



BUSINESS PLAN

Handloom

(Shawl, stole and muffler knitting)

Veer Nath Self Help Group (Neul Sub Committee)



Biodiversity Management Committee	Neul
Sub Committee	Neul
Gram Panchayat	Neul
Field Technical Unit/Forest Range	Wildlife Sanctuary, Kullu
Divisional Management Unit /Forest division	Wildlife Sanctuary, Kullu
Forest Circle Coordination Unit/ Forest Circle	GHNP Circle, Shamshi

Himachal Pradesh Forest Ecosystem Management and Livelihood Improvement Project

(JICA Funded)

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1. Introduction

The handloom industry has been providing livelihoods to handloom artisans since ancient times. In India, over time, handloom weaving has emerged as one of the most important cottage industries. Handloom weavers use fine yarns of cotton, silk, and wool to create their products. The handloom industry is an essential part of India's cultural heritage. In earlier times, rural people wove simple shawls, but after the introduction of patterned handlooms from the Rampur region in Shimla district of Himachal Pradesh, the trend of weaving patterns began. Until recently, men and women used to weave on traditional pit looms at home and made clothes for their families. Later, handloom weaving began to gain popularity, especially during the British period, due to its demand. Traditional weaving products from Kullu include woolen fabrics, tweeds, shawls, caps, borders, and mufflers. After the 1970s, with the increasing number of tourists and growing demand for Kullu's handloom products, it became a source of livelihood for

many, particularly women, who make up nearly 70% of the handloom weavers. However, the competition with powerloom products from the plains has made it challenging for artisans and businesses in this field to market their products. Both the Indian and state governments have been working continuously to support this sector. Recently, the Indian Ministry of Textiles included Nagar Sharan village as a handloom cluster village on National Handloom Day. Around ₹1.40 crore will be spent on developing basic infrastructure and modernization in the village. A handloom facility will be established in this village, and the products made here will be marketed.

Under the Himachal Pradesh Forest Department and the JICA-supported “Himachal Pradesh Forest-based Livelihoods and Income Generation Project” (PIHPFEM&L), efforts are being made to improve the livelihoods of forest-adjacent communities along with forest conservation. Women's Self-Help Groups have been formed, and activities have been selected based on their preferences. One of these activities is handloom weaving, a traditional craft of Kullu, where women have shown interest in participating. The "Veer Nath" Self-Help Group from the "Veyul" sub-committee has selected handloom as their activity, and the business plan has been developed keeping in mind all aspects of this craft.

2. Summary of the Activity Plan

The document outlines the JICA (Japan International Cooperation Agency) supported livelihood improvement and forest conservation project in Himachal Pradesh, specifically focusing on the establishment of self-help groups like Jai Veer Nath SHG. Here's a brief summary of key points:

- **Geography and Population:** Himachal Pradesh, located in the northern Himalayas, is rich in natural beauty and religious heritage. It has a population of about 7 million and spans over 55,673 square kilometers. The state has a mix of high-altitude regions and cold zones.
- **Agriculture:** Agriculture, including farming and horticulture, is the main livelihood for people in the region. However, most families own less than four bighas of land, and irrigation infrastructure is limited. Consequently, many people have to migrate for labor work.
- **Challenges:** The lack of alternative income sources leads to out-migration for labor. Local crops include wheat, barley, pulses, apples, plums, and apricots.
- **JAICA and SHGs:** To overcome these challenges, the JICA project helps establish self-help groups (SHGs) focused on sustainable livelihoods. One such SHG is **Jai Veer Nath**, formed on 27th November 2020, consisting of 18 female members, including 5 from scheduled castes. This group has undertaken weaving of "**Kully**" (shawls), "**Lukhwi**" (traditional woolen fabric), and **mufflers** as an income-generating activity.
- **Training and Skills Development:** Experienced members of the SHG guide new members in weaving. The project also provides training, including instructions on quality assurance and market linking. After production, the group plans to sell their products through local shops or wholesalers.
- **Market Demand:** There is a growing market for these handmade products, particularly among tourists visiting the region. The products, including shawls, mufflers, and borders, have a high demand, and the group intends to tap into this market.

