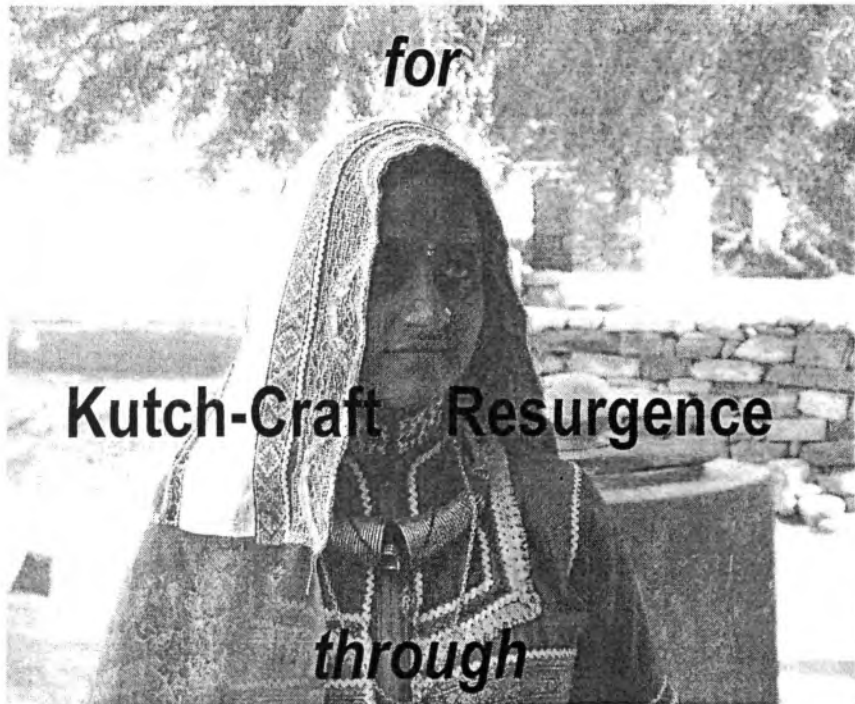


ICA 01426

Project Reference: IND/AIDCO/2001/0301-000011 (2001/055-274)

Project Title: Rehabilitation of Handicraft Artisans in Earthquake affected  
Kutch District of Gujarat

# ICA DOMUS TRUST Strengthening SHG/Cooperative Enterprises



new product design

334:396  
ICA-S

tool & technology development

information technology

market intelligence

knowledge management

entrepreneurship development

# DRAFT TERMINAL REPORT



## **Project Interventions**

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### **PART – 1**

#### **PRE-IMPLEMENTATION INTERVENTIONS**

##### **1. Situation Analysis before start of the interventions under the Project (August 2002 to October 2002):**

Framework of the Situation Analysis carried out at the time of inception of Project Implementation:

1. Study of the Approved Overall Work-plan of the Project
2. Design the questionnaire using benchmarks from the pre-situation analysis.
3. Conduct Need Assessment of the target group through House Hold Survey using PRA Technique (Organising LGD and FGD before the HH Survey and doing Resource Mapping for measuring present Gaps)
4. Finding the details about the type of support already given to individual artisans
5. Work out the cost estimates of technical interventions for the development of product range, sourcing of raw material, sourcing tools and equipments, sourcing of designers, mapping the market destination and accordingly estimation of the duration of design training programmes
6. Work out the priority of activities
7. Identify the persons/experts/agencies for various sets of activities
8. Re-determine the budget of the activities
9. Incorporate the findings of the PRA results and technical information into the Overall Work Plan and accordingly prepare the Annual Work Plan to bridge the gaps

**Following benchmarks had governed the formatting for the HH survey and future**

**monitoring of the project impact:**

1. Occupational pattern of the target families
2. Per capita income and expenditure
3. Access to established market segments and the Market Mix
4. Traditional and contemporary Product Mix
5. Women's participation in community based organizations

6. Alternative Income Generation resources
7. Dependency on external interventions
8. Invention of community based Quality Support Groups
9. Strength of business cum service providers (NGOs, VAs, GOs, Private Traders)
10. Community welfare initiatives by the primary stake holders and
11. Per capita savings and thrift capacity

**Following 6 blocks in Bhuj district and 66 villages therein were taken for the PRA Exercise for the Base Line Survey of handicraft artisans to derive Situational Analysis:**

1. Bhuj	26 Villages
2. Anjar	09 Villages
3. Nakhtrana	11 Vilages
4. Naliya	06 Villages
5. Rapar	03 Villages
6. Mandavi	11 Villages

**Following Relief and Rehabilitation Support extended to handicraft artisans in Kutch district by various agencies was studied for Need Assessment:**

1. Rural Development Trust (RDT): appliances, worksheds, tools and raw material
2. Help Age India (HAI): health- care, AIG support, community empowerment and disaster preparedness training
3. CARITAS: housing, community action, AIG support and infrastructure building
4. EDI: training modules and programmes on enterprise building
5. SEWA: community and women empowerment, AIG support and integration of linkages
6. DCHc: tool-kits and marketing support through COHANDS and indigenous marketing approach through CARE
7. Adhoc Job work is being provided by local NGOs and Mumbai based traders.

### **1. Need Assessment:**

It was the gap between the existing situation of the person and the situation ought to be for desirable living condition.

### **2. Participatory Rural Appraisal (PRA) Technique :**

The exercise to obtain most authentic information and personal data about the target group by involving community at large (village leader, community leader, opinion leaders and the target community).

### **3. Large Group Discussion :**

The first part of PRA when the community at large was informed about the objectives of the project, challenges of the industry and need of the external interventions and potential of development. The target community was motivated to participate fully with the help of volunteers, mobilizers and opinion leaders like teacher, government officer and master craft person.

**The role of community mobilizer and village volunteer due to affinity factors ( confidence due to local domicile, language, dialect , culture and same trait) played most important role in LGD.**

#### **4. Focus Group Discussion (FGD) :**

After LGD, the interested artisans were short-listed in the presence of opinion leaders and their personal information was obtained in the classified group.

#### **5. House Hold (HH) Survey :**

The questionnaire was developed using pre-determined benchmarks.

All the available adult family members of the target family were involved in the assessment of production capacity. The affinity factor again played very important role in obtaining the most critical information.

#### **6. Resource Mapping:**

Resource Mapping was referred to the data on existing infrastructure in the village, natural resources, human capital, possible income resources, raw material resources and identification of the homogeneity factors

(grouping on the basis of common professional traits). It was the out come of LGD.

#### **Classic Indicators referred for the PRA**

1. NAME OF THE AREA
2. NUMBER OF CRAFTS FAMILIES
3. POPULATION
4. DISTANCE FROM BLOCK H.Q.
5. NUMBER OF ARTISANS IN FAMILY
6. RELIGION/CASTE
7. TYPE OF CRAFT IN WHICH FAMILY IS INVOLVED
8. RAW MATERIAL BEING USED
9. ANY ALTERNATIVE MATERIAL THAT CAN BE USED.
10. TYPES OF THE TOOLS USED

11. POSSIBILITY OF MODIFYING ANY TOOL
12. MONTHLY INCOME FROM HANDICRAFTS/ AGRICULTURE /DAIRY/ETC.
13. RAW MATERIAL SOURCING /NAME OF THE DEALER
14. PRODUCT COST MINIMUM TO MAXIMUM
15. PUROSE OF CRAFT (ORNAMENTAL/DECORATIVE/ UTILITY)
16. MARKET DEMAND OF THE CRAFT (INTERNATIONAL/NATIONAL/LOCAL)
17. TYPE OF MARKETING (DIRECT/DELARS/TRADERS)
18. PROBLEMS IN MARKETING THE CRAFTS
19. SUGGESTIONS TO REDUCE THE COST OF THE PRODUCT
20. SUGGESTIONS TO IMPROVE THE QUALITY AND FINISHING OF THE PRODUCT
21. WEATHER PRODUCT /CRAFTS COULD BE DIVERSIFY INTO SOME OTHER UTILITY PRODUCT
22. POSSIBILITY OF INTERMIXING OR COMBINATION OF TWO OR MORE CRAFTS
23. ADJOINING CRAFTS VILLAGES WITH IN A RADIUS OF 50 KM.
  - NAME OF THE VILLAGES
  - NUMBER OF ARTISANS IN EACH VILLAGE
  - DISTANCE
  - TYPE OF CRAFTS IN EACH VILLAGE

There were in all 64 villages where the toolkits were to be distributed to the artisans qualifying following conditions:

1. He/She was a victim of the EQ
2. He/She was a traditional craft person.
3. He/She had not taken same type of tools from other sources.
4. He/She was either willing to work or was a member of the SHG to be formed as a part of the CBE.
5. He/She was jointly recommended by a team of Gram Sarpanch, Field Supervisor, and the Project Manager of IDT.
6. He/She was willing to sign an undertaking with IDT on the prescribed terms and conditions.

## **2. TOOL KIT DEVELOPMENT:**

As per the situation analysis, there were in all:

1. 946 families of weavers who had either needed complete improved handloom or needed extra appendages to the looms developed by National Institute of Technology
2. 4871 families mostly women, doing embroidery had needed basic traditional low value kits
3. 1492 families of tie & dye artisans had needed basic traditional low value kits
4. 286 families of block printers had required improved tables and trolleys developed by National Institute of Technology
5. 107 families of leather craft artisans had needed shoe lasts and heavy duty sewing machine from UNDP approved sourcing agencies in Delhi/Bhopal/Agra

6. 91 families of wood craft artisans had required marginal tools from Chennapatna (Karnataka), UNDP approved cluster.
7. 88 families of Iron & Copper craft had required upgraded tool (cutter)

The artisans falling under terracotta and rogan art did not require any more tool kits as per the latest information.

There were serious reservations at the level of artisans to use improved technology and there was a general feeling to get cash subsidy as given by many NGOs in the area after the earthquake that was misutilised on account of financial pressures in the light of abandoned livelihood. Artisans had also demanded marketing support to get positioned.

Therefore it was decided to distribute the tool kits on the basis of most aspiring and interested artisans for the following advantages:

1. To kindle the motivational drive among the potential members of the community
2. To have a demonstrative effect in showcasing the qualitative aspects of the tools
3. To provide adequate feedback on the utility part of the tools and
4. To help the target beneficiaries to understand about the usage & appropriateness of the tools

### 3. **Report On “ Design ,Development & Upgradation Of Earthquake Affected Artisans’ Tool Kits & Appliances in Kutch, Gujrat ”**

Following tool kits and appliances were designed, developed & upgraded at Maulana Azad National Institute of Technology, Government of India, Bhopal.

**Handloom, Warping drum, Bobbin winding machine, Block printing table, Block printing trolley and Copper bell tool with drill machine.**

#### **Important details of Handloom were as follows:**

**All wood loom were recommended to be replaced with metallic Loom.  
Unit-wise description of the appendages is as under:**

##### **1. *Main structure :-***

The frame has been designed such that it can be folded completely. To erect the structure the Shock Resistant End Joints have been used in consideration to the area of use being earthquake prone. Upper end joints are made up of 2000 series heat treated Aluminum alloy which is highly shock resistant due to ductility and toughness. This joint would resist shock due to falling objects and would transfer shock to the structure base. The base has been joined with similar joints but made of cast Iron. Cast Iron has a shock damping component in its mechanical properties due to which it absorbs shock energy. In case of excessive shock the cast Iron joint would release its energy by way of cracking itself as it is brittle in nature.

This would save the structure from total collapse instantaneously. This would save any major man and material loss. The end joints would support the transverse beams such that it behaves like a fixed beam rather than simply supported beam. Fixed beams have reduced bending moment.

Main design considerations undertaken in the selection & design of structure are :

- User friendly for artisans acceptance.
  - Ecofriendly for environmental considerations
  - Weight reduction for handling
  - Strength & sturdiness for operation
- MS hollow pipe rectangular and square sections have been used in the light of above consideration.
  - Design of structure have been simplified which also has an edge over conventional structure on account of following :-
    - Vertical columns are located at such a place such that operator has free movement space for his hands without obstruction.
    - Access to thread and harness is very easy without obstruction on the sides.
    - Frame can attach Jacquard or doobby as and when required. Extra extension brackets have also been designed & developed as an attachment with Jacquard & doobby.
    - Rubber padded shoes have been provided to keep the structure in position on smooth surfaces

## 2. *Slay :-*

Three slay races were developed to finally select the best performing combination.

- First one was a wooden race with GI sheet lining. It performed well but needed few adjustments. Lining was provided to reduce surface wear .
- Another slay race was made out of 1"x 3" rectangular MS section. Reed holder was also made out of metal MS sheet. This design also worked well but operators preferred slightly heavier slay.

- Hence the third slay of cross section 1.5"x3" was used in combination with wooden Reed holder.

Slay race would have suitable lining of valvet or of similar material for better operation of thread & shuttle.

### **3. Shuttle Box :-**

Three types of shuttle Box designs and shuttle strikers were made & tested.

- Shuttle Box liner and striker were made of Plastic (FRP) with MS sheet back support. Striker weight has been increased to get better mumentum.
- Shuttle Box liner & striker were made of wood with MS sheet back support
- Shuttle Box and strikers were completely made of wood

The first two of the above worked with desired perfection but plastic used for lining & striker would improve lining life as compared to wood. Replacement of wood is always a welcome change in consideration to environmental effects.

### **(4) Slay Hanger :-**

Two designs of slay hangers were used. Both the designs had unique mechanisms of adjustments of slay race to set its height with reference to cloth beam and shuttle operation. The designs were all together different from existing one which is being used as it is time consuming and tedious.

Similarly two methods have been used & tested to support the hanger on main structure. One design of slay hanger has conventional support of knife edge for simple harmonic – pendulum motion while other has bearing support.

Bearing supported hanger has a C clamp to set the position of the hanger, which worked with ease and technological perfection.

### **(5) Cloth Beam / Warp Beam :-**

This part of the machine has been made of MS Hollow pipe and is as per conventional design. Cloth / Warp beams have been supported on bearings & phorpher bronze bushes respectively to reduce friction & Wear.

### **(6) Warping /Thread Tension?Let Off Motion :-**



Unlike Warp Beam tensioning / braking mechanism using weights & bricks the new design has prony brake type of adjustable system.

(7) ***Worm and Worm wheel :-***

Takeup motion : Very simple mechanism of worm & worm wheel has been used for take up motion. Ratchets of different teeth numbers can be incorporated to choose teeth numbers in match with cloth count.

(8) ***Harness :-***

This part has been replaced with MS pipe. This has slightly increased weight but two harness frames balance each other on a pulley, hence increase in its weight may not affect operation. Harness has been supported on nylon pullies provided with bearings to reduce friction during its motion. Location of pullies, can be adjusted as they are supported on C clamps.

(9) ***Seating adjustments :-***

Inclination, height and distance from cloth beam is adjustable to suite the artisan according to his height and size.

(10) ***Paddle :-***

Reverse paddle in combination with foot support paddle has been provided to increase simple leverage action. Increased leverage reduces effort in harness operation by the operator – Any reduction in operational effort would decrease body fatigue which in turn improve productivity and product quality.

(11) ***Small direction beam :-***

The height of this small beam which changes direction of thread from Warping beam is kept adjustable to suit & set the thread from rear end to cloth beam in front.

**Printing Tables:**

This setup seems to be a unique design in this area of craft. Its flexibility is in its compactness and in the fixtures for adjustments to level the table top. When folded the table takes mainly surface area of the wall while thickness occupied from wall is less than a feet.

**Printing Trolley:**

Trolley is a user friendly design in two aspects

- working/ operation has castor wheels & 3 shelves.
- suits the artistic temperament of block printer.

**Cu Bell tool:**

The tool has been designed to cut circular sheet metal pieces. The operation needs electric drill machine for cutting and a grinder to grind the tool quite often.

## **PART 2:**

### **INTERVENTIONS UNDER THE PROJECT:**

The interventions under EU supported post earthquake rehabilitation project were accordingly focused on building the capacity of the target community of the artisans through following interventions:

1. Garner indigenous knowledge and experience.
2. Disseminate information about the market trends and target market segments.
3. Assess the capacity of the artisans' clusters to respond to the market trends.
4. Develop technology to transcend quality and capacity constraints of the artisans.
5. Test feasibility of technological improvements at the master artisans' level.
6. Development of samples to seek response of the high end market segment.
7. Furtherance of community action through production control and management by informal groups of artisans.
8. Training programs to build skill levels of the qualified artisans to match market demand.
9. Institutionalization of entrepreneurial initiatives.
10. Assessment of the production capacity and
11. Formulation of end to end road map to reach to destined market segments.

