Higher demands in winters.
8.6	Potential buyers of the Product.	::	Local people ,urban, and tourist.
8.7	Potential consumers in the area.	::	Tenants ,job seekers, outsiders.

8.8	Marketing mechanism of the Product.	::	<ul style="list-style-type: none"> • Contact with shopkeepers • Own sells center • Stall/exhibition in fairs • Various offices • Religious places
8.9	Marketing strategy of the Product.	::	<ul style="list-style-type: none"> • Wholesaler • Rental merchant • Agent 20-25 % subsidy • Local network promotion • Promotion in social media
8.10	Product Branding.	::	
8.11.	Product Slogan	::	

9.SWOT Analyses

Sl.no	Detail/Items	:	Description
1.	Strength	::	<ul style="list-style-type: none"> • Women have a passion for work. • Already some members are engaged in weaving. • The group also has experienced members
2.	Weakness	::	<ul style="list-style-type: none"> • Women also do the work of agriculture and animal husbandry. • Finding only 2 to 3 hours time for work. • Working in group for the first time.
3.	Opportunity	::	<ul style="list-style-type: none"> • Support and funds will be available from the HP Forest Ecosystem Management and Livelihood Improvement Project. • Training will increase efficiency and capability. • There are women in the group. • There is a demand for the producers locally and in the cities. Kullu and Manali are tourist places
4.	Threats	::	<ul style="list-style-type: none"> • Not producing good products. • Not understanding the situation (demand) of market . • Competition with other product centers. • Lack of coordination with consumers. • Engagement in other (agriculture, horticulture and animal husbandry) works

10. Description of Potential risks and measures to mitigate them.

SI.no	Potential risks	:	Measures to mitigate them.
1.	Not understanding the situation (demand)of market	:	Work As per the market demand from time to time
2.	Not producing good products	:	Creating customized products for the consumers
3.	Competition from other product centers	:	To make better products than other product centers and earn less profit initially
4.	Lack of coordination with consumers	:	Always be in touch with the consumers
5.	More engagement in agriculture, horticulture and animal husbandry	:	To pay attention to agriculture, horticulture and animal husbandry and weaving along with other household works
6.			

11. Description of Economics of the Project.

Cycle

S. No	PROJECT COST	Amount in Rs.
A	CAPTIAL COST	
	10 KHADI 35 inch (RS 10500/KHADI)	105000
	7 Charkha (RS 1800/Charkha)	12600
	Total Capital Cost	117600

B.					
RECURRING COST of First Cycle					
Sr.no	Description	Unit	Amount	Rates	Amount
1	Shawl				
a	Raw material (warp and weft)	Kg	4	1500	6000
b	Raw Material (cashmere wool)	kg	1	500	500
C	Cost of warping machine (for 12shawls)	Number	12	20	250
d	Wages (03 members 4-5hrs/day)30×2×3	days	30	300	27000
e	Other expenses (packing and peplates)				500
	Total (a+b+c+d+e)				33700
2.	Stawl				
a	Raw material (warp and weft)	Kg	30	1500	45000
b	Raw Material (cashmere wool)	kg	10	500	5000
c	Cost of warping machine (for 12shawls)	number	18	20	360
d	Wages (06 members 4-5hrs/day)30×6×300	day	30	300	54000

e	Other expenses (packing and peplates)				500
	Total (a+b+c+d+e)				104860
					138560
	Total recurring cost(total-wages)				57560

12. Guesses

Sr.no	Description	Unit	Amount	Amounts in Rs
For a shawl				
1	Cost of production	Number	1	1000
	Fixed Profit	percentage	30	300
	Total (cost + profit)	Number	1	1300
	Market price	Number	1	1600
For a stawl				
2	Cost of production	Number	1	521
	Fixed Profit	percentage	30	156
	Total (cost + profit)	Number	1	677
	Market price	Number	1	850

13. Cost Benefit Analysis First Cycle:-

Sr no	Particular	Unit	Quantity/no	Rate	Amount in (Rs)
A	Depreciation 10% on Capital Cost	Month	12	10%	980
B	Recurring Cost				
1.	shawl				33700
2.	Stawl				104860
	Total -wages =				57560
c.	Product sells revenue				
1	Product sells revenue shawl	Number	12	1000	12000
2	Product sells revenue stawl	Number	150	521	78150
	Total				90150
	Total profit (c-a+b)90150-250+57560=32340				32340

Gross profit from the sell of the produ=32340

13.1 Benefit Cost Analysis (Yearly)

Sr. No	Particulars	Amount (Rs)
1	10% depreciation on capital cost	980
2	Recurring cost	690720
3	Total profit	388080
4	Gross profit	388080

14. Summary of Economics

Particulars	Total Amount (Rs.)	Project Contribution (75%)	SHG contribution (25%)
Total capital cost	117600	88200	29400
Recurring cost			
10% depreciation on capital cost/ month	980		980
Other expenditure per month	57560	-nil-	
Total	58540		980

Note: -This amount is excluding Labour wages and room rent.