- **Financial Support:** JICA will provide 50% to 75% of the capital for setting up production activities. The group has decided to pool their own resources, with plans for gradual repayment.
- **Further Expansion:** The SHG plans to explore the possibility of expanding production and finding new markets. The local government's support in promoting handicrafts also gives hope for continuous improvement in their livelihood activities.

The group is also committed to fair distribution of earnings and ensuring that all members participate actively in decision-making and production processes.

This project aims to improve the economic conditions of the members and reduce dependency on external labor migration by offering sustainable income options.

3. The details of the members included in the group are as follows

S.No.	Name	Father's Name	Age	Caste	Contact Number
1	Begum Devi	Chouwe Ram	36	General	9805811431
2	Reshma Devi	Mohar Singh	21	General	8580513052
3	Shalu Devi	Pappu Koshyani	26	General	8580989095
4	Nirma Devi	Jaalam Ram	39	General	8091759139
5	Lopta Devi	Kash Sidhi	27	General	9418490130
6	Chankala	Ramesh Kumar	36	General	8219707415
7	Roshni	Som Dev	31	General	8091727174
8	Hama Pit	Joginder	32	General	8091721125
9	Dolma	Roshan Singh	30	General	8988301951
10	Krishna Devi	Rajendar Singh	32	OBC	8988389190
11	Pooja Devi	Girdhari	19	OBC	9817371611
12	Kamlesh Kumari	Harde Ram	32	OBC	8580927997
13	Mann Dasi	Rodiya Ram	45	OBC	9805438137
14	Poonam	Balwant Singh	31	OBC	8219391151
15	Deepa	Jai Singh	18	General	9015022661
16	Dolma	Bhawneker	32	General	8580538874
17	Asha	Purkhu Ram	27	General	8580518821
18	Phula	Pitambar Lal	29	General	9418827614

Self Help Group Details

Sr. No.

- 3-1 Name of the group: Jai Veer Nath
- 3-2 Biodiversity Conservation Committee: Committee Name
- 3-3 Sub-committee's name: Committee Name
- 3-4 Address: Viyani, Kullu
- 3-5 Email: Viyani, Kullu
- 3-6 Chairman: Committee Name
- 3-7 Number of members: 6
- 3-8 Number of women members: 6
- 3-9 Group's total number of members: 18 women
- 3-10 Group formation date: 27.11.2020
- 3-11 Fee: 100/-
- 3-12 Bank details and "Cooperative" registration: Bajoura Cooperative Bank
- 3-13 Bank Contact: 9805811431
- 3-14 Group's total funds: 19,500/-
- 3-15 Assistance provided by the group to women members
- 3-16 Water conservation work by members of the group

4. Geographical condition of village

S. No.

- 4 Types related to production
- 4-1 25 feet from the torn equal winding
- 4-2 1 to 2 km long road from the equal stretch
- 4-3 Small-scale work completion on top and near Kullu 25, Bhutar 14 feet
- 4-4 Near and above 25 feet from the equal stretch
- 4-5 Special from the exit and viewer near 65 feet
- 4-6 Strong metrics from equal stretch with finishing work
- 4-7 Special formal join through the entrance in the set
- 1-2 The member is already familiar with handloom weaving

5. Details of the Product Related to Income Generation Activities

S. No.

- 5-1 Products include "coat, love, border, and muffler"
- 5-2 Types of work include shawl, stall, and border types
- 5-3 The material holds significant importance, especially for items in high demand

6. Production of Handloom Items:

- **Production Process:**
 - The production of items like shawls, stoles, borders, and mufflers is carried out by the members of the group.
 - Production takes place in the following manner:
 - The raw material is bought through local sources and handed over for production at the workshop.
 - The members divide the work of making shawls, stoles, borders, and mufflers amongst themselves.
 - Each member is responsible for completing specific parts of the items.
 - Members also ensure that the quality standards are maintained in production.
- **Work Division and Responsibilities:**
 1. **Shawls (Kullu Shawl):**
 - Kullu shawls are known for their unique patterns and designs. These shawls are traditionally made from wool and feature rich colors like red, yellow, magenta, pink, green, orange, blue, black, and white.
 - The current demand is for bright colors, and the trend is gradually shifting towards pastel shades to meet the changing preferences in the market.
 - These shawls can be produced by one member in 4 to 5 hours, and one member can make 75 shawls in a month.
 2. **Stoles (Lukhri Shawl):**
 - Lukhri is a high-end, premium shawl worn by women, especially for formal and fashionable events.
 - The stoles are shorter and narrower compared to regular shawls and can be worn around the neck or draped over the shoulders.
 - The members can produce 2 stoles in 4 to 5 hours, and a member can produce up to 20 stoles per month.
 3. **Mufflers:**
 - Mufflers are often gifted to people during various occasions and hold cultural significance in mountainous regions.

