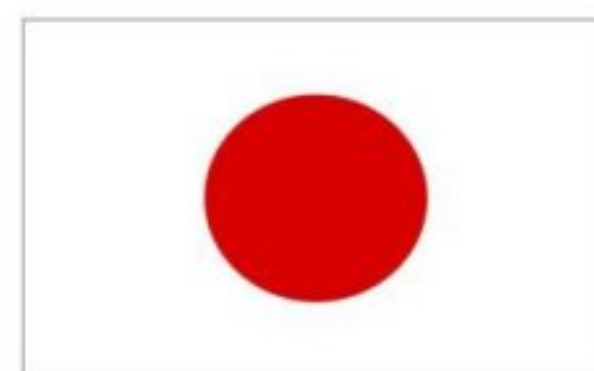




“Livelihood Promotion Business Plan”

Shweta Self help Group

Traditional Handmade Carpet (Tsug Den)



<u>S.H.G Name</u>	<u>Shweta</u>
<u>VFDS Name</u>	<u>Dhwansha</u>
<u>Range</u>	<u>Pattan</u>
<u>DMU/Division</u>	<u>Lahaul</u>
<u>Circle</u>	<u>Kullu</u>

JICA Funded Project

Introduction

Himachal Pradesh, a picturesque state in the Western Himalayan region, is renowned for its natural beauty and rich cultural heritage. Blessed with a favorable climate, it is dotted with numerous rivers and valleys that enhance its scenic charm. The state has a population of approximately 7 million (70 lakhs) and covers a geographical area of 55,673 square kilometers, stretching from the Shivalik Hills to the cold desert regions of the Upper Himalayas. Agriculture and horticulture are the main occupations, supporting the livelihoods of a large share of its residents.

Among its 12 districts, Lahaul stands out for its tourism, agriculture, and the cultivation of medicinal herbs. Within this district lies the Pattan Valley, home to the village of Dhwansha, situated about 25 kilometers from the district headquarters. In Dhwansha, agriculture and horticulture are the primary occupations. However, most residents own only small landholdings, making it challenging to sustain livelihoods. To supplement their incomes, villagers cultivate cash crops and engage in horticulture.

Weaving is another traditional activity practiced in Dhwansha, especially by women. However, production is largely carried out using age-old methods, resulting in low productivity and limited income. Introducing advanced tools and modern techniques suited to their craft could significantly improve both production capacity and earnings.

Under the Himachal Pradesh Forest Ecosystem Management and Livelihood Improvement Project, the Village Forest Development Society was established in Dhwansha to encourage group-based livelihood initiatives. This led to the formation of self-help groups (SHGs), including the *Shweta Self-Help Group*, which consists of 10 members. The group has since decided to venture into the handloom business, aiming to build sustainable livelihoods through skill enhancement, improved production methods, and better market access.

Geographical Situation :-



Beneficiaries Details

Sr. No.	SHG Members Name	Designation	Age	Gender	Qualification	Category
1	Kamla	Pradhan	44	Female	5	ST
2	Suman	Schiv	45	Female	9	ST
3	Bhagdassi	Member	38	Female	10	ST
4	Mandassi	Member	65	Female	4	ST
5	Rajni	Member	50	Female	5	ST
6	Priya	Member	25	Female	+2	ST
7	Rampyari	Member	50	Female	9	ST
8	Parmila	Member	50	Female	5	ST
9	Mohini	Member	35	Female	8	ST
10	Shanti	Member	69	Female	3	ST
11	Hir dassi	Member	38	Female	10	ST

Description of SHG

1	SHG Name	Shweta
2	VFDS Name	Dhwansha
3	Range	Pattan
4	Division	Lahaul
5	Village	Kirting
6	Block	Upper Pattan
7	District	L&S
8	Total No. of Member in SHG	11
9	Date of formation	Oct. 2022
10	Bank A/c No.	50074209186
11	Bank Details	KCC Bank Shansha
12	SHG Monthly Saving	100
13	Total Saving	20000

Geographical Details of the Village

1	Distance from the District HQ	25 KM
2	Distance from main Bazar	25 KM
3	Name of Local Market	25 Km Keylong
4	Name of Main Market & Distance	132 Km Kullu , Manali 90 KM
5	Name of Place / Locations where Product will be sold	132 Km Kullu , Manali 90 KM