15. Resources of Funds and Fund Requirement

Sr no	Detail of Resources	Amount in Rs.
1	Project share on Capital cost of 117600(75%)	88200
2.	Monthly contribution till date	10000
3.	Loan from bank	0
	Total	

- Rs one lac will be provided to self help Group as a revolving fund to take the loan from bank.
- 70% of Capital cost will be borne by Project.

16. Computation of Break-even Point

Break-even Point = Capital Cost/ Sale /kg.- Recurring Cost /Kg.

Even point of shawl

$$117600/1000= 117$$

Even point of stawl

$$117600/521=225$$

Total profit (shawl,stawl =1000+521=1521

$$117600/1521=77\text{days}$$

After sales of

117600breakeven point can be achieved after 19 days circle.

17. Loan Repayment Schedule

If the loan is availed from bank it will be in the form of cash credit limit and for CCL there is no repayment schedule; however, the monthly saving and repayment receipt from members should be routed through CCL.

- In CCL, the principal loan outstanding of the SHG must be fully paid to the banks once a year. The interest amount should be paid on a monthly basis.
- In term loans, the repayment must be made as per the repayment schedule in the banks.

18. Training

Training will be done for 08 hours daily i.e. 42 to 43 days master trainer will be given to train at Rs.1000/- per day. During the period of training,

the group will be given one time raw material at the rate of Rs.1000/- per trainee

Sr.no.	Description	Traning	Member	Rates	Amount in rs
1	master trainer	45 days		1000/day	45000
2	Training hall rent	45days		2000/month	3000
3	Boarding loading	45days		100/day	4500
4	Raw material /training material	45days	10	100/member	10000
	Total				62500

19. Remarks:

20. Glimpse of Photos during Discussion



21. Photograph of CIG/SHG members

 <p>Ailla Devi President SHG Vir Bhumi</p>	 <p>Geeta Devi Secretary/ Treasure</p>	 <p>Tarna Devi Member</p>	 <p>Shakuntala Member</p>
 <p>Nirmala Devi Member</p>	 <p>Reena Kumari Member</p>	 <p>Chinta Member</p>	 <p>Sumitra Member</p>
 <p>Reena Member</p>	 <p>Jalfu Devi Member</p>	 <p>Deepika Member</p>	 <p>Durga Devi Member</p>

22. List of rules of SHG

1. Group work: handloom.
2. Group address: village Jana
3. Total members of the group: 12
4. Date of the first meeting of the group;
5. For every Rs. 100 in the group, there will be an interest of Rs. 2
6. The monthly meeting of the group is held every month. will be on the date of 05th
7. All the members of the group will deposit the saved money of each month in the group
8. All members will have to attend the meeting of the Self Help Group
9. Self Help Group Account PNB Branch Naggar Account number 27005000101037455
10. In order to attend the meeting of the group, the principal and secretary will have to take permission by stating the appropriate work.
11. Those who do not deposit the amount of savings in the group or are present in the group for 3 Meetings, then that person will be removed from the group.
12. If the person who is present in the group giving reasons, then the next meeting will be in the house of the person whose expenses will have to be borne by that person himself.
13. The Principal and Secretary of the Self Help Group shall be elected unanimously
14. The principal and secretary can transact with the bank, this post will be valid for one year.
15. The Principal, Secretary or Member shall not do any work against the Group shall always utilize the funds of the Group.

16. If the member wants to leave the group for some reason, if this person has taken a loan, then the group will have to return only then there is equality except the group otherwise not.
17. The purpose of the loan will be decided in the meeting, the time of repayment of the amount, the installment of the loan and the rate of interest will be decided in the meeting.
18. For emergency, the principal and secretary should have an amount of at least Rs 1000
19. The register of self-help groups should be read and written in front of all members
20. Large borrowers will have to report a week in advance
21. Loans should be given to all members in times of need
22. If the member wants to leave the group without any reason, then the accumulated income of that member will be divided into the group.
23. GROUP HAS TO SUBMITT THERE MONTHLY REPORT TO THE FTU !

Agreement

Resolution-cum- Group-Consensus Form

It is decided in the General House meeting of the Vir Bhumi J.J.N. Self help Group
Held on 28/9/2023 at Jana II our group will undertake the
Handloom Tell livelihood income generation activity under the project
of implementation of Himachal Pradesh ecosystem management and livelihood
(ICA assisted).

Allu Devi

Signature of group president
प्रधान
वीर भूमी जीविकोपार्जन समिति
जाना-२, आरखण्डा जिला कुल्लू (हि.प्र.)

Bresh Devi

Signature of Group secretary
सचिव
वीर भूमी जीविकोपार्जन समिति
जाना-२, आरखण्डा जिला कुल्लू (हि.प्र.)

[Signature]
प्रधान
जन वन विकास समिति (जाना-II)
Signature of VFDS president

[Signature]
Forest Officer
Forest Range Naggar
Signature of FTU-cum-RFO

Approval

Business plan Approved of Vir Bhumi J.J.N SHG in VFDS
Jana II approved by divisional management unit cum Divisional Forest
officer Kullu on Dated 30/9/2023

[Signature]
DMU cum DFO Kullu
Kullu forest division Kullu