- The members can produce 3 mufflers in a span of 4 to 5 hours, with a total of 135 mufflers made by 3 members in a month.

7. Production activities for handloom items

Section	
7-1 Production Output per Month	- 30 days of work, 4 to 5 hours of production daily: - 75 Shawls - 120 Stoles - 135 Mufflers
7-2 Work Distribution for Production	(In numbers) - 9 members for Shawl production - 6 members for Stole production - 3 members for Muffler production Total 19 members
7-3 Quality Control and Work Supervision	Work will be supervised for better quality, ensuring consistent output.
7-4 Estimation of Output Based on Market Demand	- The estimated production of items depends on market demand. Production might need to be adjusted to meet market requirements, either more or less, based on this demand.

8. Production Cost and Expected Profit Calculation for the Product:

Sr. No.	Item	Unit	Rate	Quantity	Amount (in INR)	Expected Production
1	Shawl (80:20 yarn)					75 Shawls
(a)	Weaving (Tana Bana)	kg	800	28	22400	
(b)	Dying (Kemeling)	kg	500	2.25	1125	
(c)	Wages (Weaving labor)	per day	25	75	1875	
(d)	Packing, Washing, etc.	per day	25	75	1875	
Total					64400	
2	Toll (80:20 yarn)					120 Tolls
(a)	Weaving (Tana Bana)	kg	800	36	28800	
(b)	Dying (Kemeling)	kg	500	3.6	1800	
(c)	Wages (Weaving	per	275	90	24750	

Sr. No.	Item	Unit	Rate	Quantity	Amount (in INR)	Expected Production
	labor)	day				
(d)	Packing, Washing, etc.	per day	20	120	2400	
Total					57750	
3	Woolen Muffler					135 Mufflers
(a)	Weaving (Tana Bana)	kg	1500	13.5	20250	
(b)	Wages (Weaving labor)	per day	275	45	12375	
(c)	Packing, Washing, etc.	per day	15	135	2025	
Total					34650	

9. Product cost per unit

No.	Description	
9.1	Retail outlets/stores names: HqUrj, eukyh	Retail outlets/stores names: HqUrj, eukyh
9.2	Product costs: eukyh - 65 units HqUrj - 14 units	Product costs: eukyh - 65 units HqUrj - 14 units
9.3	Demand is higher than production in the market Retail stores conduct large-scale	The demand for products exceeds the production capacity. Retail stores make large-scale purchases from
9.4	purchases from tourists, especially during weddings and other events.	tourists, especially during weddings and other ceremonies.
9.5	During festive seasons, the demand for products increases. Tourists typically make purchases during these times.	During festivals, the demand for products increases. Tourists typically make purchases during the season.
9.6	Quality control of products including packaging and labeling	Quality control of products including packaging and labeling.
9.7	Retail outlets in Lahaul and surrounding areas are involved in product packaging and sales.	Retail outlets in Lahaul and nearby areas are involved in packaging and selling products.