Description of Product related to income generating activity

1	Name of Product	Carpet
2	Method of Product Identification	This Activity has been decided by SHG member further most of the members of the SHG is already doing this activity.
3	Consent of the SHG	Yes

Description of Production Planning

- The Members of the group will be imparted training locally for the manufacturing of the products that are Full design Gallicha, Carpets for vehicle, Chair and for beds. After training the following steps will be followed by the members of the group: -
- Planning and setting of the Warp and Weft (Tana and Bana) for the manufacturing Full design Gallicha, Carpets for various use cases will be carried out. This is a key component of production and will be taught during the trainings to ensure the group is self sufficient
- There will be division of the labour by the group members for the manufacturing of the articles.
- During the trainings, members will be given the yarns to work with to convert to market feasible products. Members will complete the work order in stipulated time frames and finish the carpets made.
- The Members are expected to work for a minimum of 4-5 hours/day during the training period and then plan the post training production based on their availability according to the local weather cycles and crop production cycles they are engaged in.

Details of management among group members and the working plan:

- Rules will be made for management.
- The group members will distribute the tasks by mutual consent.
- The allocation will be done on the basis of efficiency and capacity of the work.
- The distribution of profit will also be done on the basis of quality of work and skill and hard work.
- 04 members having experience in marketing will do marketing in turn.
- Pradhan and Secretary will continue to evaluate and observe the management at the same time.
- The group will continue to work with The Woolknitters, who will support the group in areas of design, material procurement, production and marketing.

SWOT Analysis

- **Strength**

- Activity is being already done by some SHG members
- Manufacturing process is simple
- Proper packing and easy to transport
- Other family members will also cooperate with beneficiaries
- Product shelf-life is long
- Product holds cultural significance and has relevant interest amongst consumers.

- **Weakness**

- Lack of technical know-how
- Lack of high quality raw materials
- Lack of high quality and relevant tools
- Lack of awareness amongst consumer groups.
- Lack of market linkage
- Seasonal availability of practitioners hinders commercial production
- Community has a migratory nature disrupting production in long term
- Craft practiced by members whose average is above 55 yrs.

- **Opportunity**

- Increasing demand for good products
- Local demand for quality goods has risen due to the rise of Homestays and increased touristic interest in the region
- Scope to build a robust value chain in carpet production.
- Scope for eco tourism activities around Tsug Den Carpet making in Lahaul.
- Opportunity to explore export demands in the long run upon successful running of production.
- Craft offers flexibility in production as it doesn't need a large set up and practitioners can work from their homes.

- **Threats/Risks**

- Competitive market
- Level of post of post training commitment among beneficiaries
- Poor participation in training/ capacity building & skill up-gradation
- Seasonal Disturbance can disrupt production cycles.
- Sustained wages to keep interest levels at par to ensure this can be a viable source of livelihood.

Traditional Handmade Carpet (Tsug Den)

The Himalayan region of Lahaul is home to a rich yet lesser-known tradition of carpet weaving, particularly the Tsug Den technique—a distinctive form of Tibetan knotting that produces thick, durable, and culturally significant woolen carpets. Historically, this weaving tradition has been passed down through generations within local communities, serving both utilitarian and ceremonial purposes. However, in recent decades, this craft has seen a rapid decline. Younger generations are migrating for work or choosing occupations that promise quicker financial returns. Additionally, a lack of structured training, access to quality materials, and market linkages has made it challenging for the craft to thrive in a modern context.



Some examples of Tsug Den carpets produced in Jispa and Ghoshal by practicing artisans.

Why is a business plan necessary?

A women's group has already been formed under the Village Forest Development Committee, where all the members are engaged in making carpet (Tsug Den) to enhance their livelihoods. Therefore, The women have requested the provision of looms and appropriate training from the JICA project through their group.

Objectives of the Business Plan

- To build the capacity of all group members.
- To provide a sustainable source of income for the group.
- To connect the products with appropriate markets.
- To encourage all members to work collectively within the group.
- To promote the latest and modern techniques in the business.
- To enhance livelihood opportunities.

Formation of the Group

The Self-Help Group (SHG) has been formed by bringing together its members, and the President, Secretary, and Treasurer have been unanimously elected. With the consent of all group members, rules and regulations for the group have been established and provisions have been made for their implementation.