### **Major Achievements:**

1. Artisans have understood the need of acquiring market driven skills
2. Artisans have started understanding the market trends with market exposure through series of business exhibitions in big cities and metros in India, contact with designers and experience of the show rooms in Jaipur & Delhi
3. Opinion leaders have been identified in craft community to bear the stakes in market
4. Craft clusters have been classified on the basis of skill levels and production capacity
5. Institutional form has been designed to undertake sizeable production volume

### **Out-put:**

- R&D on the design and product diversification
- Upgradation of tools & appliances to match design & product diversification.
- Skill upgradation of more than 700 master artisans.
- Women mobilisation through thrift & credit activities in 59 villages (more than 100 SHGs functioning well)
- Test marketing of new designs
- Market Positioning through retail outlets

- Sustainability of business through formation of 4 primary cooperatives
- Market guidance & facilitation centre established through Master Craft Persons' and business providers' society Kutch Kala Vikas Kendra at District level.
- 4 Common Facility Centres (CFC) operationalised.

**Causes for Main Addendum 1 to the Contract:**

Production capital was strengthened to meet the expectations of the artisans who were finding it too difficult to sustain themselves in the aftermath of the earthquake for three reasons:

(a) the traditional market cum business providers had left the area due to alternative supply chains established in similar craft hubs out of the state like Rajasthan and Madhya Pradesh and

(b) the availability of non craft alternative income resources for the artisans due to intense construction and infrastructure development activities initiated by local government and NGOs thereby stilling the handicraft sector for almost two years now

The artisans became keen to get back to the handicraft activities and they started expecting direct marketing support from the project. The business potential could only be tapped with a strong position in the market and it had required a stable and strategic presence in the destined market segments for which a retail outlet was proposed at Jaipur in Rajasthan where more than 125 export houses and 2000 retail outlets in tie and dye, printing , weaving and wooden crafts are thriving well with an untapped potential available due to ever growing demand for such ethnic and traditional craft products.

Market positioning required a tangible inventory support with a regular supply chain management. It was not possible to position the craft products with the conventional financial infrastructure through the banks because of the old debts of the artisans that could not be cleared after the earthquake and the low lying market season of the handicrafts for the reasons explained above. Therefore, the only solution to expand the business potential lied in the setting up of stand alone business development support through the fund approved.

It was approved by EC to create a secondary paradigm at the district level that could cater to the business development requirement in an integrated manner with the destined market segments. The IDT had contacted experienced business professional to patronize the business development network using their business connections.

It was also approved to set up a Business Development Centre at the district level under the leadership of such patron experts who would provide tangible sustainable support to the SHGs through the cooperatives at the block level. The CFCs at the block level in the pre-formative stage of the cooperatives were used to channelise development support and in turn manage supply chain management under the guidance of the advisers and operational executives of the trust.

The institutional framework at the village level got supported by the Common Facility Centres at the block level.

### **Explanation on the revised budget approved as per Addendum 1:**

- 1.1.2 **Administrative Support Staff** : Budget downscaled to 60627 € to accommodate longer need of animation process. There will be six main project persons in addition to 40 field volunteers for the remaining two years as per the following list. Revised monthly cost will be 1684 €

The budget is being downscaled due to need of field volunteers in the first half of the third year of the project due to delayed impact of animation process on account of lucrative alternative income generation opportunities for the target group e.g. wide scale construction in the field area, enhanced agricultural operations after a good monsoon. It resulted in delayed response to the much needed R&D on the tools for a self sustainable intervention thereby slowing down the pace of initial mobilisation campaign.

<b>Project manager</b>	<b>1</b>
<b>Assistant Project Manager</b>	<b>1</b>
<b>Assistant Project Coordinator</b>	<b>1</b>
<b>Assistant Accounts</b>	<b>1</b>
<b>Field Coordinator</b>	<b>1</b>
<b>Office Assistant</b>	<b>1</b>

- 1.1.2 **Salaries of Experts** : Downscaled to 21000 € to accommodate longer mobilisation phase in the third year and for greater sustainability with added test marketing support. The sector specific experts as per the following list are crucial for the success of the project sustainability and will be engaged during the 2 and 3 year of the project. The budget is being revised at 15960 € in the second year and 3730 € in the third year due to delayed consolidation phase of the informal CBOs into enterprise building on account of weak participation of the target community in the animation process due to other more lucrative occupations like construction of houses and public infrastructures by various agencies resulting in the delay to engage the experts.

**Business Development Expert**

**Technical Backup Expert (Weaving, dyeing and printing)**

**Institutional Expert**

- 1.2 **Field Volunteers** : Cost revised (downscaled) to 36600 € to accommodate longer mobilisation phase. The average cost of 1310 € per month on 40 instead of 65 volunteers cum animators during the second and first half of the third year is being proposed due to need of continuity of mobilisation activities for a longer duration because of slower response from the target community on the acceptance of upgraded tools (developed by the experts from National Institute of Technology in June 2003) as they were rejoicing the happy monsoon and were engaged in the on-farm activities from July 2003 to

November 2003. The intensive interventions after the delivery of tools will have quicker and sustainable absorption.

**1.2.2 Local project staff travel:** Cost revised (downscaled) to 15542 € to accommodate travel outside the project area by project staff in view of the enhanced and effective levels of selected 40 volunteers who would easily perform the role of project staff within the project area and would not require long travel being local inhabitants. Local project staff travel in the light of above is being proposed to be revised at 7725 € in the second year and 4092 € in the third year. Needless to mention the need of intensive monitoring at the take off stage of the interventions in 2 and 3 year.

**1.3.3 Seminar /conference (Mobilisation Phase):** Budget revised (upscaled) to 236243 € . The animation process is the key to a sustainable community action and in this project the first year interventions remained more demonstrative rather than participative due to weak participation of the target community as explained in above paras. But the interventions of thrift and credit through women groups and also local designers and trial market orders through the partners reinvigorated the confidence of the artisans in their own field. As a result, the mobilization process faced a much longer and unexpected consolidation phase.

**The mobilization activities are process oriented and require flexible approach keeping in consideration diverse mindsets of target group and also varying degrees of absorption capacity of the target groups due to factors diverting the focus of the target group.**

The mobilization process now will be in most critical stage at the time of the transformation/metamorphosis of Community Based Organisations into Community Based Enterprises after the delivery of tools and start of production process. Therefore to smoothen the take off process the budget for the animation activities is being revised as 82000 € in the second year and 20243 € in the third year.

**0.2.2 Local transport (travel) outside Project Area :** Budget revised (upscaled).The travel cost of the local staff to visit the outside project locations for the purpose of enterprise building and networking cum exposures during remaining two years of the project period is being proposed to be revised to 23999 € from 19999 € being 10000 € and 4000 € in 2 and 3 year respectively.

**0.3.2 Equipment and supplies :** Furniture, computer, equipment and Motorcycle: Downscaled to 58000 € and forwarded to 2 year .As already approved, there will be four Common Facility Centres for the purpose of enterprise building , quality enhancement, cost effectiveness, production efficiency and value addition activities. The budget needs to be transferred to 2 year of the project due to extended animation process and delayed take off stage as explained above.

**0.3.3 Tool kits and Equipments for Artisans and the Women Thrift Groups :** Budget revised (downscaled) to strengthen the capital support for enterprise building. The need

of tool kits has been fully assessed during the animation process and the budget is being proposed to be revised at 223627 € for the project because the upgraded tools are required by high skilled artisans only and there is a dire need of extending capital support for the resumption of self supported business activities through the CBOs in the wake of discontinued linkage with traditional business providers after the earthquake and also due to distrust of the artisans with erstwhile NGOs and business providers.

- 0.3.4 **Raw Material** : No change. This part has already been spent. The raw material was given to weaving crafts persons by COHANDS. The amount is not being asked from the EU but is being reflected in the budget as own contribution in the rehabilitation process.
- 0.4.2 **Rentals (Field Area)** : Revised (downscaled) to support marketing outlet. The budget of 25000 € is being proposed to be revised as 15610 € for offices in Bhuj for 36 months at an average of 5203 € per year.
- 0.4.3 **Consumables** : Upscaled to 2428 € for 36 months.
- 0.4.4 **Telephone/fax** : Upscaled to 5143 € for 36 months.
- 0.5.1 **Publications** : No change. 857 € has been budgeted for 36 months.
- 0.5.2 **Studies, Quick Surveys** : No change. Volunteers will be engaged for benchmark survey for the impact of project activities on different set of artisans' groups in the project area. The benchmark survey report will form the basis the publication. 857 € for 36 months has been budgeted.
- 0.5.3 **Auditing Cost** : No change. Social audit of the activities to assess the members' participation and listen to members' grievances will be held periodically in randomly selected villages. 857 € for 36 months towards the cost of social audit has been budgeted.
- 0.5.4 **Evaluation Cost**: No change. In house evaluation of the impact of various interventions will be done by the staff. 857 € for 36 months has been budgeted.
- 0.5.6 **Financial Services (Product Sample Development & WC support** : Upscaled to 136315 €.

**This fund is being strengthened to meet the expectations of the artisans who are finding it too difficult to sustain themselves in the aftermath of the earthquake for three reasons: (a) the traditional market cum business providers have left the area due to alternative supply chains established in similar craft hubs out of the state like Rajasthan and Madhya Pradesh (b) the availability of non craft alternative income resources for the artisans due to intense construction and infrastructure development activities initiated by local government and NGOs thereby stilling the handicraft sector for almost two years now and (c) heavy on farm agricultural activities last year after a span of 4 years' bad drought.**

The artisans are keen to get back to the handicraft activities and they are expecting direct marketing support from the project. The business potential could only be tapped with a strong position in the market and it would require a stable and strategic presence in the destined market segments for which a retail outlet is being proposed at Jaipur in Rajasthan where more than 125 export houses and 2000 retail outlets in tie and dye, printing, weaving and wooden crafts are thriving well with an untapped potential available due to ever growing demand for such ethnic and traditional craft products. The geographical location of Kutch artisans is in their great advantage due to the Kandla port at the door step. It will give a competitive edge to the exporters by procuring the exportable products from Kutch that are similar to what they are sourcing in Rajasthan.

Market positioning requires a tangible inventory support with a regular supply chain management. It would not be possible to position the craft products with the conventional financial infrastructure through the banks because of the old debts of the artisans that could not be cleared after the earthquake and the low lying market season of the handicrafts for the reasons explained above. Therefore, the only panacea to expand the business potential lies in the setting up of stand alone business development support through the fund being proposed.

Out of 136315 € proposed approximately 31050 € will be spent on handson sample development activities so as to lay the foundation of the shopping mall and remaining will be utilised to maintain the supply chain for the desired level of inventory.

Therefore, it is proposed to create a secondary paradigm at the district level that could cater to the working capital requirement in an integrated manner with the destined market segments. The partner agencies have contacted experienced business professional to patronise the business development network using their business connections.

It is proposed to set up a Business Development Trust at the district level under the leadership of such patron experts who would provide tangible sustainable support to the SHGs through the Cooperatives at the block level. The CFCs at the block level in the pre-formative stage of the cooperatives will be used to channelise working capital support and inturn establish supply chain management under the guidance of the Trustees and operational executives of the trust.

The institutional framework at the village level will now be supported by the Common Facility Centres at the block level. The Common Work Centres will not be created to avoid an extra layer of operational cost thereby making the institutional linkage cost competitive and self sustaining in long run. The role of the CWC will be performed by the volunteers, CFC Managers and the tram of the project partners at the primary level.

**0.5.7 Cost of Conferences :** No change. 5476 has been spent the R&D workshop for the toolkits. Two more workshops on the dissemination of design and technology will be organised by COHANDS in 2004

**0.5.8 Shopping Mall** : Cost upgraded from 20000 € to 35610 €. The shopping Mall concept is linked to regular counter sale of the new product line through the proposed District level marketing agency. The marketing outlet will be established at Jaipur due to following reasons:

- a. **Jaipur is traditionally the place for tie & dye, block printing and woven products**
- b. **Market intelligence and market presence at Jaipur is of great strategic importance due to presence of more than 125 export houses and more than 2000 retail outlets of the project product range and also due to the biggest captive market of foreign buyers as Jaipur being the centre of International Golden Triangle of Global Tourism value.**
- c. **Declaration of Jaipur as the number one Heritage City in India**
- d. **Potential of effective networking at Jaipur and**
- e. **Cost effectiveness in the operations due to Kandla and Mundra Export Promotion Zone.**

**0.5.9 Market Intelligence and Product Development (Design Workshops):** No change. It is the another one of the most important component of the project activities. The concept of self sustainability is based on the product mix, convergence, market size and demand. It has already begun through design interventions through empanelled designers of COHANDS who have taken up design workshops in the first year of the project.

**0.5.10 Market Testing** : Cost upgraded from 15000 € to 61745 €.

Exhibitions cum sale of the prototypes were organized to establish the market destinations and market size of the products developed through the design workshops. Stand alone events in 2004 and 2005 for the promotion of new product range will be of great significant business value in terms of positioning the products at domestic potential destined market segments as well as showcasing the potential design products at the international level for realising the optimum potential to attain self sustainability of the clusters under the project.

**0.5.11 Health Care:** No change. Health care of the artisans will be another an important activity. Periodical medical checkups are being organized.

**0.5.12 Documentation** : Downscaled from 5400 € to 1401 € due to its coverage by the district level trust.

**ALLOCATIONS COULD BE SEEN IN THE TABULAR FORM ATTACHED HEREWITH.**

**ADDENDUM 2: DURATION WAS EXTENDED UPTO 31 MARCH 2006**

**SPECIAL REQUEST:**



**Request for interbudget transfer of less than 10% was sent as under to EC Delegation on 19 September 2005:**

May we request you to please allow us to execute inter-budget transfers in the following budget heads for the last extended phase of the project from August 2005 to March 2006:

Budget head 1.1.2: Experts – Approved Budget 21,000 €

We need to continue with the services of institutional and marketing experts in the project and request for 2007 € in addition to approved budget.

Budget head 2.2: Travel Outside Project Area – Approved Budget € 23999

To facilitate sustainability of market linkages, we need 1826 € more than approved budget.

Budget head 3.2: Computer, Furniture, Machine, Building et. four CFCs  
Approved Budget - € 58,000

We require additional 1662€ in addition to approved budget to procure calendaring machine for the CFCs.

Budget head 4.3: Consumables: Approved budget 2428 €

We need 877 € in addition to meet the cost of papers and documentation.

Budget Head 5.10 a: Test Marketing (Exhibitions) – Approved Budget  
61,745 € - Proposed Budget 67,361 €

We need 5816 € in addition to approved budget to position the products in destined market segment.

In nut shell following budget heads are being proposed to be changed to accommodate above extra costs in the budget heads:

1.1.2	Experts	To add	+2007 EUR
2.2	Travel Outside	To add	+1826 EUR
3.2	CFC	To add	+1662 EUR
4.1	Vehicle	To reduce	-3729 EUR
4.2	Rentals	To reduce	-1141 EUR
4.3	Consumables	To add	+877 EUR
4.4	Telephone	To reduce	-1535 EUR
5.9	Design	To reduce	-5783 EUR
5.10 a	Exhibitions	To add	+5816 EUR

There was a total inter budget transfer of 12188 EUR.

## **ACTIVITIES:**

**H**andicraft in the area has always remained a household activity confined to the proximities of a cluster. Inter-cluster coordination and cooperation has been rather weak and conditional. The role of traders (Master Craft Persons in some cases and Money Lenders in a few) has always remained decisive in determining the destinies of the artisans.

After the massive earthquake in 2001, most of the traders had suffered a severe blow and had abandoned the scale of operation thereby further weakening the Kutch craft industry. However, the support extended by state government, local authorities, community organizations and the international agencies had helped artisans' community to tide over the crisis with fortitude.

ICA Domus Trust in collaboration with COHANDS had initiated the base line survey in 2001 February and had published the finding in the form of a full fledged report submitted to the office of the Development Commissioner (Handicrafts), Ministry of Textiles, Govt. of India in May 2001. Therefore ICA Domus Trust had prepared a rehabilitation Project for the artisans in 64 villages in Kutch with the financial support of European Union.