No.	Description	
9.8	Product distribution linked to Kullu, Manali, and Bhunter retailers for sales at fairs.	Product distribution will be connected with retailers in Kullu, Manali, and Bhunter for sales at fairs.
9.9	When local market demand is low, products will be linked to Shimla's retail outlets.	When local market demand decreases, the products will be linked with retail outlets in Shimla. Demand will dictate production.
9.10	Brand Name: "Jay Veer Nath" (JVN)	Brand Name: "Jay Veer Nath" (JVN)
9.11	Slogan: "Come, Weave"	Slogan: "Come, Weave"

10. Work-related tasks and responsibilities:

- Tasks will be performed for the completion of assignments.
- The shift's labor work will be completed as scheduled.
- The completion of the work will be evaluated according to specific quality and time standards.
- The completion of the work will also be assessed through proper monitoring and quality control methods.
- The product cost will be determined based on unitwise calculations for each individual product type.
- The analysis and reporting of cost will be done by taking into account raw materials, labor, and other operational costs.
- At the beginning of the process, 50% of the production and revenue will be allocated for wage and profit distribution. After this stage, the remaining profits will be shared among the participants. In future cycles, profit and wage distribution will be done equally.

11. Strengths, Weaknesses, Opportunities, and Threats (SWOT Analysis)

Strengths:

1. All group members have similar and favorable thinking.
2. Some members of the group are already involved in small-scale production and marketing, which will make it easier for other members to get involved in weaving and marketing.
3. The production cost is low, and the demand for products is high.
4. Members will have a source of income available near their homes in a short period of time.

Weaknesses:

1. The group is undertaking a new venture.
2. The group lacks experience in carrying out such activities.
3. The financial position of the members is weak.

Opportunities:

1. Large-scale production can be achieved by the group.
2. There is a high demand in the local market for shawls, scarves, borders, and mufflers, which can be used in tourism-related activities.
3. The project will bear 50% or 75% of the cost for purchasing khadi and spinning wheels.
4. The project will facilitate handloom weaving training either at the site or through specialized handloom institutions.

Threats:

1. Internal conflicts within the group may disrupt the group's activities.
2. Lack of demand and transparency could lead to the disintegration of the group.
3. The demand for products may primarily depend on the arrival of tourists.
4. The group will face competition from established organizations in the handloom sector.

12 - Possible Challenges and Key Factors for the Successful Implementation of the Activities

1. There could be a possibility of reduced demand for products in the local market, which would negatively impact sales and income. Retailers from Shimla and Mandi markets will be connected for marketing.
2. A decrease in the quality of products could reduce sales. To maintain quality, the group will need to set higher standards and enhance skills.
3. Facing competition from established organizations will be a challenge. Maintaining quality and operational skills will be necessary. The group will need to continuously explore new marketing opportunities.

13. The implementation of the project activities and outcomes

S. No.	Item	Quantity	Total Cost	% Contribution	Project Share	Beneficiary Share	Total Contribution
1	Khadi	50	15,000	75/25	67,500	22,500	90,000
2	Charkha with Spindle	3	1,700	75/25	3,825	1,275	5,100
3	Boxes	2	2,000	75/25	3,000	1,000	4,000
Total			99,100		74,325	24,775	99,100

14. Sources of activity or operation plan

S. No.	Item	Unit	Rate (per unit)	Amount	Expected Production (Total)	Total Cost
1	Shawl (80:20 Thread)					
1.1	Weaving (kg)	28	800	22,400	75 Shawls	22,400
1.2	Spinning (kg)	2.25	500	1,125		1,125
1.3	Labor Wages		75	1,875		1,875
1.4	Daily Wages		135	37,125		37,125
1.5	Packaging, Washing		75	1,875		1,875
Total				64,400		64,400
2	Towel (80:20 Thread)					
2.1	Weaving (kg)	36	800	28,800	120 Towels	28,800
2.2	Spinning (kg)	3.6	500	1,800		1,800
2.3	Labor Wages		90	24,750		24,750
2.4	Packaging, Washing		120	2,400		2,400
Total				57,750		57,750
3	Woolen Muffler					
3.1	Weaving (kg)	13.5	1,500	20,250	135 Mufflers	20,250

S. No.	Item	Unit	Rate (per unit)	Amount	Expected Production (Total)	Total Cost
3.2	Labor Wages	45		12,375		12,375
3.3	Packaging, Washing	135		2,025		2,025
Total				34,650		34,650
Total Cost					156,800	156,800
2	Rent for Space, Electricity Bill			1,200		1,200
3	Transport for Raw and Finished Goods			1,700		1,700
4	Other Expenses (Stationery, etc.)			550		550
Total Expenses				3,450		3,450
Total Expenditure (Cost + Expenses)				160,250		160,250
Profit (Total Income - Labor Wages)				86,000		86,000
Total Business Plan Cost				185,100		185,100
Expected Income						
Shawl (75)	1,149	86,175	86,175		86,175	
Towel (120)	601	72,120	72,120		72,120	
Muffler (135)	302	40,770	40,770		40,770	
Total Expected Income			199,065		199,065	
Total Profit or Savings				19,000	19,000	
Estimated Total Income				218,065	218,065	

