

Gramnidhi – Udaipur



Final report

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CEE

Centre for Environment Education

Table of Contents

	Page no.
Background	2
A summary on the progress	3
Entrepreneurs' and enterprise details	6
Capacity building of SHGs and entrepreneurs on enterprises	17
SHG Capacity Building programmes	20
SHGs Grading	24
Key Outcomes of Gramnidhi Committee Meeting	25
Meetings with/of partner NGOs and consultations held with the experts	28
Difficulties and their solutions found, new development and learnings	29
Documentation generated	32
Convergence	33
Profiling of entrepreneurs	36
Business plans and value chains (Planning and strengthening)	37
Risk Mitigation Strategy	48
Report of samarthak on business plans of 7 enterprises	60

1. Background of the project

The project is built upon the experience of the Gram Nidhi Programme comprising 20 villages of Jasdan block located in the semi arid region of Rajkot District, Gujarat. In these villages the latent potential of local youth and women has been encouraged by establishing village level institutions called Paryavaran Vikas Mandals (VLOs) on the basic principle of credit backed by environmentally and ecologically healthy initiatives and enabling their implementation. **The Gram Nidhi project (GN) was one of the 20 winners among 1500 nationwide entries in the first ever India Country Level Development Marketplace organized by the World Bank.** The approach was an amalgamation of two systems:

1. A financial system comprising of an Enterprise Fund (EF) that provides working capital credit to VLO members for investments in Enterprises.
2. An institutional system that administers the fund and simultaneously provides capacity building and information service support for the establishment of entrepreneurs.

Gramnidhi in Udaipur

The project started in June 2009 is being implemented with the network of grassroots NGOs in Udaipur district who are part of the GEF Small Grants Programme (SGP) working on various themes like climate change, biodiversity conservation and land up gradation with livelihood and women empowerment as a cross cutting issue.

In its second phase 2010-11 (1st January to 15th November) 113 tribal families are being linked to the micro-enterprises with the following objectives:

- Promote sustainable livelihoods for marginal tribal rural communities in semi arid areas using microfinance as a tool.
- Enhance interest and capacities of these communities for effective management of natural resources.
- Capacity building of the entrepreneurs in handling the enterprise of their expectations so that the improved practices can be promoted to change their habits to sustain the enterprise. This also aims to support the enterprise with the local resources available to utilise them to their maximum.
- Make the enterprises operate with the maximum efficiency.
- Create the profitable small and micro-enterprises for the tribal communities to make them self capable and confident in handling them.

Being the focal point to promote the entrepreneurship the capacity building of the SHGs was also done. Grading, formation of federation of the Gramnidhi SHGs and refresher courses on the roles and responsibilities of the representatives, importance of inter-loaning, promotion of Gramnidhi were carried out.

Details of NGOs and no. of SHGs

Name of the partner NGO	SHGs targeted under grading for Gramnidhi
Sahyog Sansthan	20
Prayatna Samiti	20
Samarthak Samiti	6
Sangam Sansthan	20
Kotra Adivasi Sansthan	20
CEE	1
TOTAL	88

2. A summary on the progress

After linking 50 tribal families to the micro-enterprises from 4 regions of Udaipur – Kotra, Bhinder, Gogunda, and Bambara – in year 2009 Gramnidhi continued to target 110 tribal families in year 2010 with the inclusion of one more partner NGO Samarthak Samiti. With the follow up on the established enterprises the focus was now to build the vision of SHGs on the sustainable enterprises.

The NGOs started promoting the concept of Gramnidhi in the SHGs. This was done in the 87 targeted SHGs to be covered in the project. The selection criteria of regular group meetings, healthy



discussions, timely repayments, and savings the 3 of the NGOs selected 20 SHGs from their region excluding Prayatna Samiti and Samarthak Samiti which selected 21 and 6 SHGs, respectively. As the Gramnidhi selection criteria demands the mentioned criteria there also felt the need to grade these SHGs so that the members can be aware of the strengths and weakness of their SHGs and accordingly they can plan for their development. The process was completed for 83 of the SHGs. After grading SHGs were also registered for the Gramnidhi which was helpful in creating the feeling of ownership and responsibility. A total of 82 SHGs have been registered so far. The SHGs showed the positive response to the project and expressed their

willingness to take the loans for starting enterprises.

Regular Gramnidhi Committee meetings addressed the concerns of the entrepreneurs and NGOs. These also solved the problems in milk production of the cows, designing packages, and providing financial and technical support to the risks coming in. Medication and training scheduled were also the topics of discussion and decision making. Apart from this the Committee sanctioned 113 proposals for Gir cow, Sirohi goats, poultry, vegetables cultivation, kirana shops, plant nursery, oil engine, dola machine, and flour mills after putting them in discussions.

Capacity building programmes on the enterprises on Gir cow, Sirohi goats, poultry, vegetable and horticulture plant cultivation helped the entrepreneurs for the selection of productive breeds, feed preparation, shed building, disease control and breed promotion. Papaya and nursery entrepreneurs got the knowledge on laying the nursery beds. Altogether 40 trainings using different approaches were provided in which 292 males and 652 females participated. During the process Krishi Vigyan Kendra, Animal Husbandry Department, Udaipur, Forest Department, Bhinder, Geet Govind Dairy Farm, Ratlam were identified as the technical trainer organisations.

Regular visits of CEE and NGO partners to the enterprises helped in tracking the vision and building the confidence of the entrepreneurs. They are willing to continue the enterprises with their own planning. The major concerns like diseases have also been overcome. With the support of CEE and SHGs the model sheds for the Gir cow were prepared; a financial help to an entrepreneur whose cow was suffering from Mastitis was being provided to up bring the bull calf; vaccination camps were organised in the Sirohi goat regions; a bull of Gir breed was provided in a village to promote the breed; and motivated SHGs purchased a Sirohi breeding buck from a nearby village.



The project is also been streamlined with the Government bodies and NGOs. Animal Husbandry Department, Krishi Vigyan Kendra, Forest Department of Udaipur are helpful in co-financing for training and technical resources. The private farms of Gir cow and poultry are helpful in providing trainings which are proving successful in the long run of enterprises.

The challenge is mainly being faced as poor have a very short time frame in terms of planning and visioning and investment mindset. We are confident as these entrepreneurs through handholding and support would develop better practices and earn profits, the enterprises will infect others and create entrepreneurship. This will also depend on the demand in the market and space for new entrepreneurs to enter the market. Social issues and beliefs are the challenges that are being addressed simultaneously especially in context of productive animals and status of women in family. There is a need for interventions at macro scale to ensure easy availability of animals like Gir cow in the region for interested entrepreneurs.

Deliverables and status as per the proposal:-

S. No.	Activities	Indicators	Achievements
		Minimum numbers	
1.	1000 potential Entrepreneurs profiling and area wise enterprises profiling	Area identified, first report submitted	Interaction and information collected from 1188 entrepreneurs and about 60 enterprises have been identified.
2.	Discussion with the grassroots NGOs and preparation of MOAs	Four NGOs and VLOs identified	Project implemented with 5 NGOs and federation almost completed with three partners and 4 th is being discussed.
3.	Setting up of the GNC and draft of the project operational manual	One committee formed	Committee reconstituted with more SHG members and greater role.
4.	Development of systems for sanction of projects	systems developed	System developed and being evolved with changes required. Format for proposal developed, entrepreneur profile format designed, SOPs are being revised as per need and experience.
5.	Support, Guidance and Capacity Building of stakeholders	Event conducted	Different approaches used and about 40 trainings conducted.
6.	Meeting and Capacity Building of 92 SHGs	4 Event conducted and systems developed	22 capacity building programmes conducted on technical aspects of the enterprises.
7.	Support, Guidance and Capacity Building of 92 SHGs members and also at Gramnidhi committee level	4 Event conducted and systems developed	Meetings with 87 SHGs done. Apart from this SHGs were met for their facilitation on the project. 70 meetings with the entrepreneurs and SHGs were also done for their capacity building and skill development. 16 capacity building programmes of federation and SHGs were done. 17 SHG federation and cluster interaction and enterprise meetings were done.
8.	Reconstitution of Gramnidhi Committee and meetings	Updated Bylaws	With every meeting the updation is being done.

9.	Value Chain Study for identified enterprises	12 enterprises value chain	Value chains studied and strengthened :- 1. Sirohi goat 2. Gir Cow 3. Poultry 4. Kirana Shop 5. Papaya 6. Jatropha 7. Custard apple 8. Honey 9. Amla 10. Jamun Sirka 11. Jamun Ark 12. Jatropha 13. Puhar 7 NTFP/MFP value chain analysis were done by Samarthak Samiti.
10.	Strengthening of management systems of Gramnidhi corpus and committee	systems developed	The decentralization process is almost complete in 3 organizations and is being done with one more partner organization.
11.	Technical support for linkage, convergence, enterprise economics etc	Event conducted and systems developed	It is a continuous process and was done on regular basis.
12.	Risk reduction of Individual and Group level enterprises	systems developed for 12 enterprises	Risk analysis and mitigation developed for the three types of livestock based enterprises sanctioned and shared with partner NGOs. All the Gir cows have been insured and necessary medication provided before to all the entrepreneurs and vaccination carried out.
13.	Promotion of 160 (including last year 50 enterprises) enterprises with handholding assistance	110 enterprises developed	113 enterprises sanctioned. Loan is being disbursed with completion of formalities and availability of funds with Gramnidhi corpus. Except 2 of the first 50 enterprises rest are running at some level of scale.
14.	Strengthening of best practices	110 Case Studies	Formats as business plan and details of all the entrepreneurs' sanctioned loans are available with Gramnidhi committee. Progress of enterprises and income/expenditure information is being collected on monthly basis. Models for shelter, feed mgmt. etc. were supported and demonstrated.
15.	Detailed business plan for the identified enterprises at Gramnidhi level	12 common enterprises	All the entrepreneurs being sanctioned loans have business plan prepared.
16.	Monitoring and reporting	MIS	Systems being developed and strengthened for information flow on monthly basis.

3. Entrepreneurs' and enterprise details (being sanctioned and established in the field areas of partner NGOs)

S. No.	Name of the entrepreneur	Name of the SHG	Village	Date of sanction	Loan amount (Rs)	Enterprise	Tribal/Non-tribal	Remarks
Name of the NGO: Sangam Sansthan								
1	Surma Ram ji/Devi ji/Badudi Bai	Mahakali Sayam Sahayata Samuha	Hayla	11-Jun-10	0	Poultry	Tribal	Technical support
2	Aashapura Self Help Group	Aashapura Self Help Group	Hayla	28-Jul-10	20000	Jatropha Collection	Tribal	
3	Rami Bai/Puna ji	Barla Sayam Sahayata Samuha, Nichli Kadech	Nichli Kadech	28 Jul 10	8000	Kirana Shop	Tribal	
4	Vaji Bai / Hira ji Garasiya	Barla Sayam Sahayata Samuha Nichli Kadech	Nichli Kadech	28 Jul 10	10000	Manihari Shop	Tribal	
5	Basu Bai / Kesa Ram ji Garasiya	Kheda Devi Mahila Sayam Sahayata Samuha, Nichli Kadech	Nichli Kadech	28 Jul 10	20000	Oil engine	Tribal	
6	Rami Bai/Hansa ji Garasiya	Kheda Devi Mahila Sayam Sahayata Samuha, Nichli Kadech	Nichli Kadech	28 Jul 10	30000	Oil engine	Tribal	
7	Tari Bai/Kala Ram Garasiya	Kheda Devi Mahila Sayam Sahayata Samuha, Nichli Kadech	Nichli Kadech	28 Jul 10	10000	Poultry	Tribal	
8	Sohan Lal / Raga ji Garasiya	Mamadev Sayam Sahayata Samuha	Umarna	28 Jul 10	6000	Goatery	Tribal	
9	Nathu Lal / Bhura ji Garasiya	Mamadev Sayam Sahayata Samuha	Umarna	28 Jul 10	16000	Buffallow	Tribal	

10	Kamala kunwer	Sanidev Sayam Sahayata Samuha	Visma	28 Jul 10	8000	Goatery	Non-tribal	
11	Singa Ram / Ram ji	Mamadev Sayam Sahayata Samuha	Umarna	28 Jul 10	15000	Goatery	Tribal	
12	Manaram/Magar am	Mallari Mata Sayam Sahayata Samuha	Baravali	28 Jul 10	0	Papaya farming	Tribal	Technical support
13	Soma Ram Soga ji	Mallari Mata Sayam Sahayata Samuha	Baravali	28 Jul 10	0	Papaya farming	Tribal	Technical support
14	Kamla Kuwar/Bherushih	Mallari Mata Sayam Sahayata Samuha	Baravali	28 Jul 10	0	Papaya farming	Non Tribal	Technical support
15	Khumani Devi/Bheraram	Mallari Mata Sayam Sahayata Samuha	Baravali	28 Jul 10	0	Papaya farming	Tribal	Technical support
16	Chapa Ram/Rama ji	Mallari Mata Sayam Sahayata Samuha	Baravali	28 Jul 10	0	Papaya farming	Tribal	Technical support
17	Laxmi Kunwar/ Ven Singh	Maha Laxmi Syam Sahayata Samuha	Visma	29-Sep-10	40000	Gir Cow	Non Tribal	
18	Rambha Kunwar / Hari Singh	Sanidev Sayam Sahayata Samuha	Visma	29-Sep-10	20000	Gir Cow	Non Tribal	
19	Surmi Bai/Manna Ram	Magri Mata Sayam Sahayata Samuha	Baravli	29-Sep-10	2000	Papaya farming	Tribal	
20	Hangami Bai/Shankar lal	Sanidev Sayam Sahayata Samuha	Visma	29-Sep-10	20000	Poultry	Tribal	
21	Bhikhi Bai/Babu Lal	Aashapura Sayam Sahayata Smuha	Hayla	29-Sep-10	28000	Oil Engine	Tribal	
22	Mamta Devi	Sanidev Sayam Sahayata Samuha	Visma	10-Nov-10	12000	Bater/Gini fowl	Non-tribal	

Name of the NGO: Sahyog Sansthan								
23	Manudi Bai / Shankar ji	Shri Krishana Sayam Sahayata Samuha	Bortala i	11-Jun-10	0	Flour mill	Triba l	
24	Narayani Bai / Khemraj ji	Mahadev Mahila Gram Vikas Samiti, Bortalai	Bortala i	11-Jun-10	20000	Kirana shop	Triba l	
25	Vakta/Bhera ji	Bherunath Gram Vikas Samiti, Aadapanth	Aadapanth	11-Jun-10	17000	Goatery	Triba l	
26	Dallu Bai	Char Bhujanath Mahila Samiti Vaniyatalai	Vaniyatalai	11-Jun-10	20000	Gir Cow	Non Triba l	
27	Vardi Bai	Char Bhujanath Mahila Samiti Vaniyatalai	Vaniyatalai	11-Jun-10	20000	Gir Cow	Non Triba l	
28	Bhuri bai	Char Bhujanath Mahila Samiti Vaniyatalai	Vaniyatalai	11-Jun-10	20000	Gir Cow	Non Triba l	
29	Hudi bai	Char Bhujanath Mahila Samiti Vaniyatalai	Vaniyatalai	11-Jun-10	20000	Gir Cow	Non Triba l	
30	Nathi bai	Char Bhujanath Mahila Samiti Vaniyatalai	Vaniyatalai	11-Jun-10	20000	Gir Cow	Non Triba l	
31	Ratan ji Menariya		Varny	11-Jun-10	0	Gir Cow	Non Triba l	Technic al support
32		Narayan bhai/Vardaji	Darjiyatalai	28-Jul-10	20000	Gir Cow	Triba l	
33	Ganga Bai /Kanayalaji	Jalbhagirathi Bachat Samuha	Darjiyatalai	28-Jul-10	20000	Gir Cow	Triba l	
34	Deepak/Gangaram Meena	Jalbhagirathi Bachat Samuha	Darjiyatalai	28-Jul-10	20000	Gir Cow	Triba l	
35	Gokul/Vardaji	Sanwaria Bachat Samuha	Darjiyatalai	28-Jul-10	20000	Gir Cow	Triba l	
36	Meghraj/Gangaji Meena	Jalbhagirathi Bachat Samuh	Darjiyatalai	28-Jul-10	20000	Gir Cow	Triba l	

37	Motilal/Haluji Meena	Jalbhagirat hi Bachat Samuh	Darjiya talai	28-Jul-10	20000	Gir Cow	Tribal	
38	Hiralal/Narayanji Meena	Sanwaria Bachat Samuha	Darjiya talai	28-Jul-10	20000	Gir Cow	Tribal	
39	Ramlalji Meena	Sanwaria Bachat Samuha	Darjiya talai	28-Jul-10	20000	Gir Cow	Tribal	
40	Kankubai	Kanna Mata Mahila Bachat Samuha	Devli	29-Sep-10	17000	Goatery	Tribal	
41	Ramibai	Kanna Mata Mahila Bachat Samuha	Devli	29-Sep-10	17000	Goatery	Tribal	
42	Sankribai	Kanna Mata Mahila Bachat Samuha	Devli	29-Sep-10	17000	Goatery	Tribal	
43	Devlibai	Kanna Mata Mahila Bachat Samuha	Devli	29-Sep-10	17000	Goatery	Tribal	
44	Nandubai	Kanna Mata Mahila Bachat Samuha	Devli	29-Sep-10	17000	Goatery	Tribal	
45	Madhav ji	Jai Mateswery Mahila Bachat Samuha	Koshara Kuda	29-Sep-10	20000	Gir Cow	Tribal	
46	Babu Lal	Jai Bholenath Bachat Samuha	Kedariya	29-Sep-10	20000	Gir Cow	Non Tribal	
47	Kailash Chandra	Jai Bholenath Bachat Samuha	Kedariya	29-Sep-10	20000	Gir Cow	Non Tribal	
48	Bhavarlal	Jai Bholenath Bachat Samuha	Kedariya	29-Sep-10	20000	Gir Cow	Non Tribal	
49	Rajubhai	Jai Bholenath Bachat Samuha	Kedariya	29-Sep-10	20000	Gir Cow	Non Tribal	
50	Mangilal	Jai Bholenath Bachat Samuha	Kedariya	29-Sep-10	20000	Gir Cow	Non Tribal	

51	Ratan/Teja	Sanwaria Bachat Samuha	Devli	10-Nov-10	17000	Goatry	Tribal	
52	Babaru/Kela	Sanwaria Bachat Samuha	Devli	10-Nov-10	17000	Goatry	Tribal	
53	Varda/Kela	Sanwaria Bachat Samuha	Devli	10-Nov-10	17000	Goatry	Tribal	
54	Kalu/Teja	Sanwaria Bachat Samuha	Devli	10-Nov-10	17000	Goatry	Tribal	
55	Sawaria Bachat Samuh	Sanwaria Bachat Samuha	Javtara	10-Nov-10	25000	Fodder	Tribal	
56	Nathibai	Mahadev Mahila Gram Vikas Samiti, Bortalai	Bortalai	10-Nov-10	15000	Kirana Shop	Tribal	
57	Purkibai/Ramaji	Iglaas Mai Mahila Bachat Samuha	Harjibhuj ki Bhagal	10-Nov-10	0	Papaya farming	Tribal	Technical support
58	Mohini Bai/Meghraj Meena	Sanwaria Bachat Samuha	Darjiyatalai	10-Nov-10	15,000	Flour mill	Tribal	
59	Rukmani Bai/Moda ji	Charbhuj Nath Mahila Bachat Samuha	Vanyiatalai	10-Nov-10	20,000	Gir cow	Tribal	
60	Varju Bai/Sawaji	Charbhuj Nath Mahila Bachat Samuha	Vanyiatalai	10-Nov-10	20,000	Gir cow	Tribal	
Name of the NGO: Prayatna Samiti								
61	Devi lal/ Bhera ji Meena	Keleshwer Bachat Samuha	Karmal	11-Jun-10	17000	Flore mill	Tribal	
62	Hema/ Bhera ji Meena	Keleshwer Bachat Samuha	Karmal	11-Jun-10	17000	Goatery	Tribal	
63	Ram lal / Bhera ji Meena	Keleshwer Bachat Samuha	Karmal	11-Jun-10	17000	Goatery	Tribal	
64	Khem raj/ babaru ji Meena	Keleshwer Bachat Samuha	Karmal	11-Jun-10	15000	Kirana Shop	Tribal	
65	Logar / Vela ji Meena	Keleshwer Bachat Samuha	Karmal	11-Jun-10	17000	Goatery	Tribal	
66	Bhanwar lal Meena	Keleshwer Bachat Samuha	Karmal	11-Jun-10	17000	Goatery	Tribal	