The project was finally sanctioned in August 2002 and the operation began in January 2003 after an in-depth situational analysis in view of multiplicity of relief and rehabilitation packages offered by various governmental, non governmental and international agencies.

The findings of the situation analysis were suggestive of modular interventions and accordingly the project activities were carried out in a tri-pronged strategy.

### **1. Social Interventions:**

Volunteers (list attached) were inducted in each of the target village to carry out awareness camps to motivate women members of the community towards self help and community based approach in ameliorating their recovery phase. Thrift and credit groups were formed to demonstrate the effective participation of members through the bonds of affinity and homogeneity. It galvanized the community action in an organized manner.

The members of the village community had different experience with other NGOs in the self help mode and it was quite a difficult task for the project volunteers and workers to change the single track attitude and mind set of the target women community and artisans' community to understand and absorb the importance of self help and democratic governance in shaping up their destinies. The volunteers and project officials slogged and ultimately succeeded in motivating artisans to form their self help groups as a precursor to proven and most legitimate concept of "Cooperative Society", a tool for long term sustainability of business activities under the project.

To systematize the target group of craft-persons into Affinity Groups and Self Help Groups for result oriented collective efforts, introduce the idea of Thrift & Micro Credit & its role in

community empowerment and to infuse the concept of EU-IDT intervention into the target population, ICA Domus Trust implemented the community mobilization movement in the following modular fashion.

- Camp I: Sensitization cum Orientation of the Animators, Community leaders, Opinion leaders and the Master craft persons leading to selection of animators as the cluster managers.
- Camp II: Need and importance of micro credit in the empowerment of women Artisans and organization of the women CBOs (credit lead, thrift lead or finance lead as per the suitability of the target community)
- Camp III: Formation of Artisans' self help groups (CBEs) through the process of affinity & homogeneity factor identification and the stage of forming, storming, norming, performing and reforming.
- Camp IV: Review of the operational linkages (backward, forward, horizontal and vertical) and concept of social audit.
- Camp V: Formation of Common Facility Centres (Toolkits, Margin Money component and BDP). General Body Mechanism and live exposure to the democratic management tools.
- Camp VI: Formalization into an institutional framework preferably a user friendly Co-operative.

### **Results of Mobilization Programme**

- Leadership qualities assessed leading to identification of matured, experienced & acceptable community leaders
- High skilled Artisans motivated
- Women's capacity to 'Save' realized and Thrift & Credit groups organized
- Concept of Affinity & Homogeneity disseminated
- Needs and aspirations of the target groups ascertained
- SHGs of women & artisans organized and
- the 4 cooperatives of artisans formed

## LOGIC:

- (a) The formulation of Women Thrift and Credit groups (Community Based Organizations) on one hand has had a pure service motive i.e. catering to micro credit needs by inculcating the thrift and welfare motive by providing micro finance to start micro income generation activities to sustain the group savings at smallest possible level.
- (b) The organization of Community Based Enterprises (CBEs) through savings mode on the other hand has had three aspects attached to it.
  - i. Understanding the strengths of pooled resources in overpowering the constraints of institutional finance (**social**)
  - ii. Testing the capacity to invade much larger market segment for optimal returns with improved and competitive diverse product range and (**economic development**)
  - iii. Overcoming the plight of continued indebtedness with the combined efforts of project managers and community leaders (**welfare & economic independence**).

## 2. Technological Interventions:

The artisans had always been using traditional and conventional motifs, designs, styles and mediums to produce handcrafted items. The machines and tools used were primitive and less efficient in nature thereby limiting the scope of local craft to historical market niche. The need was felt to undertake technological interventions to diversity and improve the product range so as to mainstream the local products by cost effectivity, quality control and enhanced compatibility.

The National Institute of Technology in Bhopal (MANIT) was chosen to undertake R&D on handlooms, printing tables, cutting and sizing equipments. MANIT took almost 4 months to develop the prototypes and the community took almost 8 months to understand, adopt and approve the upgraded technology. Thus, the upgraded handlooms, now being locally produced, have three distinct features:-

- (a) Compactness
- (b) Efficient and
- (c) Uniform quality production capability due to take-up motion and accessories like jacquard and healds.

## 3. Design Development Intervention:

COHANDS was asked in October'2002 to plan R&D on the local handicraft products which they started in March'2003 and the designers of national repute were inducted to develop prototypes for test marketing. The samples were tested in International Gift Fair at Delhi in October'2003 and February'2004. Based on the response and feed back, a more comprehensive and focused sample development drive was initiated to capture and establish the products in destined potential domestic market segments. Rigorous exercise and interventions were carried out in

weaving, tie & dye, block printing and embroidery clusters. The efforts have brought rich dividends to the craft community.

### **SUSTAINABLE BUSINESS DEVELOPMENT STRATEGY**

There were only following FOUR ways to position the product in market and develop the product with continuous intelligence flowing from the business networking:

1. **In house creativity:** Designers engaged, business professionals involved and technical know how organised for production, value addition, costing and pricing policy.
2. **Show casing strategy:** Location of the Marketing Outlet strategically selected in Jaipur & Delhi
3. **Market Positioning:** Constant presence in market through a permanent location for 18 months established the product and brand in domestic market. Jaipur being the centre for textiles mainly Kutch kind helped positioning the product range much faster than expected. The consignment counters at different locations in Rajasthan, Maharashtra, Gujarat and Bangalore after the holding of Exhibitions broad based the networking.
4. **Supply Chain:** The district society KKVK has taken care of the production management and quality control through the CFCs.

**MARKETING** has been perceived as the social process by which individuals and their organizations have obtained what they needed and wanted through creating, offering and freely exchanging products and services of value with others.

In marketing the focus has remained on the needs of a customer and following quotations remained the guiding force:

Quotation of Mahatma Gandhi, the Father of our Nation,

“A CUSTOMER IS THE MOST IMPORTANT VISITOR TO ANY ORGANISATION”.

Peter Drucker, one of the most profound management gurus of our times had said many years back,

“THE BASIC PURPOSE OF AN ORGANISATION IS TO CREATE CUSTOMERS AND RETAIN THEM”.

Ted Levitt, yet another management expert had once remarked,

“THE PURPOSE OF AN ENTERPRISE IS TO CREATE AND KEEP CUSTOMERS”.

Therefore, it can be observed that the focus has been importantly on the customer, being the most crucial and important aspect of building up an organization on sustainable basis for growth and expansion. In fact it is the increasing focus on customer that has led to the transition from sales to the marketing approach in the project. The customer focus came to exist basically because of the emergence of the following scenario on the organizational horizons :-

- The seller market turned to buyers markets.
- Products sale instead of commodity sale.
- Packaging and branding of the products.
- Disappearance of monopolies and appearance of competition.
- Purchaser becoming more knowledgeable and matured.
- Preference to quality over the price.

As a result of above, there has been a realization that -

- \* customer is not dependent on us but we are dependent on him.
- \* A customer is not an interruption in our work..... he is the sole purpose of it.
- \* We are not doing a favor by serving a customer..... he is doing us a favour by giving us an opportunity to do so.
- \* A customer is not someone to argue or match wits with since nobody really ever won an argument with a customer.
- \* A customer is a person who brings us his wants and it is our job to handle them profitably to him and to ourselves.

The market research has lead to the following conclusions :

- Almost 70% of the customers who stop patronizing businesses do so, not so much because of the product quality, but because they feel they were treated badly.
- 30 paise out of every rupee of profit is spent to correct something that should have been right first time.
- It is five times cheaper to retain a customer than getting a new one.

Undoubtedly the most important stakeholder in the project has been “Customer”. The challenge is to attract the customers, retain the customers and delight the customers. It is no longer enough just to satisfy the customers because for satisfaction alone, the customer now has many other options too. In today’s context, the mission of the KKVK is to deliver exceptionally high value to the customers.

The basis of the sample development in Kutch has been governed by the product mix factors so as to provide an answer to articulated and unarticulated needs of the potential target clientele in

the destined market segments. The focus of the design interventions and sample development has been to respond to the needs of the target clientele that could not be articulated but would love to have satisfied. Inspired with this unexploited opportunity to meet unarticulated needs of the target clientele, the project has worked hard to produce following set of product range with the conviction of creating market rather than serving markets :

1. Traditional women outfits (sarees and salwar suits) using thematic prints and designs (tie and dye) in natural dyes and attractive azo-free pigments and acid dyes hitherto missing in the destined market segments.
2. Life style product range of Home furnishing items like bed, table, door, window and floor linen by using conventionally used Acrylic yarn in creative and attractive sequence for an assured positioning in the focused market segments.

### **Impact Assessment**

#### **Supply of upgraded toolkits**

- ✦ Supplies of upgraded toolkits have resulted in production of better quality products and eventually lead to better price for Kutch craft products. Artisans in general progressively realized this fact and looked keen to adopt the modern technology to produce market oriented product range.
- ✦ The production capacity of the weavers & printers has relatively increased with the use of improved handlooms & new printing tables, as *man-hour per product* has reduced. The versatility of the improved loom provides weavers accessibility to produce varied products ranging from fine cotton-silk yarn stoles to the coarse cotton yarn rugs using different count-reeds. Similarly the printers are finding the new (bigger) tables much more appropriate as it facilitates fast printing action.
- ✦ Skill audit of artisans before and after introduction of technologically improved leather tools shows that even a low skilled craft person can produce better quality product

#### ***Integrated Design & technical trainings***

- ✦ The design interventions coupled with training programmes & exposure visits indeed helped the artisans overcome the inertia and ignorance stemming from their tradition and in negotiating new market conditions beyond their district and state boundaries. The

trainings also to a great extent fostered artistic traditions and helped the artisans to come in large numbers to absorb the ever preferred market intelligence and product diversification skills in presence of the experts. The artisans also acquired hands on experience and skills through exposure visits to the various potential craft pockets in adjoining states like Rajasthan & M.P. The trainings provided apposite education regarding refined production techniques and methodology in order to prepare the target beneficiaries produce better quality marketable products to cater to the needs of the destined market niche.

- ✦ Superior product coupled with consistency, i.e. uniformity and standardization of design and quality has improved domestic potential for the craft and reduced rejection level. Indeed the artisans are now using innovative design techniques & craft mix to produce market friendly products thereby earning a better livelihood.
- ✦ Quality improvement could be measured through assessment of the quality & aesthetic appeal of the finished products, product specifications, perfection in design or sample replications, number of rejections, consumption of raw material and product handling.

The overall objective was to introduce innovative ideas dovetailing the contemporary design input with the existing skill level of the Handicraft Artisans of Kutch. The project thus emphasized upon suitable methods of product diversification, dissemination of market intelligence and introduction of versatile life-style product range that would be producer friendly and within the acceptable shelf price, with the ultimate aim to render the finished product saleable thereby improvising the Kutch craft. It has improved their livelihoods and community well being as per the laid objectives of the intervention.

### ***Marketing Initiatives***

- ✦ Acquisition of skills, product diversification sustained with enhanced market linkages has motivated the artisans to undertake the production of traditional yet contemporary products on more regular and sustained basis, which allows them in fetching increased



price for same labour. The artisans have become levelheaded & vigilant towards the fast changing fashion trends and rich value additive features.

- △ The impact of amalgamation fashioned through fusion of the traditional craft and technology and craft-mix has been evaluated through finesse in quality, appreciation of the developed product range by the target consumers, strategic market penetration & effective presence in the destined market segments through test-marketing cum retail outlets.
  
- △ The marketing strategies developed under the project leveraged opportunities emerged from the trade events. Thus it is believed that the increase in sales volume during the final phase and growing market networking or trade linkages will provide a sustainable business activity and continuity of traditional craft for the target beneficiaries as envisaged under the project.

**Thus with adequate facilities at the work place, the Kutch craft artisans are now enjoying catering to the destined market segments and at the same time maintaining quality control. With the setting up of Common Facility Centres there has been greater clarity on technical and design aspects of Kutch handicrafts.**

#### **Self Sustainability:**

Sustainability is the ability to respond in the anticipated manner without losing the strength to exist continuously.

Members/ Leaders of the four Artisans' Co-operative under the project, members of artisans' SHGs and the market providers have established an institution Kutch Kala Vikas Kendra at the office of the Registrar Societies in Kutch for carrying forward the following agenda of the EC supported project terminated on 31 March 2006:

1. Market positioning through segmentation & innovation
2. Brand consolidation in Delhi and Jaipur
3. Networking through patron customers in niche market
4. Periodical review on value addition options to the products for greater sustainability.

5. Management of production through supply of quality raw material from the right source, education on wage controls to compete in market, rationalization of overhead costs, maintain supply chain to establish in market and constant motivation of the artisans to accept the change in market demand.

**Following Memorandum of Understanding between ICA Domus Trust and Kutch Kala Vikas Kendra was signed on the last day of the project:**

ICA Domus Trust, 9, Aradhana Enclave, New Delhi –110 066 India, the implementor of Post Earthquake Rehabilitation of Handicraft Artisans' Project in Kutch expiring on 31 March 2006

of the one part,

and Kutch Kala Vikas Kendra, Madhapar, Bhuj the body created by the community of handicraft artisans in Kutch who were benefited by the above project

of the other part,

have agreed as follows:

**Article 1 - Subject**

- 1(1) The subject of this MoU is a transfer of Assets created under the operation entitled: Rehabilitation of Handicraft Artisans in Earthquake affected Kutch District of Gujarat ("the Operation").
- 1(2) The KKVK is awarded the transfer of the assets on the terms and conditions set out in this MoU, which consists of details of permanent assets in the form of buildings and land, machines and equipments to run the operations, physical inventory of the items produced net of sold items listed and the cash received on account of the sale proceeds net of discounts ("Special Conditions") and their annexes, which the KKVK hereby declares has taken note of and accepts.
- 1(3) The transfer of funds to KKVK on 31 March 2006 will be governed by the audit of the sale proceeds and accordingly if there is any variance in the amount that will be covered and paid by KKVK.
- 1(4) The KKVK accepts the transfer of assets and undertakes to carry out the Operation under its own responsibility w.e.f. 01 April 2006..

**Article 2 – Validity of execution**

- 2(1) Validity of the MoU will begin on the first day of April 2006 when two parties signs and will continue till perpetuity.
- 2(2) The MoU will hence forth transfer full responsibility of ICA Domus Trust to the KKVK to manage and maintain the assets as per clause 1(2) transferred .

### **Article 3 – Management of the Operation**

- 3(1) The KKVK will essentially manage the operations through the co-operatives and SHGs formed under the project and would function as per their statutes and the decision of their Advisory and Governing Body in the larger interests of the affiliated artisans' community.
- 3(2) The cost of operations and the return on the investments will be done in the most professional manner using the principles of enterprise management in the best interests of the handicraft community in Kutch .
- 3(3) The representation of the Chair of the affiliated cooperatives will be mandatory in the Governing Body of KKVK.
- 3(4) KKVK will take appropriate steps to promote and strengthen co-operatives and SHGs organised under the project.
- 3(5) Subsequently when conditions are conducive, management of KKVK may take appropriate steps to transform its organizational structure into a federal cooperative manner and organize women SHGs into co-operatives to cater to their credit needs.
- 3(6) The co-operatives and SHGs promoted under the project shall have perpetual right to use the services of concerned CFCs and also locate former's cooperatives' office in the concerned CFC's premises.

### **Article 4 - Technical arrangements**

- 4(1) KKVK will strictly adhere to the relevant legal provisions of the State of Gujarat effecting the operations of Societies and the Cooperatives under state laws.
- 4(2) KKVK will maintain full transparency in their operations and provide all the information to their members, co-operatives involved in the operations, ICA Domus Trust and European Union as and when asked for.

### **Article 5 - Addresses**

KKVK will intimate change of address, telephone number, e-mail to ICA Domus Trust as and when affected.

## Article 6 - Annexes

6(1) The following documents are annexed to MoU and form an integral part of the document:

- Annex I: Description of the Permanent Assets ( CFCs and the Office Premises)  
Annex II: Machines, Tools, Equipments and vehicles.  
Annex III: Inventory Detail  
Annex IV: Cash transferred along with bank Account Details of KKVK and the IDT.

