



Income Generation Activity

Vegetable farming



Khushi - Self Help Group

SHG/ Name	::	Khushi
VFDS Name	::	Mandholi
FTU/Range	::	Indora
DMU/Division	::	Nurpur
FCCU/ Circle	::	Dharamshala

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1. Introduction

Vegetable farming, also known as vegetable cultivation or horticulture, is the practice of growing various edible plants for human consumption. This type of farming can range from small-scale backyard gardens to large commercial operations. Vegetable farming plays a crucial role in providing a steady supply of fresh, nutritious produce to communities and markets.

2. Executive summary

VFDS: -Mandholi VFDS falls under development block Mangwal, Mangwal beat of Indora Range in Nurpur forest Division.

3. Description of SHG

- The informal Khushi SHG group was formed in 29/06/2020 VFDS to provide Livelihoods Improvement Support by up gradating skill and capacities. The group consists of poor and marginal farmers.

Khushi Self-Help Group (SHG)" is a community-based organization comprised of motivated individuals who have decided to embark on a new venture: vegetable farming as an income generation activity. This decision reflects their aspiration to improve their economic well-being and enhance their community's livelihoods. There are 8 members in this group and their monthly contribution is Rs800- 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	Cont. No.
1	Paasho Devi	Purshottam Lal	President	SC	50	78767-13984
2	Asha Devi	Jarnail singh	Secretary	SC	33	82190-05642
3	Daato Devi	Beer Singh	Treasurer	SC	53	
4	Raani Devi	Karnail Singh	Member	SC	38	90154-65508
5	Promila Devi	Bodh Raj	Member	SC	42	90150-66989
6	Rachna devi	Ganesh Kumar	Member	SC	38	
7	Surekh Devi	Sunil Singh	Member	SC	32	94599-95680
8	Raadha Devi	Uttam Chand	Member	SC	46	78073-29544
9	Krishna Devi	Amar Singh	Member	SC	38	8626932796
10	Sheela Devi	Bodh Raj	Member	SC	43	94188-30354

11	Ram Piyari	Diyal Singh	Member	SC	54	8544727541
12	Swarna Devi	Harbans Lal	Member	SC	50	-
13	Shrishta Devi	Des Raj	Member	SC	50	9015036481
14	Ritu Devi	Tarsem Lal	Member	SC	43	7876102517
15	Sheela Devi	Pawan Lal	Member	SC	39	8019311441
16	Veena Devi	Ram Chand	Member	SC	34	-
17	Sheela Devi	Kishan Lal	Member	SC	61	7650048689

3.1 Laxmi SHG Group VFDS Mandholi .

3.1.	Name of SHG/	::	Khushi
3.2	SHG/CIG MIS Code No	::	-
3.3	VFDS	::	Mandholi
3.4	Range	::	Indora
3.5	Division	::	Nurpur
3.6	Village	::	Mandholi
3.7	Block	::	Mangwal
3.8	District	::	Kangra
3.9	Total no of members in SHG	::	17 females
3.10	Date of formation	::	29/06/2020
3.11	Bank Name and details	::	KCC Bank
3.12	Bank A/C No.	::	50076851928
3.13	SHG/ monthly saving	::	50/-
3.14	Total Saving	::	
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	:	90km
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4.2	Distant from Main Road	:	3km
		:	
4.3	Name of Local Market and distant	:	Pathankot-30 Nurpur-45
4.4	Name of main Cities and distant	:	Pathankot-30 Nurpur-45
4.5	Name of the main cities where products will be sold/ marketed	:	Pathankot-30 Nurpur-45
4.6	Status of backward and forward link ages	:	Pathankot,Jassur,Talwara.
		:	

5. Description of product related to Income Generating Activity.

5.1	Name of the Product	::	Vegetable farming
5.2	Method of Product Identification	::	Some members are already have done Vegetable farming.
5.3	Consent of SHG/ CIG/ Cluster	::	Yes (page no._____)

6. Production Processes.

First of SHG/CIG will be given training in vegetable farming after the training following process will be done by the members of group in preparing the product:

1. group will grow vegetables in 3 bigha. land.
2. Mostly Group will grow Broccoli and other vegetables according to season & market demands.
3. All members will grow Broccoli, Pea, Cabbage, Cauliflower, Carrot, Cucumber, Ladyfinger etc.

The members of the group will do the marketing in turn and also bring raw materials.