67	Chkudi bai/ pema ji	Idana Mahila Samiti, Boda Magara	Idana	11-Jun- 10	20000	Kirana Shop	Triba l	
68	Motibai Kuraji	Laxmi Mahila Mandal	Kelatal ai	29-Sep- 10	10000	Goatery	Triba l	
69	Gangabai Kalaji	Laxmi Mahila Mandal	Kelatal ai	29-Sep- 10	10000	Goatery	Triba l	
70	Kalibai Savaji	Laxmi Mahila Mandal	Kelatal ai	29-Sep- 10	10000	Goatery	Triba l	
71	Kalibai Keringji	Laxmi Mahila Mandal	Kelatal ai	29-Sep- 10	10000	Goatery	Triba l	
72	Kalibai Lakhmaji	Laxmi Mahila Mandal	Kelatal ai	29-Sep- 10	10000	Goatery	Triba l	
73	Savtibai Bhaiverlal	Laxmi Mahila Mandal	Kelatal ai	29-Sep- 10	10000	Goatery	Triba l	
74	Gendibai Dolaji	Laxmi Mahila Mandal	Kelatal ai	29-Sep- 10	10000	Goatery	Triba l	
75	Pemibai Mogaji	Laxmi Mahila Mandal	Kelatal ai	29-Sep- 10	10000	Goatery	Triba l	
76	Laxmibai Pemaji	Laxmi Mahila Mandal	Kelatal ai	29-Sep- 10	10000	Gir Cow	Triba l	
77	Bhuri bai	Jyoti mahila mandal	Hathid a	29-Sep- 10	20000	Kirana Shop	Triba l	
78	Kamla bai/deva ji	Idana Mahila Samiti boda magara	Boda magra	29-Sep- 10	20000	Poultry	Triba l	
79	Khemi bai/kana ji	Laxmi Mahila Mandal	Kelatal ai	29-Sep- 10	10000	Gir Cow	Triba l	
80	Mangli bai/Nathu Ji	Jyoti Mahila Mandal	Hathid a	29-Sep- 10	0	Buffallow	Triba l	Technic al support
81	Raj kumar / jalam	Ramdev Mahila Bachat Samuha	Hathid a	29-Sep- 10	0	Buffallow	Triba l	Technic al support
82	Ashok ji		Gudly	2009-10	0	Gir Cow	Triba l	Technic al support
83	Lala Ram Patel		Gudly	2009-10	0	Gir Cow	Non Triba l	Technic al support
84	Kalyan Sing ji		Gudly	2009-10	0	Gir Cow	Non Triba l	Technic al support

85	Laxman Lal/Logarji	Amaliya Purush Bachat Samuha	Vaasa Talab	10-Nov-10	20000	Gir Cow	Tribal	
86	Pooralal/Logar	Amaliya Purush Bachat Samuha	Vaasa Talab	10-Nov-10	20000	Gir Cow	Tribal	
87	Bhuralal/Gora ji	Amaliya Purush Bachat Samuha	Vaasa Talab	10-Nov-10	20000	Gir Cow	Tribal	
88	Badar Singh/Bhopa ji	Amaliya Purush Bachat Samuha	Vaasa Talab	10-Nov-10	20000	Gir Cow	Non Tribal	
89	Rupalibai/kalulal	Idana Mata Mahila Mandal	Vaasa Talab	10-Nov-10	20000	Gir Cow	Tribal	
90	Laheeribai/Bherulal	Idana Mata Mahila Mandal	Vaasa Talab	10-Nov-10	20000	Gir Cow	Tribal	
91	Laxmibai/Vridaji	Amaltha Bavji Mahila Mandal	Lakhmela	10-Nov-10	20000	Kirana Shop	Tribal	
92	Bhagibai/babruji	Amaltha bavji Mahila Mandal	Lakhmela	10-Nov-10	20000	Gir Cow	Tribal	
93	Sawalibai/Bhera ji	Amaltha bavji Mahila Mandal	Lakhmela	10-Nov-10	20000	Gir Cow	Tribal	
94	Anopibai/Govind ji	Ramdev Mahila Mandal	Mandi Chauraha, Savna	10-Nov-10	25000	Compression machine	Non Tribal	
95	Puspabai/Laluji	Ramdev Mahila Mandal	Mandi Chauraha, Savna	10-Nov-10	25000	Mobile phone repair shop	Tribal	
96	Shankribai/Keshuji	Kanna Mata Mahila Mandal	Lakhmela	10-Nov-10	20000	Kirana Shop	Tribal	
97	Bhuribai/Shankarji	Kanna Mata Mahila Mandal	Lakhmela	10-Nov-10	20000	Kirana Shop	Tribal	
98	Sita Bai/Bhamrooji	Kanna Mata Mahila Mandal	Lakhmela	10-Nov-10	20000	Gir Cow	Tribal	
99	Logribai/Savaji	Kanna Mata Mahila Mandal	Lakhmela	10-Nov-10	20000	Gir Cow	Tribal	
100	Dalibai/kaluji	Kanna Mata Mahila	Lakhmela	10-Nov-10	20000	Gir Cow	Tribal	

		Mandal						
101	Indrabai/Badriji	Ramdev Mahila Mandal	Savna	10-Nov-10	20000	Line Clean	Non Tribal	
102	Bholi Bai/Keshaji	Jamna Mahila Mandal	Nichla Semaliya	10-Nov-10	20000	Kirana Shop	Tribal	
Name of the NGO: Samarthak Samiti								
103	Nanri bai /Lalaram	Mahila Bachat Samiti, Tuli ka Khet	Tuli ka Khet	28-Jul-10	12000	Goatery	Tribal	
104	Amya bai / Kala Ram ji	Mahila Bachat Samiti, Tuli ka Khet	Tuli ka Khet	28-Jul-10	12000	Goatery	Tribal	
105	Ogi bai / hurta ram ji	Mahila Bachat Samiti, Tuli ka Khet	Tuli ka Khet	28-Jul-10	12000	Goatery	Tribal	
106	Samandu Bai / Sawa Ram	Mahila bachat Samiti, Vaga	Semla Thala	28-Jul-10	12000	Goatery	Tribal	
107	Khetu bai /Mansha ram	Anupam Mahila Bachat Samiti, Patiya	Patiya	28-Jul-10	12000	Goatery	Tribal	
108	Devi bai /dhannaram	Mahila Bachat Samiti, Vaga	Semla Thala	28-Jul-10	12000	Goatery	Tribal	
Name of the NGO: Kotra Adivasi Sansthan								
109	Ramudi Bai	Lali Bachat Samuha	Taralfa lla	10-Nov-10	20000	Gir Cow	Tribal	
110	Mohan Bai	Lali Bachat Samuha	Taralfa lla	10-Nov-10	20000	Gir Cow	Tribal	
111	Keli Bai	Lali Bachat Samuha	Taralfa lla	10-Nov-10	20000	Gir Cow	Tribal	
112	Chokli Bai	Mahila Bachat Samuha	Hadmat	10-Nov-10	12000	Goatery	Tribal	
113	Rata Bai	Mahila Bachat Samuha	Badla	10-Nov-10	10000	Kirana shop	Tribal	

NGO and SHG wise loan

Name of the NGO	No. of SHG	No. of entrepreneur	Loan amount sanctioned (Rs)
Sahyog Sansthan	16	54	969,000
Sangam Sansthan	12	36	494,000
Prayatna Samiti	13	51	859,000
KAS	7	16	327,328
Samarthak Samiti	3	6	72,000

Details of loan Sanctioned

Month	Amount (Rs)	No. of SHGs	No. of entrepreneurs
2009	1,007,328	24	50
Aug-10	1,359,328	30	74
Sep-10	1,499,328	31	81
Oct-10	1,834,328	35	109
Nov-10	2,721,328	50	163

NGO wise SHG coverage for revolving fund

Name of the NGO	Percentage of the SHG covered for revolving fund
Sahyog Sansthan	80
Sangam Sansthan	60
Prayatna Samiti	65
KAS	35
Samarthak samiti	50



Types of enterprise during 2009-10-11

Name of the enterprise	No. of enterprise
Gir cow	52
Sirohi goatery	53
Poultry	13
Kirana shop	17
Papaya	7
Nursery	2
Oil engine	3
Flour mill	4
Others (Jatropha trade, dola machine, land levelling, teetaar and bater, buffalo)	12



Loan sanctioned to entrepreneurs (2009-10-11)

Community	Loan sanctioned	No. of enterprises
Tribal	2,376,328	142
Non-tribal	345,000	21



Meeting wise loan sanctioned (Rs)

Meeting	No. of proposals sanctioned
1st meeting (May)	3
2nd meeting (June)	17
3rd meeting (July)	29
4th meeting (September)	30
5th meeting (November)	34
TOTAL	113

4. Gramnidhi corpus status

(As on 15th November 2010)

Total loan sanctioned (Rs)	
2009-10	10,07,328
2010-11	17,14,000
TOTAL	27,21,328
Amount transferred to SHGs (Rs)	18,34,328
Remaining pending loan payment to SHGs	8,87,000
Recovery	4,77,244
Interest (Bank + SHGs and other income – registration fees from SHGs)	41,927
Outstanding	13,57,084
Bank balance	97,066
Expected recovery (Nov-Dec '10)	2,50,000

	Summary of the loans sanctioned				
			Percentage		
2010-11	Tribal	Non Tribal	Total	Tribal	Non Tribal
Sahyog Sansthan	27	11	38	71	29
Sangam Sansthan	17	5	22	77	23
Samarthak Samiti	6	0	6	100	0
Prayatna Samiti	37	5	42	88	12
KAS	5	0	5	100	0
	92	21	113	81	19
2009-10	50	0	50	100	0
	142	21	163	87	13

5. Capacity building of SHGs and entrepreneurs on enterprises

The capacity building programmes on farm and non-farm activity based enterprises have resulted in the enhancement of skill and development of sustainable practices on long term benefits.

Entrepreneurs have framed a vision for the enterprises which was not even imaginable before the project. The exposure visits, field training, interaction with experts have helped them to solve the disease, feed and caring related problems in cow, goat and poultry birds. A total of 292 males and 652 females were facilitated under 40 capacity building programmes.

Exposure visits to the Gir cow farmers' villages and training from the experts from Krishi Vigyan Kendra and Animal Husbandry Department of Udaipur have developed their vision for rearing big milching animals. First of all they have become capable of defining the characters and features of Gir cow breed which is very helpful in identification of the animal for purchase. A demand for the purchase of the cow was also raised. They have learned to prepare nutritious feed as the feed earlier had less amount of protein which is an important factor for milk production. Water troughs have also been constructed. Artificial Insemination is now been practiced after the identification of the heat period. Entrepreneurs are also conscious of medicating their cows with appropriate medicines as they are now taming good breed with higher rate of production. Hygienic conditions are being developed for cows and calves by constructing the sheds. Entrepreneurs also came to know that the sheds will protect the cows from adverse weather and maintain their body temperature. All the animals have been insured.

Sirohi goats are now properly fed with the mixture of maize, and mineral mixture which is helpful in body growth. Training topics on castration of the bucks at their age of 4 months and development of breeding bucks are being helpful in breed improvement. The importance of changing breeding buck after two consecutive conceptions is now came to known by the villagers as this is necessary to avoid inbreeding and promotion of hereditary diseases. The entrepreneurs are also identifying the disease symptoms and purchasing the medicines for the cure of goats. Vaccination and deworming camps have promoted the awareness and increased the demand of medication. The entrepreneurs are now confident in handling and promoting the Sirohi breed. Lack of insurance of animals is a concern.

The poultry birds are also being cared with respect to their sale. Vaccination and other medication are provided to the birds. The entrepreneurs are now purchasing the medicines for the disease control which was not ever been practiced earlier. The feed for the broilers has also improved after receiving the training from poultry experts. The well maintained sheds are being maintained with hygienic conditions in the view of ventilation, sunlight and cleanliness. A manageable unit of birds is now well fed, medicated and cared. The Giri Raja Cross birds have gained the weight to 2.50 kg which are been sold at the price of about Rs 200-300.

Trainings on eco-friendly honey harvesting have made the practitioners capable of collecting useful honey from the mature part of the comb. This practice is non-destructive as only the non-productive part of comb is being cut. The entrepreneurs are now been interest for the Gramnidhi loans for the next phase.

After receiving plant nursery trainings from the forest department and KVK, Udaipur the entrepreneurs prepared nursery beds which can withstand the extreme drought conditions. Improved variety of saplings of lemon, guava, papaya, and pomegranate were been produced and sold to the farmers and other NGOs. Trainings on vegetable cultivation made the entrepreneurs learn the grafting and budding techniques along with the nursery bed preparation.

Below given is the details of capacity building programmes being carried on:

Date and place	Name of the training	No. of participants		Topics covered
		Males	Females	
9 th to 10 th Apr 10/Dahod	Exposure visit on poultry management – organised by CEE for Dahod for the	11	-	Establish backward market linkages, negotiating birds' rates, poultry management – feed, housing and disease management

	NGOs			
21 st to 25 th May 10/Jaswantgarh	Eco friendly honey harvesting training – organised by CEE at Jaswantgarh, Kadech(Gogunda, and Badi Sadadi villages in technical support with the Honey Bee Development Centre, Varda (Maharashtra)	30	-	Importance of honey bee conservation, safe honey collection, precautions while honey harvesting, role of different types of honey bees, site selection and mapping.
7 th Jun 10/Bhinder	Exposure visit on Gir cow enterprise and SHG meeting of Sahyog Sansthan done by Sangam Sansthan	6	3	To observe the issues discussed in the SHG leader meeting of Sahyog Sansthan. Management and economics of Gir cow.
30th Apr to 2 nd May 10/ Krishi Vigyan Kendra, Udaipur	Vegetable cultivation training – organised by CEE	5	10	About vegetables grown in rainy season Nursery preparation, Budding and grafting techniques
16 th Jun 10/Bambora	Goatery management and medicare training – organised by CEE at Hatida and Bambora with technical support from KVK, Udaipur	16	14	Importance of feed management, water, castration, weighing and buck replacement.
18 th Jun 10/Kadech	Goatery management and medicare training – organised by CEE at Kadech (Gogunda) with technical support from KVK, Udaipur	12	12	Importance of feed management, water, castration, weighing and buck replacement.
21 st Jun 10/Kotra	Goatery management and medicare training – organised by CEE at Nichli Subari and Mamer villages (Kotra) with technical support from KVK, Udaipur	13	17	Importance of feed management, water, castration, weighing and buck replacement.
26, 27 and 28th Jul 10/Udaipur	Goatery and cow management training organised by CEE in technical support	15	11	-Breed improvement -Reproduction -Disease control -Food of the livestock.

	with KVK, Udaipur.			
2 to 4 Aug 10/Udaipur	Vegetable and Horticultural Plants Cultivation training at Udaipur organised by CEE in technical support with KVK, Udaipur.	15	5	-Vegetative propagation of plants. -Plant diseases and their control. -Nursery preparation.
19 and 20 Aug 10/ Hayala and Padrada	Poultry training organised by CEE in technical support with Geet Govind Dairy Farm. (Field and indoor training)	6	2	-Breed selection. -Diseases in poultry. Hygiene maintenance. -Feed management. -Marketing techniques.
23 Aug 10/ Visma	Papaya Cultivation Training organised by Sangam Sansthan.	6	-	-Requisites for the papaya plantation. -Sowing techniques. -Caring of the papaya plants.
9 Sep 10/Devla	Jatropha harvesting and grading training	2	8	Technical method of jatropha collecting and grading
20 Sep 10/Hayala, Vanyatalai and Hathida	Exposure visit of entrepreneurs from Dhar on poultry, Gir cow and Sirohi goat	13	3	Shed preparation, understanding the breed and business economics of the livelihoods
25 Sep 10/ Tuli ka Khet	Awareness camp	9	26	Awareness camp for harvesting of custard apple and preparing of its business plan
25 Sep 10/Bhinder	Exposure visit of entrepreneurs from Kotra on Gir cow	-	13	Understanding the breed and business economics of the Gir cow
28 Sep 10/Kundai	Exposure visit on Gir cow for the Vaslatalab SHG.	-	15	-Gir cow characteristics. -Interrogation with the entrepreneurs for the feed management for milk production.
08 to 10/Sihor, Palitana, Gariyadhar villages of Bhavnagar district	Gir cow exposure and purchase, organised by CEE	7	-	Gir cow breed characters and selection.
8 Oct 10/Koliyari	Exposure visit on poultry	12	-	
27 Oct 10/Bhinder	Cow bata (feed) preparation training	2	17	Cow and goat health management, diseases, types of feed and feed preparation.

Total trainings: 22

Number of male participants: 180

Number of female participants: 156

6. SHG Capacity Building programmes

Capacity building of SHGs is ongoing process where the groups are trained to handle small enterprises. An understanding on the money management and running the enterprises simultaneously is given to the groups. CEE along with its partner NGOs was involved in fixing the SHGs for their smooth functioning.

Roles and responsibilities of representatives along with importance of regularity in meetings, loan registers, minutes writing, record keeping, interloaning, and operation of livelihoods are explained to the SHGs as a part of their refresher training. Account pass books, money transaction and meeting minutes registers provided under the project have proved helpful for the long run in maintaining records SHGs.

7 th Jun 10/Bhinder	Exposure visit on Gir cow enterprise and SHG meeting of Sahyog Sansthan done by Sangam Sansthan	6	3	To observe the issues discussed in the SHG leader meeting of Sahyog Sansthan. Management and economics of Gir cow.
25th to 29th Jun 10/Udaipur	SHG TOT – organised by CEE at Udaipur in technical support with Goat Trust, Lucknow	20	5	Train the SHG trainers in dealing with the systematic approach towards SHGs. How to solve the livelihood issues and identify the needs of the SHGs. Interactive training methodology and training need assessment.
15 Jul 10/Devla	Leadership training for group members.	9	8	-Model SHG group. -Grading format.
24 Jul 10/Bambora	SHG training and reorientation	6	27	- Convergence with government schemes.
30 to 31 Aug 10/Bhinder	SHG literacy training	10	28	-SHG capacity building on importance of business and strategy making and concept of Gramnidhi. -Model SHG group. -Grading format.
12 to 22 Aug 10/Kotra	SHG capacity building facilitated by CEE for KAS.	-	112	SHG capacity building on importance of business and strategy making and concept of Gramnidhi.
3, 8, 13, 17, 19, 20 Sep 10/Sangam Sansthan, Padrada	SHG trainings	28	144	Roles and responsibilities of group representatives; importance of inter loaning; regular repayment; money utilization where applicable; savings, etc.
14 to 18th Sep 10/Astha Training Centre, Bedla	Literacy training for group leaders	0	10	Training on signature and word identification
25 Sep 10/ Tuli ka Khet	Awareness camp	9	26	Awareness camp for harvesting of custard apple and preparing of its business plan
26 Sep 10/Kotra	Roles and responsibilities of SHG	-	26	-Roles of leader. -Loan management. -Gramnidhi enterprises

	representatives			-Enterprising approach.
28 Sep 10/Kotra	Training of SHG treasurers	-	13	-Roles of treasurers. Loan repayments.
30 Sep to 3 Oct 10/Alwar	Exposure visit to federation at Alwar, organised by CEE	1	19	-About federation. -Proceedings of federation meetings. -Strengthening of federation. -Visit to existing goatery livelihoods.
20 Oct 10/Bambora	Federation formation training	9	21	-About federation. -Federation rules. -Benefits of federation. -How to form federation.
11 to 13 Oct 10/Udaipur	SHG federation training	6	28	-About SHG -About federation -Federation rules. -Benefits of federation. -How to form federation.
13 to 20 Oct 10/Bhinder	Charbhujia Mahila Samiti, Bholenath Gram Vikas Samiti, Surkhand Samiti Kannamata, Sayama Sahayata Samuha, Charbhujia Mahila Mandal, Jal Bhagirithi Bachat Samuha	14	93	Gramnidhi promotion and entrepreneurship development.

