



Income Generation Activity

Traditional Himachali (Kulvi) Sadri & Kulvi Topi Making



Aadarsh SHG (Seobag-II)

Name of SHG:	Aadarsh Self Help Group
BMC Sub-Committee:	Seobag-II
Division:	Wildlife Division Kullu
Project Type:	Livelihood & Income Generation (Handloom)
Funding Framework:	JICA Supported Livelihood Initiative

<i>Sponsored by</i>	<i>Prepared by</i>
<i>PIHPFEM&L</i>	SMS FTU Coordinator SHG PRADHAN SHG SECRETARY
	Priya Thakur Shubham Smt. Nirmala Smt. Sunita Devi

***Project for Improvement of Himachal Pradesh Forest Ecosystems
Management & Livelihoods***

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1. Background

The proposed activity aims to enhance livelihood opportunities for women members while conserving traditional Himachali hand embroidery practices. The activity aligns with biodiversity-linked livelihoods and eco-friendly income generation objectives under BMC and JICA supported programs.

Aadarsh Self Help Group under BMC Sub-Committee Seobag-II consists of women members skilled in tailoring and hand embroidery. To strengthen livelihoods and promote traditional Himachali attire, the SHG proposes to start Kulvi Sadri and Kulvi Topi making, which has strong demand in festivals, weddings, daily wear, and tourism markets of Kullu–Manali.

2. Product & Production Description

A. Himachali (Kulvi) Sadri

The Himachali (Kulvi) Sadri is a traditional sleeveless garment made from wool or martin fabric (wool–cotton blend), ensuring warmth, durability, and comfort. The sleeveless and fitted design allows ease of movement while maintaining elegance.

Each Sadri is decorated with hand-embroidered floral and geometric motifs, inspired by nature and local culture, along with decorative lace and contrast borders. Designs reflect regional embroidery styles of Kullu, Kinnaur, and Chamba, with select influences from Tibetan patterns.

Selling Price: ₹1,500 – ₹5,000 per piece.

B. Kulvi (Himachali) Topi

The Kulvi Topi is a traditional woolen cap symbolizing the cultural identity of the Kullu region. It is made using fine wool fabric, with simple embroidery or traditional woven borders. The Topi is lightweight, warm, and suitable for daily wear as well as festivals and ceremonies.

Selling Price: ₹500 – ₹1,200 per piece.

Executive summary

2.1	SHG Name	::	Aadarsh SHG
2.2	BMC	::	Seobagh II
2.3	Range	::	Manali (WL)
2.4	Division	::	Kullu (WL)
2.5	Village	::	Seobagh
2.6	Block	::	Naggar
2.7	District	::	Kullu
2.8	Total No. of Members in SHG	::	15 Females
2.9	Date of formation	::	07/03/2022
2.10	Bank a/c No.	::	2430000100212942
2.11	Bank Details	::	PNB,Seobag
2.12	SHG/CIG Monthly Saving	::	100/-
2.13	Total saving		19200
2.14	Total inter-loaning		--
2.15	Cash Credit Limit		--
2.16	Repayment Status		--

3. Cultural & Market Significance

- Festivals: Kullu Dussehra, Losar, Phulaich
- Weddings: Integral part of Pahadi attire
- Everyday Use: Worn by elders and artisans
- Tourism: High demand as authentic Himachali products

4. Objectives

- To generate sustainable income for SHG members
- To revive traditional Kulvi embroidery and attire

- To link SHG products with tourism and cultural markets
- To promote women-led micro-enterprises