7. Description of Production Planning :

7.1	Production cycle (in month) 3 month	::	
7.2	Manpower required (No)	::	17 Nos.
7.3	Source of raw material	::	RHRS Jach, Jassur and Indora
7.4	Source of other resources.	::	Talwara and Pathankot

8. Description of Marketing / Sale

8.1	Potential Market Places	::	Sabzi Mnadi Jassur Pathankot and Talwara.
8.2	Distance from unit	::	1km to 55km
8.3	Demand of the Product in Market		Jassur ,Indora and Talwara.
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 festival season/ Marriage.
8.6	Potential buyers of the Product.	::	Vegetable market.
8.7	Potential consumers in the area.	::	Tenants, job seekers, outsiders. Locals.
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

SI.no	Detail/Items	:	Description
1.	Strength	::	<ul style="list-style-type: none"> • Women have a passion for work. • Already some members are engaged in growing Tulsi and other medicinal plants. • The group also has experienced members • Farmer Communities.
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. Nurpur 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

11. Description of Economics of the Project.

S. No	PROJECT COST		Amount in Rs.		
A	CAPTIAL COST				
	4.Petrol spray pump (Rs 10000)		20000		
	2 Electric spray pump (Rs 8000)		16000		
	17 Small Pick axe(Kudali) (350)		5950		
	17 Sprinkler (300)		5100		
	17 1 inch Raber pipe roll (1000)		17000		
	Weighting machine		8000		
	17 Knife (100)		1700		
	Total		73750		
B.					
RECURRING COST of First Cycle					
Sr.no	Description	Unit	Amount	Rates	Amount
1	Broccoli				
a	Seeds	Packet	15	900	13500
b	Pesticides	No.	9	500	4500
	Total				18000
2	Lettuce Iceberg				
a	Seeds	Packet	15	900	13500
b	Pesticides	No.	9	500	4500
3(a)	Local Vegetable Seed Cabbage ,cauliflower ,Pea Seed etc	Packet	30	500	15000
(b)	Pesticides	Packets	15	500	7500
				TOTAL	58500

12. Cost Benefit Analysis First Cycle: -

Sr no	Particular	Unit	Quantity/no	Rate	Amount in (Rs)
A	Depreciation 10% on Capital Cost (73750)	Month	12	10%	615
B	Recurring Cost				
1	Broccoli	Qtl .	20		18000
2	Lettuce Iceberg	Qtl.	20		18000
3	Other Local Vegetable	Qtl.	40		22500
c.	Product sells revenue				
1	Product sells revenue Broccoli	Qtl.	20	5000/ Qtl.	100000
2	Product sells revenue Lettuce Iceberg	Qtl.	20	5500/Qtl.	100000
3	Other Local Vegetable	Qtl.	60	3000/Qtl	180000
	Total				380000
	Total profit (c-a+b)(38000-98500=321500)				120797

Note : vegetables rate are changing every day And this analysis is based on last year markets lowest rates last year .

13. Summary of Economics

Particulars	Total Amount (Rs.)	Project Contribution (75%)	SHG contribution (25%)
Total capital cost	73750	55312	18438
Recurring cost	58500	-	58500
10% depreciation on capital cost	615		615

Other expenditure	34400	34400	
Total	167265	89712	77553

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

14. Resources of Funds and Fund Requirement

Sr no	Detail of Resources	Amount in Rs.
1	Project share on Capital cost of 73750(75%)	89712
2.	Monthly contribution till date	
3.	Loan from bank	0
	Total	

- Rs 100000 will be provided to self-help Group as a revolving fund to take the loan from bank.
- 75% of Capital cost will be borne by Project.

15. 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.

16. Training

The training will be done for 3 days (24 hours) 08 hours a day. 1250/- per lecture will be given to the master trainer for training.

Sr .no.	Description	Training duration	Member	Rates	Amount in Rs
1	master trainer	12 lectures	4	500/- per lecture	6000
2	Refreshment	3days	17	400/- per Person	20400
3	Traveling allowance	One time	LS	8000	8000
Total					34400

Group Members Photo

VFDS - Mandholi
Khushi (SHU)
IYA - Vegetable Cultivation



Paasho devi
(Pradhan)



Aasho devi
(Secretary)



Daato devi
(Treasurer)



Paani devi
(member)



Premila devi
(member)



Rachna devi
(member)



Swastha devi
(member)



K... devi
(member)



Sheela devi
(member)



Ram pyari
(member)



Suparna devi
(member)



Reetu devi
(member)



Sheela devi
(member)



Veena devi
(member)



Sheela devi
(member)

Resolution cum Group Consensus Form

Resolution cum Group Consensus Form

It is decided in the general house meeting of the group Khushi held on 01-02-2024 at Mandhali that our group will undertake the Vegetable Nry. as livelihood income generation activity Under the project for implementation of Himachal Pradesh forest ecosystem Management and livelihood (JICA assisted).