Total number of trainings: 16
Total male participants: 118
Total female participants: 563

Below given is the information which depicts the number of activities accomplished so far to consider the groups under Gramnidhi:

Activity	SHGs selected under Gramnidhi	SHGs registered under Gramnidhi	Gramnidhi promotion among SHGs along with SHG refresher training
Partner NGO			
Sahyog Sansthan	20	20	20
Sangam Sansthan	20	17	20
Prayatna Samiti	21	20	21
Kotra Adivasi Sansthan	20	19	20
Samarthak Samiti	6	6	6
CEE	2	0	0
TOTAL	89	82	87
Target	92	86	86

SHG federation and cluster interaction and enterprise meetings:

Name of the SHG	Date and place of the meeting	No. of participants		Purpose of the meeting	Output/Outcome	Necessary follow up
		Males	Females			
Federation meeting	7 Jun 10/ Adhapant, Bhinder	17	11	Discussion on the promotion of Gramnidhi	Participants came to know on the minimum saving of the group to start with an enterprise.	-
Federation meeting	5 th Jun 10/ Padrada	11	23	To explain the benefits of Gramnidhi and exemplify the enterprise interrogation with farmers	New entrepreneurs to be selected.	
Kheda Devi Syam Sahayata Samuha, Barla Syam Sahayata Samuha	21 st Jun 10/Kadech	8	22	Promotion of Gramnidhi among interested entrepreneurs	4 new enterprise proposals filled.	
Association meeting	12 th Jun 10, Dewala	-	18	Introduce Gramnidhi	Women raised questions on the enterprises and Gramnidhi is to be promoted in the area.	
Cluster meeting	24 th Jun 10, Hathida	2	21	Enterprise review	Goats are to be weighed to measure their nutrition and promote selling practices. Groups are also to be strengthened for the increasing the savings and requires healthy discussion on the development activities.	
Jai Peepla Mata Bachat Samuha	22 Jul 10/Kadecha	15	-	Training on grading.	Training done.	Enterprise proposal development.
-	6 Jul 10/ Padrada	9	3	Access the group activities done by the presentations from the group representatives. Discussion on the enterprise development.		Ensuring the federation meeting on every 6 th of the month.

				Selection of community representatives for the Gramnidhi Committee.		
Meeting with 28 SHGs	1 st to 28 th Jul 10	-	364	Promotion of Gramnidhi and selection of entrepreneurs.		Follow up is under process to strengthen the groups by linking them to association meeting.
Association meeting	15 Jul 10/Devla	9	8	Enterprise promotion and selection of goatery entrepreneurs.		
Hathida Sector meeting	1 Sep 10/Hathida	-	16	Meeting on group activities discussion and irregularities in the meetings	Planning done	Accomplishment of the activities according to the planning
Bambora Sector meeting	2 Sep 19/Bambora	-	13	Preparation of the guidelines for the effective functioning of the group	Planning done	Accomplishment of the activities according to the planning
SHG representatives meeting	10 Sep 10/Kotra	-	32	SHG representatives meeting	Selection of the representatives and promotion of Gramnidhi	-
SHG representatives meeting	24 Sep 10/Kotra	-	22	Meeting and training	Explanation of the responsibilities of the SHG representatives	Village level meetings to be done
SHG federation Meeting	16 Sep 10/Gogunda	3	39	Discussion on model SHG, new proposals and planning on SHG organisation	-	-
Group meeting	24 Oct 10/Hathida	-	14	-SHG money transaction. -Discussion on new goatery and Gir cow enterprises.		
Federation meeting	10 Oct 10/Kotra	-	30	Discussion on rules and regulations of the federation.	Revision of the rules of federation for its strengthening.	Organising the meeting regularly.

Total meetings: 17
No. of male participants: 74
No. of female participants: 636

7. SHGs Grading

The tool of Grading was introduced to initiate self improvement in SHGs and strengthen them for promotion of enterprises. Following were the criteria to grade the SHGs and match them in accordance with the objective of Gramnidhi:

Age of SHG; regularity of meetings and participation of members; rules made by SHG and their familiarity among members; participation in decision making; monthly saving of members and total saving of SHG; status of interloaning; recovery and use of loan in income generation activity; maintenance of record books; linkage with other agency and repayment of loan which has taken from the agency; participation in trainings and its use in income generation activity; and role of SHGs in village development works, etc.

Below is the status of the grading done for the SHGs from partner NGOs:

Name of the partner NGO	SHGs targeted under grading for Gramnidhi	Number of SHGs graded	Obtained Grade		
			"A" Grade	"B" Grade	"C" Grade
Sahyog Sansthan	20	21	7	11	3
Prayatna Samiti	20	21	4	11	6
Samarthak Samiti	6	6	5	1	0
Sangam Sansthan	20	14	5	6	3
Kotra Adivasi Sansthan	20	21	5	13	3
CEE	1	0	0	0	0
TOTAL	88	83	26	42	15

Meaning of the colour code/grades:

Green/A grade – Good
 Yellow/B Grade – Average
 Red/C Grade – Bad



Centre for Environment Education

Key Outcomes of Gramnidhi Committee Meeting /NGO level meeting held

Date	Type of meeting (committee or sub-committee)	Key Outcome
19 th May 2010	Gramnidhi committee meeting	<ol style="list-style-type: none"> 1. The repayment period of all the Goatery enterprise from the KAS field area is to be extended from 1 year to 1.5 year as the bucks will require more time to give the income on their sale. 2. The calf of one of the cow suffering from mastitis will be brought up as a servicing bull to promote the Gir breed. An agreement was done between the Gramnidhi and the entrepreneur by which she was paid Rs 6000 for one year to bring up the bull. The exercise will also motivate and encourage her to continue rearing the cow. 3. 20 SHGs from Sahyog, Sangam, Prayatna and Kotra Adivasi Sansthan and 6 from Samarthak Samiti are selected for the promotion of Gramnidhi enterprises. These will be registered for Gramnidhi. It was also decided that there will be a separate agreement between the SHG and the entrepreneurs and the Gn and SHG. 4. An SHG can be loaned to the 10 times of its saving or Rs 1,00,000 to the maximum. 5. A 6 member sub-committee was also reconstituted. 6. The meeting dates with the representatives of SHGs were also decided. In these meetings the Gramnidhi issues will be discussed with the SHG leaders: <p style="text-align: center;">Meeting Dates</p> <p>Prayatna Samiti: 24 and 25 Samarthak Samiti: 5 Sangam Sansthan: 4 KAS: 10 Sahyog Sansthan: 7 CEE: Gramnidhi promotion through SHG formation in progress in Dhar village, Ubeshwar (Gogunda).</p>
11 th Jun '10	Sub-committee meeting	<ol style="list-style-type: none"> 1. The enterprise analysis is to be done for the whole of the loan period as some of the proposals were showing the planning for less time than the loan period. The enterprise planning should be done along with entrepreneur as it was same for some of the individuals. His/her signature is also necessary on the planning. 2. An SHG proposing for the loan more than Rs 1,00,000 for the purchase of 7 Gir cow for 7 entrepreneurs was asked to purchase 5 cows first and then later on 2 more cows will be purchased after getting the income from earlier 5 cows. A group cannot be loaned for more than Rs 1,00,000 at a time. <p>Number of proposals sanctioned: 13</p>

28 Jul 10	Gramnidhi Committee Meeting	<ol style="list-style-type: none"> 1. The entrepreneur must be trained on the proposed enterprise before sanctioning the loan. 2. There should also be an agreement between SHG and the family of the entrepreneur because in many cases it was found that the entrepreneur's wife/husband is unknown of the enterprise being carried out. Along with this the agreement should also consists of the provision of signing a person responsible to carry on the enterprise in the absence of the real entrepreneur. <p>The colour of the ranking in the grading format will be changed – green will remain green, 2nd and 3rd will be coded by the yellow colour and 4th and 5th by red.</p>
16 Aug 10	Gramnidhi Review Meeting	<p>Decisions taken and issues discussed</p> <ol style="list-style-type: none"> 1. Pass books are to be provided to every member of the SHG. 2. Each SHG should receive training on the enterprise management. 3. Record maintenance is to be maintained with every entrepreneur. It should be noted that the recorded information must be same to the record maintained by the entrepreneur. <p>Issues discussed</p> <ul style="list-style-type: none"> • A feed and servicing cost of the Gir bull is to be made. • Some SHGs are yet to be registered. Gir cow purchased in Gudli are to be taken under the Gramnidhi. • New enterprises on papaya and poultry require the technical support. • SHGs of Kotra require strengthening which first require the capacity building rather than the discussion of the enterprises. • Pass books and registers of the SHGs are to be developed for easy filling and interpretation.
29 Sep '10	Gramnidhi Committee Meeting	<ol style="list-style-type: none"> 1. Enterprises on buffalo rearing are not to be sanctioned under Gramnidhi as buffalo is expensive due to fodder requirement. These will be sanctioned under the revolving fund of Prayatna Samiti. 2. A pregnant heifer of Gir breed will be provided to Hudi bai, an entrepreneur whose cow purchased under Gramnidhi is suffering from Mastitis. The decision was taken in the light of her regular repayments and the care she is giving to the cow. 3. CEE will also allocate a capacity building fund for risk management for such cases.
10 Nov '10	Gramnidhi Committee Meeting	<ol style="list-style-type: none"> 1. A market linkage support to the guava and papaya entrepreneurs to be given as they are not getting the big markets to sale the saplings. 2. It is extremely necessary to support the entrepreneurs during the initial stages of enterprise for moulding the

		<p>thought of livelihood into enterprise.</p> <ol style="list-style-type: none">3. A cadre of experts is to be identified for timely and appropriate medication.4. The further loans will not be sanctioned to those SHGs and NGOs which have default rate of more than 10%.5. Some new demand dependent enterprises on pisciculture and rabbit rearing are also needed to be considered for the loans.
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8. Meetings with/of partner NGOs and consultations held with the experts

Experts from Krishi Vigyan Kendra, Animal Husbandry Department, Udaipur, Lok Bharati Cow Farm, Sanosara, Intensive Poultry Development Block, Makarba, Gujarat, Geet Govind Dairy, Ratlam, Madhya Pradesh are been utilised by the CEE and NGOs to solve the disease and feed related problems of Gir cow, Sirohi goats and poultry birds. Forest Department, Bhinder has also been tapped in for plant nursery development.

KVK has been found as an important resource to hold consultations for the cow and goat related diseases. The experts have also provided the onsite trainings on vaccination, deworming and feed preparation. Animal Husbandry Department provided insurance and medication and AI facilities to the Gir cows. IPDB, Makarba has also provided the technical support to CEE to rear and vaccinate the Day old chicks (DOCs) during the project. It was also considered as the DOCs supply centre from which the birds and feed were purchased by one of the entrepreneur.

Lok Bharati Gir Cow Farm, Sanosara, Ajay Cow Farm, Dhandhuka, Swati Cow Farm, Rajkot have provided consultation in the ideal cow shed preparation, feed and cow supply.

Krishi Vigyan Kendra was also consulted in preparing the value chains of the papaya and vegetables, and soil and water testing for the appropriate crops.

Name of the NGOs/experts' organisations	Purpose/Topic for discussion
Animal Husbandry Department, and Veterinary College, Udaipur	Insurance of the livestock, management support for the poultry.
Lok Bharati, Sanosara	Gir cow backward market linkages
Ajay Gir Cow Farm, Dhandhuka	Gir cow backward market linkages
Swati Cow Farm, Rajkot	Gir cow backward market linkages
Geet Govind Dairy Farm, Ratlam	Poultry supply and value chain of poultry and Gir cow
Singh Poultry Farm, Dahod	Poultry supply – a backward market linkage
Forest Department, Bhinder	Training on nursery preparation
Sahyog Sansthan, Bhinder	Gir cow value chain
Krishi Vigyan Kendra, Udaipur	Feed and breed management of Gir cow and Sirohi goat, vegetable and horticultural plants' cultivation. Value chain of the fruits and vegetables.

9. Difficulties and their solutions found, new development and learnings

Difficulties faced and overcome by the NGOs

- Illiteracy and inability to sign is a major impediment in operating bank accounts with cheques. A group literacy training was conducted to educate the group leaders to enable them read and write up to some extent and learn signatures for operating accounts with cheque books. The leaders will in turn educate their group members.
- When there the question of implementation of model approach is raised, farmers become non supportive as poverty is an issue in front of them that makes the risk averse. Farmers are sometimes dependent upon NGOs who do not have enough exposure. The capacity building is going on for these problems. Experience sharing is also done among the farmers to solve the livelihood problems.
- Incomes earned from the enterprises are not kept as savings at some places. More of this is used to meet day to day expenses. The problem can be solved by investing the same money in other related enterprise as it has been seen that the poultry entrepreneurs from Gogunda are investing in the kirana shops. Provision of small boxes to store the income can be a solution to the problem.
- The farmers are running after fast money yielding migration dependent and marble mining activities which are creating a strong pull for the employment.

Difficulties faced by the entrepreneurs

- Other institutions have started purchasing the bucks from the entrepreneurs. But the cash flow is to be managed. A discipline to manage the huge inflow in short periods is to be promoted and understood. Entrepreneurs have to become self capable and confident to make book profits.
- Dola machine entrepreneur at Hathida village have learnt to work only on the daily wages rather than the one time money for the period as at some places the wells take more time to deepen which costs them the heavy losses for running the machine.

Unexpected difficulties

- Rains created havoc during July to September period. A papaya enterprise suffered the loss of 175 plants due to water logging. But others survived as they were planted on the sloppy land.
- Goats in Hathida regions were infested by pox disease. As a result the entrepreneurs not got good rates on their sale. Medical treatment was given to these goats prior to the monsoons.
- The myths are creating the barriers at some places for the promotion of Gir breed of cow. Farmers are raising apprehensions for the black magic on the high milk yielding animals which is restricting them to open grazing.

New developments

- Low cost backward marketing linkages are been identified for the poultry to get more profits. Moti Ram and Sankhala Ram have rolled their income of poultry to promote kirana shop.
- Goat entrepreneurs of Hathida village (Girwa tehsil) sold 12 Sirohi bucks collectively to Foundation for Ecological Security (FES), Pratapgarh for their development project. Every buck purchased from Rs 2600 to Rs 3000 was sold at Rs 4200. The sale has motivated the entrepreneurs to rear the Sirohi breed with good management practices. There is a vision to promote Hathida as Sirohi breeding centre.
- It was observed that the Kirana shops in Mamer (Kotra) were not earning profits. To get best price the shop items were purchased from Khedbrahma which is 30 km away from the place.

- The SHGs are being provided with the necessary components to make over the scenario and ease in operations of the meetings. Mattress, income and expense registers, pass books, communication material, money saving kit box, seal and record keeping material have been provided during the SHG refresher course. 20 SHGs from Sangam Sansthan have been facilitated under such provision.
- Trainings have resulted in the proper maintenance of shed of poultry birds, and medicines are also been provided regularly. The new generation of goats have been observed showing the characteristics of Sirohi breed.
- 5 kirana shops are earning profit of Rs 100 to 120 per day and the raw material is now available at the short distance of 4 km from the place of enterprise. Earlier the entrepreneurs had to toil 30 km to get the raw material.
- A model shed of cows, goatery and poultry have been demonstrated for the entrepreneurs. The constructions have been completed in Hayala village for which CEE has provided the financial support. 1 entrepreneur of Visma village was supported by CEE to establish a poultry supply centre. 200 DOCs were provided to him and was also trained on poultry practices. Now the entrepreneur is selling the birds after rearing them to the poultry entrepreneurs of the region. CEE has also provided financial support in Vanyatalai village to the Jal Bhagirithi Bachat Samuha and Sanwaria Bachat Samuha SHGs for introducing a bull of Gir breed for the breed improvement.

Learning from entrepreneurs

- The poultry unit is to be manageable (50 – 70 birds). The unit purchased earlier consisted of too many birds (50 to 300) which took a lot of care, feed, and security. A lot should consist of coloured broiler birds only as they grow up very fast and provide better prices and are easy to maintain.
- After conducting the training on poultry the entrepreneurs have become aware of the hygienic measures to sustain the enterprise and are also been trained on the feed preparation. Recent observations show clean sheds and proper feed maintenance. According to the entrepreneurs the poultry lot supplied recently is healthy they are satisfied with their performance. Entrepreneurs are also becoming interested in continuing the business as more of the birds are sold. A cycle of sale and purchase is becoming visible as a local entrepreneur supported by Gramnidhi is supplying chicks to them continuously.
- Entrepreneurs have learnt the management skills on Sirohi goats as these goats are yielding more milk than the earlier desi (local) breeds. They are also negotiating the rates of the goats on the basis of their weight. Some of them have also got the good price on the sale of the bucks. This shows their vision to covert the livelihoods into enterprises by implementing the improved management practices.
- According to the entrepreneurs of Devla block depending on the learning their existing goats of local breed will be replaced by the Sirohi breed purchased under Gramnidhi. The proposal of package is the demand of community. This shows that community has understood the importance of buck and does combinations to run the enterprise.
- The entrepreneurs on plant nursery are getting the technical knowledge on promoting the enterprise. They have constructed the shade and are watering the plants which was not known to them earlier. Saplings of papaya and lemon have been developed and sold.
- It has been learnt that milk yield of the cows can be increased by improving the protein content in fodder and providing it water 5 times a day. Entrepreneurs of Gir cow have build their vision to continue their business. Nani bai is on the view that she will continue to rear the Gir cow and its female calf to improve the production. The Artificial Insemination (AI) of the

cow is also been done. Gir cow have been promoted and developed interest among other villagers.

- Kirana shop entrepreneurs have understood that the investments lead to profit. After the SHG capacity building programmes entrepreneurs are visiting the banks on their own and are initiating healthy discussions in their groups. They have also increased their saving to Rs 50 from Rs 20 to Rs 30. Meetings have been regularised, members have understood on the loan management, along with this participation and decision making have been enhanced.

Learning shared by NGO partners

- ❑ It is necessary to weigh the goats before selling as the best practice to get the best price. A weight calendar is been maintained which is to be updated every month by the entrepreneur. A standard chart is been maintained for the buck weight purchased under Gramnidhi. Deworming of these goats is also been done on the particular interval. Castration of the bucks for the meat purpose and replacement of the breeding buck are now been followed as the improved management practices to promote the Sirohi goat.
- ❑ Discussions are going on with the TATA Insurance for the livestock. Insurance of goats is very important as most of the entrepreneurs have paid good amount for them and are susceptible to diseases. Considering them the most important source of livelihood they have been decided to go for insurance as fast as possible.
- ❑ SHG bylaws are important to be framed as the SHGs should follow their norms while performing their operations. It is to be monitored regularly whether the whole of the loan taken is being utilised in the proposed enterprise. It is necessary to assess the capacity of the entrepreneur to handle the enterprise before sanctioning the loan.
- ❑ Grading is the regular process which should be repeated at the interval of 6 months. Federation is helpful in loaning and deciding the enterprises efficiently.
- ❑ Community living close to the markets are to be linked to the enterprises which can be easily commercialised. Strengthening of the existing enterprises is to be done.

10. Documentation generated

The documentation is been carried out in consultation with the experts from NGOs, Animal Husbandry Department and Krishi Vigyan Kendra, Udaipur. Apart from this the visits done by the CEE to the institutions involved in cow and poultry rearing practices were also helpful in providing the technical information.

Name of the document	Topics covered	Target audience
Power point presentation on goatery management	Breed, feed, shed, disease control, care, weighing practice	NGO and community
Power point presentation on poultry management	Shed, breed, feeding practices, record keeping	NGO and community
Power point presentation on Gir cow management	Identification of the breed, ideal shed practices, feed, products	NGO and community
Package of practice on Gir cow management	Difference between the production of local and Gir cow, selection, shed, care, fodder, disease control, reproduction, and AI.	NGO and community
Package of practice on poultry management	Breeds available, appropriate shed, feed, vaccination, diseases, production enhancement.	NGO and community
Package of practice on Sirohi goat management	Shed and place, feeding according to the weights, health management, best price techniques.	NGO and community
Package of practice on papaya cultivation	Papaya cultivation, varieties, climate, soil, nursery preparation and seed sowing, sapling plantation, manure schedule.	NGO and community
Business plan on Gir cow, Sirohi goat, poultry, dola machine, kirana shop, papaya cultivation, jatropa trade		NGO and community
Flip charts on Gir cow, Sirohi goat, poultry management		NGO and community
Case studies from 5 entrepreneurs from poultry, Sirohi goatery, Gir cow management, and Kirana shop		NGO and community
Gramnidhi broucher		Organisations (Government organisations and NGOs) and community

11. Convergence

NGOs are looking for all the possible routes to converge Gramnidhi with government, non-government, academic and private institutions for resource mobilisation. Veterinary College, Udaipur is providing support in insurance in livestock, management in poultry and provision of experts for disease control in cows and goats. Krishi Vigyan Kendra, Udaipur has been engaged in providing capacity building, and training materials for effective cow and goat management and vegetable and horticultural plant cultivation. Intensive Poultry Development Block, Ahmedabad has been identified as the government body to train the poultry entrepreneurs and supply DOCs to them. The DOCs provided by the IPDB costs 50% of the market rate maintained by the private farms. Geet Govind Poultry Farm, Ratlam is a private poultry farm which has given the training on poultry bird s' shed and disease management. Lok Bharati, Sanosra and Swati Cow Farm, Rajkot are the resources for Gir cow backward linkages. Local community knowledge is also being mobilised for maintaining milch animals.