2. Beneficiaries Details

Sr. No	Name	Father/Husband Name	Category	Income Source	Contact Number
1.	Smt. Nirmala (Pradhan)	Pyare Singh	S.c.	Agriculture	7076038959
2.	Smt. Sunita devi (Secretary)	Surendrkumar	S.c.	Agriculture	9805730391
3.	Smt.Sangeeta Kumari (Cashier)	Madan lal	S.c.	Agriculture	8219953481
4.	Smt.Prmila	Deep Lal	S.c.	Agriculture	9459903441
5.	Smt.Kisni Devi	Yeshpal	S.c.	Agriculture	9816629616
6	Smt. Neema devi	Yograaj	S.c.	Agriculture	
7	Smt.Bheem Deyi	Davinder Kumar	S.c.	agriculture	9418433837
8	Kanta Devi	Punr ram	sc	Agriculture	9805024632
9	Soma	Ramchand	Sc	Agriculture	9805563452
10	Kirna	Roop Dass	sc	Agriculture	9805544717
11	Tuli devi	Prem chand	Sc	Agriculture	6230090373
12	Budhi Devi	Dine Ram	sc	Agriculture	7018992741
13	Teji Devi	Govind	Sc	Agriculture	7018581733
14	Shakuntla	Prem Prakash	Sc	Agriculture	8219851503
15	Reena Devi	Bhola Ram	sc	Agriculture	8628953481

3.Geographical detail of the Village

4.1	Distance from District HQ	:	07 Km
4.2	Distance from Main Road Kais to Majhdhari	:	0 km
4.3	Name of Local Market and Distance	:	26Km Patlikuhal , 7 km Kullu
4.4	Name of main Cities and Distance	:	Kullu 7 Km
4.5	Name of the main cities where products will be sold/ marketed	:	Manali 42 Km, Kullu 13 Km Bhuntar 22km approx.
4.6	Status of backward and forward link ages	:	Kullu, Manali, Bhuntar ,Patlikuhal

4. Tools & Machinery Cost

Item	Quantity	Unit Cost (Rs.)	Amount (Rs.)
Umbrella Sewing Machine with Motor	14	12500	175000
Iron	2	2200	4400
Scissors (12 inch)	14	1000	14000
Tailor Scale	14	300	4200
Measuring Tape	14	100	1400
Interlocking Machine	1	9000	9000
Stool	14	500	7000
Total			2,15,000

5. Cost Sharing Pattern

SHG Contribution: Rs. 53,750

JICA / Project Share: Rs. 1,61,250

Total Project Cost: Rs. 2,15,000

6. Recurring Cost (Monthly Operational Cost)

Sl. No.	Particulars	Estimated Cost per Month (₹)
1	Wool & Martin Fabric (Raw Material)	1,20,000
2	Embroidery Threads, Lace, Borders & Accessories	25,000
3	Electricity Charges	5,000
4	Transportation (Procurement & Marketing)	8,000
5	Packaging & Labelling	7,000
6	Repair & Maintenance of Machines	5,000
7	Marketing & Exhibition Expenses	10,000
8	Miscellaneous Expenses	10,000
—	Total Monthly Recurring Cost	₹1,90,000

7. Income Projection

Product	Qty / Month	Avg. Rate (Rs.)	Monthly Income (Rs.)
Kulvi Sadri	80	3000	240000
Kulvi Topi	100	800	80000
Total Monthly Sales			3,20,000

8. Cost–Benefit Analysis

Particulars	Amount (₹)	Remarks
Initial Capital Cost (Tools & Machinery)	2,15,000	One-time investment
Monthly Operational Cost	1,90,000	Raw material, utilities, transport
Monthly Sales Revenue	3,20,000	Sadri & Topi combined
Net Monthly Income	1,30,000	Revenue – Expenses
Average Income per Member (14)	9,000–10,000	Per month

9. Budget Justification (JICA Norms)

The proposed tools and machinery are essential for quality production and timely delivery. The cost norms are in line with local market rates. SHG contribution ensures ownership, while JICA support enables scaling of livelihood activities with sustainability.

10. Raw Material Requirement

- Wool and martin fabric
- Embroidery threads
- Lace, borders, lining fabric
- Buttons and accessories

(Raw material will be procured locally as per production cycle.)