पारजा देवी

Signature of Group President

प्रधान सचिव
खुशी GNG
वार्ड नं ० VFDB, मंदोली
तह. नूरपुर जिला कांगड़ा

अरु देवी

Signature of Group Secretar

Business Plan Approval by VFDS & DMU

ward no 1-5

Business Plan Approval by VFDS & DMU

Khushi Group will undertake the Vegetable Nry as livelihood Income Generation Activity under the project for implementation of Himachal Pradesh forest ecosystem Management and livelihood (JICA assisted). In this regard business plan of amount Rs. 167265/- has been submitted by group on 01/02/2024 and the business plan has been approved by the VFDS Mandhali

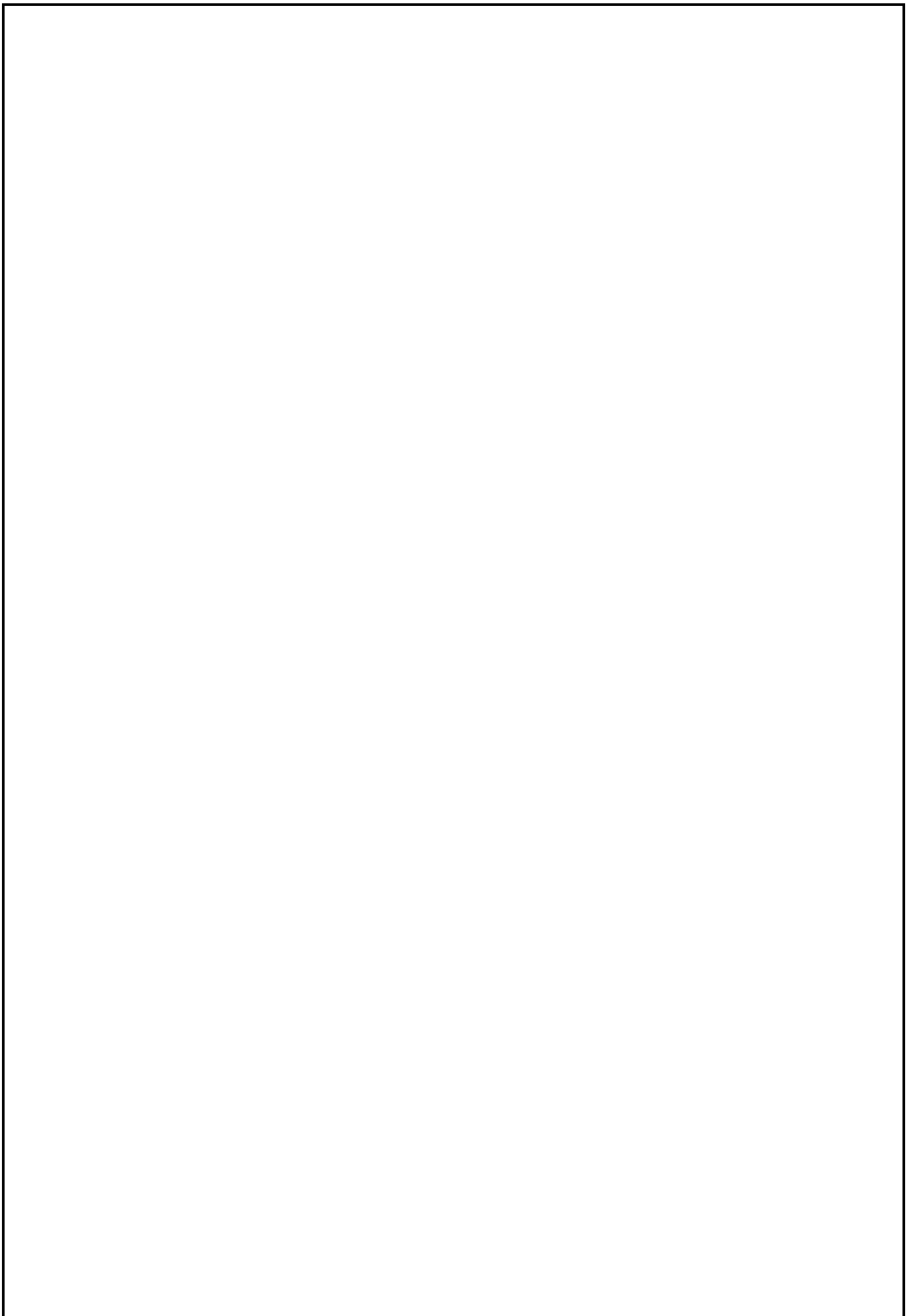
Business plan is submitted through FTU for further action please.