Forest Departments are also providing the trainings to the plant nursery growers. Vadi scheme of National Agricultural Bank for Rural Development (NABARD) is also been converged for this enterprise.

Besides this, Nagrik Manch, Jojwari Kisan Sangathan, Gangeshwar Kisan Sangathan, and Piplas Mata Kisan Sangh are the Community Based Institutions at village level identified to provide support in livestock and agriculture. Gram Panchayats have also been mobilised for intervention.

As villages of Hayala, Baravali and Umrana are also addressed under UNDP Small Grants Programme and WOTR the collaboration of these with Gramnidhi are benefitting Sangam Sansthan to strengthen and showcase the Income Generation Activities (IGAs) in an efficient manner.

AFPRO and BAIF are also providing the technical consultations on the basis of their experiences in the selected areas.

A detail on the convergence points

Name of the organisation	Type of the organisation	Purpose
Veterinary College, Udaipur	Government	Insurance of the livestock, management support for the poultry.
Sampada Trust, Ahmednagar	NGO	Enterprise identification workshop
FES, Pratapgarh	NGO	Forward market linkage for sale of Sirohi bucks
Lok Bharati, Sanosara	Government body (a recognised institution of ICAR)	Gir cow backward market linkages
Ajay Gir Cow Farm, Dhanduka	Private farm	Gir cow backward market linkages
Swati Cow Farm, Rajkot	Private farm	Gir cow backward market linkages
Singh Poultry Farm, Dahod	Private farm	Poultry supply – a backward market linkage
AFPRO	NGO	Goatery management
Nagrik Manch	Self Dependent Body	For enhancing livestock related income
Jojwari Kisan Sangathan	Self Dependent Body	For enhancing livestock related income
Gangeshwar Kisan Sangathan	Self Dependent Body	For enhancing livestock related income
Piplas Mata Kisan Sangh	Self Dependent Body	For enhancing livestock related income
Gram Panchayat	Government body	Facilitation on breed improvement

Integrated Water Management Programme (IWMP)	A programme of government	SHG strengthening as the programme award an SHG Rs 10,000 as revolving fund
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12. Profiling of entrepreneurs

Profiling of SHG members based on their interest for enterprises was carried out with all the SHG members.

	NGO	Sangam Sansthan	Prayatna Samiti	Sahayog Sansthan	KAS	
	Block	Gogunda	Girwa	Bhinder	Kotra	
S.No.	Types of enterprises					Total entrepreneurs
1	Cow Rearing	31	6	49	130	216
2	Sirohi Goat Rearing	145	62	38	103	348
3	Kirana Shop	15	21	2	28	66
4	Dairy	4	20	21	0	45
5	Poultry	10	1	1	3	15
6	Gini Fowl	2	0	0	0	2
7	Goat Rearing & Vegetable	1	0	0	0	1
8	Halwai	1	0	0	0	1
9	Kirana Shop & Restaurant	1	0	0	0	1
10	Masson	1	0	0	0	1
11	Nursery	1	0	2	0	3
12	Papita & Vegetables	1	0	0	0	1
13	Poultry & Kirana	4	0	0	0	4
14	RCC & Agriculture	1	0	0	0	1
15	Tailoring	1	2	0	0	3
16	Vegetables	15	0	0	0	15
17	Vegetables & Goat Rearing	1	0	0	0	1
18	Agriculture & Animal Hus.	1	0	0	0	1
19	Animal Hus.	14	22	12	13	61
20	Breaks Making	7	1	0	0	8
21	Buffalo	7	38	112	11	168
22	Camel Rearing	5	0	0	0	5
23	Carpenter	1	0	0	0	1
24	Cosmetic & Kirana Shop	1	0	0	0	1
25	Cosmetic Shop	1	0	0	0	1
26	Cycle Puncher Shop	1	0	0	0	1
27	Fish Rearing	2	0	0	0	2
28	Agri. & Land Leveling	0	1	0	0	1
29	Agri., Land Leveling & Kirana Shop	0	1	0	0	1
30	Agriculture	0	12	0	1	13
31	Animal H. & Agri.	0	2	0	0	2

32	Animal H. & Grass Sowing	0	18	0	0	18
33	Animal H.& Kirana Shop	0	1	0	0	1
34	Animal Hus & Vegetables	0	1	0	0	1
35	Animal Hus. (Goat Rearing)	0	8	0	0	8
36	Compressor	0	1	0	0	1
37	Dola Machine	0	1	0	0	1
38	Flour Mill	0	6	3	3	12
39	Grain Trading	0	38	0	0	38
40	Grass Sowing	0	9	0	0	9
41	Grass Sowing, Grain Trading	0	2	0	0	2
42	Kirana Shop & Tractor	0	1	0	0	1
43	Land Leveling	0	1	0	0	1
44	None	5	42	28	0	75
45	Well Deepening	0	3	0	3	6
46	Tub-Well	0	1	0	0	1
47	Transport Business	0	4	0	0	4
48	Thrasher	0	1	0	0	1
49	Stone Trading	0	1	0	0	1
50	Spices Business	0	2	0	0	2
51	Restaurant	0	2	0	0	2
52	Patasa Shop	0	1	0	0	1
53	Pashu Ahar Shop	0	1	0	0	1
54	Animal Husbandry & Gardening	0	0	2	0	2
55	Gardening	0	0	1	0	1
56	Kirana Shop & Animal Hus.	0	0	1	0	1
57	Mixed gir cow	0	0	1	0	1
58	Tractor	0	0	1	0	1
59	Vegetables & Fruits	0	0	1	0	1
60	Income Generation Activity	0	0	0	2	2
61	Sheep rearing	0	0	0	2	2
	TOTAL	280	334	275	299	1188



13. Business plans and value chains (Planning and strengthening)

Business plan for loan sanctioned

Business plan Package						
Income Expenditure Details						
Name of Enterprise - Gir Cow			Period - 2 Year			
Unit Cost - 20000			No of Animals- 01			
First year						
	Details	Expenditure		Income		Net Profit
1	Purchase of 1 Gir cow	15000				
2	Milk production, (Avg 6 ltrs./240day) 240*6*20			28800		
3	Feed (Avg 4kg per day 4*240*12)	11520		0		
4	Transportation	2000		0		
5	Insurance	500		0		
6	Gobar	0		1000		
7	Medicine	500		0		
8	Labour (Half day)	0		0		
9	Interest	1950		0		
10	Other Fix Asset (Need base)	1000		0		
11	Other (In Kind Cash Income, exp.	500		500		
	Total	32970		30300		-2670
Second year						

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1	Milk production, (Avg 6 ltrs./240day) 240*6*20	0	28800		
2	Feed (Avg 4kg per day 4*240*12)	11520			
3	Insurance	500			
4	Gobar		1500		
5	Medicine	500			
6	Interest	750			
7	Other Fix Asset (Need base)	0	0		
8	Other (In Kind Cash Income, exp.	0	500		
	Total	13270	30800		17530
					14860
	Fix Asset, 1Gir Cow,	0	10000		
	2 Heffar(1 year and six month)	0	6000		
	Other	0			
	Total	0	16000		16000

Net Profit	14860
Fix Asset Value	16000
Gross Profit	30860

Business plan Package					
Income Expenditure Details					
Name of Enterprise - Goatery			Period - 1.5 Year		
Unit Cost - 12000			No of Animals- 03 Sirohi, 1 Deshi		
First year					
	Details	Expenditure		Income	Net Profit

1	Goatry House, and Repairing & Arrangement of feeder, Drinker (Fix Asset)	1000		0	
2	Purchase of Goat, Total 5 Goat (Doe 2,buck,1,) 1*4000,1*3000,1*3500	10500		0	
3	Feed, Total Per month 150*12	1800		0	
4	Medicine,	500		0	
5	Transportation,	1000		0	
6	Selling of Buck, Total 02(Sirohi,Deshi) 1*5500,1*3000	0		8500	
7	Milk Selling(lit.90*6*20)	0		1800	
8	Mingni Selling,	0		300	
9	Loan Interest	1080		0	
10	Other (In Kind & Cash)	500		500	
	Total	16380		11100	-5280
Second year (Six month)					
3	Feed,Total Per month 150*6	600		0	
4	Medicine,	300		0	
6	Selling of Buck, Total 01(Sirohi,Deshi) 1*4200	0		4200	
7	Milk Selling(90 lit.*20*6)	0		1800	
8	Mingni Selling,	0		400	
9	Loan Interest	180		900	
10	Other (In Kind & Cash)	100		500	
	Total	1180		7800	6620
					1340
	Fix Asset, 2 Doe Goat,	0		10000	
	1 Buck, Doe Goat	0		3000	

	(six month)				
	Other	0		0	
	Total	0		13000	13000

Net Profit	1340
Fix Asset Value	13000
Gross Profit	14340

Business plan Package					
Income Expenditure Details					
Name of Enterprise - Goutry		Period - 1.5 Year			
Unit Cost - 17000		No of Animals- 05(05 Sirohi,1 Deshi)			
First year					
	Details	Expenditure		Income	Net Profit
1	Goatry House, and Repairing & Arrangement of feeder, Drinker (Fix Asset)	1000		0	
2	Purchase of Goat, Total 5 Goat (Doe 3,buck,2,) 2*4000,2*2500,1*3000	16000		0	
3	Feed, Total Per month 200*12	2400		0	
4	Medicine,	500		0	
5	Transportation,	1000		0	
6	Selling of Buck, Total 02(Sirohi,Deshi) 1*4200,1*3000	0		7200	
7	Milk Selling (lit140.*6*20)	0		2800	
8	Mingni Selling,	0		500	
9	Loan Interest	1530			
10	Other(In Kind & Cash)	500		1000	

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	Total	22930		11500		- 11430
Second year (Six month)						
3	Feed Total Per month 200*6	1200		0		
4	Medicine,	300		0		
6	Selling of Buck, Total 02(Sirohi,Deshi) 1*5500,1*4200 1*3000	0		12700		
7	Milk Selling(140 lit.*20*6)	0		2800		
8	Mingni Selling,	0		500		
9	Loan Interest	255		1000		
10	Other(In Kind & Cash)	100		500		
		0				
	Total	1855		17500		15645
						4215
	Fix Asset, 2 Doe Goat,	0		10000		
	3 Buck, Doe Goat (six month)	0		9000		
	Other	0		0		
	Total	0		19000		19000

Net Profit	4215
Fix Asset Value	19000
Gross Profit	23215

Business plan Package						
Income Expenditure Details						
Name of Enterprise - Poultry			Period - 1 year			
Unit Cost - 20,000			No of Birds- 50			
First year						
	Details	Expenditure		Income		Net

					Profit
1	Poultry House, and Repairing & Arrangement of feeder, Drinker (Fix Asset)	10000		0	
2	Purchase of Chicks, Total 50(tree time) (1 month old Chicks) 50*3*70	10500		0	
3	Feed, Starter & Finestior)Avg 120Kg Per Month (120*3*19) & (120*3*15)	12240		0	
4	Medicine,	500		0	
5	Transportation,	1000		0	
6	Selling of Birds Avg 140* 300	0		42000	
7	Poultry Excreta	0		1000	
8	Mortality (10%) 15*70	1050		0	
9	Loan Interest	1500		0	
10	Other In Kind & Cash)	500		500	
	Total	37290		43500	6210
Second year					
1	Purchase of Chicks, Total 50(tree time) (1 month old Chicks) 50*3*70	10500		0	
2	Feed, Starter & Finisher) Avg 120Kg Per Month (120*3*19) & (120*3*15)	12240		0	
3	Medicine,	500		0	
4	Transportation,	1000		0	
5	Selling of Birds Avg 140* 300	0		42000	
6	Poultry Excreta	0		1000	

7	Mortality (10%) 15*70	1050		0	
8	Loan Interest	0		0	
9	Other(In Kind & Cash)	0		0	
		25290		43000	17710
					23920
	Fix Asset, 1 Poultry House,	0		5000	
		0		0	
	Other	0		0	
	Total	0		5000	5000

Net Profit	23920
Fix Asset Value	5000
Gross Profit	28920

Business plan Package					
Income Expenditure Details					
Name of Enterprise - Kirana Shop			Period - 1 year		
Unit Cost - 15,000			Name of Materials- Grain, Provisions! Materials, other Dally use materials		
First year					
	Details	Expenditure		Income	Net Profit
1	Purchase of Materials (For 12 month) First time Material Purchase 1*12000 (Per month 7500*11)	94500		0	
2	Assets For Shop (Almira,Balance,etc..)	3000		0	
3	Trancepotration,(100*12)	1200		0	
4	Materials Damage Cost & other Risk	1200		0	
5	Materials			108000	

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	Selling,(300*30*12)				
6	Grain prarchege(10kg Per Day*15) 10*15*30*12	54000		0	
7	Grain Selling(30kg per month) 300*17*12	0		61200	
9	Loan Interest	1125			
10	Other(In Kind & Cash)	200		1000	
	Total	155225		170200	14975
	Fix Asset,	0		2000	
		0		0	
	Other	0		0	
	Total	0		2000	2000

Net Profit	14975
Fix Asset Value	2000
Gross Profit	16975

Business plan Package						
Income Expenditure Details						
Name of Enterprise - Manihari Shop			Period - 1 year			
Unit Cost - 10,000			Name of Materials- All Cosmetic Materials, other Dally use materials			
First year						
	Details	Expenditure		Income		Net Profit
1	Purchase of Materials (For 12 month) First time Material Purchase 1*8000 (Per month 4500*11)	57500		0		

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2	Assets For Shop (Almirah, Others.)	1500		0	
3	Trancepotration,(100*12)	1200		0	
4	Materials Damage Cost&other Risk	1800		0	
5	Materials Selling,(200*30*12)			72000	
9	Loan Interest	750		0	
10	Other (In Kind & Cash)	200		500	
	Total	62950		72500	9550
	Fix Asset,	0		1000	
		0		0	
	Other(Stock)	0		1000	
	Total	0		2000	2000

Net Profit	9550
Fix Asset Value	2000
Gross Profit	11550

Strengthening value chains: Experiences from GramNidhi

Strengthening value chains in GramNidhi

GramNidhi focuses on development of micro enterprises in context of a tribal entrepreneur. The micro enterprises itself poses a challenge as “Scale” is an important factor and strategy for increasing business competitiveness and profits.

As the scale is micro, value chains become an important factor in ensuring minimal profits to keep the interest of the entrepreneur and hence sustainability of enterprises. As scale is micro, the value chain is often is limited to small markets and changes on continuous basis. Standardization is difficult but can help in giving insights to the facilitators to intervene and build the capacity of the entrepreneur. With limited processing involved as the small scale scales make them unviable businesses, an important component is not targeted.

The one and half years of working with the enterprise and micro context have given important insights and experiences in strengthening the value chains. Some examples are illustrated below:-

a. Poultry:- The poultry enterprise is a viable option with tribal families. The niche segment available for the entrepreneurs is in terms of birds with coloured plumage or regarded as local (Desi) poultry. After observing the entrepreneurs, it has been realized it is difficult to practice a backyard poultry model as an enterprise where multiplication happens with eggs hatching. It is difficult as it requires time; scale gradually reduces with mortality mainly due to predation and domestic consumption. The model that has worked is procuring broiler chicks and fattening them for sales. The value chain worked out for the 2 areas namely Kotra and Gounda are as follows:-

Stage (For a unit of 50 birds)		Option 1 (DOC from Dahod)		Option 2 (One month old Chick from Dahod)		Option 3 (DOC from Ahmedabad)		Option 4 (Chicks from local market)		Remarks
		Cost	Cumulative	Cost	Cumulative	Cost	Cumulative	Cost	Cumulative	
Input	Procurement of Chicks	1250	1250	3400	3400	600	600	4250	4250	
	Transport	200	1450	0	3400	150	750	250	4500	
	FEED – Starter	1575	3025	0	3400	1575	2325	0	4500	Starter @ 20
	FEED – Finisher	2280	5305	2280	5680	2280	4605	0	4500	Finisher @ 19 40 gm/day/bird for 60
	Local – Maize	1200	6505	1200	6880	1200	5805	2400	6900	Maize @ 10 40 gm/day/bird for 60
	Medicines – Vaccination	150	6655	50	6930	150	5955	50	6950	
	Manpower/Electricity/Margin	600	7255		0	600	6555	0	6950	Cost with profit in raising the Chicks by an entrepreneur at central level for one month
Marketing Cost	Local market	0	7255	0	6930	0	6555	0	6950	
Cost/per bird (3 Month)			145		139		131		139	

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Since the market is local the cost is the detrimental factor in deciding the sale price. The prevailing market rates for a a bird weighing about 1.5 Kgs. is Rs. 250 in Gogunda and Rs. 180 in Kotra. The birds are not sold on weight but as unit and price may go up to 300-350 for healthier birds which weigh more and look healthier. The market is seller driven in Gogunda and buyer driven in Kotra.

Option 3 has been now strengthened with one entrepreneur now being trained and supported to raise the chicks procured from Ahmedabad. The source at Ahmedabad is the government poultry farm Makaraba. As the complete system being created is based on private players with business interest, there are more chances of sustainability.

b. Sirohi goat: - The livestock provide about 50 percent of income to tribal families. In Rajasthan livestock based enterprises contributes to 35 – 50 percent of the household income and goats make a bulk of the income from livestock amongst tribal families. Based on the observations and interventions the strengthening mainly requires in processing and price negotiation.

The prevailing chain in the marketing of bucks is as follows:

Option I (Local Market)	Owner to Butcher to Consumer
Option II	Owner to Butcher to City to Consumer
Option III	Owner to city to butcher to consumer
Option IV	Owner to cities like Surat and Mumbai

The value realization for a 10 month old buck for the above options:-

Option I

Breed	Entrepreneur	Butcher	Consumer
Local about 18 Kgs.	Rs. 1200 – 1400	Rs. 1800 (After harvesting)	@ Rs. 200 – 240/Kg
Sirohi about 26 Kgs.	Rs. 2400 – 2600	Rs. 2800 – 3000 (After harvesting)	@ Rs. 200 – 240/Kg

Option II

Breed	Entrepreneur	Local Butcher	City butcher
Local about 18 Kgs.	Rs. 1200 – 1400	Rs. 1800	Rs. 2000 - 2200
Sirohi about 26 Kgs.	Rs. 2400 – 2600	Rs. 2800 – 3000	Rs. 3200 – 3500

Option III

Breed	Entrepreneur	City Butcher (Udaipur)
Local about 18 Kgs.	Rs. 1800	Rs. 2000 – 2400
Sirohi about 26 Kgs.	Rs. 2600	Rs. 3200 - 3400

Option IV

This is festival driven market. During Id the price depends on bargaining and quality of animal irrespective of their weight.

Until a collective is formed of entrepreneur the current price realization is Rs. 80 – 100 .kg live weight. The butcher usually quotes rates without weighing. The practice of weighing, castration and feeding can increase the weight and price realization. The entrepreneurs are being educated on costing their animals at Rs. 120/Kg live weight. This fair price is being fetched by entrepreneurs in Bhinder and Bambora but more efforts are required in Kotra and Goginda. The practice of weighing has also reduced the early sale of animals as bucks gain good weight after castration and up to 12 months. Castrated animals also fetch good price during Ed. So, a mix of timing the market, improved practices like weighing and castration needs to be done.

c. GIR cow:- GIR is a high yielding breed of Gujarat. The major cost in starting the enterprise is the cost of animal. The intervention in the value chain has been in terms selecting the right animal and options for transportation. The quality animals are not available locally and are being sourced from Gujarat. New tracts have been identified where good quality breed are available and prices are not high.