Done at New Delhi in three originals, two originals being for the IDT and one original being for the KKVK.

For the KKVK

.....

For the IDT

.....

### **DETAILED ACTIVITIES:**

As a result of community mobilization process, following villages (block wise) were FINALLY short listed to implement the project activities under the Post Earthquake EU-IDT intervention in Kutch

**Table – I**

S. No	Block	No. of villages	Name of Villages
1	Abdasa	16	Bara, Tera, Naredi, Arikhana, Varandi, Vinjhan, Wanco, Kunathia, Amarwandh, Nanawandh, Bhawanipar, Radhangarh, Mothala, Dhanawandh, Jarjokh, Nagalpar
2	Anjar	06	Dhamarka, New Dudhai, Ratnal, Nagalpar, Bhimasar, Ningal
3	Bhuj	17	Bhujodi, Kukma, Jurah, Ramwadi, Makhna, Pyarka, Nana Reha, Loriya, Bhirandiyara, Hodco, Khavda, Kuran, Sanusara, Varnora, Jambudi, Sarli, Ajrahpar
4	Mandvi	07	Goralakh, Kathda, Maska, Moti Rayan, Jamthada, Nana Laiza, Rampar
5	Nakhtrana	11	Nirona, Bibar, Godhiyar, Nani Aral, Nani Virani, Todiya, Mathal, Devsar, Devisar, Sangnara, Ramdev Nagar
<b>TOTAL</b>		<b>57</b>	

## Formalization of Artisans Self Help Groups & Women's Thrift & Credit Groups

Economic empowerment of the Self Help Group is the first and foremost requirement before getting into the knitty-gritty of formalization into a body corporate. While there is a definite pattern in terms of the stages of growth of SHG but the time for reaching maturity in terms of economic sovereignty and self governance varies with the socio cultural setting of the area as well as the experience and approach of the project implementing agency. Under the EU-IDT intervention in Kutch, the target Artisans were organized in the form of self-reliant and user friendly SHGs to:

- ◇ Overcome exploitation , create confidence for the economic self reliance of poor rural artisans
- ◇ Become the basis for action & change
- ◇ Build mutual trust among the members and also between the implementing organization & the target lot
- ◇ Become the basis for community enterprise
- ◇ Enable them enjoy full autonomy and freedom through cooperatives owned by the Artisans and no interference of influential persons or politicians

Similarly, the women members belonging to the target handicraft community were mobilized to join the project interventions with an intention to:

- ⊙ Free themselves from conventional/traditional credit
- ⊙ Execute effective management of funds to meet their small but emergent needs by small savings
- ⊙ Become local financial institution – in form of a localized mini-bank
- ⊙ Provide loaning facility to the artisan groups for raw material and production related activities
- ⊙ Address the issues relating to women rights leading to women empowerment which in turn leads to sustainable community development.

One of the prime project components, "Thrift and Credit" encouraged the formation of women's thrift and credit groups with 10-20 members bringing their daily savings to

banks where accounts were opened in the group's name. The savings thus made normally did not exceed Rs.30 per month per family, sometimes even less. But it was surprising how these little drops have made a mighty stream. The objectives reflect that the project envisages economic empowerment of women SHGs along with increased social awareness i.e., leading to a better quality of life and community empowerment.

**Outcome:**

Almost 90 Thrift and Credit groups have come up within the project area with an average of 15 members per group covering more than 1300 families in forty villages. The total savings from all these groups have touched Rs.11 Lac and with seed capital support contribution of Rs.5 Lac towards a revolving fund bringing the total group capital to about Rs.16 Lac within three years. Nearly 500 members got loans from their own capital for their common needs or are doing business at nominal interest. The most revealing aspect is that the percentage of loan recovery is an amazing 100 per cent. All the work connected with running of these groups is being done by the group members themselves from collecting monthly savings from members, depositing them in banks, withdrawing the amount when necessary, deciding the viability of the business their members want to start, sanctioning of loans and ensuring timely repayment in regular installments. Through these group activities they are experiencing a sense of belonging with the mainstream society and are acquainted with the outside world.

The activities concerning thrift and credit in addition to the micro income generation activities acted as the catalyst in strengthening these SHGs. Therefore, it is presumed that the holistic approach of SHGs will become more acceptable to the group and will fast bring self reliance and maturity in the SHG. Hence it can be assured that the assistance under the project reached the intended beneficiaries. The local financial institutions like Kutch Grammen Bank, Dena Gujarat Grameen Bank, Bank of India etc. and State Govt. agencies like DIC, District Registrar Office has appreciated the role of EU-IDT in forming and facilitating the women thrift groups in the saving and lending operations. The groups by and large, are aiming to turn up into micro enterprises as they are becoming more & more convinced by the concept. Imparting of skill and disbursement

of credit has led to promotion of entrepreneurship among the members of the groups. The successful SHGs have won over the confidence of the local financial institutions which are offering full cooperation to such groups towards sanctioning of loans against easy installments for establishing micro-enterprises or seasonal agriculture/farm related activities. Efforts are further being initiated to cultivate risk - bearing ability among the members of the groups.

The detail of the inputs provided to the promising women thrift groups under the EU-IDT micro-finance support is enclosed as Annexure \_\_\_\_.

## © DEVELOPMENT OF TOOLKITS

### **TECHNOLOGY UP-GRADATION (scientific intervention)**

New technologies have now entered the remotest corner of Gujarat i.e. Kutch under the patronage of EU-IDT rehabilitation programme. The process of development demanded reinvestigation of the postulates and resources that could determine the pattern and pace of growth envisioned for the target Handicraft community.

#### *Up-gradation of Handlooms & appendages*

The programme was undertaken by cross-sections of people including experts of Weavers Service Centre, Maulana Azad National Institute of Technology, Master weavers from Varanasi (U. P.) & EU-IDT project area (Kutch) and other service providers. After a series of interactions, the activity started in a phase-wise manner under established system, approved modus operandi as per EU guidelines and controls. The overall activity of production of looms (replicated in Kutch) is monitored by the able Project's Consulting Engineer – ICA Domus Trust and successfully culminated within the stipulated timeframe.

**The project involved technical expertise to stimulate the handloom weaving craft and try developing a sustainable market for handloom (hand-woven) fabrics with a view to generate more employment for weavers. The district federation (KKVK) is now looking into the strengthening of the weavers' cooperative in coordination with local State &**

Central Govt. agencies like District Industries Centre, WSC & DC (h) to increase their earning potential.

Process of Technological up-gradation of handloom included:

⇒ *Ascertainment of need for technical improvement*

Comprehensive assessment was done to assess the actual requirement of tool kits, which was artisans' specific i.e. based on individual demand basis.

⇒ *Exploratory study*

In this line of action, IDT approached prime nationalized organizations like National Institute of Design, National Handloom Development Corporation, Weaver's Service Centre & Maulana Azad National Institute of Technology for the proposed development of the desired upgraded toolkit. NID & WSC said that it would take them minimum one year to develop the prototype while NHDC was dropped on technical grounds. Anyhow, it was a welcome situation for IDT to see the National Institute of Technology coming into rural crafts for the promotion of underprivileged & vulnerable commune. Indeed, it was a challenging task for MANIT to carry out a resourceful design feature of the technically modified handloom & accessories especially for the EU sponsored programme. Thus MANIT was finally selected for the specific assignment as it was found technically and resourcefully sound enough with consistent infrastructure to accomplish the given objective.

⇒ *Observation study (R&D) by MANIT*

Development of upgraded tools being purely a technological intervention, technical experts from MANIT carried out an extensive study of the target craft villages in the project area as it was felt obligatory to examine the existing conventional equipments being used by the project beneficiaries and also to get a hands on experience of the traditional Kutch handicrafts before commencing the compulsory R&D work to congregate the desired results. Consequently, the basic research and development interventions on the Handlooms, Printing Table & Trolleys and associated accessories



were carried out by MANIT, Bhopal and it took them three crucial months to understand the requirement of the artisans.

⇒ ***Development of prototypes at pilot level***

Accordingly, the first trial production of up-graded tools is completed leading to the final installation of 05 sets of sample mild steel structure handlooms, two sets of block printing tables/ trolleys and 05 sets of basic copper bell cutters in the respective sample clusters for demonstrative effect. It was now required to provide adequate feed back on the utility part of the tools.

⇒ ***Online demonstration of new and improved technical paraphernalia***

MANIT invited IDT officials along with few master weavers from Kutch to MANIT, Bhopal to study & examine the efficacy of the newly developed paraphernalia (prototypes). The MCPs welcomed the developments of MANIT and also suggested few online alterations and modifications to make the developed tools more adoptable. The changes were eventually incorporated by the experts involved to make the equipments more users friendly.

⇒ ***Execution of test trials by expert craft artisans***

The improved set of toolkits were then installed in the sample clusters in the project area under the supervision of MANIT experts & IDT's engineer for the execution of field test-trials to have the demonstrative effect for showcasing the qualitative aspect of the project intervention and to receive adequate feedback on the appropriateness and utility of the tools. The master weavers in the project area tested the technically modified looms and welcomed the prolific modifications carried out by MANIT experts.

⇒ ***Mass production of handlooms & appendages replicated in the project area***

To further ease the monitoring & coordinating the production activities of the up-graded handlooms & appendages smoothly, the project office accentuated the possibility of carrying out the mass production of handlooms in the project area itself. It was prudently

thought that the production of handlooms in Kutch would further provide few added advantages to the project like:

- Good confidence building between the manufacturers and the consumers
- Post installation problems could be minimized
- On-line problems & grievances could be solved easily & timely

As a result, it was approved unanimously and accepted upon by IDT's honorable steering committee that BRIDGE (partner agency) would supply the upgraded tools in proper coordination with IDT and under supervision of IDT's mechanical engineer. Thus intensive discussions were held with different units in Bhuj, Gandhidham & Rajkot and following was the outcome:

- Cost of raw material negotiated so as to maintain the unit cost
- Higher wage cost absorbed on the transportation saving
- Manufacturing of gear assembly, one of the important feature of the loom was done in Rajkot under the technical supervision of the Mech. Engineer
- Overall production monitored and managed by IDT & BRIDGE

The looms were made available to the target skilled weavers in three different sizes i.e. 52, 66 & 100 inch looms to enable them to produce diverse hand-woven products like stoles, shawls, dress material, running fabric of various widths for home furnishings, rugs etc. Similarly, compatible accessories & add-ons were also distributed along with these looms.

### ***Up-gradation of printing tables & trolleys***

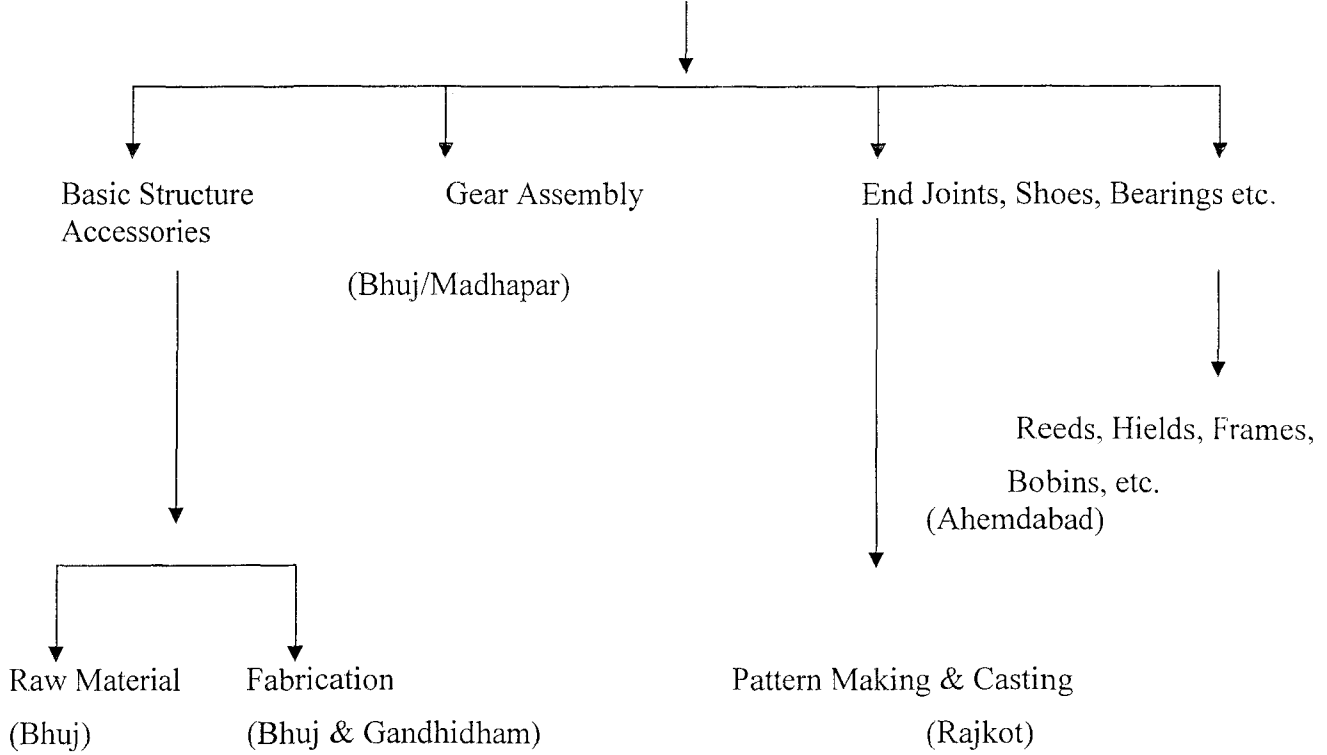
Likewise, big size printing tables were manufactured to accommodate length & width of a complete sari (women's traditional attire) to achieve better production rate and quality. Each table was provided with gunny cloth (40 mtrs. per table) and one moving wooden trolley to hold pigment/color tray & wooden blocks.

### ***Development of Leather Tools & Equipments***

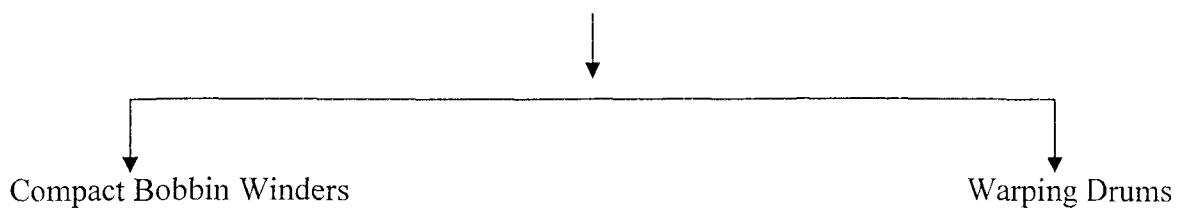
Process specific leather tools & accessories were developed and sourced from the UNDP approved sources in Delhi & Agra to enable the leather craft artisans in Kutch to produce standardized and quality-studded products in much lesser time and with much ease of operations.

**OPERATIONAL DESIGN**  
**Manufacturing of Handlooms**

**Handlooms**

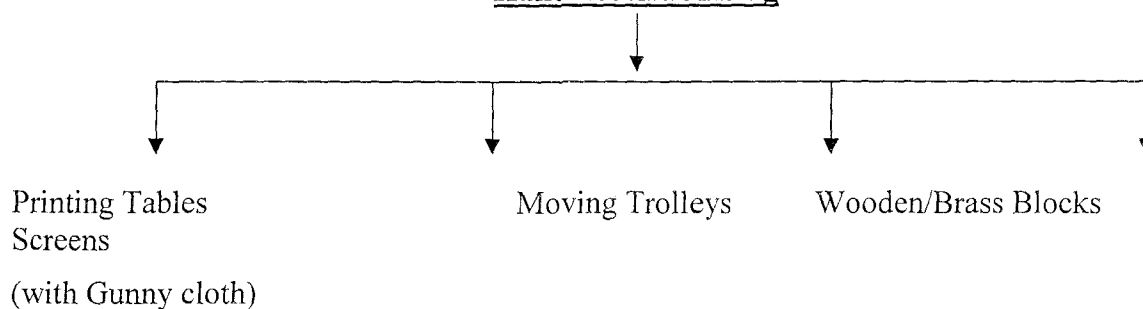


**Handloom Appendages**



## Manufacturing of Printing tools

### Hand-block Printing



### **DISTRIBUTION & INSTALLATION OF IMPROVED TOOLKITS**

#### ***Criterion for distribution:***

The toolkits were finally distributed to the artisans qualifying following conditions:

- 1) S/he should be a victim of the earthquake
- 2) S/he should be a traditional craft person
- 3) S/he has not taken same type of tools from other relief sources
- 4) S/he is either to work or is a member of the SHG to be formed as part of the CBE
- 5) S/he is jointly recommended by a team of Gram Panchayat, Field Supervisor, BRIDGE representative and the project officials
- 6) S/he is willing to sign an undertaking with IDT on the prescribed terms & conditions

#### ***Status:***

As per the field experiences & findings, there were in all:

1. 400 weavers who would need improved handlooms & appendages
2. 119 printers who need new wooden tables
3. 107 leather artisans who require technically modified machines & equipments

It was also observed that the artisans falling under embroidery, tie-dye, terracotta, wood-craft & rogan did not require any more hand-toolkits as per the field information. However, the women groups engaged in tie-dye crafts were provided with tracing cum inspection table, utensils for dyeing, gas burner equipped with LPG cylinder and a small washing unit at the Common Facility Centre established at Naliya.