Current Situation

This craft has seen a rapid decline. Younger generations are migrating for work or choosing occupations that promise quicker financial returns. Additionally, a lack of structured training, access to quality materials, and market linkages has made it challenging for the craft to thrive in a modern context.

Project Objectives

The primary objectives of this project are:-

- Preserve a Cultural Heritage Skill: Ensure the survival of the Tsug Den technique through structured knowledge transfer and practical skill-building.
- Cross-Generational Skill Transfer: Encourage elder weavers to participate as master trainers, ensuring the passing down of heritage knowledge to younger members.
- Standardize Techniques & Quality: Introduce standards for consistency in weave, size, design, and durability without compromising the cultural integrity of the craft.
- Foster Income Generation: Enable participants to use their training as a stepping stone for continued economic activity during off-season months.
- Develop Market-Ready Products: Create three original collections that blend tradition with contemporary aesthetics, laying the foundation for long-term product and market development.

1. Estimated Cost for Capital Expenditure

Sr. No	Item	Qty.	Rate	Amount	Project Share 75 %	SHG Share 25 %
1	Looms	10	15000	150000	112500	37500
			Total	150000	112500	37500

Note:-

- The SHG member (beneficiary) will contribute 25% of the above capital expenditure themselves.
- The cost of training for the Self-Help Group is borne by the project.

2. Recurring cost (Materials for 6 Months)

Sr. No	Particulars	Unit	Quantity	Rate	Amount	Expected Production volume
1	Raw Material	Kg.	60	450	27000	60 Carpets (30 Pair)
2	Raw Material	Kg.	300	850	255000	255000
	Total					

Estimated price structure of Carpets				
Sr. No.	Particular	Approximately Price per SQFT Wages Per SQFT (120/-)	Sizes	Amount (approximately)
1	Carpet	350 – 650/-	2.5 by 6	6750
			5 by 6	13500
			2.5 by 2.5	3000
			5 by 8	18000

Value Proposition

Sr. No	Particulars	Price Per Month	Total Amount
1	Room Rent and Electricity (12 Months)	2000	24000
2	Packing Material and Storage	5000	20000
3	Freight Changes (Raw Material & Final Products)	5000	25000
4	Other (Stationary , Transportation , Machine	2000	24000
Total Cost			
5	Recurring cost Exp. = Total Recurring + Labour Wages		1,98,000/-

Note – All above figures are indicative, availability of participants, their commitment and production cycles to be in order.

Training Structure

- Batch Structure: 1 batch of 10 Participants for the training period(Participants have been identified).
- Duration per Batch: 60 days (2 months).

Estimated Cost of trainings and support for the identified Self-Help Group

1	Jica Training Center	No. of Months	Cost per Unit	Amount
	Building Rent	2	15,000	30,000
	Heating Expense for center	2	10,000	20,000
	AV set up		20,000	20,000
	Raw Material		2,50,000	2,50,000
			Total	3,20,000
2	Outreach and Mobilization Expense	No of Days	Per Person	Amount
	Weaving - Training Refreshments, Meals and Travel incentive	60	200	1,20,000
			Total	1,20,000
3	Human Resource	No. of Months	Par Month	Amount
	Program Officer - Design and Training	2	50,000	1,00,000
	Assistant Trainer - Weaving	2	25,000	50,000
	Caretaker Salary	2	10,000	20,000
	Human Resource		Total	1,70,000
4	Other expenses	No. of Months	Cost Per Month	Amount
	Electricity	2	3,000	6,000
	Pantry Expenses	2	3,000	6,000
	Misc Expenses	2	3,500	7,000
	Centre Maintenance	2	1,500	3,000
			Total	22000

Curriculum Overview

A comprehensive curriculum has been designed, covering:

- Introduction to (Tsug Den) carpet weaving: history, cultural relevance, and symbolism.
- Understanding tools and raw materials.
- Tibetan knotting technique: fundamentals to advanced patterns.
- Loom setup, weaving ergonomics, and knot tension management.
- Carpet layout, edge finishing, and surface treatment.
- Quality assessment and basic design interpretation.
- Final finishing, washing, and preparation for market.