	Jasdan	Sanosara	Dhanduka	Remarks
Cost of Animal (Rate/litre)	Rs. 2500	Rs. 2000	Rs. 2500	Depends on bargaining
Pregnant Heifer (per animal)	Rs. 10000 to 12000	Rs. 8000 to 12000	Rs. 7000 to Rs. 12000	
First Calving (rate/litre)	Rs. 2500	Rs. 2000	Rs. 2500	Rate increases if the calve is female
Second Calving	Rs. 2500	Rs. 2500	Rs. 2500	
Third Calving	Rs. 2000	Rs. 1500	Rs. 1800	

Transportation Cost (Different options have been negotiated)

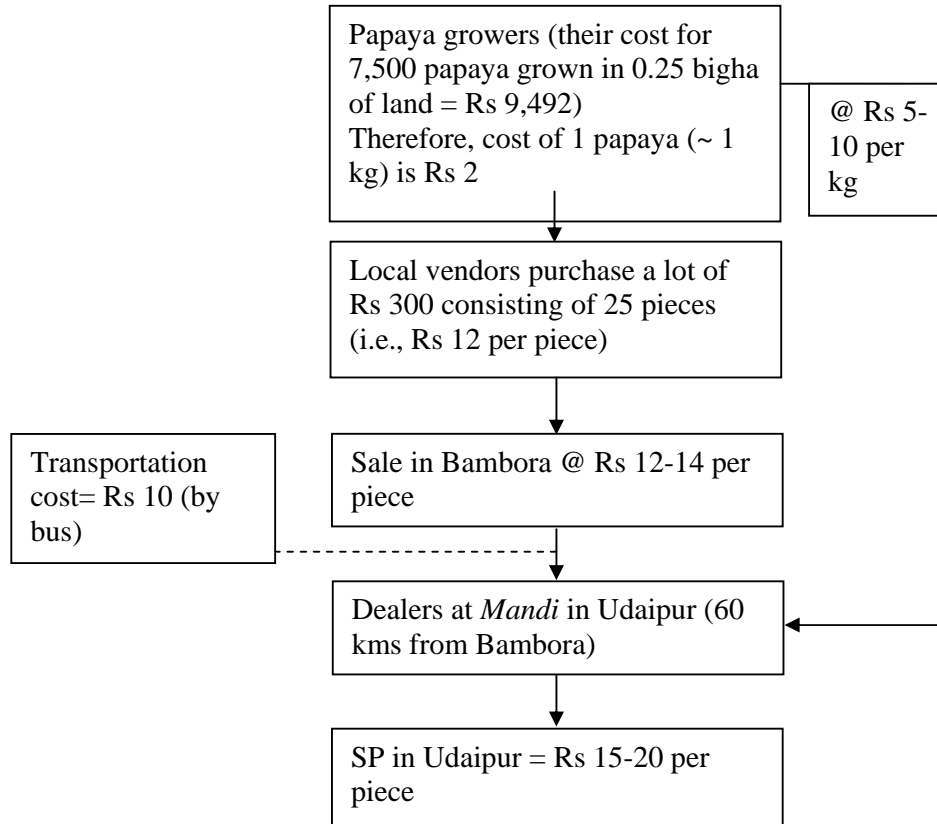
	Canter (5 animals)	10 wheel truck turbo (9 animals)	Tata 407 (3 Animals)
Cost of transportation	20000	14000	12000

Marketing options:-

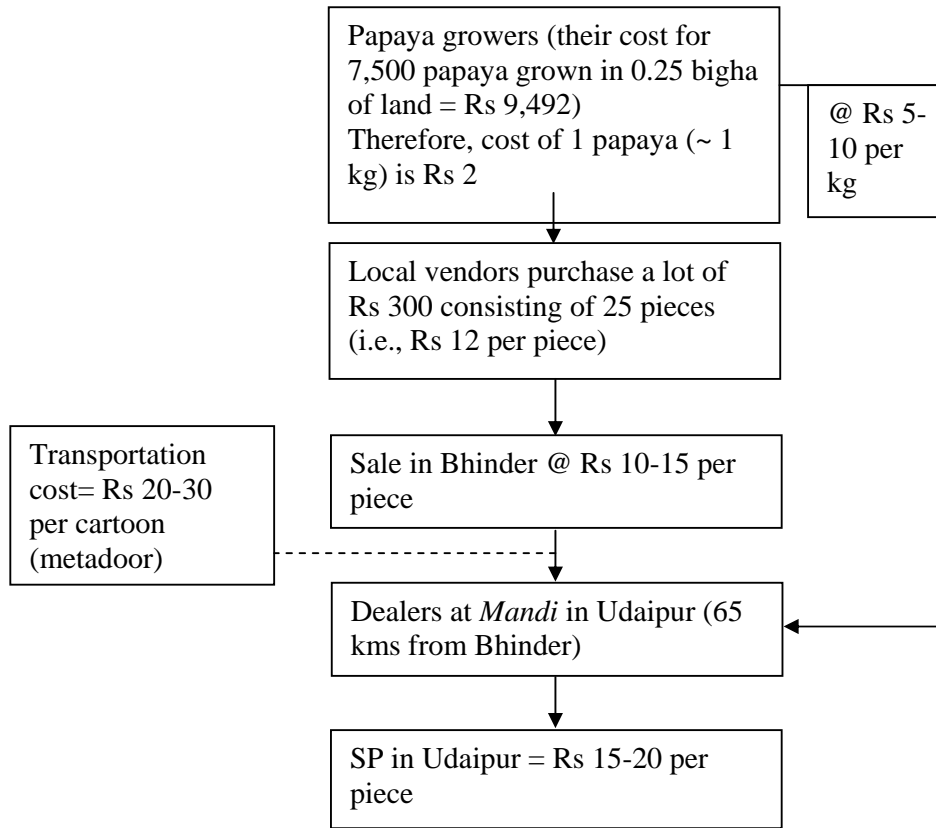
	Local Milk sale	Ghee + Chaas (Milk equivalent)	Dairy (saras)
Rate realization (fat 5-6) per litre of milk	Rs. 20/litre	Rs. 25/litre	Rs. 19/litre

d. **Papaya** is a highly lucrative cash crop suited for the region. Some entrepreneurs have taken up in the region and existing value chain is as follows:-

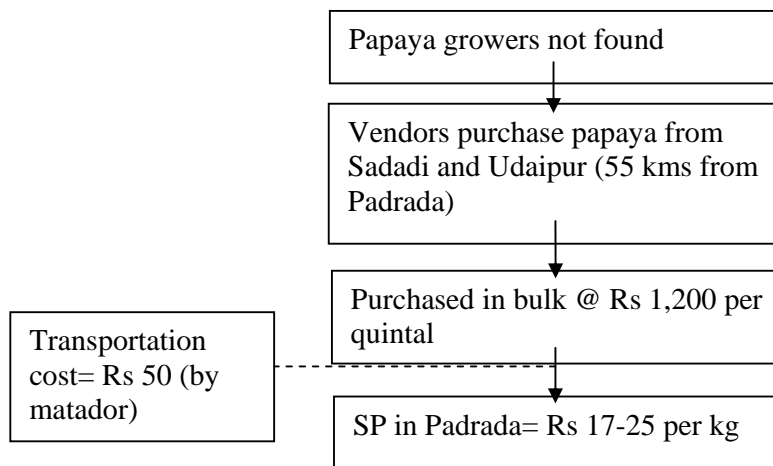
Status of Bambora village



Status of Bhinder block



Status of Padrada village



A document worked out by Samarthak Samiti for business plans and value chains of NTFP is annexed for 6 more products.

14. Risk Mitigation Strategy

Vulnerability reduction of the entrepreneurs through technical support and hand holding to help them access services provided by government and various other agencies.

1. All the cows purchased by entrepreneurs have been insured.
2. Model sheds have been demonstrated for cows, poultry and goatery.
3. All the goats and cows were vaccinated along with medication for deworming.
4. Multiple approaches have been used for training and package of practice developed for 4 enterprises being demanded the most – poultry, goatery, Gir cow and Papaya cultivation.
5. Critical inputs like breeding buck was provided to one village as the buck was not of suitable age for service, a bull of Gir has been procured and provided as Artificial insemination was not as successful.



Some analysis prepared and shared is as follows:-

Risk Analysis and Mitigation Strategy for enterprises in GramNidhi

1. Name of the Enterprise: GIR based enterprise
2. Risk Analysis based on the literature review, discussions with experts, observations and experience with the existing entrepreneurs:-

High Probability	Medium Probability	Low Probability

Risk Factor	Remarks	Probability	Mitigation Strategy
Acclimatization to the climate of Udaipur	The breeding policy recommends GIR for the region. It is hardy breed with high milk output. The breed is from similar undulating terrain and semi arid conditions.		<ul style="list-style-type: none"> • Avoiding procuring in extreme conditions – summer and winter. • Purchasing from a farmer who has practiced home based rearing. • Training and exposure of entrepreneurs. • Purchase of younger animals.
Critical Scale of enterprise	The input cost of the breed is a deterrent for keeping 2 animals that provide income round the year.		<ul style="list-style-type: none"> • Encouraging purchasing of heifers along with cows to maintain income cycle • Provision of bull for upgrading the local

			<p>non descript breed of cows.</p> <ul style="list-style-type: none"> Investing in the male calves for getting good bulls in 2 years time
Feed Stress	The cows purchased from Gujarat are fed on cotton oil cakes and Jowar crop residue.		<ul style="list-style-type: none"> Encouraging supplement feed Training on proper feed management
Disease management	The breed is hardy and not prone to diseases. Deworming and vaccination are important along with proper shelter to keep the skin parasites away		<ul style="list-style-type: none"> Training and counseling on good management practices. Demonstration through partial support for a good shelter. Linking-up with government vet-health services. Regular de-worming and vaccination support.
Knowledge of the entrepreneur of basic management	Traditionally the tribal in the region have kept non descript cows. The cows are reared with minimal inputs. One critical factor is timely breeding (approx 90-120 days after calving) to reduce dry period and loss of income.		<ul style="list-style-type: none"> Training and exposure Hand holding and support Counseling for improving practices that are found lacking Provision of good quality bull and access to artificial insemination services. Training to identify the cows heat period
Location, access to market and competition	The critical mass is lacking for linking with govt. dairy.		<ul style="list-style-type: none"> Production of ghee (butter oil) and selling of milk in local market. Cluster based approach to have the critical mass for linking with govt. dairy and premium price of cow can.
Sourcing and Cost of the cows	The cost of cows is very high and is a barrier of promotion of the breed which has been recommended for the region. Transportation and problems/costs associated with locating the right animal are also challenging/		<ul style="list-style-type: none"> Exploring support of breeding centre at Udaipur for local supply of animals. Encouraging heifers' purchase which costs less along with cows. Provision of bull for timely breeding and breed improvement of local animals
Record Keeping	Illiteracy is a major hurdle to encourage keeping of records of stock and keep a track of income and expenses. This also makes		<ul style="list-style-type: none"> Record keeping is must for all the enterprises. Identifying local people

	it difficult to arrive on pricing strategy.		who can help entrepreneurs in record keeping. <ul style="list-style-type: none"> • Regular counseling on costing
Mortality	It is a high investment enterprise and death of animal may put the entrepreneur in a debt trap		<ul style="list-style-type: none"> • Insurance of animals • Regular monitoring and linkages with government vet-health services.

Risk Analysis and Mitigation Strategy for enterprises in GramNidhi

3. Name of the Enterprise: Sirohi breed based goat enterprise
4. Risk Analysis based on the literature review, discussions with experts, observations and experience with the existing entrepreneurs:-

High Probability	Medium Probability	Low Probability

Risk Factor	Remarks	Probability	Mitigation Strategy
Scale of enterprise	The input cost of the breed is a deterrent for keeping 2 animals that provide income round the year.		<ul style="list-style-type: none"> • Encouraging purchasing of heifers along with cows to maintain income cycle • Provision of bull for upgrading the local non descript breed of cows. • Investing in the male calves for getting good bulls in 2 years time
Disease management	The breed is hardy and not prone to diseases. Deworming and vaccination are important along with proper shelter to keep the skin parasites away		<ul style="list-style-type: none"> • Training and counseling on good management practices. • Demonstration through partial support for a good shelter. • Linking-up with government vet-health services. • Regular de-worming and vaccination support.
Knowledge of the entrepreneur of basic management	Traditionally the tribal in the region have kept non descript cows. The cows are reared with minimal inputs. One critical factor is timely breeding (approx 90-120 days after calving) to reduce dry period and loss of income.		<ul style="list-style-type: none"> • Training and exposure • Hand holding and support • Counseling for improving practices that are found lacking • Provision of good quality bull and access to artificial insemination services.

			<ul style="list-style-type: none"> • Training to identify the cows heat period
Location, access to market and competition	The critical mass is lacking for linking with govt. dairy.		<ul style="list-style-type: none"> • Production of ghee (butter oil) and selling of milk in local market. • Cluster based approach to have the critical mass for linking with govt. dairy and premium price of cow can.
Sourcing and Cost of the goats	The cost of cows is very high and is a barrier of promotion of the breed which has been recommended for the region. Transportation and problems/costs associated with locating the right animal are also challenging/		<ul style="list-style-type: none"> • Exploring support of breeding centre at Udaipur for local supply of animals. • Encouraging heifers' purchase which costs less along with cows. • Provision of bull for timely breeding and breed improvement of local animals
Record Keeping	Illiteracy is a major hurdle to encourage keeping of records of stock and keep a track of income and expenses. This also makes it difficult to arrive on pricing strategy.		<ul style="list-style-type: none"> • Record keeping is must for all the enterprises. • Identifying local people who can help entrepreneurs in record keeping. • Regular counseling on costing
Mortality	It is a high investment enterprise and death of animal may put the entrepreneur in a debt trap		<ul style="list-style-type: none"> • Insurance of animals • Regular monitoring and linkages with government vet-health services.

Risk Analysis and Mitigation Strategy for enterprises in GramNidhi

5. Name of the Enterprise: Poultry based enterprise

6. Risk Analysis based on the literature review, discussions with experts, observations and experience with the existing entrepreneurs:-

High Probability	Medium Probability	Low Probability

Risk Factor	Remarks	Probability	Mitigation Strategy
Predators and theft	The major loss pointed out by earlier studies and discussions is due to predation and theft		<ul style="list-style-type: none"> • Enterprise only when proper shelter that can be locked • Scavenging/grazing under observation
Critical Scale of	Practice in the region is of		<ul style="list-style-type: none"> • Minimum unit of 50 birds

enterprise	keeping 2-10 birds that is usually for domestic consumption and quick cash when in need. Not seen as viable enterprise as it does not provide regular income. Earlier efforts of providing 20 birds as unit failed as it does not generate a cycle (hen-egg-hen) at a scale.		<p>with focus on broilers chicks as inputs.</p> <ul style="list-style-type: none"> • Three cycles of broilers birds is possible with each cycle of 2-3 months with chicks bought from outside, fattened and then sold. • Motivate entrepreneurs to have one more smaller shelters for brooders hen and start producing their own chicks.
Feed Stress	When done as an enterprise with better varieties of breeds which require feed of 30-50 gms for about 2.5 months, the feed requirement is high to which the tribals are not accustomed with. The one month old chicks which are usually purchased from a private/government hatchery are not used to scavenging/grazing as they are made dependent on feed provided in enclosures.		<ul style="list-style-type: none"> • Provision of 1 kg. feed with each 1 month old chick to reduce feed shock. • Counsel entrepreneur to supplement with flour, vegetable waste etc. at fixed timings along with grazing. • NGO keeps a revolving stock of feed.
Disease management	Mortality is due to lack of vaccination and poor hygiene and sanitation. Feed stress also increases vulnerability. The government veterinary services lack the capacity to support poultry.		<ul style="list-style-type: none"> • Purchase of one month completely vaccinated chicks. • One month old chicks are relatively less vulnerable. • Shelter with ventilation and design for easy cleaning. • Provision of feeder and drinker to reduce contamination. • Provision of feed. • Provision of common medicines and encouraging traditional practices of feeding garlic and onions • Linking with govt. veterinary services and identification of experts for training and counseling when required.
Knowledge of the entrepreneur of basic management	Traditionally the tribal in the region have kept birds in small shelters or covered by a basket during night with minimal management practices.		<ul style="list-style-type: none"> • Training and exposure • Hand holding and support • Counseling for improving practices that are found lacking with family orientation.
Location, access to	The market is usually at doorsteps for the birds with		<ul style="list-style-type: none"> • Counseling on correct pricing based on costs.

market and competition	colored plumage. As it was not being done at a scale, there was no competition. Nearness of entrepreneurs may lead to low pricing.		<ul style="list-style-type: none"> • Encouraging scattered enterprises.
Sourcing and Cost of the chicks	The detrimental factor on broilers based poultry enterprise is costs of chicks. Only the bird with colored plumage has market and is profitable as it is some what niche segment. Entrepreneurs do not have capacities to compete in the efficient low margin market of white birds. There are no local suppliers available and sourcing has to be done from distance.		<ul style="list-style-type: none"> • There is a price differential in one Gogunda from Dahod that gives some advantage to entrepreneurs as it is being not done on a scale. • An experiment with sourcing of DOC and raising them locally by an entrepreneurs is being done. Economics of the same is being calculated. It may reduce the cost by about 1 per cent.
Cash management	Poultry provides quick returns and lack of cash management may lead to failure. Tribal have limited capacity to handle cash in high amount and may splurge. .		<ul style="list-style-type: none"> • During the loan period regular monitoring and counseling. • Counseling and training of SHGs. • Counseling of the family.
Pricing/Costing	The entrepreneurs traditionally have not raised birds by providing inputs and hence do not have idea of costing. Rates are fixed keeping in mind the prevailing market rates and need of the buyer/seller/		<ul style="list-style-type: none"> • Training and counseling on costing. • Correct estimation of weight. • Record keeping of inputs provided and estimation of time spent.
Record Keeping	Illiteracy is a major hurdle to encourage keeping of records of stock and keep a track of income and expenses. This also makes it difficult to arrive on pricing strategy. Lack of trust and hope of waiver of loans makes the entrepreneurs understate their income and overstate their expenses.		<ul style="list-style-type: none"> • Record keeping is must for all the enterprises. • Identifying local people who can help entrepreneurs in record keeping. • Regular counseling on costing
Domestic Consumption	As poultry birds are of relatively lesser value the domestic consumption may lead to over all under recovery of cost and may hamper running of enterprises. Along with predation, domestic consumption is another reason for lack of enterprises on poultry.		<ul style="list-style-type: none"> • Counseling on costing • Scale of enterprises that take in account the domestic consumption.

Samarthak Samiti, Udaipur

BUSINESS PLAN FOR MFPs FOR TRIBAL AREAS, Udaipur

Back ground:

Rajasthan the state having largest area in India has limited forest coverage (9.32%) majority of which is concentrated in the south and southeast parts. These forest offers support to livelihood of poor families through various resources and valuable products such as Tendupatta, Mahuwa, Ratanjote, Puhar, Sitaphal, Safed Musli, Babool-glue, nirguri, Ber Amla, Baheda, and many other medicinal plants, which are called Minor Forest Produce (MFPs) or NTFPs¹. The significance of these MFPs is high for poor tribal communities in the area as they constitute important part of their livelihoods and potentials are large.

In this whole trade of MFPs overexploitation and even local extirpation in response to intensive harvest is the major threat to forest ecosystem and community economics. The result is that the natural resource base is becoming degraded in certain areas, and an increasing number of species are becoming extinct. In such circumstances, maintaining MFP harvest and trade within sustainable levels presents a major challenge today and the foreseeable future.

The Rajasthan Forest Produce collectors and Processors Group Support Society (Samarthak Samiti) is a registered organization (under Act 1956), which is active in six districts of the state with the broad objective of providing guidance and motivation to smaller organizations, cooperative societies and such other societies, which are engaged with minor forest produce collection and devoted to the cause of biodiversity conservation. It is this activity has been intensively supported by Astha for over more than 10 years. It promotes the exchange of information about MFPs collection and marketing concerns to increase awareness and to improve co-ordination of marketing efforts through sharing of experiences and lessons learned.

Samarthaks ultimate goal is **“Providing guidance and motivation to smaller organizations, cooperative societies and other societies, which are engaged with minor forest produce collection and devoted to the cause of biodiversity conservation”**

As the experience of Samarthak Samiti on working on the issue for fifteen years Samarthak has felt that there is need to federate the all cooperatives and the producers group in a business model. The need is comes to increase

¹NTFPs: Non timber Forest Produce

the volume of the production and to get the proper legal identity for the business there is a need to come in a business model. Finely Samarthak advisory committee and the executive board has approved that we need to go for a business identity as soon as possible with membership of the groups and cooperatives.

The Support Society is situated in Rajasthan, and works with tribal Cooperatives in the state, and with some village level Self Help Groups. It began working with Tendu Leaf Collectors Cooperatives, and has since expanded to work in many areas of the state, with organizations of the poor who live in or near the forest. The Support Society works with them on a wide variety of forest produce – Sitaphal (custard apple), Ratanjote (a non-edible oil seed used in making soap *Jatropha*), Amla (gooseberry), green mangoes (keri), safed moslee (a medicinal root herb), Jamun (a forest tree fruit) honey , Puhar, and etc.