### **✂ Supply of handlooms, accessories & add-ons**

Originally, 946 families of weavers were identified as per the DPR, but as per the actual detailed need assessment (DNA) done by the field volunteers four hundred target weavers were identified and covered under the distribution of up-graded handlooms and appendages as per the proposed activity. The tools & equipments produced for the target handloom weavers of different craft villages in Kutch include:

- i. 400 improved handlooms with accessories
- ii. 400 bobbin winders
- iii. 30 warping drums with spool-stands & ratchet frame-stand

#### **✂ Supply of printing tables**

Similarly, 286 families of Printers were recognized originally, but as per the re-examination a total of one hundred nineteen hand-block printers of Dhamarka, Ajrakhpur and Khavda villages were selected to provide with the new wooden printing tables and trolleys (one set of table & trolley each) along with few common sets of wooden blocks for creating new motifs. The detail of manufacturing of printing tools is as under:

- i. 119 printing tables (wooden)
- ii. 119 wooden trolleys with caster wheels
- iii. 110 sets of wooden-blocks

#### **✂ Supply of leather tools**

Correspondingly, as against 107 families of leather craft artisans identified earlier, thirty one leather artisan households & sub-groups of Bhirandiyara, Hodco & Khavda villages were supplied with hand-tool kits consisting of Tripod, Shoe-pincher, Chisel, Iron hammer, Nylon (PVC) hammer, scissors, PP cutting blocks, Kattani, Sharpening stone, Size punch & Design punch.

### **SKILL AUGMENTATION PROGRAMME**

Various training programmes were implemented with focus on the following:-

1. Skill-enhancement & skill-development of the craft artisans
2. Use of traditional and vibrant design-patterns vis-à-vis trends of present market niche
3. Proper handling of raw material & tools
4. Value addition & product diversification
5. Innovation in design by mixing of traditional craft with modern techniques and designs
6. Brief knowledge of scientific packing
7. Brief knowledge of costing or pricing policy

#### **INTEGRATED DESIGN INPUTS:-**

##### **DESIGNS**

##### **DESIGNS**

##### **DESIGNS**

EU-IDT cooperative efforts has made evident that there lies a tremendous potential of Kutch craft provided it is dovetailed with the contemporary trends & tastes of the destined market segment. EU-IDT intervention incorporated ways and means to provide help in the form of working capital and promotion of forward linkages. The intervention targeted technical up-gradation in light of this potential in urban niche fashion market and endeavoured to concurrently give healthy exposure to these marketing artisans.

Offering professional design services is an integral part of IDT's intervention. Through the on-line design workshops IDT provided design solutions to prospective artisans (MCPs) which in turn enhance the skill level of the second-line workforce.

Orientation of artisans to enable them to adopt innovative and versatile designs leading to production of marketable products achieved through:-

1. On the job trainings by subject matter specialists
2. Organising training workshops by empanelled designers of COHANDS

3. Organising integrated design development workshops by in-house project designers
4. Experiments in terms of design, color detailing, craft mix (fusion), blending of fabrics with other mediums, use of age old rich ethnic motifs
5. Standardization of the craft products becoming successful with the inception of scientific techniques
6. Proper finishing and processing of finished product followed with systematic packaging

As a direct consequence of this, the volume of business increased in the local & urban niche markets.

#### **Design workshops & training programmes held under the project:**

- i. COHANDS intervention: Cohands contracted four designers namely, Mr. Vinod Nair, Ms. Anjali Wakanker, Mr. Haresh Shah and Ms. Sunita Shankar for the design intervention. The resulting prototypes were displayed in the International Gift Fair but with not a viable response. As a result, in-house design interventions were started. The lessons learnt in above exhibition were of great reference value.

- ii. Online Design trainings were conducted by **IDT Designer** (Ms. Chandni) at different villages like Bhujodi, Gara, Udo, Bhirandiyara and Reha (Bhuj Block) Nirona (Nakhtrana) and Tera Varandi (Naliya).

Prototypes developed were displayed at IITF, De



- iii. Three Design-workshops one each at Nirona (Embroidery), Dhamarka (Hand-Block Printing) and Tera (Tie-Dye) were organized by COHANDS during December 2003 & January 2004.

iv. Design Workshop cum Exhibition titled “Dissemination of Techniques of Natural and Azo-free Dyeing & Printing and Display of the Modern Designs” was organized by **Weavers Service Centre, Ahmedabad** in coordination with IDT on 29 December 2003 at Community Centre, Bhujodi village.

v. Ten days training program of Master Color Printers (Dhamarka) in Dyeing & Printing (Pigment Dyeing) including two days industrial training (at Bagru & Jaipur) was organized at **Weavers Service Centre, Jaipur** from 7.7.2004 to 17.7.2004.



vi. The weavers of Bhujodi, Kukma, Ramwadi & Sarli were taken to MANIT, Bhopal and Maheshwar (handloom unit in M. P.) for:

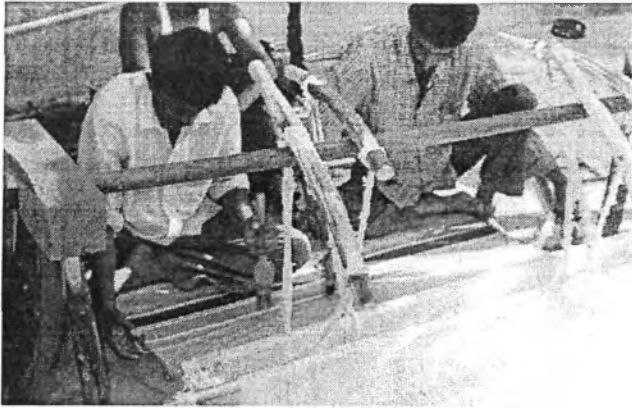
- ✓ Imparting hands on training to the identified (target) potential weavers for the use of Jacquard
- ✓ Confidence building among the weavers in the use of Up-graded tools

vii. 45-days Weavers’ Design Training Program on ‘Manipuri Bed-Spreads’ was organized at Bhujodi by “**Tribal Welfare Society, New Delhi**”. Two master weavers from Assam conducted the training programme.





viii.



Two-month “Integrated Design & Development Intervention” was conducted at Sarli & Mathal villages by MCPs from Tonk (Rajasthan) to disseminate **Panja Dari Weaving Techniques** to the target weavers. The intervention received encouraging response.

- ix. Four months “Skill Development & Product Diversification Training Program” was organized by ICA Domus Trust Project office at Nirona for the Wood-Craft Artisans. The program was conducted by Master Craft Persons from Chennapatna, Karnataka.
- x. Two-month Training program for twenty selected Master Leather Craft Artisans is initiated from 26 July 2004 focusing upon ‘Skill augmentation & Prototype development’ at Bhirandiyara by Master Trainer, Mr. Ganpatlal (from Tilonia, Rajasthan) and Mr. Kameshwar Giri, Leather Expert from U.P.
- xi. In order to encourage the target printers for their effective participation towards product diversification and value addition of their craft, IDT project organized five-days training workshop of Gold-block-printing at Jaipur in view of the encouraging response of gold printed fabric (prototypes) from the target clientele. Consequently six target beneficiaries (printers) were sponsored who were imparted training for replicating the production of newer & marketable products (distinctive gold block printed fabric) leading to value-added product development in Kutch.
- xii. Organised a twenty days training programme for the target Tie-Dye Women Artisans in Abdasa block at CFC – Naliya under the banner of the registered tie-dye women artisans’ cooperative “*Shri. Samuh Sath Audhyogik Sahakari Mandali Ltd., Naliya*”. The training was implemented by ‘Kutch Kala Vikas Kendra’ a local body (registered under society act) comprising of Master Craft-persons, professionals & experts and promoted by ICA Domus

Trust. The training offered practical assistance to the selected members of the women artisan groups to understand the process of drawing, pinning and tracing of design patterns over the fabric to be tied.



- xiii.** Another one-week training programme was executed during August 2005 to make the potential tie n dye women artisans comprehend the process of different forms of tying like shibori, folding, knotting and marbling effects in order to disseminate the product diversification techniques to the target lot. The training was conducted under the technical guidance of IDT's in-house designer – Ms. Bansuri Salaria.



- xiv.** The project also organized training programmes at different target craft clusters in Kutch viz. Bhujodi, Rampar, Reha, Nirona, Ratnal, Nagalpar, Dhamarka, Dudhai, Bheemasar, Godhiyar, Tera, Bara to train the women members of the artisans' community in Stitching & Cutting in view of alternate micro-income generation efforts made under the intervention.

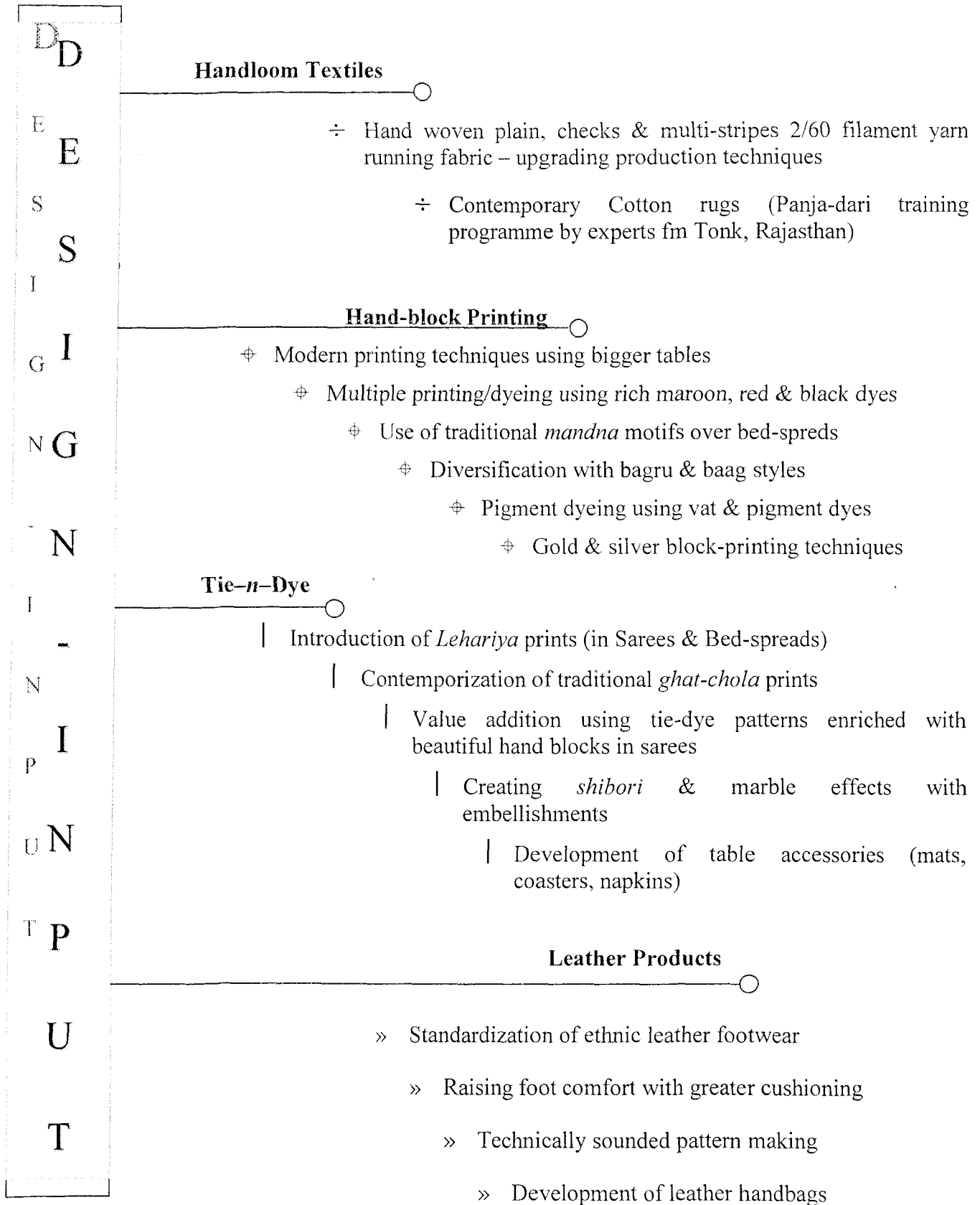
- xv. The women of Tera & Bara villages (Tie-dye craft) were taken to Sanghaner, Jaipur for teaching them the tying process for developing typical Lahariya prints in sarees, suits, traditional motharas or stoles.

**Outcome:**

These training programmes & exposure visits indeed helped the artisans overcome the inertia and ignorance stemming from their tradition and in negotiating new market conditions beyond their district and state boundaries. The trainings also to a great extent fostered artistic traditions and helped the artisans to come in large numbers to absorb the ever preferred market intelligence and product diversification skills in presence of the experts. The artisans also acquired hands on experience and skills through exposure visits to the various potential craft pockets in Rajasthan & M.P. The trainings provided apposite education regarding refined production techniques and methodology in order to prepare the target beneficiaries produce better quality marketable products to cater to the needs of the destined market niche.

Thus the objective was to introduce innovative ideas dovetailing the contemporary design input with the existing skill level of the Handicraft Artisans of Kutch. The project thus emphasized upon suitable methods of product diversification, dissemination of market intelligence and introduction of versatile life-style product range that would be producer friendly and within the acceptable shelf price, with the ultimate aim to render the finished product saleable thereby improvising the Kutch craft. It improved their livelihoods and community well being as per the laid objectives of the intervention.

## Integrated Design & Technical Development Workshops



## SAMPLE / PRODUCT DEVELOPMENT PLAN

The project has created a market oriented Sample Development Plan by devising appropriate on-going market avenue, which is cost beneficial for the artisans. When an appropriate market is there, it will prompt and encourage the craftsmen to engage themselves in developing the production on a continuity basis and keep this art alive & sustainable.

Activities carried out under the project:-

1. were continuous in process and market oriented
2. familiarized use of modified tools & equipments
3. in the form of reorientation trainings (study tours cum exchange programmes) by sponsoring artisans to other potential craft centers & export oriented units
4. ensured active participation and involvement of the Artisans
5. ensured reduction in production and even buying/selling time there by increasing the sales turnover and customer satisfaction
6. attempted to enlarge the production base

The unique selling proposition (USP) of the Kutch handicraft lies in the attractive and skillful embroidery, tie-n-dye, ajrakh block printing, artistic weaving and other fine designs created by the craft-artisans of the households. The project aimed at providing versatile design inputs focused at dovetailing the existing skills with the contemporary designs & styles. The vibrant product range includes:

- ❧ Ladies dress material including Salwar, Kameez (shirt) with Dupatta, Tops in form of running yardages available in hand block printed, tie-dye and hand-embroidered malmal, south cotton, cambric, crepe, georgette & silk fabric
- ❧ Plain and fusion Sarees in ethnic ajrakh prints (hand block), tie-dye (tie-dye, lehariya, shibori and marble effects) and hand-embroidered (floral motifs with mirror work) using pure Silk, Georgette, Crepe, and Cotton textile

- The above hand-crafted products i.e sarees & ladies dress materials are available in thematic prints and designs using natural or vegetable, attractive azo-free dyes & pigments

- ❧ Loose stoles and mothadas
- ❧ Home furnishings – block printed and tie-dye bed sheets, Khambira, Appliqué & hand embroidered bed covers & throws; value-added hand-woven textile for quilt-covers, upholstery, cushions, curtains, rugs, bed linen etc.
- ❧ Artistically weaved (hand woven) woolen shawls & stoles with appropriate value addition and other accessories
- ❧ Ethnic leather footwear (chappals, slip-ons), mirror framed in hand-punched leather, leather bags, wall pieces & other accessories
- ❧ Copper coated iron bells for home décor

Obviously the design interventions are needed with a long term assurance of the marketing & skill up-gradation support so as to conduct test marketing activities to carve market niche as the business development channel. Experiments in terms of design, color combinations, craft-mix, blending of fabrics and other materials (with slight modification in light of the current trends and tastes) have made the resulting product range distinct in many aspects. It beautifully portrays a harmonious co-existence of modern, contemporary and ethnic local styles for which the project foresees a tremendous potential in the destined market niche.

