



Income Generation Activity

Vegetable farming



Shri durga - Self Help Group

SHG/ Name	::	Shri durga
VFDS Name	::	Bari
FTU/Range	::	Patlikuhal
DMU/Division	::	Kullu
FCCU/ Circle	::	Kullu

<i>Sponsored by</i> PIHPFEM&L	<i>Prepared by</i> FTU CO-ORIDNATOR – VISHAL VERMA SHG PRADHAN - SHG SECRETARY -
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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: -Bari VFDS falls under development block Nagar, Patlikuhul beat of Patlikuhul Range in Kullu forest Division.

3. Description of SHG

- The informal Shri Durga 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.

Shri Durga 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	Qualification	Cont. No.
1	Jai devi	Chman lal	President	Genral	47	M.A	8219003384
2	Nena devi	Moher singh	Secretary /treasure	Genral	41	B. A	9736440446
3	Khilla devi	Ashok kumar	Member	Genral	45	+2	7018418536
4	Ranju devi	Raj kumar	Member	Genral	39	+2	8091360198
5	Chittermani	Sudarshan kumar	Member	Genral	37	10 th	9736140446
6	Jaiwanti	Vijay kumar	Member	Genral	45	5 th	6230881722
7	Ramma devi	Bhupander	Member	Genral	32	B.A	8219545618
8	Asha devi	Rohit	Member	Genral	28	M.A	8219365995

3.1 Laxmi SHG Group VFDS Bari .

3.1.	Name of SHG/	::	Shri Durga
3.2	SHG/CIG MIS Code No	::	-
3.3	VFDS	::	Bari
3.4	Range	::	Patlikuhhal
3.5	Division	::	Kullu
3.6	Village	::	Bari
3.7	Block	::	Nagar
3.8	District	::	Kullu
3.9	Total no of members in SHG	::	8 females
3.10	Date of formation	::	29/06/2020
3.11	Bank Name and details	::	SBI PATLIKUHAL
3.12	Bank A/C No.	::	39470852825
3.13	SHG/ monthly saving	::	800
3.14	Total Saving	::	9000
3.15	Total inter- loaning	::	40000
3.16	Cash Credit limit	::	
3.17	Repayment status		

4. Geographical detail of the Village

4.1	Distant from District HQ	:	20km
4.2	Distant from Main Road	:	5km
		:	
4.3	Name of Local Market and distant	:	5.5 , 10KM
4.4	Name of main Cities and distant	:	Patlikuhhal, 5.5KM
		:	
4.5	Name of the main cities where products will be sold/ marketed	:	Manali 20 KM, Kullu 50 KM approx.
		:	
4.6	Status of backward and forward link ages	:	Kullu, Manali, patluikull
		:	

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 & Iceberg .2 circle in year. other vegetables cud be grown according season & market demands.
2. 4 members will grow broccoli.
3. 4 Members will grow iceberg.
3. 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)	::	04 for Broccoli 04 for iceberg
7.3	Source of raw material	::	Patlikuhal/ Kullu/ Manali
7.4	Source of other resources.	::	Patlikuhal/ Kullu/ Manali

8. Description of Marketing / Sale

8.1	Potential Market Places	::	Patlikuhal, Manali, Kullu, solang nala
8.2	Distance from unit	::	1km to 55km
8.3	Demand of the Product in Market		Patlikuhal, Manali, Kullu, solang nala
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.
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

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.

Sl.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 spree pump (Rs 10000)		40000		
	2 Electric spree pump (Rs 8000)		16000		
	8 Plastic Kilta(Rs 700)		5600		
	8 Sickle (Darati)(Rs 150)		1200		
	8 Small Pick axe(Kudali) (350)		2800		
	4 Sprinkler (300)		1200		
	8 1 inch Raber pipe roll (1900)		15200		
	Weighting machine		12000		
	8 Knife (300)		2400		
	Total		96400		
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
	Total				18000
	Grand Total				36000

12. Cost Benefit Analysis First Cycle: -

Sr no	Particular	Unit	Quantity/no	Rate	Amount in (Rs)
A	Depreciation 10% on Capital Cost	Month	12	10%	803.33
B	Recurring Cost				
1	Broccoli	Qtl .	15		18000
2	Lettuce Iceberg	Qtl.	15		18000
c.	Product sells revenue				
1	Product sells revenue Broccoli	Qtl.	15	5000/ Qtl.	75000
2	Product sells revenue Lettuce Iceberg	Qtl.	15	5500/Qtl.	82500
	Total				157500
	Total profit (c-a+b)(157500-36000+703=120797)				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	96400	72300	24100
Recurring cost			
10% depreciation on capital cost	803.33		703
Other expenditure	36000	-nil-	36000
Total	36803.33	72300	36703

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 96400 (75%)	72300
2.	Monthly contribution till date	9000
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	8	1250/- per lecture	15000
2	Break fast	3days	8	75/-per Person	1800
3	Lunch	3days	8	200/- per Person	4800
4	Dinner	3 Days	8	200/- per Person	4800
5	Saty	2 Night	8	80 /- per Person	1280
6	Traveling allowance	One time	8	6000	6000
Total					33680

Group member photos:-



Jai devi



Asha



Chitramani



Ranju devi



Jaivanti



Naina devi



Reema devi



Khilla deci

18. Remarks:

Glimpse of Photos during Discussion



List of rules of SHG

1. Group work: Vegetable farming
2. Group address: village - Bari
3. Total members of the group: 8
4. Date of the first meeting of the group; 29/06/2020
5. For every Rs. 50 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 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 SBI Patlikuhal Account number 39470852825
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-com- Group-Consensus Form

It is decided in the General House meeting of the Shri Durga S.H.G.

Held on 01.08.23 at Bari our group will undertake the Vegetable Farming Till livelihood income generation activity under the project of implementation of Himachal Pradesh ecosystem management and livelihood (JICA assisted).

[Signature]
President
SHRI DURGA SELF HELP GROUP
VIL Bari, P.O. Patlikuhal
Tal. Bhawal Dist. Kullu (H.P.)-175125

[Signature]
Secretary

[Signature]
Signature of group president

[Signature]
signature of Group secretary

[Signature]
signature of VFDS president

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

Approval

Business plan vegetable farming of Shri Durga SHG in VFDS
Bari approved by divisional management unit cum Divisional Forest
officer Kullu on Dated 31.08.2023.

[Signature]
FTU-cum-RFO Kullu
Forest Range Officer
Patlikuhal Forest Range Kullu