What we have been seeing is that the gap between the Rich and the Poor is increasing at a very fast rate. The consumer culture of the dominant “place in the Centre” castes and communities, and the survival culture of the small marginal farmers and forest produce collectors who are our members, are so different. We understand that these differences have something to do with the nation’s economic policies of “free trade” and “globalization”.

Our Support Society is working to help to make poor people’s collective efforts viable in the market place. We want to join with others who are also concerned about the difficulties the poor are facing, under these economic policies.

Working with field organizations to understand the importance they place on the conservation and trade of *Tendupatta* and MFPs important for the community, is an essential part of Rajasthan Forest Produce Collector's and Processing Group Support Society (SAMARTHAK SAMITI) It is this activity has been intensively supported by Astha for over more than 10 years. It promotes the exchange of information about *Tendupatta* and MFP collection and marketing concerns to increase awareness and to improve co-ordination of marketing efforts through sharing of experiences and lessons learned.

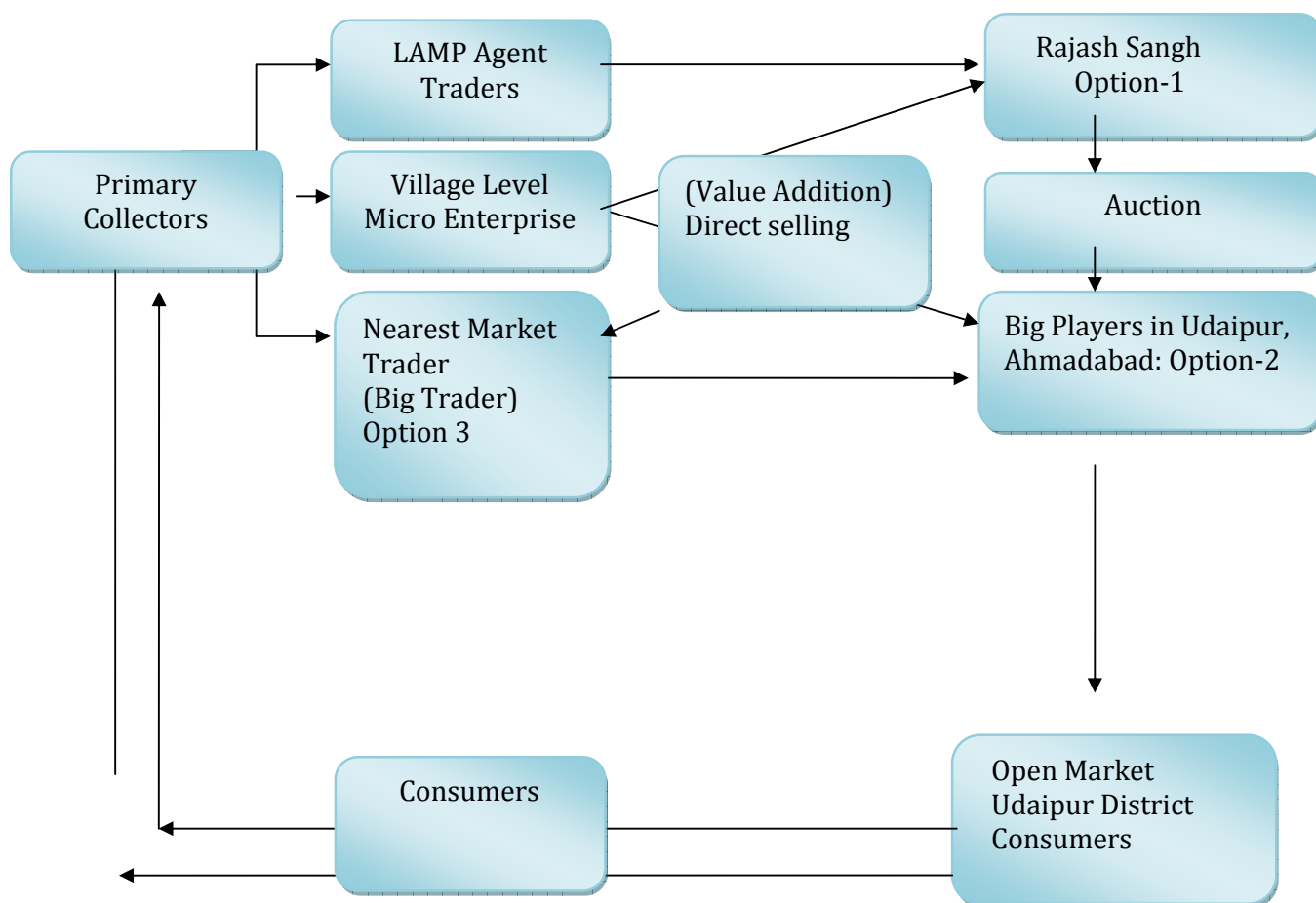
By the experience of a decade we have seen that there is a need to make the business plan for the major products which can be viable in the business. Since a decade we are able to make business plan for *Tendupatta* only and other products collection and selling are being done on the basis of trial.

With the support of CEE Samarthak has got opportunity to do exercise on the business plan for other products. That's why we have taken six products for these exercises.

a. Operational And Geographical area of federation / Samarthak

	Name of the cooperatives	Block	District	Villages
1	Adivasi Tendupatta Sangrahan Sahakari Samiti, Ltd. Devla	Kotra	Udaipur	15 villages of the 9 panchyats
2	Dhariyawad area cooperative	Dhariyawad	Pratapgarh	20 villages of 10 Panchayat
3	Vagad Majdoor Kissan Sahakari Samiti, Ltd. Jalukuwa	Bichiwara	Dungarpur	15 village of 9 panchyats
4	Bhomat Adivasi Mahila Van Upaj Sangrahan Sahakari Samiti, Ltd. Hayla ,	Gogunda	Udaipur	12 villages of 6 Panchayat
	Total			62 villages, 34 Panchayat

Present Marketing Channel of NTFPs



b. Product: Products identified are as follow end will be extended

1. Honey
2. Amla
3. Jamun Sirka
4. Jamun Ark
5. Jatropha
6. Puhar
7. Sitaphal

c. Premises:

Samarthak do not have any premises for storage , processing and production building one of the cooperatives Kotra has small office cum processing center at Devla which can be used for the purpose.

d. Produce projection: estimated production for the first year the products will be collected at groups and cooperative level

Product	Production (Kg)	Proportion of Total	Cost/Kg/Ltr	Total Cost	Selling price/ kg/ ltr	Total sales revenue
Honey	1300	2%	100	130000	170	221000
Amla	5000	9%	25	125000	25	125000
Jatropha	30000	57%	8	240000	12	360000
Puhar	5000	9%	4	20000	7	35000
Jamun Sirka	500	1%	50	25000	100	50000
Jamun Ark	1000	2%	100	100000	200	200000
Sitaphal	10000	19%	5	50000	12	120000
Production	52800			690000		1111000

e. Quality aspects

Purity of produce: produce will be natural and organic and chemical pesticides will not be used in production and will be certified as participatory guarantee system within the producers group.

Quality certification: certification will be taken from the proper authority like Age mark, FPO and PFA as per rules of state to insure the quality produce

- Follow prescribed norms and standards in all aspects (Production, Operations, Organization Structure, Marketing and Supply chain)
- Proper handling and timely supply of product Half/quarterly yearly trainings and capacity building for introducing new technologies will be organized for staff of the business body.

f. Raw material sourcing. :

Raw material will be collected from the various cooperatives which area agansd in the collection of the produces from there groups and the members in from Rajasthan.

Source of the collection / production from various blocks

Block name	Produces

Kotra	Honey / Amla /Jamun Sirka/ Jamun Ark /Puhar/ Sitaphal
Dhariyawad	Jamun Sirka/ Jamun Ark/ Puhar
Bichiwara	Amla / Puhar/ Jatropha
Gogunda	Honey/ Jatropha / Puhar / Sitaphal

g. Marketing:

i. Description of the target Market: Samarthak is targeting the market where there are buyers who are willing to purchase the natural / organic / without pesticides produce for their better health and willing to pay premium for the same. Target Market is health conscious people who can pay more than the market rate for the natural and organic produces

- people who need natural and organic products
- Diabetic people for Jamun sirka / ark
- Hostel and Anganwadis for pulses
- Niche marketing with hotels and restaurants
- People taking ayurvedic medicine with honey
- Retailers within Udaipur and surrounding areas
- Training center of NGOs like Astha, CASA, Sewa Mandir
- Bulk marketing in Ahmedabad, Delhi, Hyderabad , and other cities.

ii. Demand: Demand is increasing day by day as the health conscious are increasing resulting from various activities like discourses by Baba Ram Dev and there presence in all over country. Demand of the product by Samarthak Samiti is growing and the demand chart is showing the growth in demand of these products in last five years.

h. Demand of last four year

	Products	2007		2008		2009		2010	
		Supply	Demand	Supply	Demand	Supply	Demand	Supply	Demand
1	Honey	500	1000	800	1500	1200	2000	350	3000
2	Amla	8000	10000	100	10000	3500	10000	7000	10000
3	Jamun Sirka	100	200	300	500	500	800	500	1000
4	Jamun Ark	10	100	50	200	100	500	500	1000
5	Jatropha	6000	50000	2000	20000	2000	20000	0	25000
6	Puhar	500	5000	500	5000	5000	50000	0	10000
7	Moong	0	500	0	500	50	500	500	500
8	Urad	0	500	0	500	500	500	0	500

9	Chana	4000	5000	5500	5000	0	5000	0	5000
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- iii. **Current size:** Presently Samarthak is having a product sales turnover of nearly Rs. 10 lakh per year on the basis of the project work and not including any of the cost of the staff and others involved in the purchasing and selling of the produces.

Current size: (Value in Rs. And Quantity is in KG)

	Product s	2007		2008		2009		2010		Total	
		quantit y	Value	Qua ntity	value	Quanti ty	Value	Quant ity	value	Quanti ty	value
1	Honey	500	37500	800	64000	1200	108000	350	35000	2850	244500
2	Amla	8000	144000	100	1800	3500	63000	7000	126000	18600	334800
3	Jamun Sirka	100	2000	300	7500	500	15000	500	25000	1400	49500
4	Jamun Ark	10	400	50	2000	100	4000	500	50000	660	56400
5	Jatroph a	6000	108000	2000	24000	2000	20000	0	0	10000	152000
6	Puhar	500	2500	500	2500	5000	25000	0	0	6000	30000
7	Moong	0	0	0	0	50	3000	500	25000	550	28000

- iv. **Place (Geographic marketing area):** Presently Samarthak is marketing its produce through the NGO network only so the main markets have not been touched. We are willing to cover the most of the market of Udaipur and by niche marketing to other cities like Ahemedabad, Jaipur, Hyderabad with support of NPMi and at Delhi with support of the Karak means ²private limited company Delhi

Market: market for the MFPs is available in and around of the Udaipur where we can sold it

S.No	Products	City
1	Honey	Delhi, Ahemedabad, Udaipur , Mumbai
2	Amla	Udaipur , Jodhpur, Delhi
3	Jamun Sirka	Udaipur
4	Jamun Ark	Ahemedabad, Hyderabad , Udaipur

- 5 Jatropha Udaipur,
- 6 Puhar Udaipur
- 7 Sitaphal Udaipur, Bhilwara, Bewar, Ajmer, Jodhpur, Palanpur, Dissa,

v. **Consumer Needs:** consumers are need the specific products and they wants to see the most of the products should be

- certified by govt. agency
- effective as medicinal use
- tasteful
- purity
- affordable pricing

i. Processing & value addition: processing and value addition will be done under the direction of highly qualified person so the hygienic parameter can be adopted during this

Level for processing and value addition

Product	Collection	Grading / Value addition	Processing	Packaging	Labeling	Marketing
Honey	Group Level	Group level	cooperative	cooperative	cooperative	Federation/ Samarthak
Amla	Group Level	Group level		cooperative	cooperative	Federation/ Samarthak
Jamun Sirka	Group Level	Group level		federation	federation	Federation /Samarthak
Jamun Ark	Group Level	Group level		federation	federation	Federation /Samarthak
Toor	Group Level	Group level	cooperative	cooperative	cooperative	Federation /Samarthak

Ajwain	Group Level	Group level		cooperative	cooperative	Federation /Samarthak
Saunf	Group Level	Group level		cooperative	cooperative	Federation /Samarthak

j. Product wise costing , profitability and Value chain statement

	Sitaphal	Honey	Amla	Sirka	Ark	Jatropha	Puhar	Total
At Cooperative / group								
cost to Coop/kg	5.00	100.00	20.00	50.00	100.00	8.00	4.00	
Grading								
Packing	1.15	27.13	0.75	27.13	27.13	0.75	0.75	
Storing		0.20	0.50	0.20	0.20	0.50	0.50	
Transport	1.00	1.70	0.38	1.70	1.70	0.38	0.38	
Cost of collection	7.15	129.03	21.63	79.03	129.03	9.63	5.63	
Grading loss	0.20	0.05	0.05	0.05	0.05	0.03	0.03	
Storing loss	0.10	0.05	0.05	0.05	0.05	0.02	0.02	
Total collection (kg)	10000.00	1300.00	5000.00	500.00	1000.00	30000.00	5000.00	52800.00
Net weight	7000.00	1170.00	4500.00	450.00	900.00	28500.00	4750.00	47270.00
Total cost to coop	10.21	143.37	24.03	87.81	143.37	10.13	5.92	
Total cost to group / coop /kg	71500.00	167739.00	108125.00	39515.00	129030.00	288750.00	28125.00	832784.00
Add margin - 1% per kg	0.10	1.43	0.24	0.88	1.43	0.10	0.06	
Selling value to Federation	72215.00	169416.39	109206.25	39910.15	130320.30	291637.50	28406.25	
Min Selling price per KG	10.32	144.80	24.27	88.69	144.80	10.23	5.98	
At Federation								
Purchase value for Federation	72215.00	169416.39	109206.25	39910.15	130320.30	291637.50	28406.25	841111.84
Cost to Federation/kg	10.32	144.80	24.27	88.69	144.80	10.23	5.98	

Quantity discount by dealer for moisture (3kg on 100kg)		35.10	135.00	13.50	27.00	855.00	142.50	
Net weight of produce	7000.00	1134.90	4365.00	436.50	873.00	27645.00	4607.50	
Cost of weight discounted by dealer		5082.49	3276.19	1197.30	3909.61	8749.13	852.19	
Total cost for Federation	10.32	149.28	25.02	91.43	149.28	10.55	6.17	
Add admin OH - 2.5% (apportioned of 25% across 5 products)	0.26	14.93	0.63	9.14	14.93	0.26	0.15	
Add profit margin - 2.5% per kg	0.26	3.73	0.63	2.29	3.73	0.26	0.15	
Selling price per kg	10.83	167.94	26.27	102.86	167.94	11.08	6.47	
Sales by Federation								
Sales value	75825.75	190593.44	114666.56	44898.92	146610.34	306219.38	29826.56	908640.95
Cash discount 2%	1516.52	0.00	2293.33	0.00	0.00	6124.39	596.53	10530.77
Net value after Cash discount 2%	74309.24	190593.44	112373.23	44898.92	146610.34	300094.99	29230.03	898110.18
Net profit/loss	2094.24	21177.05	3166.98	4988.77	16290.04	8457.49	823.78	56998.34
If Selling price per kg	12.00	170.00	25.00	100.00	200.00	12.00	7.00	
Sales by Federation								
Sales value	84000.00	192933.00	109125.00	43650.00	174600.00	331740.00	32252.50	968300.50
Cash discount 2%	1680.00		2182.50			6634.80	645.05	11142.35
Net value after Cash discount 2%	82320.00	192933.00	106942.50	43650.00	174600.00	325105.20	31607.45	957158.15
Net profit/loss	6494.25	2339.56	-7724.06	-1248.92	27989.66	18885.83	1780.89	48517.21

k. Benefit of the product (for consumer) : keeping in mind to give more price to the producers Samarthak will try to manage the thing for betterment of the

producers . we are trying to increase the fair price for all the product. Federation will pay more rates in comparison to market to their member's producers and the other will be treated as non members. A policy will be in place after the registration of the federation.

I. Price

Pricing objective: Better price for produce – premium for purity, Proper utilization of resources, Control in management activities Degree of Bargaining power (in terms of products)

m. Margin : profit margin will be charged 1 % by cooperative level and 3 % at the federation level Price fixing method: it will be based on the general market where local traders are paying to producers, Samarthak will try to give more then the traders in comparison to market.

n. Promotion

Advertising: we will give some advertisement in local news paper for making awareness in area

Public relations: Samarthak Samiti wills deals for the public relation to strengthen the relation and will use its network of the NGO of the area

Promotional programs: Personal selling: most of the staff is taken this responsibility to sell the produce of the federation but we will give target to every person based on the nature of work and background for selling produces based on personal skills.

o. Funds/ finances:

Fund will be raised from the selling of the share of the federation and the cooperatives as a loan and the from the partners as advance and from the donor as a grant to start the business for the people. Amount from the members cooperatives and the groups near to 60-70% for collection and sale of the product 20 – 30% from grants which will be used for capacity building of the producers groups and cooperatives and the proposed federation, 10% of the total amount will be arranged from the various financial schemes and loan from the banks and other related agencies customer advance

p. Working Capital sources

S.No.	Particulars	%
1	From sale of the amount	20 %
2	Equity/chare capital of federation	10 %
3	Soft loan from other cooperatives	50%
4	Bank loans	20 %

Q. Risk:

Risk of federation

S. No.	Risk	Measure of risk	Action to be taken
1	Limited production of MFP mainly during low rainfall years	Production of the MFPs and Agg. produce in area is based on the rain fall in area. Low rain fall effect the production and it may effect work of Samarthak	When production is less then the estimates then we will purchase produce from the non members producers of the area
2	Competition from other buyers / traders	Increase the collection rate by traders may effect the collection of the Samarthak.	We will more focused on strong membership of the federation and trained them to deal this situation and not to sell produce other then federation
3	Working capital	The absence of the working capital may have problem in collection and procurement of produce.	The cooperatives of the area have amount with them will support to arrange the working capital
4	Human resource	Workers left the organization to get better option in other organization	We will try to satisfy them as remuneration and other facilities within the federation.
5	State policy and law	Change in the policy of state can effect the work of federation	Samarthak is network partner of the various organization and are trying to change s the rule s in fever of producers.

r. Costs: Cost to be bear at level

Cost of	Group Level	At Cooperative level	At Federation level
Collection	Group Level		
Value addition	Group Level		
Processing		At Cooperative level	
Packing &		At Cooperative	

Labeling

level

Marketing

At Federation
level**s. Present status of infrastructure and Capital:****1 Infrastructure and Capital of the cooperatives**

	Name of the cooperatives		Reserves Rs. In lakhs	Building / Assets	Remarks
1	Adivasi Tendupatta Sangrahan Sahakari Samiti, Ltd. Devla	Kotra Udaipur	50.00	Small office cum processing center	Active members and working
2	Adivasi Tendupatta Sangrahan Sahakari Samiti, Ltd.	Aburoad Sirohi	12.50	One Marshal jeep	
3	Adivasi Tendupatta Sangrahan Sahakari Samiti, Ltd Devgarh	.Pratapgarh	2.50	Nil	In sleeping mode / dormant
4	Vagad Majdoor Kissan Sahakari Samiti, Ltd. Jalukuwa ,	Bichiwra Dungarpur	.40	Nil	Active members but slow working
5	Bhader Adivasi Tendupatta avm Vanupaj Sangrahan Sahakari Samiti, Ltd. Birothi	Jhadol Udaipur	.60	Nil	
6	Bhomat Adivasi Mahila Sangrahan Sahakari Samiti, Ltd. Hayla ,	Gogunda Udaipur	.03 (Share Capital)	Nil	Very New
7	Humkissan Tendupatta Sangrahan Sahakari Samiti, Ltd. Jhiri	Aklera Jhalawar	.50	Small office / store cum processing center	Active members but slow working / possibility is there
8	chunda Janjati Mahila van upaj sangrahn Sahkari Samiti ltd. Bedawal	Salumber Udaipur	.03	Yet to be registered	

Products details and value chain

1. Honey

Description: Honey obtained from wild bees Honey is one of the nature's wonders. It is found throughout the country, especially in the areas having dense floral vegetation. It is nothing more than nectar gathered from the blossoms of many flowers by bees. Worker bees remove the liquid from the nectar. The finished product is heavy syrup with 12-20 percent moisture and 80 percent sugar. Honey is one of the nature's wonders food'. It is found throughout the country, especially in the areas having floral vegetation. It is nothing more than nectar gathered from the blossoms of many flowers by bees. Worker bees remove the liquid from the nectar.