The detail of the inventory i.e. raw material and the final products is enclosed as Annexure \_\_\_.

### **CONSTRUCTION OF CFCs**

In the furtherance of its objectives EU-ICA Domus Trust rehabilitation project provided financial & technical support to the earthquake affected Handicraft Artisans in Kutch by setting up of three Common Facility Centres (CFCs) at block (taluka) level

- ❧ CFC – Bhirandiyara (Bhuj block) for Leather artisans
- ❧ CFC – Naliya (Abdasa block) for Tie-n-Dye women artisans
- ❧ CFC – Madhapar (Bhuj block) for Printers, Weavers & Embroiders

to ensure self sustainability of operations after withdrawal of external support. The ownership of Common Facility Centres shall belong to the district federation i.e. Kutch Kala Vikas Kendra (Kutch Arts Development Centre) created and promoted by EU-ICA Domus Trust Project.

#### **✂ Installation of machines at CFC Bhirandiyara**

Besides the toolkits provided to individuals and sub-groups, the following primary machines and equipments were installed at CFC – Bhirandiyara to enable the artisans enhance their production rate and produce standardized & quality leather products for the mainstream market segment:

- i. Leather compressing machine – 1 no.
- ii. Leather skiving machine -- 1 no.
- iii. Leather strap/lace cutting machine – 1 no.
- iv. Fly wheel press machine & Cutting dies (add-ons) – 1 no.
- v. Stamping machine -- 1 no.
- vi. Heat reactivator -- 1 no.
- vii. Combined finishing & polishing machine with brushes – 1 no.
- viii. Motorised heavy duty leather stitching machines – 3 nos.
- ix. Heat iron – 1 no.

#### **✂ Installation of equipments at CFC Naliya for Tie-n-Dye women artisans**

The CFC Naliya was provided with tracing cum inspection table, tools for tracing, versatile design patterns, cupboard, chairs, pedestal fans; pigments, containers, utensils & small washing unit and a gas burner with LPG cylinder for dyeing the fabric. The centre also imparted trainings to the target women beneficiaries for skill augmentation, product diversification and production of market oriented products.

#### **✂ Installation of machines at CFC Madhapar for Weavers & Printers**

The Common Facility Centre (CFC) at Madhapar was equipped with most essential machines like Jigger for dyeing and Baby-felt Calendaring for ironing & finishing of hand-woven and printed textiles produced by artisans. Besides, it also accommodated one 55” MS-handloom,

one tracing cum printing table, one USHA & one Zuki make sewing machine. These machines would provide Kutch handicraft artisans the opportunity to enhance the aesthetic look and add value to their products before showcasing it in the destined markets or actually selling it to the customer. The centre also accommodates administrative office of KKVK to implement the business development activities for the Primary Artisans' Cooperatives.

It was further planned that all the three CFCs would house one retail shop each to provide Kutch Craft Artisans an opportunity to sell the handicraft products manufactured by the project beneficiaries locally. The CFCs shall be run and managed by the elected opinion leaders of the community under the supervision of KKVK's governing body.

### **Key elements**

The Common Facility Centres are established purely for the purpose of capacity and enterprise building, quality enhancement, cost effectiveness, production efficiency, value addition activities and generate sales.

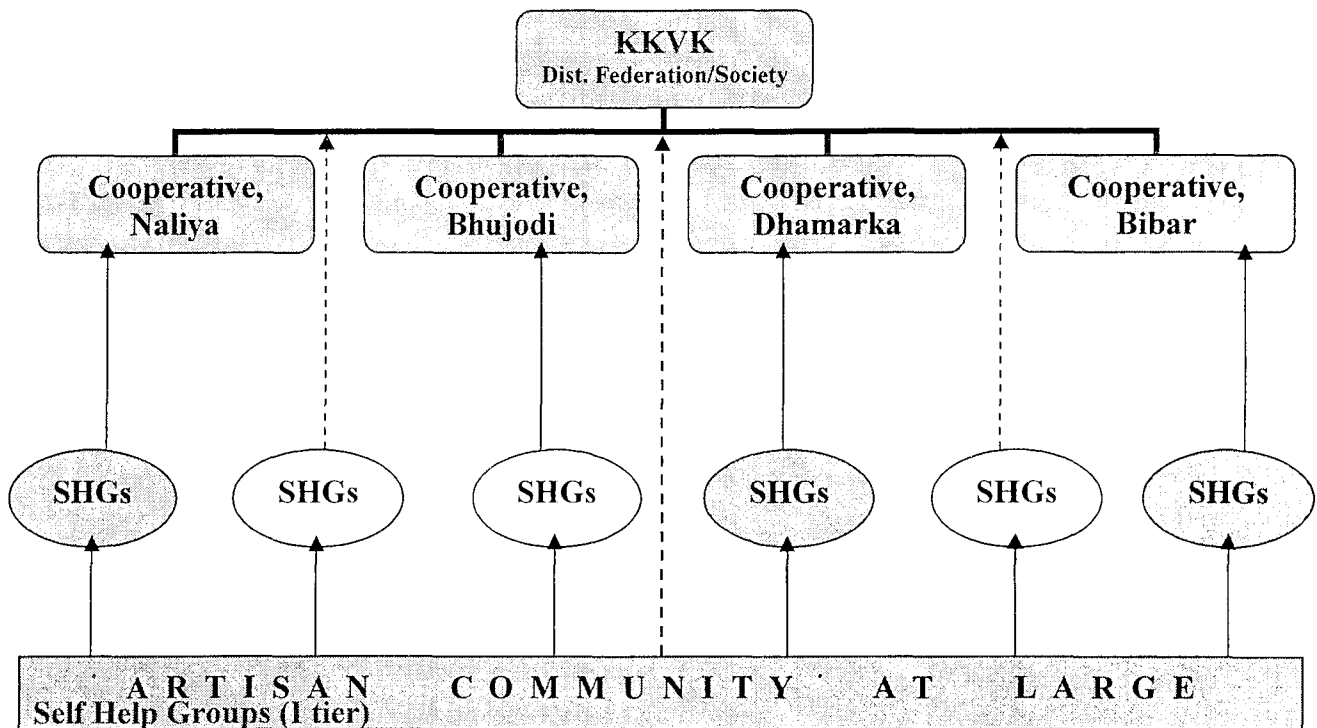
The objectives of the Common Facility Centres are:

- To arrange supply of raw material for the self help groups wherever required
- To fix minimum assured wages for the Handicraft Artisans
- To ensure accomplishment of production targets within stipulated timeframe and quality control
- Procurement of finished goods
- Payment of minimum assured wages
- To disseminate market intelligence for SHGs
- To lobby in favour of Artisans' groups and
- To organize training workshops and related programs



## INSTITUTIONALISATION

### Legal Administrative Framework



The Group Model's basic philosophy lies in the fact that shortcomings and weaknesses at the individual level are overcome by the collective responsibility and security afforded by the formation of a group of such individuals. The collective coming together of individual members is used for a number of purposes: educating and awareness building, prevail over the ruling constraints like limited manpower & inadequate recourses, collective bargaining power, peer pressure etc.

Following Artisans' & Women's Self Help Groups were formed at the village level:

- 👍 \_\_\_ groups in Abdasa taluka
- 👍 \_\_\_ groups in Anjar taluka
- 👍 \_\_\_ groups in Bhuj taluka
- 👍 \_\_\_ groups in Mandvi taluka
- 👍 \_\_\_ groups in Nakhtrana taluka

## **Producers' Cooperatives (II tier)**

A co-operative is an autonomous association of persons united voluntarily to meet their common economic, social, and cultural needs and aspirations through a jointly-owned and democratically-controlled enterprise. Such cooperatives might include member-financing and savings activities in their mandate.

### **Four Primary Artisans' Cooperatives**

*- For the people, By the people*

were formed at block level

#### **☛ Shri Samuhsath Utpadak Sahakari Mandali Ltd., (Tera) Naliya**

*- Tie & Dye women artisans of Tera, Bara & Vinjhan villages*

The Kachchh District Central Cooperative Bank Ltd. (KDCC); Acct. No.:

720/15.04.2005

Authorized Signatories: - Ms. Bhanushali Meghbai Marendra, Ms. Bhanushali Parvatiben Kanti Lal, Ms. Jallubai Dada & Ms. Jadeja Ramnikba Sajubha

#### **☛ Shri Dr. Babasaheb Ambedkar Hathvanat Audhyogik Sahakari Mandali Ltd., (Bhujodi) Bhuj**

*- Weavers of Bhujodi village*

The Kachchh District Central Cooperative Bank Ltd. (KDCC); Acct. No.:

587/28.02.2005

Authorized Signatories :- Mr. Devji Bhai, Mr. Kanti Lal, Mr. Namori Manji & Mr. Khangar Manji

#### **☛ Shri Ajrakh Hastkala Utpadak Sahakari Mandali Ltd., (Dhamarka) Anjar**

*- Printers of Dhamarka village*

The Kachchh District Central Cooperative Bank Ltd. (KDCC); Acct. No.: 9/28.02.2005

Authorized Signatories :- Mr. Sikendra Osman Khatri

#### **☛ Shri Satyam Mahila Bharatguthan Utpadak Sahakari Mandali Ltd., (Bibar) Nakhtrana**

- *Embroidery/Appliqué women artisans of Aral, Bibar, & Nirona villages*

The Kachchh District Central Cooperative Bank Ltd. (KDCC); Acct. No.:

364/25.04.2005

Authorized Signatories :- Ms. Suthar Laxmiben Naran

### **Women's Thrift Cooperatives as Micro-credit or Micro-finance Institutions (intermediaries)**

In the past few years, savings-led microfinance has gained recognition as an effective way to bring very poor families low-cost financial services. Despite a ban by the State Government on the registration of Women's Thrift & Credit Societies, efforts are being made to register the Women Thrift Cooperatives to cover the target women beneficiaries under the institutional framework. The District Registrar, Coop Societies, Bhuj (Kutch) has especially recommended IDT's proposal for the kind perusal and approval of Registrar Office, Gandhinagar. If approved, these institutions would have savings components and other income-generating projects included in their structure. In this case, such community banking might also be part of larger community development programmes which use finance as an inducement for action and the community members could be trained in various financial activities of community bank.

### **A District Federation (III tier)**

The target community in coordination with the project implementing agency has formed an 'association' at the District (Kutch) level through which various production (and other) related activities are initiated. Such activities include product upgradation, skill augmentation, working capital support, market know-how, business promotion etc. Association is composed of skillful man & women craft-artisans, subject experts and service providers; shall create support structures for micro-enterprises and other work-based issues. This 'association' is a legal body that has certain advantages such as collection of fees, funds, insurance, tax breaks and other protective measures.

▲ *KKVK or Kutch Kala Vikas Kendra or Kutch Arts Development Centre registered under Society/Trust Act – Advisory Body to Primary Coops*

The names and addresses of the present members of the governing council to whom the management of the affairs of the society is entrusted as required under the act:

S. No	Name	Designation	Age (Yrs.)	Occupation / Address
1	Parvatiben Kantilal Bhanushali	President	24	MCP (Tie-Dye Craft), Village-Tera, Taluka Abdasa, Dist. Kutch, Gujarat
2	Jadeja Dhelkunwarba Vijayrajji	Vice President	28	MCP (Embroidery), Village-Nani Aral, Taluka Nakhtrana, Dist. Kutch, Gujarat
3	Mr. Usman Sikandar Khatri	Secretary	31	MCP (Hand Block Printing), Post-Dhamadka, Taluka Anjar, Dist. Kutch, Gujarat
4	Mr. Sanjay Pitamber Dutt Joshi	Member	34	Executive, 19/10, Aiya Nagar, Junawas, Madhapar, Dist. Kutch, Gujarat
5	Siju Khengar Bhai Manji	Member	43	MCP (Weaving), Post Bhujodi, Dist. Kutch, Gujarat
6	Pushpaben Amrut Giri Goswami	Member	40	Master Trainer (Tailoring & Embroidery), Sorathiya Naka, Near Himamshah Peer, Taluka-Anjar, Dist. Kutch, Gujarat
7	Mr Kulbhushan Kukreja	Treasurer	39	Accounts Person, 1299, Rani Bagh, New Delhi - 110039
8	Mr. Gopesh Rajendra Joshi	Member	31	Field Coordinator, Aiya Nagar, Junawas, Madhapar, Dist. Kutch, Gujarat
9	Mr. Bhudev Singh Shekhawat	Member	33	Market Coordinator, D-243, Devi Marg, Bani- Park, Jaipur – 302016, Rajasthan
10	Mrs. Madhu Malti Surendranath Mehta	Joint Secretary	48	Designer, Kamal Apartments, Bani Park Jaipur – 302016, Rajasthan
11	Mr. Shashidhar Pasupulaty	Member	42	Market Facilitator, 602, Skyline Tower Block, Skyline City Appt., Nagarbhavi, Bangalore - 560072




### MARKETING CONCEPT & SALES

The term “marketing concept” is used to describe the view that a business should be customer oriented rather than product oriented. India’s position in the free trade has made the already potential market, more viable. The evolution of the retail channels all over is driven by the evolving preferences of the consumer whose awareness level of fashion trends, disposable income and consumerism are gaining new heights. On the other hand, when the Kutch craft industry is striving to realize its full potential and face the emerging challenges of globalization,

there is an urgent need for the implementing associations (Artisans' Primary Cooperatives) to the policy making body or support institution (KKVK – district federation) to keep a weather eye on the sector's growing multi-faceted demands. Some key points that were covered while performing initial market survey:

- ⊕ the size of the present destined market and its growth rate
- ⊕ the ability of the project to capture the market share
- ⊕ the possibility of competition with other competitors and present situation
- ⊕ the geographical markets where the project has a greater benefit over others
- ⊕ the nature of the markets that it subsumes to serve
- ⊕ the pricing and other marketing policies that express market niche

While devising the methods to develop the basic product, it is always kept in mind that in market the sale of any product directly depends upon the usage of the product by the customers. Therefore to generate or to develop the basic product the three elements – 'customer', 'usage' and 'sales' are involved evidently. After tasting success in retail marketing events (craft, fairs and exhibitions), target Kutch craft artisans/entrepreneurs now are heading towards destined mainstream (metropolitan) markets through their product's presence in the following **retail outlets** established under the EU-IDT project at:

-  Kutch Bandhej, Defence Colony Flyover Market, New Delhi
-  Kutch Bandhej, Pratap Plaza, Sanghaner, Jaipur
-  Consignment sales counter at Bangalore

Under the patronage of KKVK, it is now planned to have four more local retail outlets (within the project area) i.e., one each at Gandhidham, CFC-Madhapar, CFC-Naliya & CFC-Bhirandiyara and one more consignment counter at Mumbai in collaboration with Kala Kutir. The individual artisans or SHGs or Cooperatives will have the opportunity to sell their own hand crafted products through the local retail outlets at pre-decided product costs.