11. Marketing Strategy

- ✓ Van Vihar outlets (Manali / Kullu)
- ✓ Local fairs, exhibitions, and Kullu Dussehra
- ✓ Tourist markets and eco-tourism camps
- ✓ Departmental outlets and SHG exhibitions

12. Sustainability & Impact

- ✓ Preservation of traditional Himachali craftsmanship

- ✓ Women empowerment and skill enhancement
- ✓ Low-energy, eco-friendly production
- ✓ Increased household income and financial independence
- ✓ Replicable livelihood model for other BMC sub-committees

13. Risk & Mitigation

Seasonal demand and raw material price fluctuation are potential risks. Mitigation measures include product diversification, advance raw material procurement, and linkage with exhibitions, fairs, and departmental outlets.

14. Monitoring & Evaluation

Monthly monitoring will be undertaken by SHG office bearers. Quarterly reviews will be conducted with BMC and Forest Department officials to assess performance and income enhancement.

15. Break-Even Point Analysis

Component	Value (₹)	Explanation
Fixed Cost	2,15,000	Tools & machinery cost
Monthly Revenue	3,20,000	Total sales
Monthly Operating Cost	1,90,000	Recurring expenses
Monthly Contribution	1,30,000	Revenue – Operating cost
Break-Even Period	≈ 1.65 months	Fixed cost ÷ Monthly contribution

16 . Photos of Group



17. Rules for Similar Item Group

1. Group work: Kullvi topi
2. Group address: village – Village & P.O- Seobagh Teh. Kullu Distt. Kullu H.P.
3. Total members of the group: **15 Nos.**
4. Date of the first meeting of the group : **7/3/2022**
5. For every Rs. 100 in the group, there will be an interest of Rs. 2%.
6. The monthly meeting of group held at **5th** of every month
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 as and where called.
9. Self Help Group Account number is 2430000100212942 at PNB Seobagh.
11. The member who did not come to the meeting in three times they will be removed from the group.
12. The Pradhan and Secretary of the Self-Help Group shall be elected unanimously
13. Ensure that discussions within the self-help group remain confidential, fostering a safe and trusting environment for members to share their experiences
15. Encourage a culture of respect where all members are valued, and differing opinions are acknowledged without judgment.
16. Foster a supportive atmosphere by promoting active listening among members, allowing everyone to feel heard and understood.
17. Encourage active participation from all members, creating an inclusive environment where everyone feels comfortable sharing their thoughts and feelings.
18. Focus on empowering members to take control of their own well-being by sharing coping strategies, resources, and positive experiences.
19. The register of self-help groups shall be read and written in front of all members
20. Maintain a record of basic member information, including contact details, background, and reasons for joining the self-help group
21. Keep a record of member attendance at each meeting to monitor participation and identify any trends or patterns.
22. Maintain transparent financial records for any group-related expenses, ensuring accountability and responsible resource management.
23. Maintain clear and accurate documentation for all inter loans, including written agreements, repayment plans, and any relevant terms, to avoid misunderstandings and disputes
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 submit their monthly report to the FTU Manali.

Resolution-cum-Group-consensus Form

It is decided in the General house meeting of the group Pradesh
held on 8/10/2025 at Seabagh that our group will undertake the
Tapi & Jakhni Livelthood Income Generation Activity under the Project for
Implementation of Himachal (At on activity)
Pradesh Forest Ecosystem management and Livelthood (JICA assisted).

Namdevi
प्रधान

सचिव Sunita

आदर्श स्वयं सहायता समूह
सेऊदाग, जिला कुल्लू (हि0प्र0)

Signature of Group President

Signature of Group Secretary

President Han. The

Signature of President BMC Sub Committee Seabagh

Signature of FTU-Cum-RFO Namita

Approved
DMU-Cum-DFU
WL Division Kullu

Divisional Management Unit Officer-Cum-
Divisional Forest Officer, Wild Life Division,
Kullu, District Kullu.

19. Conclusion

The project is economically viable, socially inclusive, and environmentally sustainable. It will strengthen traditional craftsmanship while ensuring regular income for women beneficiaries.