Uses: It is an instant energizer, antioxidant and possesses antibacterial properties. It also improves eye sight, dissolves cough and reduces the effect of poisons, useful in urinary disorders and worm infections. It controls and relieves the symptoms of asthma.

Present Status: Natural Shahad is available in the Kotra region and a few people (about 15 - 20 households) from Devla collect it Collect them on large-scale but in the process often exposing themselves to grave Risk of injury. The method adopted is mostly destructive in which the entire hive is Plucked before honey is sieved from it mechanically.

Collection: Usually, the collecting season starts from Mar collect about 8-10 kg. of Shahad in a month and it is sold locally at a price of Rs. 50-60/- per kg. It is sold in loose and unfiltered form And often referred to as 'wonder 12-20 percent moisture and 80 percent sugar. Instant during the season The tribal honey hunter's isk Mar-May. One person can earn 500-1000. The local collectors collect honey and bring it in buckets to sell it to the local shopkeepers or other willing customers. They even go to the nearest mandis in order to sell it to the bigger traders but in most of the cases this honey is bought by people for self consumption purposes and is not taken forward as marketing Step. It was found that out of the total households surveyed; about 64% households were involved in the honey collection process

Collection process: The primary collectors collect the honey from the forest trees by climbing up to the bee-hive and extracting the honey out of the hive by either crushing the hive from outside. Sometimes for easy extraction of honey, the collectors give smoke treatment to the honey bees but this leads to the death of the honey bees. These malpractices are a part of unsustainable harvesting and lead to the destruction of honey bees.

Storage: Usually, the collectors do not have any proper storage facility for honey collected by them. They keep it in buckets and sell it in the market openly.

Processing: Till now, the local collectors themselves have not been able to process the honey in a proper technical manner. They filter it traditionally through a cotton cloth and have no means for packaging their honey. However, an NGO Samarthak Samiti is doing great job as far as the processing, packaging and the marketing of wild honey is concerned. They have made SHGs in the area which collect the honey from the local collectors and sell it after processing in the Honey Processing Machine and packing it in plastic and glass bottles. This helps in fetching a price of about 140 Rs. per kg. This has helped in improving the livelihoods of the local collectors to a large extent.

Pricing and trading: The collectors sell the honey at local level to the village shopkeepers and have to take the amount whatever is paid to them by the local shopkeepers.

Taxation: There is a provision of 4% VAT on processed honey as it is sold as an Aurvedic product.

Transportation: The honey collected in the sample area does not go to a longer distance as no proper market linkages are available for the product. The collectors can sell their product through cooperatives which may further aid in the transport and business of honey in the distant areas.

Trade restrictions: Apparently there are no trade restrictions on the trade of honey in the study area. Moreover it is largely being sold at the local level in small quantities, so is not of more concern by the government.

Capacity building: The collectors can be trained and their skill can be uplifted regarding sustainable and hygienic collection of honey. This will help in the development of the collectors and rich resources

Honey based enterprise sequence:

- Forests Bee hives plucked
- Squeezing honey from the hives
- Honey collected in a container
- Sieving of honey from cotton cloth Market
- Mechanical filtration (2-3 times)
- Collected in steel container
- Raw honey from collectors
- Pure honey collected in steel containers
- Filtration Wax removed
- Packaging and
- marketing
- Wax article making

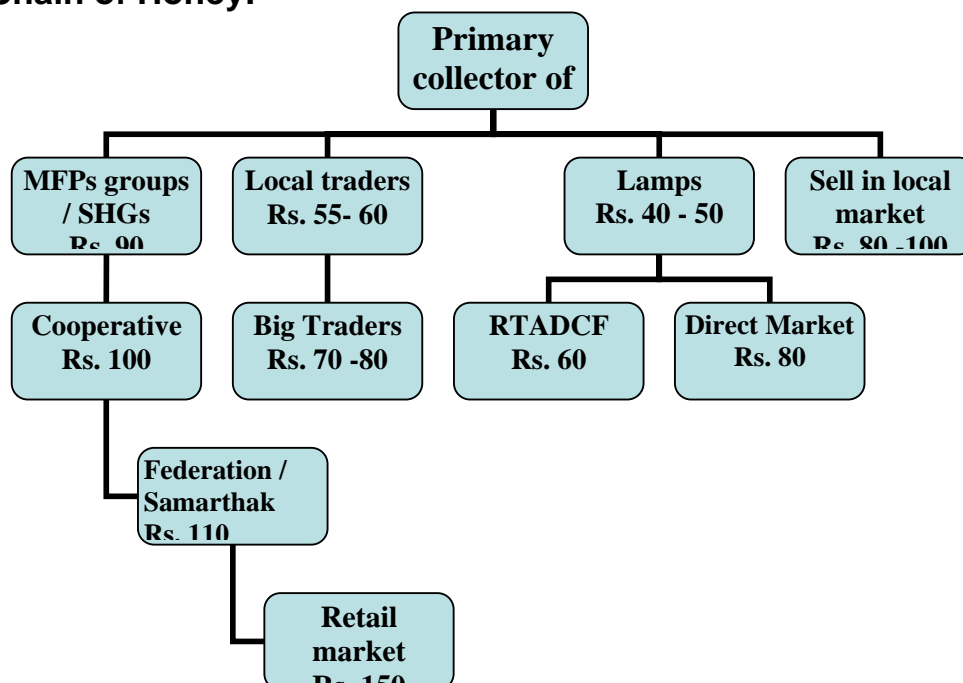
Costing and value chain for Honey

	Honey
At Cooperative / group	
cost to Coop/kg	100.00

Grading	
Packing	27.13
Storing	0.20
Transport	1.70
Cost of collection	129.03
Grading loss	0.05
Storing loss	0.05
Total collection (kg)	1300.00
Net weight	1170.00
Total cost to coop	143.37
Total cost to group / coop /kg	167739.00
Add margin - 1% per kg	1.43
Selling value to Federation	169416.39
Min Selling price per KG	144.80
At Federation	
Purchase value for Federation	169416.39
Cost to Federation/kg	144.80
Quantity discount by dealer for moisture (3kg on 100kg)	35.10
Net weight of produce	1134.90
Cost of weight discounted by dealer	5082.49
Total cost for Federation	149.28
Add admin OH - 2.5% (apportioned of 25% across 5 products)	14.93
Add profit margin - 2.5% per kg	3.73
Selling price per kg	167.94
Sales by Federation	
Sales value	190593.44
Cash discount 2%	0.00
Net value after Cash discount 2%	190593.44
Net profit/loss	21177.05

If Selling price per kg	170.00
Sales by Federation	
Sales value	192933.00
Cash discount 2%	
Net value after Cash discount 2%	192933.00
Net profit/loss	2339.56

Value Chain of Honey:



2. Cassia tora plant Cassiadora

Description: Cassia tora is a wild crop and grows in most parts of India natural gelling agent which has industrial and food applications is made commercially from the seed. Cassia grows in hot, wet, tropical climates both wild and commercially. **Cassia contains** responsible for the spicy aroma and taste. The primary chemical constituents of Cassia include cinnamaldehyde, gum, tannins, mannitol, coumarins, and essential oils aldehydes, eugenol, and pinene); it also contains sugars, resins, and mucilage, among other constitutes

Uses: In India, cassia tora is used as a natural pesticide in organic farms. Roasted seeds are substituted for coffee, like tephrosia seeds. Cassia tora powder is most popularly used in the pet use in mining and other industrial application. mucilaginous & laxative. Useful in treating skin diseases like ring

worm and itch and psoriasis. Its leaves, seeds, and root are used medicinally, primarily in Asia. It is believed to be beneficial for the eyes.

Present Status:

Puwad is collected by the people for commercial purposes. Salumber block has abundant supply of Puwad. A good amount of it is also present in Kotra region. The collection season comes from Aug consumption purposes like the leaves are consumed as vegetable and it is also used as traditional medicine for lactating mothers.

Collection:

In India, the total production of Puwad raw material is about 500,000 boris and about 70,000-100,000 boris can get processed by an industrial unit on a usual basis. The collecting season for Puwad starts from Oct-Dec. About 25-30 quintals of Puwad gets collected in every season which is sold off at a rate of 3-4 Rs. per kg. This Puwad is further collected by the bigger traders at mandi level and sold to gum factories. The puwad is collected by the primary collectors entirely for the commercial purposes. The average quantity collected by the primary collectors in the sample about 90 % of the households surveyed in the study area are involved in the collection of puwad.

Collection process:

Puwad is harvested with the help of sharp edged cutting instrument. It is collected from the waste lands where it grows. To enhance the production of Puwad, the seeds can be scattered and puwad can be collected in more quantity as it grows very fast.

Post harvest treatment:

As per now, there is no known specific treatment given to the collected produce. however, the collected produce is sundried and a little thrashing is done in order to remove the waste materials. Later the seeds are collected and the outer cover is removed.

Storage:

The primary collectors do not have any proper facility for the storage of Puwad and so there are a lot of chances of quality of Cassia tora seeds being deteriorated due to moisture and other problems. So help should be provided to the collectors for the storage facility improvement. However, the bigger traders and industrial units can store the unprocessed Puwad seeds for a maximum period of about six months. But, once the Puwad seeds get processed in form of splits or powder then it becomes difficult to store them for a longer period because of the problem of quality maintenance.

Processing:

The mandi traders sell Puwad to the gum with some or no processing at their level. These gum factories make Cassia tora splits and Cassia tora powder. This processed Puwad is exported outside the country at a rate of 40-45 Rs. Per kg. The residue coming from the processing of Puwad is used up in making pet food and fodder for milching cattle. Usually, about 8-10 tonnes of Cassia tora can be processed in a period of 24 hours at industrial level.

Sequence of collection

- Collected Produce
- Sun dried (2-3 days)
- Little thrashing
- Residue and Waste
- Seeds collected Fodder
- Local traders
- Mandi Traders
- Big Traders
- Factories / processing units

Pricing and trading:

The local collectors are paid a very less price if they sell Puwad at the village level. However, the Puwad traders and processors buy it from the mandi traders at a good rate of 7-8 Rs. per kg. After processing, the Cassia tora splits are sold at a rate of about 40-45 Rs. per kg.

Taxation:

Puwad is subjected to 1.6 % mandi tax in the local and district level mandis of the state.

Transportation:

The local collectors should be provided facilities for the transportation of their collected produce to the market. This will lead to more active collection of the collected produce and enterprise

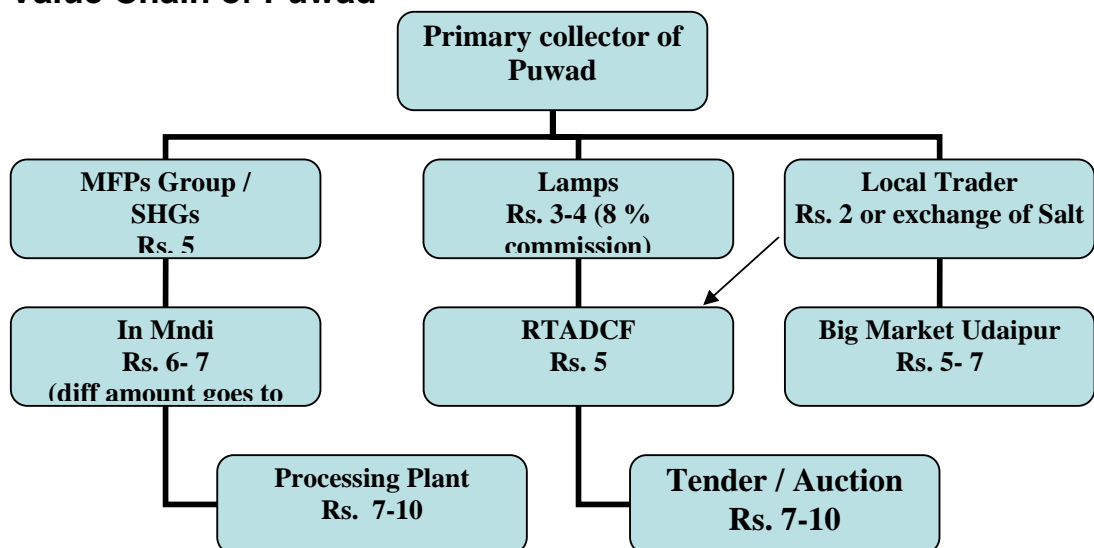
Costing and value chain for Puhar

Particulars	Puhar
At Cooperative / group	
cost to Coop/kg	4.00
Grading	
Packing	0.75
Storing	0.50
Transport	0.38
Cost of collection	5.63
Grading loss	0.03
Storing loss	0.02
Total collection (kg)	5000.00

Net weight	4750.00
Total cost to coop	5.92
Total cost to group / coop /kg	28125.00
Add margin - 1% per kg	0.06
Selling value to Federation	28406.25
Min Selling price per KG	5.98
At Federation	
Purchase value for Federation	28406.25
Cost to Federation/kg	5.98
Quantity discount by dealer for moisture (3kg on 100kg)	142.50
Net weight of produce	4607.50
Cost of weight discounted by dealer	852.19
Total cost for Federation	6.17
Add admin OH - 2.5% (apportioned of 25% across 5 products)	0.15
Add profit margin - 2.5% per kg	0.15
Selling price per kg	6.47
Sales by Federation	
Sales value	29826.56
Cash discount 2%	596.53
Net value after Cash discount 2%	29230.03
Net profit/loss	823.78
If Selling price per kg	7.00

Sales by Federation	
Sales value	32252.50
Cash discount 2%	645.05
Net value after Cash discount 2%	31607.45
Net profit/loss	1780.89

Value Chain of Puwad



3. Jatropha Jatropha

Description: Jatropha is a small tree or shrub with smooth gray bark, which exudes whitish colored, watery latex when cut. It grows between three and five meters i

height, but can attain a height of up to eight or ten meters under favorable conditions. It is cultivated throughout India.

Uses:

Oil extracted from the seed has a very high saponification value and is being extensively used for making soap in illuminant as it burns without emitting smoke. Oil cake of Jatropha is rich in nitrogen, phosphorous and potassium and can be used as organic manure. It is a drought resistant shrub with a smooth gray bark. properties. It is also used as an external application for skin diseases and rheumatism and for sores on domestic livestock. In addition, the tender twigs of the plant are used for cleaning teeth, while the juice of the leaf is used as external application for piles. The roots are used as an antidote for snake

Present Status:

Ratanjot collection is one of the growing activity in area. Earlier very few people used to collect Ratanjot. But in the last 5 increased substantially. This is available round the year and people collect it throughout the year except for the rainy season. This is available in and nearby the village and it requires very less labour. plantation Jatropha seeds some countries. The oil is used as an

Jatropha contains anti

Collection:

In a period of 15-20 days, spending about 3-4 hours a day, one household is able to collect about 20 kg. of Ratanjot which is sold at a price of Rs. 17-18 Rs. per kg thus earning Rs. 140-160 Rs. per month. The seed of Ratanjot is used to extract oil – which is more popularly known as bio-diesel these days. In Kotra, this is collected by about 60- 70% of families. The primary collectors of the sample villages collect the Ratanjot (Jatropha) seeds for commercial purposes. It was found that 80 % of the total households Surveyed are collecting the NTFP.

Collection process:

The Jatropha fruits are plucked when they become ripe enough and they are Subjected to drying in the sun for a few days. After that the outer covering is removed and the seeds are collected.

Storage:

The collectors do not have any proper facilities for the storage of the seeds. This becomes a problem as the Jatropha seeds are mainly used for oil extraction so they must be protected fro the atmospheric moisture content.

Processing:

The Ratanjot is currently in the cultivation stage in the state of Rajasthan under the National Biofuel Mission. Within the state it is merely used for extracting oil for the purpose of making soaps and it is exported out of the state (Orissa, Maharashtra etc.) for making biofuels.

Pricing and trading:

The plantation of the Jatropha plants is being undertaken on a very large Scale by the State and the Central Governments under the “Biofuel Mission”. So, the collection and sale of the Jatropha seeds by the collectors fetches them more price due to the concern arised at the National and State Governments levels. Hence, the prices of the Jatropha seeds are very high at present and sometimes increase upto 27 Rs.per kg at industrial levels.

- Collected Jatropha seeds
- Outer cover removed

- Sun dried (2-3 days)
- Dried Seeds collected
- Market

Taxation:

The Jatropha seeds are subjected to 1.6% tax at mandi level and 4% VAT if the oil is extracted from it.

Capacity building: The skill upliftment of the primary collectors can be done in regards to the collection and processing of the Jatropha at rural level.

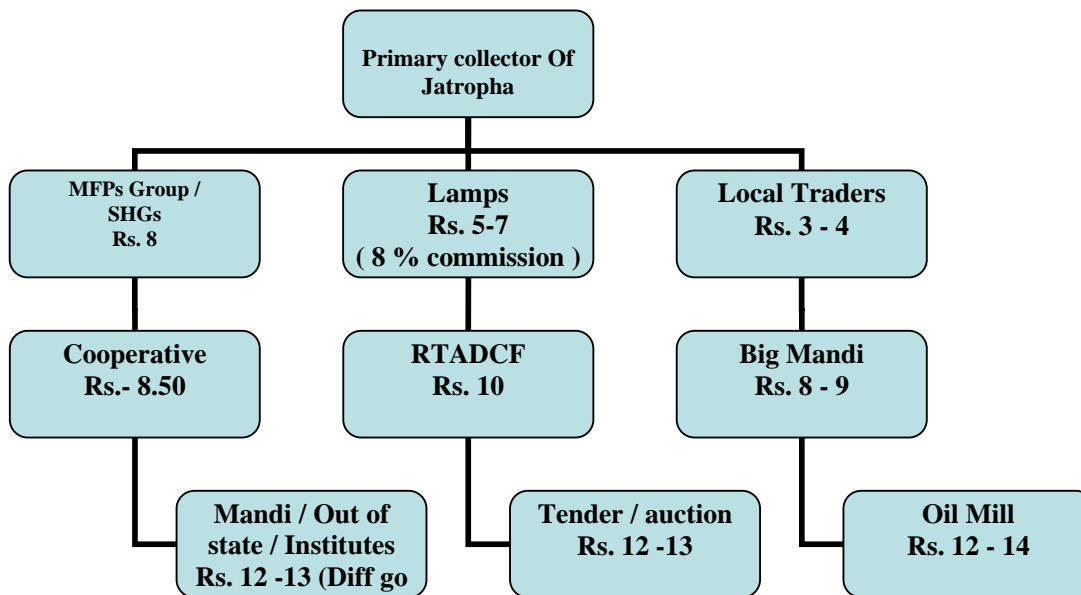
Costing and value chain for Jatropha

Particulars	Jatropha
At Cooperative / group	
cost to Coop/kg	8.00
Grading	
Packing	0.75
Storing	0.50
Transport	0.38
Cost of collection	9.63
Grading loss	0.03
Storing loss	0.02
Total collection (kg))	30000.00
Net weight	28500.00
Total cost to coop	10.13
Total cost to group / coop /kg	288750.00
Add margin - 1% per kg	0.10
Selling value to Federation	291637.50
Min Selling price per KG	10.23
At Federation	
Purchase value for Federation	291637.50
Cost to Federation/kg	10.23

Quantity discount by dealer for moisture (3kg on 100kg)	855.00
Net weight of produce	27645.00
Cost of weight discounted by dealer	8749.13
Total cost for Federation	10.55
Add admin OH - 2.5% (apportioned of 25% across 5 products)	0.26
Add profit margin - 2.5% per kg	0.26
Selling price per kg	11.08
Sales by Federation	
Sales value	306219.38
Cash discount 2%	6124.39
Net value after Cash discount 2%	300094.99
Net profit/loss	8457.49

If Selling price per kg	12.00
Sales by Federation	
Sales value	331740.00
Cash discount 2%	6634.80
Net value after Cash discount 2%	325105.20
Net profit/loss	18885.83

Value chain of Jatropha (Ratanjote)



4. Amla

Description:

The Aonla tree is small to medium sized, with branches. Aonla fruit is nearly herical, light greenish yellow, quite smooth and hard on appearance. The fruits ripen in autumn. Its taste is bitter fibrous than most fruits, it cannot be consumed raw in vast taken with salt. A glass of water taken immediately after eating a large fruit makes the water seem sweeter.