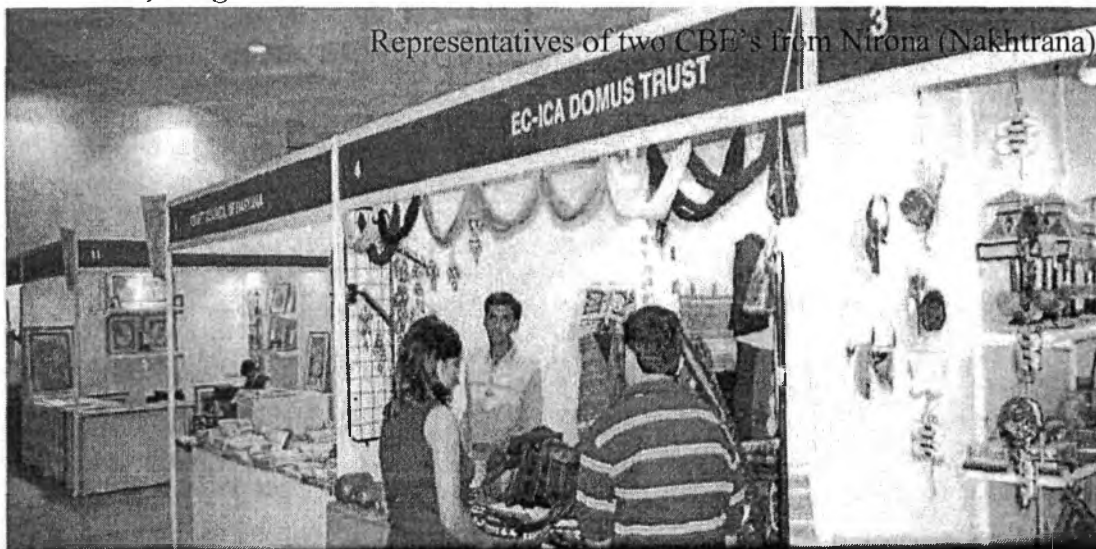
## Important Test Marketing Events

- ♦ Participation of master hand-block printers from Dhamarka in an Exhibition organized by **Oxfam** at **Lajpat Nagar, New Delhi** to execute retail sales and look at business opportunities for their ethnic Ajrakh-printed textiles.
- ♦ **Presence in Indian Handicrafts and Gifts Fair (autumn), 2003:** The selective and innovative prototypes developed in Textile based crafts by the empanelled designers from COHANDS were showcased and test marketed.

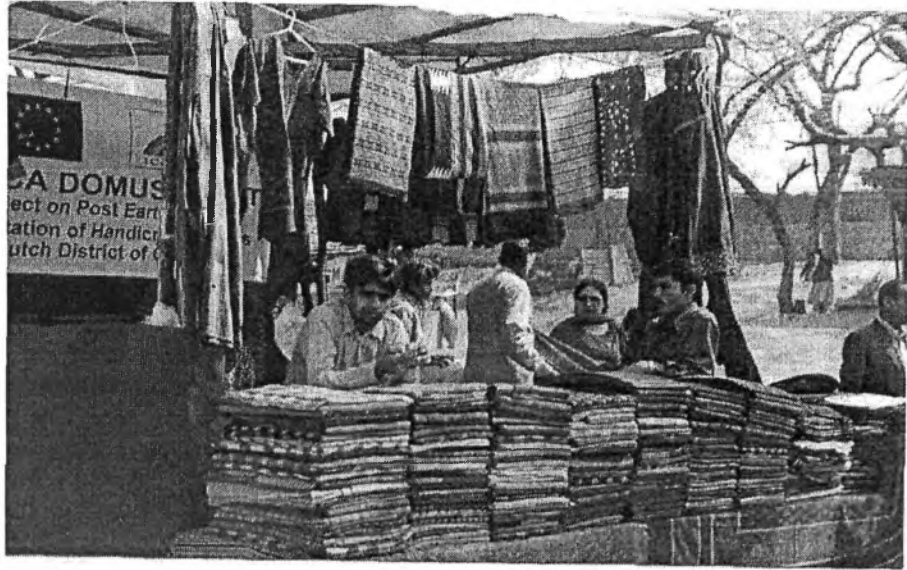
**Pragati Maidan, 2003**  
New Delhi  
(Organized by COHANDS)



- ♦ **IITF 2003, Pragati Maidan:**



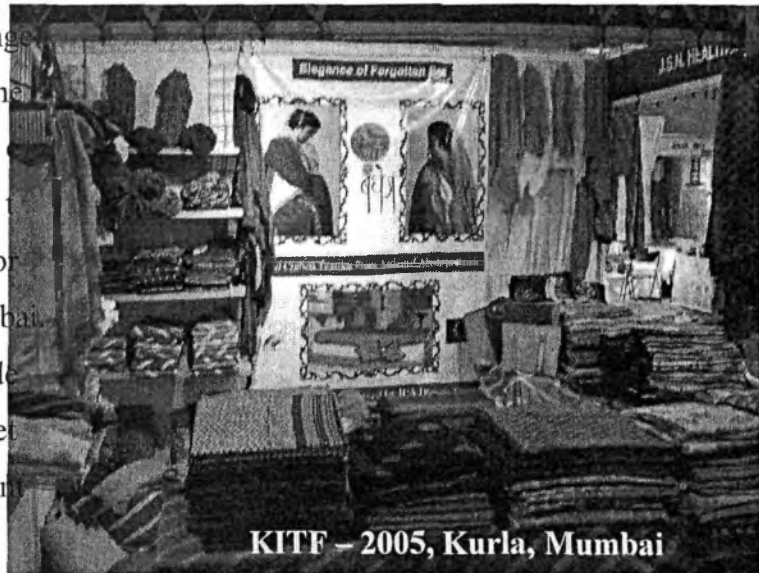
- ♦ **Surajkund Fair, 2004:** Three CBEs' representatives from Dhamarka showcased the resulting prototypes of the Design-workshop (COHANDS) and put up for sale the production of fresh and innovative dress-materials and bed-spreads.



- ♦ **Participation in Mumbai Fair, 2004:** Two Self-Help Groups (one from Bhirindiyara and one from Zurah) participated in the retail marketing event at Mumbai organized by COHANDS with focus on design led craft products.

♦ **Kutch International Trade Fair 2005, Mumbai:**

The new product range developed as per the sample development plan was launched for the first time in Mumbai. The products gained wide appreciation of the target clientele & the event organizers too.



Besides these test market events and as a result of the cooperative efforts of European Union and ICA Domus Trust, independent and exclusive Craft Expositions were organized in the destined market niche of **New Delhi, Nagpur, Chandigarh** and **Jaipur** for the positioning of Kutch Handicrafts. The exhibitions attracted good amount of clientele and the buoyant crowd sincerely appreciated the new & diversified products and the efforts made by the implementing agency. The events experienced tremendous sales.



**Exhibition cum Sale**  
23-24-25-26-27 June 2005  
(Blind School Campus, New Delhi)



**Exhibition cum Sale at Nagpur**

(28-31 July 2005)



**Exhibition cum Sale at Chandigarh**

(09-10-11 Aug 2005)



## **ROLE OF TECHNICAL ASSISTANCE**

- a. Improved Quality has lead to better price for Kutch craft products
- b. Increased production capacity as *man-hour per product* has reduced
- c. Superior product coupled with consistency, i.e. uniformity and standardization of design and quality has boost domestic potential for the craft and reduced rejection level
- d. Acquisition of skills, technologically upgraded tools coupled with product diversification and enhanced market linkages has motivated the artisans to undertake the production of traditional yet contemporary products on more regular and sustained basis, which allows them in fetching increased price for same labour
- e. Enhancement in cohesiveness of SHGs/Coops enterprises through collective participation in production process using community tools provided by the project
- f. Increase in craft product life cycle

## **IMPACT MEASUREMENT**

1. Sustainability of SHGs and group cohesiveness has been measured through assessment of their minutes books & ledgers depicting frequencies of periodic meetings, quorum (number of participants present in these meeting), amount of collective pooled funds or savings, quantum of intra loaning, interest generated per group, institutional (financial) linkages
2. Quality improvement has been measured through assessment of the quality of and aesthetic appeal of the finished products, product specifications, perfection in design or sample replications, number of rejections, consumption of raw material and product handling

3. The overall impact of technical intervention of this project is measured by periodically assessment of production rate and increase in sales of these product during and after implementation of this project
4. The impact of amalgamation fashioned through fusion of the traditional craft and technology and craft-mix has been evaluated through finesse in quality, appreciation of the developed product range, market penetration, increase in sales in volume as well as revenue, sustainable market links and ultimately improved per capita income of member of SHGs and better quality of life which again in turn will provide a sustainable activity and continuity of traditional craft as envisaged under the project
5. Skill audit of artisans before and after introduction of technologically improved tools shows that even a low skilled artisan can produce better quality products
6. Easily measured through increase in production & decrease in involved man-hours per product

**Thus with adequate facilities at the work place, the Kutch craft artisans are now enjoying catering to the destined market segments and at the same time maintaining quality control. With the setting up of Common-Facility Centres there has been greater clarity on technical and design aspects of Kutch handicrafts.**

#### **PRE PROJECT STATUS**

- 🔒 Lack of association among the target artisans
- 🔒 Need of motivation towards the promotion of the craft
- 🔒 Inadequateness & inappropriateness of the toolkits
- 🔒 Non-availability of good quality raw material in the project area

- 🔒 Another crucial area was regarding design input, marketing and a higher off-take of these craft products
- 🔒 Seasonal market of the craft products like woolen hand-woven shawls
- 🔒 Unfamiliar about the concept of self-help groups & govt. run rural cluster development schemes
- 🔒 Non-linkages with local financial institutions like Kutch Gramin Banks for micro-credit loans
- 🔒 Poor knowledge of the target market destinations
- 🔒 Lack of entrepreneurship skills
- 🔒 Inattention towards the small & emergent needs of women members of the community
- 🔒 Higher susceptibility towards frequent natural calamities like drought, cyclone & even tremors
- 🔒 Significant migration of the craft-artisans after earthquake towards the unskilled labour market
- 🔒 Remoteness of the target clusters with the potential urban market
- 🔒 Higher exploitation of craft persons by local middlemen

#### **STRATEGIES ADOPTED UNDER THE PROJECT**

EU-IDT developmental project endeavored to build trade related activities and promote SHG & Cooperative Entrepreneurship amongst the artisans of traditional crafts.

The project aimed at sustainable economic development of the target beneficiaries and it was endeavored through the following strategic actions:

- ⇒ DNA (Detailed Need Assessment) to recognize the socio economic dynamics of the target craft clusters

- ⇒ Mobilization of the target community to ensure effective participation of its members
- ⇒ Organised the target community members into homogeneous SHGs (Common Interest Groups) for collective decision based actions
- ⇒ Exposed the idea of thrift & micro-credit to empower the women members of the community
- ⇒ Reinforce the women thrift groups with alternate micro-income generation plan for a better living
- ⇒ Development and distribution of the up-graded toolkits to the skilled craft persons for producing better quality marketable products
- ⇒ Start of the integrated design and technical interventions to introduce innovative designs, improve the quality of the finished product and disseminate modern technology to fasten up production process & quality control
- ⇒ Organize study tours & exposure visits of artisans to comprehend and adopt the newer technology and producer friendly methodology
- ⇒ Establishment of Common Facility Centres to provide an effective and user-friendly support system to the target work force through development of their entrepreneurial skills
- ⇒ Establishment of operational synergy with other parallel activities carried out by different EU/non-EU/local partners or agencies in the project area
- ⇒ Setting up of a legitimate institutional framework having SHGs/individual artisans at village level, Artisans' Primary Cooperatives at cluster/block level & an allied body

*(Kutch Kala Vikas Kendra)* of Artisans & experts to guide the primary coops. in implementing the business operations after the withdrawal of the project

**POST PROJECT STATUS (IN RETROSPECTION):**

In the handicraft sector, normally the whole household is involved in the production process, with each of the family member sharing the work requiring patience and dexterity. The value addition is basically done by women. A healthy sign is that apart from productive employment generated for the potential handicraft artisans, there is also income for the household owing to thrift and alternate micro-income generation activities made possible under the project by forming and facilitating the women groups in saving and lending operations. This itself is a remarkable sustainable factor for improving the life of the women and children of the artisans' community thereby leading to the entire community development.

The project has successfully embarked upon the appropriateness of the toolkits for the production of quality studded marketable products by imparting the new technology. The weavers can now produce qualitative hand-woven fabric of various widths using different types of yarns with much ease using the modified impact resistant handlooms. The artisans have now started adopting modern packaging techniques which not only reduces the damage of the product but also brought improvement in the aesthetic look and preservation of the delicate textile products. Thus the promotion of Kutch handicraft has been achieved through improved toolkits, product up gradation, adaptation of modern techniques and market intelligence to meet the production capacity, changing design & quality needs of the end user and a regular presence of the market friendly products in the mainstream market.

- ✓ The project product range has been successful in prestigious marketing events like India International Garment Fair & India International Trade Fair in New Delhi, Surajkund Fair in Haryana, Kutch International Trade Fair in Mumbai and other expositions in other fashion conscious places e.g. Chandigarh, N. Delhi, Jaipur and Nagpur.

- ✓ In the printing and weaving clusters where this project is implemented, the associated Artisans have enhanced their earnings by supplying the products made on more scientific inputs provided by the project to their established rural marketing chains or local markets.
  
- ✓ The project has gradually resulted in the empowerment, self-confidence and a say of the target beneficiaries in the decision making process through effective leadership. EU-IDT rehabilitation project, it can be said, has been successful in imparting a new dimension to this hitherto neglected predominant non-farm activity of Kutch district. It has been demonstrated that given the appropriate inputs, which are conceptualized and evolved through active participation of the Artisans coupled with technical expertise, it is possible to link up the Artisan-production-base with the destined niche market in urban, semi-urban and overseas markets.

#### **EXIT STRATEGY**

**Kutch Kala Vikas Kendra** or *Kutch Arts Development Centre* (a non-profit making society/trust, commonly known as KKVK), the district level monitoring society represented by ICA Domus Trust facilitated local handicraft cooperative societies' leaders, project implementers, sector experts/professionals and service providers has been constituted under the patronage of EU-IDT intervention in Kutch to monitor the implementation of developmental activities and guide the cooperatives' actions in future i.e. after the withdrawal of EU-IDT post earthquake rehabilitation project ensuring proper utilization of the current inventory & funds. The Common Facility Centre at Madhapar will house the fully furnished administrative office of KKVK along with the work-shed well equipped with a felt-calendaring & jigger machine for final processing of the hand-woven or printed textile, upgraded handloom, tracing/printing table, zuki sewing machine and accessories bank for enhancing the quality and finish (value additive features) of the final products manufactured by project beneficiaries.