Required Funds For SHG -

Sr. No.	Particular	Amount	SHG Contribution	Project Contribution
1	Jica Training Center	320000	-	320000
2	Outreach and Mobilization Expense	120000	-	120000
3	Human Resource	170000	-	170000
4	Other expenses	22000	-	22000
5	Capital Cost	150000	37500	112500
	Total Cost	782000	37500	744500

Note-

- Capital Cost - 75% of the total capital cost will be borne by the Project. And remaining amount will be supported by participants.
- Project Contribution fund to be used to support the pilot trainings in the cluster.
- Outcomes of Trainings to be managed by The Woolknitters who will facilitate the trainings and support the SHG in marketing efforts.

[Each batch will be led by experienced master artisans, supported by local coordinators and design facilitators from The Woolknitters.]



The Woolknitters

The Woolknitters, a grassroots social enterprise based in Kullu, has been working with wool artisans in Himachal Pradesh to revive and sustain traditional crafts through skill training, product development, and market integration. With support from the Japan International Cooperation Agency (JICA), they will conduct a 2 month-long, community-led carpet weaving training program in the Lahaul region to revive, preserve, and evolve the Tsug Den weaving tradition.

Long-Term Vision and Sustainability

The long-term vision of this project is to establish a decentralized, self-sustaining weaving ecosystem in Lahaul, where trained artisans continue to practice Tsug Den weaving, particularly during the winter months when agricultural activity slows down. By integrating these artisans into The Woolknitters' production network, they can access steady work, technical guidance, and market exposure.



Future phases may include:

- Formation of local weaving collectives.
- Advanced design trainings and product diversification.
- Development of local dye gardens or sourcing hubs.
- Direct-to-consumer sales through exhibitions, e-commerce, and collaborations.

Images of
recently concluded
trainings conducted by
The Woolknitters
at Ghoshal.



SHG Shweta Members -:



List of Rules of the House of Interest:-

- Group work: handloom.
- Address of the group :Village-Kirting Post Office, Shansha -District-L& S Himachal Pradesh.
- Total members of the group: 11
- Date of First Group Meeting: 10/2022
- Interest will be Rs.2 for every Rs.100 in the group.
- Monthly meeting of the group will be held on 10th of every month.
- All the members of the group will deposit the amount saved every month in the group.
- All the members will have to attend the meeting of the Self Help Group.
- Self-help group account will be opened in KCC Bank branch Shansha .
- In order to be present in the group meeting, permission will have to be taken by telling the principal and secretary the proper work.
- In the group who does not deposit the amount of savings or remains absent from the group for 3 meetings, then that person will be removed from the group.
- The person who remains present in the group without giving reasons, then the next meeting will be held in the house of that person whose expenses will have to be paid by that person himself, if there are two members, then the expenses will have to be paid together.
- The head and the secretary of the Self Help Group will be elected by consensus.
- Principal and Secretary can do transactions with the bank this post will be valid for one year.
- The head, secretary or member will not do any work against the group and will always use the amount of the group. 16. If the member wants to leave the group due to any reason, if this person has taken the loan, then the group has to be returned, only then he is able to leave the group otherwise not
- The purpose of the loan, the time of repayment of the amount, the instalment of the loan and the rate of interest will be decided in the meeting.
- The register of SHGs should be read and written in front of all the members.
- Loans should be available to all the members in times of need.
- If the member wants to leave the group without any reason, then the deposits of that member will be divided in the group.

समूह का सहमती पत्र

आज दिनांक २४-७-२०१५ को "श्वेता स्वयं सहायता समूह" गाँव किरतींग में बैठक का आयोजन किया गया। समूह की प्रधान "श्रीमती कमला" की अध्यक्षता में सभी सदस्यों ने मिल कर यह निर्णय लिया कि समूह की आय बढ़ाने के लिए वे सभी गलीचा बनाने का कार्य करके आजीविका सुधार परियोजना (JICA) से जुड़ने के लिए अपनी सहमती प्रदान करते हैं।

कमला
प्रधान

श्वेता स्वयं सहायता समूह

सचिव *Sumah*

श्वेता स्वयं सहायता समूह

भागदासी

मानदासी

Rajani

Beiya

रामलक्ष्मी

पुत्रीला

मेरीनी

शक्ति

Mir darsi

Di

Dmu-Cum- Division Forest Office
Lahoul at Keylong

Sumah
Range Forest Officer
Pattan Range
Jahalma