15. Summary of Operation Plan

S.No	Item	Unit	Rate	Amount	Total Production
1	Shawl (80:20 thread)	Yarn kg	28	800	
	Spinning	kg	2.25	500	1125
	Labour	-	75	25	1875
	Daily Labour	-	135	275	37125
	Packaging, washing	-	75	25	1875
Total for Shawls				64400	64400
2	Towels (80:20 thread)	Yarn kg	36	800	
	Spinning	kg	3.6	500	1800
	Labour	-	90	275	24750
	Packaging, washing	-	120	20	2400
Total for Towels				57750	57750
3	Woolen Mufflers	Yarn kg	13.5	1500	
	Labour	-	45	275	12375
	Packaging, washing	-	135	15	2025
Total for Mufflers				34650	34650
Grand Total for Production				156800	
2	Rent for premises, electricity, etc.	-		1200	
3	Transport for raw and finished goods	-		1700	
4	Miscellaneous expenses (stationery, repairs, etc.)	-		550	
Total Costs				3450	
Total Production Cost				160250	
Income from Production				199065	
Net Income (Income - Costs)				218065	

16. Financial Summary

S.No	Item	Estimated Amount
1	Capital cost (10% annual)	990
2	Bank loan interest (12%)	1459
Total		162699

17. Profit Analysis (One Month)

Item	Amount
Capital cost (10% annual)	990
Rent, electricity costs, etc.	1200
Labour	74250
Raw material costs	83025
Miscellaneous expenses (stationery, repairs, etc.)	550
Packaging, washing, etc.	8175
Total Costs	168900
Profit	$199803 - 168900 = \mathbf{38563}$
Total Profit (Including Labour and Rent)	$38563 + 74250 + 1700 = \mathbf{114813}$
Amount Available for Distribution	$199803 - (2115 + 71 + 86000) = \mathbf{111617}$
If Production is halved	$99901 - (2115 + 71 + 86000) = \mathbf{11715}$

18. Required Funds for the Group's First Month

S.No	Item	Amount
1	Capital cost	99100
2	50% of the operating costs	43000
Total		142100

19. Financial Resources of the Group

S.No	Source of Funds	Amount
1	Capital grant from the project	74323
2	Cash contribution from group members	24775
3	Loan from the bank	23900
4	Group savings	19000
Total		142000

Note: To avail the loan from the bank, the project will provide a capital grant of 1,00,000 INR and an additional loan of 23900 INR for operating costs.

19. Break-even Point Calculation

Break-even Point = $300 + 120 + 46$ (Profit from one Shawl + one Towel + one Border + one Muffler) = 466

Therefore, the break-even point = $99100 / 466 = 212$ days, or approximately 7 months.

By calculating the profit from Shawls, Towels, and Mufflers, the break-even point can be determined for 212 days, or approximately seven months. This ratio can be used for financial evaluation over a period of 7 months.

20. Loan Repayment Plan from the Bank

The details of the repayment plan and the amounts for each month are as follows:

Month	Principal	Total Payment	Principal Due	Interest Due	Balance Due
1	23900	239	24139		
2	2100	239	100	139	2339
3	2109	218	91	127	2327
4	2118	197	82	115	2315
5	2127	176	73	103	2303
6	2136	154	64	90	2290
7	2145	133	55	78	2278

Month	Principal	Total Payment	Principal Due	Interest Due	Balance Due
8	2153	112	47	65	2265
9	2162	90	38	53	2253
10	2171	68	29	40	2240
11	2181	47	19	27	2227
12	2190	25	10	15	2215
13	308	0	0	0	308

Total Amount = 23900 (Principal) + 1459 (Interest) + 608 (Interest) + 851 (Total) = 25359 (Total Payment)