Uses:

It is aperient, carminative, diuretic, aphrodas refrigerant. It is the richest known source of vitamin 'C'. It is useful in anaemia, jaundice, dyspepcia, haemorrhage disorders, diabetes, asthma and bronchitis. It cures insomnia and is healthy for hair.

Present Status:

Aonla is available during Nov-Dec every year. The aonla collected by the local collectors is mainly green aonla and is rarely used directly for self consumption purposes by the local people. It is mainly collected for selling purpose. People sell it in the fruits and vegetable mandis as green unprocessed aonla or to the local shopkeepers who sell it after a slight variation in the form(dried etc.)For the past few years a few aonla trees have dried away and production of Aonla has slightly decreased. Now, only a small amount is available in the villages, and one has to travel to remote forest to get a good amount of Aonla.

Collection:

An aonla tree may bear 1-3 q./tree , giving 15-20 tones/ha. A budded/grafted tree starts bearing third year onwards after planting, whereas a seedling tree may take 6-8 years. Vegetative propagated plants attain full bearing within 10-12 years and may continue to bear for 60-75 years of age under well

managed conditions. The collection of Aonla (*Emblica officinalis*) by the RTADCF in the tribal areas in Presently, only a few households in some villages of Kotra block are collecting aonla for selling purposes. Aonla fetches a price of Rs. 2-3 per kg and for the people who collect it, it fetches about Rs. 30-60 per season. People say that in the lean season, Aonla fetches a good price but they cannot wait so long because of lack of storage facility and, more important, the need ready cash.

It was found that out of the total households surveyed, 54% of the households are engaged in Aonla collection and trade. The collection of Aonla is being done entirely for commercial purposes and is not used for self consumption purposes by the primary collectors in the study area.

Collection process:

Fully developed brown coloured fruits are harvested. Delay in harvesting results in heavy dropping of fruits in case of some varieties. Harvesting is usually done during the early or in the late hours of the day. Sometimes, in order to earn money the Aonla collectors harvest Aonla fruits unsustainably and pluck immature fruits which are of smaller size and inferior quality.

Grading:

The fruits are harvested manually and sorted according to their size. Fruits are graded into three types/grades (A, B and C) on the basis of their size. The large sized fruits (A grade) are mostly used for preserve and candy; small sized for preparing chavanprash , jams, laddoos, pickles, juice etc. and the blemished fruits for powder and shampoo making.

Storage:

Fruits can be stored for a period of 6-9 days under ordinary conditions. They can be stored for a maximum period of six months if proper preservatives are used.

Packing:

Bamboo baskets are mostly used for carrying the produce from place of Procurement to local market. But this does not safeguard the produce from being mutilated due to various climatic and unhygienic conditions.

Transportation:

Road transport by trucks/lorries is the most convenient mode of transport due to easy approach from orchards to the market.

Pricing and trading:

The Aonla collectors receive a very less amount of price for Aonla collection. The pricing pattern is set on the basis of the grade of the collected produce.

Largest size fruits are considered best and are priced higher than the other Grades. But the village traders usually exploit the collectors by finding out Unnecessary faults with the collected produce.

Marketing:

Most of the growers sell their produce either through trade agents at village level or commission agents at the market. The green Aonla is sold in the nearest mandi. But still there is a high demand of the green as well as dried Aonla in the Jodhpur mandi, Ahmedabad, Neemuch mandis etc.

Processing:

It is processed at ground level as well as industrial level. Some collectors collect Aonla and sell it after drying and receive better price range than selling green aonla. An organization, BAIF has set up an Aonla processing unit in the Jhadol (Baghpura) region and is processing the different grades of Aonla in various forms. The processing unit collects the aonla from the local collectors and process to make aonla murrabbas, aonla pickle, aonla laddoo, aonla jam, aonla juice etc. through this processing unit they are trying to give better prices to the primary collectors.

Taxation:

The Aonla fruits face 1.6% mandi tax and there is a 4% VAT on the value added products like aonla pickle, murrabbas, laddoos jam etc.

Transportation:

The transportation of Aonla requires extra management facilities as the green aonla can not be stored for long without the preservatives.

Capacity building:

The Aonla collectors can be trained about the sustainable harvesting and also about making different forms and varieties of products from Aonla. This will help in the settlement of Aonla based enterprise involving the local community thereby increasing the livelihood opportunities for the community.

Processing of Aonla enterprise level

- Plucked Aonla fruits
- Grading of fruits
- Green Aonla
- Market / industries

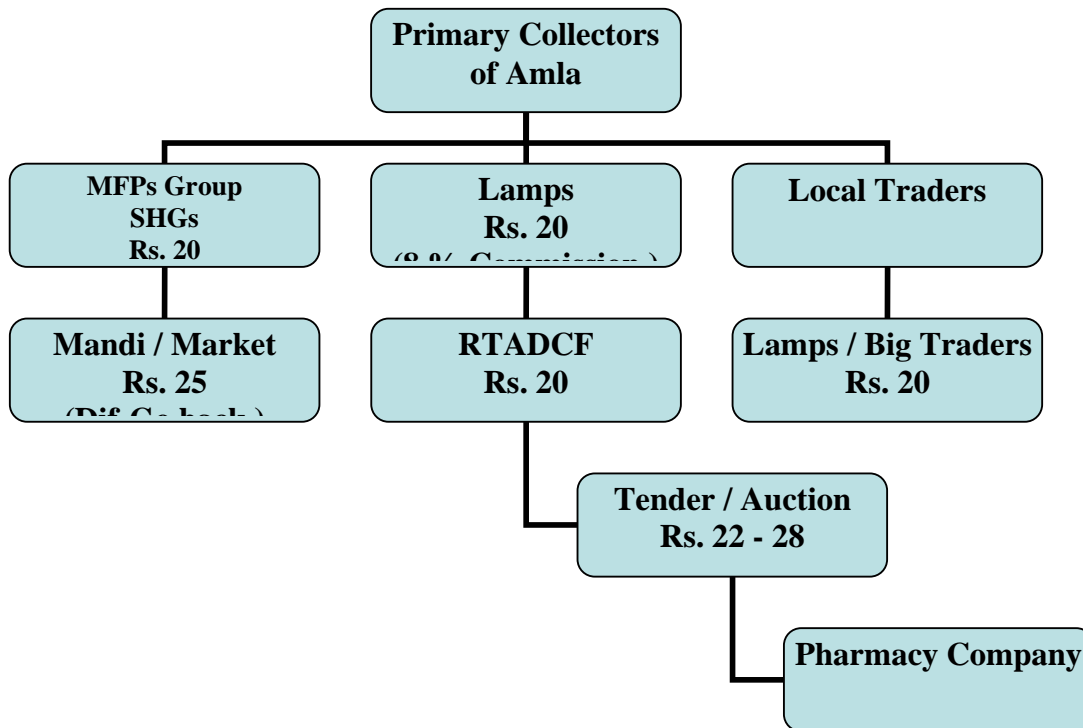
- Green Aonla
- Pricking Boil
- Sun drying
- Dried Aonla
- Market / industries
- 2 % Saline solution (2-3 days) Sun Dried Aonla
- Powder

Costing and value chain for Amla

	Amla
At Cooperative / group	
cost to Coop/kg	20.00
Grading	
Packing	0.75
Storing	0.50
Transport	0.38
Cost of collection	21.63
Grading loss	0.05
Storing loss	0.05
Total collection (kg))	5000.00
Net weight	4500.00
Total cost to coop	24.03
Total cost to group / coop /kg	108125.00
Add margin - 1% per kg	0.24
Selling value to Federation	109206.25
Min Selling price per KG	24.27
At Federation	
Purchase value for Federation	109206.25
Cost to Federation/kg	24.27
Quantity discount by dealer for moisture (3kg on 100kg)	135.00
Net weight of produce	4365.00
Cost of weight discounted by dealer	3276.19
Total cost for Federation	25.02
Add admin OH - 2.5% (apportioned of 25% across 5 products)	0.63

Add profit margin - 2.5% per kg	0.63
Selling price per kg	26.27
Sales by Federation	
Sales value	114666.56
Cash discount 2%	2293.33
Net value after Cash discount 2%	112373.23
Net profit/loss	3166.98
If Selling price per kg	25.00
Sales by Federation	
Sales value	109125.00
Cash discount 2%	2182.50
Net value after Cash discount 2%	106942.50
Net profit/loss	-7724.06

Value Chain of Amla



5. JAMUN

The evergreen Jamun plant is originally from Indonesia and India. Indian mythology describes the Indian subcontinent as an island, 'situated in the centre of the world', called Jambudweep. Because of a majority of Jamun (black berry) trees, this island was named as Jambudweep. An evergreen tropical tree, 50 to 100 ft. tall, with oblong opposite leaves that are smooth, glossy and having a turpentine smell. Jamun has fragrant white flowers in branched clusters at stem tips and purplish-black oval edible berries. The leaves are antibacterial, and are used for strengthening the teeth and gums. The fruit and seeds are sweet, acrid, sour, tonic, and cooling, and are used in diabetes, diarrhea and ringworm. The bark is astringent, sweet sour, diuretic, digestive and anthelmintic.

Collection period: May- June

Costing and value chain for Sirka

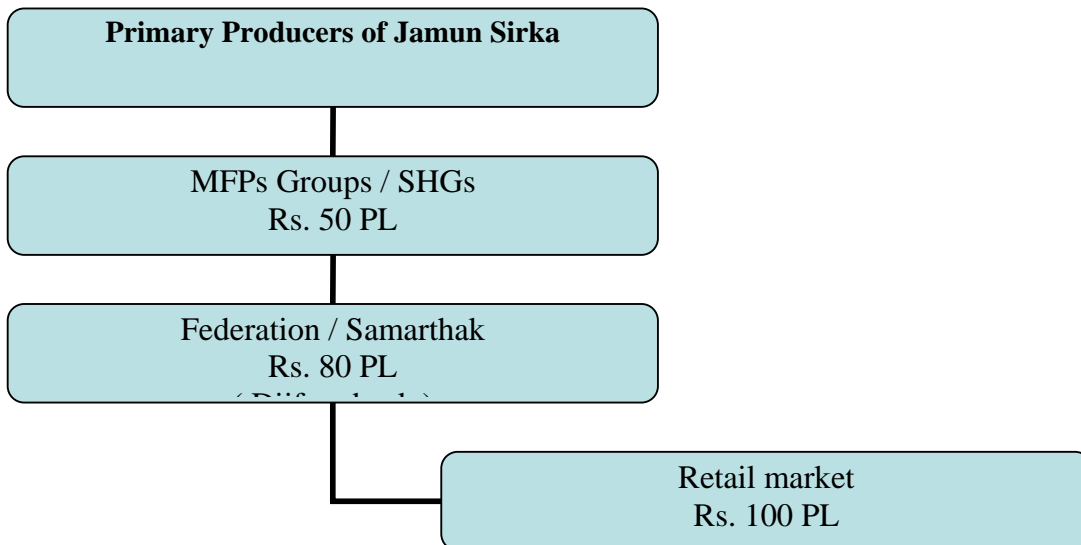
Particular	Sirka
At Cooperative / group	
cost to Coop/kg	50.00
Grading	

Packing	27.13
Storing	0.20
Transport	1.70
Cost of collection	79.03
Grading loss	0.05
Storing loss	0.05
Total collection (kg))	500.00
Net weight	450.00
Total cost to coop	87.81
Total cost to group / coop /kg	39515.00
Add margin - 1% per kg	0.88
Selling value to Federation	39910.15
Min Selling price per KG	88.69
At Federation	
Purchase value for Federation	39910.15
Cost to Federation/kg	88.69
Quantity discount by dealer for moisture (3kg on 100kg)	13.50
Net weight of produce	436.50
Cost of weight discounted by dealer	1197.30
Total cost for Federation	91.43
Add admin OH - 2.5% (apportioned of 25% across 5 products)	9.14

Add profit margin - 2.5% per kg	2.29
Selling price per kg	102.86
Sales by Federation	
Sales value	44898.92
Cash discount 2%	0.00
Net value after Cash discount 2%	44898.92
Net profit/loss	4988.77

If Selling price per kg	100.00
Sales by Federation	
Sales value	43650.00
Cash discount 2%	
Net value after Cash discount 2%	43650.00
Net profit/loss	-1248.92

Value Chain of Jamun Sirka



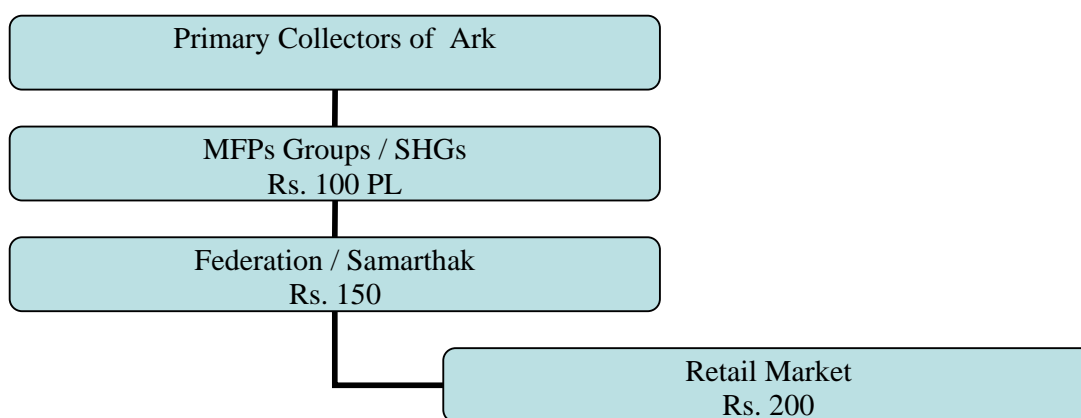
Costing and value chain for Jamun Ark

Particulars	Ark
At Cooperative / group	
cost to Coop/kg	100.00
Grading	
Packing	27.13
Storing	0.20
Transport	1.70
Cost of collection	129.03
Grading loss	0.05
Storing loss	0.05
Total collection (kg))	1000.00
Net weight	900.00
Total cost to coop	143.37
Total cost to group / coop /kg	129030.00

Add margin - 1% per kg	1.43
Selling value to Federation	130320.30
Min Selling price per KG	144.80
At Federation	
Purchase value for Federation	130320.30
Cost to Federation/kg	144.80
Quantity discount by dealer for moisture (3kg on 100kg)	27.00
Net weight of produce	873.00
Cost of weight discounted by dealer	3909.61
Total cost for Federation	149.28
Add admin OH - 2.5% (apportioned of 25% across 5 products)	14.93
Add profit margin - 2.5% per kg	3.73
Selling price per kg	167.94
Sales by Federation	
Sales value	146610.34
Cash discount 2%	0.00
Net value after Cash discount 2%	146610.34
Net profit/loss	16290.04
If Selling price per kg	200.00

Sales by Federation	
Sales value	174600.00
Cash discount 2%	
Net value after Cash discount 2%	174600.00
Net profit/loss	27989.66

Value Chain of Jamun Ark



6. SITAPHAL

Sitaphal is known by many names such as ata, sharifa, seethaphalam, custard apple, and sugar apple. Sitaphal is the most famous of the annonas family of fruits. Botanical name for sitaphal is *annona squamosa*. The fruit is brown or green in colour with small yellowish eye like bulges. The fruit pulp is juicy and creamy. It has a typical buttery and delicate flavour. Fruit contains numerous brownish black seeds. Sitaphal is comparatively high calorie fruit and thus is included in diet for weight gain and athletes. It gives 104kcal per 100gm of edible portion. Sitaphal also has good amounts of iron, phosphorous, potassium, and vitamin C. It has about 3.1% of fibre in the edible portion.

Collection period: August-September

Custard apple is one of the important forest and agriculture produce in the area (, Kumbhalgarh, Kotra and Gogunda blocks. The community engaged in collection and sale of custard apple get poor income and un-sustainable production due to following reasons.

- People (Mainly Women) involved in collection and sell of MFPs are not organized.

- Current unscientific methods of collecting MFP continue to threaten many plant species in quantity and quality
- Lack of proper knowledge on market of custard apple

Present marketing system of Custard Apple

1. Administration / Govt. policy / management :

Sitaphal is MFPs³ Sitapahl is which comes under the control of panchayats; panchyats have the rights over the collection and marketing management of sitaphal. Panchyats invites tenders from traders of the sitaphal who are interested to do the business of sitaphal. By the experience of panchyats the tenders are invited by panchyat samiti since a decade to reduce the management cost and to improve transparency in tenders. Panchyat samiti invited tender every year at PS level where all the traders comes to fight auction. During this tender secretary of panchyat along with sarpanch are attends this auction process. Tender process is open and any one can participate in this who deposits minimum Rs. 500 as earnest money for tender.

2. Quality:

Quality of sitaphal is very good of the area in comparison of the other area the demand is very high special of the sitapahl of Kumbhalgarh fort. Pulp is found high volume in sitaphal of area. But due to bed harvesting systems it is collected pre mature many times which results the low quality of the produce.

3. Marketing system : royalty collection by trader

Traders who got tender from panchyat come to area and appoint some agents there who is responsible to see collection and marketing of sitaphal in panchyat area. Most of traders have not any mechanism to collect sitaphal from the panchayat. In present situation traders collect the royalty from the people who are going to sell there produce out of there panchyat area. Traders generally charged the per tokra royalty which is near to Rs. 25 - 40 per tokra which is very high and comes around Rs. 1 per kg.

Traders have got tender to collect the produce from govt. / panchayat land only but they charged the royalty on total produce village even if it is produced from private land. Many time trader take big amount from collectors who is going to sell it from out side the area with out permission of trader

5. Collection rate:

³ MFPs: Minor Forest Produce

Collectors have no control over collection rate of custard apple / Jatropha it is decided by traders only which is based on the season, royalty and market. Collection rate of sitaphal is paid by traders is Rs. 50 – 60 per tokra if put collection center at village then they packed it in to cartoon and transport it to near by area or the big city like Bewar, Bhilwara, Ajmer, Udaipur, Palanpur, and Deesa. Ripe custard apple is most of them are sold by indivisual who take it on head and cross the border of panchyat and sell it to near by towns in Marwar and other area.

6. Market of Sitaphal:

Sitaphal is marketed in near by area on head load and the trader who collects in big volume sale there produce in mainly at: Bhilwara, Bewar, Ajmer Udaipur, Deesa, Palanpur, where ripe fruits are sold in big volume by traders and they sold it in krishi mandi. In other hand small and individual person sell it to just Marwad area like Sadri, Pali and Sirohi, where they sell produce in Rs. 8 - 20 per kg.

7. Royalty of sitaphal:

Traders who got tender from panchyat samiti they deposit amount at panchyat samit deposits royalty at PS⁴ level and then PS transfer 85 % of the amount to panchyat as revenue of panchyat and balance amount Rs. 15 % is kept with PS fro there admin charges.. Royalty of the sitapahl is based on the production of sitapahl in panchyat. Highest production is comes from the Antri ,Varadra, Udawad and Taladri and royalty of each panchayat is average Rs. 12 – 40 thousand based on production and mansoon of the year.

8. Risk :

Sitaphal is a fruit which very highly perishable and it may happens many times when traders / businessman of the fruit got very high loss during the season.

Costing and value chain for Sitaphal

Particulars	Sitaphal
At Cooperative / group	
cost to Coop/kg	5.00
Grading	
Packing	1.15
Storing	

⁴ PS : Panchayat Samiti

Transport	1.00
Cost of collection	7.15
Grading loss	0.20
Storing loss	0.10
Total collection (kg))	10000.00
Net weight	7000.00
Total cost to coop	10.21
Total cost to group / coop /kg	71500.00
Add margin - 1% per kg	0.10
Selling value to Federation	72215.00
Min Selling price per KG	10.32
At Federation	
Purchase value for Federation	72215.00
Cost to Federation/kg	10.32
Quantity discount by dealer for moisture (3kg on 100kg)	
Net weight of produce	7000.00
Cost of weight discounted by dealer	
Total cost for Federation	10.32
Add admin OH - 2.5% (apportioned of 25% across 5 products)	0.26
Add profit margin - 2.5% per kg	0.26
Selling price per kg	10.83
Sales by Federation	
Sales value	75825.75
Cash discount 2%	1516.52

Net value after Cash discount 2%	74309.24
Net profit/loss	2094.24

If Selling price per kg	12.00
Sales by Federation	
Sales value	84000.00
Cash discount 2%	1680.00
Net value after Cash discount 2% [▲]	82320.00
Net profit/loss	6494.25

Value Chain of Sitaphal