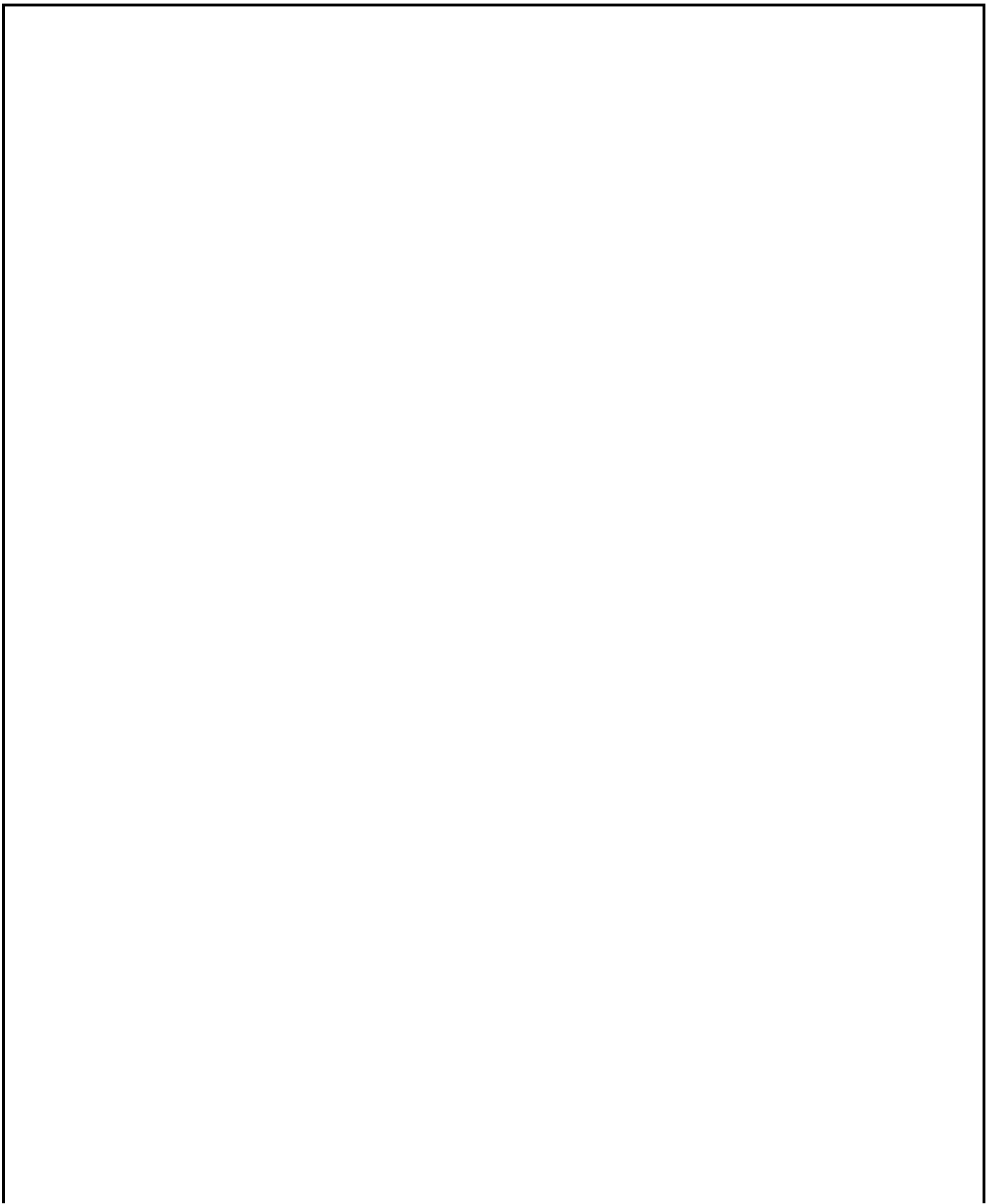
Thank you

Signature of Group President
Signature of Group Secretary
Signature of President VFDS

प्रधान सचिव
पार्षा देवी शुभा SHG उत्तरा देवी
सह. नूरपुर जिला कार्यालय

DMU - cum - DFO
Nurpur Forest Division
Nurpur cum Nurpur





18. Remarks:

List of rules of SHG

1. Group work: Vegetable farming
2. Group address: village - Mandholi
3. Total members of the group: 17
4. Date of the first meeting of the group;
5. For every Rs. 50 in the group , there will be an interest of Rs. 1%
6. The monthly meeting of the group is held every month. will be on the date of 5th
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 KCC Bank Account number **50076851928**
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 !**