Details:

- **12% Interest on Loan:** The bank will charge 5% interest for the loan amount, with the remaining 7% payable by the group.
- **Loan Repayment Period:** The loan amount will be divided into installments over 12 months.
- **50% of the amount** will be repaid in the first month, and the remaining 50% will be repaid in the last month.
- After the second month, the group will start paying the full amount along with the production costs and will adjust with profits from the group.
- The total amount of 138327 will be distributed, and savings will be kept aside for future needs.
- 25% of the loan will be provided by the group's members in cash, and 75% will be covered by the project.
- **Bank Interest Payment:** 5% interest on the loan will be deposited directly into the bank account, and the remaining interest will be paid by the group, resulting in a saving of 1459.

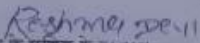
21. Rules of Veer Nath Self-Help Group

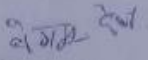
1. The group deals in handloom products (stoles, shawls, and mufflers).
2. The group's location is in the village [location], post office [location], tehsil, and district Kullu, Himachal Pradesh.
3. The group's membership is open to 18 members (all women).
4. The group was established on 27th November 2020.
5. The group operates with 100% women representation.

6. The group meets regularly, and their meetings are scheduled on the 5th of each month.
7. All members of the group are expected to contribute their share to the group's activities and participate in the monthly meetings.
8. The members are encouraged to follow the objectives of the group and its operational rules.
9. The group is registered with the Kangra District Co-operative Bank at Bajoura, and its contact number is 9805811431.
10. In the group's activities, a balance between income and expenditure will be maintained, and records will be kept in an organized manner.
11. Members are required to fulfill their responsibilities in contributing to the group, with penalties for failure to comply.
12. If a member fails to contribute, they are not allowed to participate in any group-related activities or decisions.
13. The group plans to extend its services and activities in the future.
14. Members are encouraged to attend all meetings and contribute to the group's success.
15. Regular updates will be provided to ensure that members are informed of all changes or developments.
16. Each member must actively participate in the training sessions and workshops organized by the group.
17. The group is working towards the development of the community and has plans for further growth.
18. All activities related to the group's growth will be carried out transparently and in an accountable manner.
19. The group's rules and procedures are subject to change based on mutual agreement among members.
20. The group will provide necessary support to members for personal development and financial growth.
21. Each member is responsible for maintaining the confidentiality of the group's operational activities.
22. The group will engage in all activities with the aim of promoting social welfare and economic upliftment.
23. The group will work in partnership with the Field Technical Unit (FTU) to ensure proper implementation of its objectives.

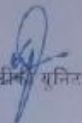
समूह का सहमती पत्र


आज दिनांक 02.04.2020 को वीर नाथ स्वयं सहायता समूह की बैठक हुई। बैठक में प्रधान श्रीमती बेगम देवी की अध्यक्षता में हुई जिसमें समूह के सदस्यों ने सर्व सहमती से निर्णय लिया कि आय बढ़ाने के लिए खोल, पटोल और मफलन बुनाई का कार्य करने के लिए हिमाचल प्रदेश वन पारिस्थितिकी तन्त्र प्रबंधन और आजीविका सुधार परियोजना (जाईका वित्तपोषित) से मुद्रने की सहमती प्रदान करते हैं तथा उपरोक्त परियोजना की सहायता से सभी सदस्यों द्वारा चयनित की गई गतिविधि जो कि हथकरघा बुनाई है, को इसकी व्यवसाय योजना के अनुसार या बाजार की मांग के अनुसार सभी सदस्य मिल जुल कर सफल बनायेंगे।


समूह के सदस्य के हस्ताक्षर


समूह के प्रधान के हस्ताक्षर

हस्ताक्षर
प्रधान,
जैव विविधता उपसमिति


डिस्ट्रिक्ट वन्यजीव अधिकारी (FWO)
कुल्लू ।

स्वीकृत

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Photographs of members of SHG

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 Smt. Chandrakala	 Smt. Doliya	 Smt. Doliya	 Smt. Doliya W/O Sh. Bhuvneshwar
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 Smt. Pooja Devi	 Smt. Roshini Devi		