The formal launching of KKVK was done at the "Workshop on Networking for Sustainability of Handicraft Artisans' Cooperatives" held at the project office of ICA Domus Trust on 17<sup>th</sup> and launching ceremony on 18<sup>th</sup> March 2006 at newly constructed CFC-cum-KKVK office at

Madhapar. All the four chairpersons of the primary cooperatives, leaders of the self help groups of artisans, leaders of women's self help groups and following mentors attended the programme:

1. Mr. Rajiv Mehta, Honorary Adviser of the Advisory Committee, KKVK
2. Mr. Vankar Devjibhai Teja, Chairperson, Weavers' Cooperative, Bhujodi
3. Mr. Sikander Usman Khatri, Chairperson, Printers' Cooperative, Dhamarka & Treasurer, KKVK
4. Ms. Hemlataben Bhanushali, Representative, Tie-n-Dye Women's Cooperative
5. Mr. Sanjay Joshi, Chief Executive Officer, KKVK
6. Mr. Deepak Gautam, Member, Technical Matters, Advisory Committee, KKVK
7. Mr. Goesh Joshi, Member, KKVK
8. Mr. Jitendra C. Thacker, Chartered Accountant, Bhuj and Financial Advisor, Advisory Committee, KKVK
9. Mr. B. M. Thacker, Asst. District Registrar (Cooperatives), Jilla Panchayat (District Administration), Govt. of Gujarat
10. Mr. Y. A. Baloch, District Registrar Cooperative Society, Bhuj ( Kutch)
11. Mr. Malik, Industrial Promotion Officer, District Industries Centre, Bhuj
12. Mr. Majithia, Officer, Office of Development Commissioner (Handicrafts), Bhuj (Kutch)
13. Mr. J. J. Vaidya, Chief Branch Manager, Bank Of India, Madhapar
14. Mr. K. V. Rathod, Area Manager, Dena Gujarat Gramin Bank, Bhuj (Kutch)
15. Mr. J. L. Patel, Sr. Manager, Dena Gujarat Gramin Bank, Bhuj (Kutch)
16. Mr. Sanjeev Pande, Project Coordinator, AKDN, Anjar
17. Mr. Joravar Singh Jadeja, Sarpanch Shri, Madhapar Junavas Gram Panchayat, Madhapar
18. Mr. Arjanbhai, Up-Sarpanch Shri, Madhapar Nawawas Gram Panchayat, Madhapar
19. Mr. Jaisukhbhai Thacker, Talati-saha-Mantri, Bhuj/Madhapar
20. Mr Ashwin, Representative, Madhapar (Nawawas) Gram Panchayat
21. Mr Shashikant Thacker, Leader – Bhanushali Community, Madhapar

The main functions of KKVK are:

- ⊕ To organize sample development for creating awareness on the capacity of Kutch handicraft artisans and diversity of Kutch crafts

- ⊕ To disseminate market intelligence and technological improvisation to add quality and value to the products through CFCs
- ⊕ To plan market penetration strategy and help prepare the business development plan of the Artisans' Coops. for productive use of the existing inventory and infrastructure
- ⊕ To provide network of potential buyers or agents to ensure sustainable growth of Artisans' Coops. in Kutch
- ⊕ To lobby with the Govt. Agencies with respect to various welfare schemes in favour of the Artisan's community such as SGSY, Cluster Development Scheme etc. and facilitating the implementation of rural employment programs launched/run by the government

The promoters of the Artisans' Cooperatives have been trained in various aspects of management operations, production & quality control, including record keeping & accounts. **KKVK will thus complement and supplement the operations of the Artisans' cooperatives through the common facility centres established for the purpose of capacity building of the individual artisans, SHGs or cooperatives in the project area.**

The discussions were held threadbare on the issues regarding the sustainability of livelihood of Artisans after the expiry of the project and role of KKVK, need of mentoring services and role of KKVK in positioning the products in target market segments and providing end to end solutions to the artisans' community in the project area.

The following recommendations were made by the workshop:

1. KKVK envisages at creating a professionally managed Entrepreneurship Resource Centre (ERC) within Common Facility Centre (established at Madhapar) to mainstream the KUTCH HANDICRAFTS and also to provide a wide range of relevant services to usher a new market-led micro-enterprise management environment. Through this Centre, the Craft-artisans shall be endowed with improved capacities, better management skills and more direct access to designs and mainstream markets.



2. To achieve its goals, KKVK has picked up the project facilities and outputs from ICA Domus Trust or assets created under the project for the artisans' community in Kutch. KKVK has appointed only Kutch based local members of KKVK as office bearers. Following office bearers are nominated to run the operations of KKVK wef 01 April 2006:
  - a. Ms Parwatiben Bhanushali, Chairperson, Tie-Dye Handicraft Coop as the Chairperson of KKVK.
  - b. Ms Dhelkorba Vijayraj, Chairperson, Embroidery Handicraft Coop as the Vice-Chairperson of KKVK.
  - c. Mr Sikandar Usman Khatri, Secretary, Printers' Handicraft Cooperative, Dhamadka as the Treasurer of KKVK and
  - d. Mr Sanjay Joshi, Project Officer, IDT as Chief Executive Officer of KKVK.
3. KKVK has opened its current account with Bank of India, Madhapar branch. The operations of the account will be carried under the joint signature of the two office bearers of KKVK (out of the three as per the KKVK resolution) with CEO being compulsory signatory as per the directions of Advisory Committee. The KKVK will submit working capital requirement to the bank to manage the operations from 01 April 2006
4. The management of funds & operations will be strictly as per the advice of the Advisory Committee that will essentially meet once in six months or once in three months or as the need arises. The advice, suggestions and directions of the Advisory Committee will be binding on Chief Executive Officer of KKVK. Quorum of the Advisory Committee will be minimum 7 members with two being compulsory Patron or Chief Advisor and Chief Executive Officer.
5. The office bearers will always refer the matters of ambiguity to the Advisory Committee for necessary clarifications and advice.

6. KKVK will pick up the project facilities and outputs from ICA Domus Trust who will inform in writing to the Chair of KKVK about the particulars of assets created under the project for the artisans' community in Kutch.
  
7. KKVK will manage its operational costs in accordance with the WCM (working capital management) plan prepared by the Financial Advisor and approved by the Advisory Committee. The following staff strength of KKVK is approved:  
Mr Sanjay Joshi - Chief Executive Officer – Marketing & Networking  
Mr Gopesh Joshi – Manager – Sales Promotion & Production  
Mr Deepak Gautam – Manager – Technical & Finance  
Mr Bhudev Singh Shekhawat & Mr Sudhir Kumar – Shop executives Jaipur & Delhi respectively  
Ms Madhu Malti at Jaipur and Ms Smita Mehta at Delhi will be the Advisors and Mentors of the outlets. Shop executives will work in accordance with their advice.  
Ms Heena Thakkar – Cluster Coordinator and Sales Person, CFC Madhapar  
Mr Abbas & Mr Raja – CFC Managers at Naliya & Bharindiyara respectively  
Mr Satyanarayan – Inventory control, CFC Madhapar  
Mr Dheeraj – Finishing & packaging operations, CFC Madhapar  
Mr Pappu – Office attendant cum maintenance  
Five Field Agents to monitor production and micro credit operations.  
Mr Shyam, Driver, Transport Vehicle
  
8. Advisors thanked financial support of BRIDGE and decided that KKVK will use the support from BRIDGE in organizing sales promotion events in the first year of KKVK operations as per the plans prepared by the CEO designate and approved by Advisory Committee. Advisors also noted with appreciation the donation of Bolero Jeep, a goods transport vehicle to KKVK by Mr. Bhudev Singh Shekhawat. The offer of M/S Madhu Agencies, Jaipur to run the Jaipur retail outlet w.e.f. 01 April 2006 at 20% flat commission basis on the total sales and that of M/s Kala Kutir, Mumbai at 20% flat commission basis is approved by the Advisory Committee of KKVK.

9. Advisory Committee of KKVK will meet on first Saturday of the month once in three months in the first year and no travel or sitting costs will be paid to the members of the Advisory Committee.

The district administration also has affirmed full support of district development agencies in supplementing the efforts of KKVK in promoting the cause of artisans of Kutch. To sum up, the **Kutch Arts Development Centre (KKVK)** now seeks to make the rural micro-enterprises sector more sustainable, competitive and more responsive to the changing vicissitudes of global market dynamics.

#### **MANAGEMENT OF REVOLVING FUND**

The net sale proceed against the sale of the finished handicraft products through the Jaipur retail outlet, Delhi test marketing centre and Exhibitions or other retail marketing events held during the project period along with some raw material (fabric) in process is transferred from ICA Domus Trust's accounts to KKVK's account in Kutch as per the Memorandum Of Understanding signed between Executive Trustee, ICA Domus Trust & CEO, KKVK on 30<sup>th</sup> March 2006 at ICA Domus Trust's Head Office, New Delhi.

On account of the inventory & funds transferred to KKVK, a statement of projected performance and the cash flow analysis prepared by the Chartered Accountant and Financial Advisor, Advisory Committee, KKVK for the viability of KKVK operations is as under:

**STATEMENT OF PROJECTED PERFORMANCE**

<b>PARTICULARS/FIN.YEAR</b>	<b>2006-07</b>	<b>2007-08</b>	<b>2008-09</b>	<b>2009-10</b>	<b>2010-11</b>
<b>INCOME</b>					
TOTAL SALES OF HAND. ITEMS	5000000	6500000	7800000	9360000	11232000
<b>TOTAL INCOME</b>	<b>5000000</b>	<b>6500000</b>	<b>7800000</b>	<b>9360000</b>	<b>11232000</b>
<b>EXPENSES</b>					
PURCHASE OF MATERIAL	1000000	1300000	1560000	1872000	2246400
LABOUR CHARGES	1500000	1650000	1815000	1996500	2196150
ADMINISTRATIVE EXP.	10000	11000	12100	13310	14641
REPAIRS & MAINTENANCE	15000	17250	19838	22813	26235
TELEPHONE EXP.	20000	23000	26450	30418	34980
SALARY EXPENSES	240000	264000	290400	319440	351384
EXHIBITION EXPENSE	2240000	2464000	2710400	2981440	3279584
TRAVELLING & OTHER EXP.	225000	247500	272250	299475	329423
<b>TOTAL EXPENSES</b>	<b>5250000</b>	<b>5976750</b>	<b>6706438</b>	<b>7535396</b>	<b>8478797</b>

**EXCESS OF INCOME**

	<u>-250000</u>	<u>523250</u>	<u>1093563</u>	<u>1824604</u>	<u>2753203</u>
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**PROJECTED BALANCE SHEET**

<b>PARTICULARS/FIN.YEAR</b>	<b>2006-07</b>	<b>2007-08</b>	<b>2008-09</b>	<b>2009-10</b>	<b>2010-11</b>
<b>CAPITAL &amp; LIABILITIES</b>					
TRUST FUND*	9320000	9843250	10936813	12761417	15514620
CREDITORS FOR GOODS	125000	140000	185000	175000	200000
<b>TOTAL</b>	<b>9445000</b>	<b>9983250</b>	<b>11121813</b>	<b>12936417</b>	<b>15714620</b>

<b>ASSETS</b>								
PLANT MACHINERY	1000000	1000000	1000000	1000000	1000000	1000000	1000000	1000000
FURNITURE	70000	70000	70000	70000	70000	70000	70000	70000
LAND & BUILDING	1000000	1000000	1000000	1000000	1000000	1000000	1000000	1000000
STOCK	6900000	7850000	8950000	8950000	10500000	10500000	13300000	13300000
CASH & BANK BALANCE	475000	63250	101813	101813	366417	366417	344620	344620

TOTAL	9445000	9983250	11121813	12936417	15714620
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**FUND FLOW STATEMENT**

	<b>2006-07</b>	<b>2007-08</b>	<b>2008-09</b>	<b>2009-10</b>	<b>2010-11</b>
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**SOURCES OF FUNDS**

OPENING BALANCE	1500000	475000	63250	101813	366417
EXCESS OF INCOME	-250000	523250	1093563	1824604	2753203
ADDITIONS IN CREDITORS	125000	15000	45000	-10000	25000
TOTAL [A]	1375000	1013250	1201813	1916417	3144620

**APPLICATION OF FUNDS**

ADDITIONS IN MATERIAL STOCK	900000	950000	1100000	1550000	2800000
TOTAL [B]	900000	950000	1100000	1550000	2800000
BALANCE OF FUNDS [A-B]	475000	63250	101813	366417	344620

\* Profit/Benefit added to trust fund every year

**PRODUCT POSITIONING:**

KKVK has planned to organize exhibitions at different fashion conscious cities in India to retail the existing craft products and to strengthen the positioning of the Kutch craft at newer market destinations. The plan is as under:

**KKVK Sales Forecasting – April' 06 to March' 07**

S. No	Month	Exhibitions		Retail or Test Marketing Outlets				
		Place	Projecte dSales	Projected Sales				
				Jaipur	Delhi	Mumba i	CFCs	Gandhi -dham
1	April	Ludhiana	2.0	0.5	0.5		0.1	-
2	May	Rajkot	2.0	0.5	0.5	0.5	0.1	0.25
3	June	Mount Abu	2.0	0.5	0.5	0.5	0.2	0.4
4	July	Nagpur	2.0	0.5	0.5	0.25	0.25	0.4
5	August	Raipur	2.0	0.5	0.5	0.25	0.3	0.45
6	September	Patiala/ Chandigarh	3.0	0.5	0.5	0.5	0.3	0.45
7	October	Mumbai	2.0	0.5	0.5	0.5	0.5	0.5
8	November	Rajkot	2.0	0.7	0.7	0.5	0.4	0.4
		Surat	1.5					
9	December	Bhopal	1.0	0.5	0.5	0.5	0.4	0.4
		Surat	1.5					
10	January	Chandigarh	1.5	0.5	0.5	0.5	0.4	0.4
11	February		-	0.5	0.5	0.5	0.4	0.4
12	March	Dehradun	2.0	0.5	0.5	0.5	0.4	0.4
<b>Total</b>			<b>24.5</b>	<b>6.2</b>	<b>6.2</b>	<b>5.0</b>	<b>3.75</b>	<b>4.45</b>
<b>Grand Total</b>			<b>50.10</b>					
<b>20% margin</b>			<b>10.02</b>					

## **Synergies with EU Partners**

IDT– RDT Collaboration –	IDT has adopted and rationalized the Women SHGs formed by RDT, Anantpur for further linkages & women empowerment.
IDT with Help Age –	Income Generation Activities in the common Embroidery/Appliqué craft clusters.
IDT & AKDN –	Involved promising craft handicraft artisans with the Artisans' SHGs formed by ICA Domus Trust in Anjar block.

## **Lessons Learnt**

- ✘ Distribution of raw material (yarn/wool/fabric) to the handicraft artisans by local institutions and also few PERPEUG partners, didn't serve the purpose fully due to lack of dissemination of market intelligence to the target beneficiaries and product development operations. On the contrary it further spoiled the local market as the artisans sold the resulting products or even the raw material itself at much cheaper rates to the local traders for want of forward linkages and poor holding capacity.
- ✘ This signifies that hiatus, if any, due to any reasons could wash away the possible benefits of the inputs provided and adopted so far by the project implementing organizations or external supports. The IDT intervention thus aims at filling in the missing links in the value addition chain by adopting a more pragmatic approach.
- ✘ The women groups have shown greater degree of participation in exhibiting reasonable control on their lives by expressing their micro needs and constraints.
- ✘ Success of women group activity acted as a demonstrative exercise and has triggered group culture in artisans leading to a positive and cohesive reaction from the men artisan' groups.

- ✎ It implies that the community empowerment becomes much easier and happens much faster if the women start group activity by pooling their regular thrift and using it to meet their micro credit needs.
  
- ✎ It helps to have master craft persons as entrepreneurs who, if not formally educated, at least have some capital (by means of regular savings), social status and 'open' attitudes. Many of the problems at Bhirandiyara and other villages lying under Banni-vistar stem from the low status, high dependency syndrome and closed mentality of the artisans.
  
- ✎ Stimulation of market development, exposure to export oriented production units and introduction to modern technology linked to real market demand have been significant and widely beneficial.  
It is *market drive* that is crucial.
  
- ✎ Instead of intervening and trying to satisfy all the target beneficiaries all of the time, the project can meet the specific need of selected groups more completely by providing appropriate services clearly aimed at each segment  
Or  
Focus upon the key area i.e. limited marketing resources of the newly registered primary artisans' cooperatives and facilitating them to catering for the needs of the promising and clearly defined artisan group.
  
- ✎ There is a dire need to develop synergies and coordination among the project implementation agencies and other government or non-government organization-run interventions to avoid duplication of activities and achieve more productive and comprehensive results at a much faster pace.
  
- ✎ The two CFCs have started functioning to get a hold on the member groups but it needs a lot more strengthening.



- ✎ Small but imperative successes at the ground levels often get diffused due to the vast geographical area of project intervention since many of the target clusters existing remote and interior parts of Kutch.

### **Limitations**

The growing glory of this intervention is of course the noble cause of promoting the poor artisans of the Kutch district which not only helps in earning them a sustainable livelihood but also helps preserve a heritage art which would otherwise recede into the oblivion for want of patronage.

In spite of so much hard work done in respect of technology and skill up-gradation, ICA Domus Trust is still experiencing several hurdles and obstacles in transferring to the needy artisans in as much fast manner as it can be within the limited funds & timeframe. The reasons being:

- ☒ non-availability of government land at no-cost basis at suitable location resulting in delay of establishment of the remaining much awaited and much needed central Common Facility Centre (Bhuj/Madhapar) for project beneficiaries
- ☒ complex modus operandi of registration of primary artisans' cooperatives at the block level which get further compounded due to:
  - ✘ Several cooperatives already exist in the area of operation and most of them are defunct (142 Industrial Coops. exist as on 31.03.2004 as per government records)
  - ✘ Some of these cooperatives were collapsed or become non-operational as a result of the devastating earthquake & their records were buried
  - ✘ Intricacy in obtaining No Objection Certificates from the defunct Coops.
- ☒ Inability to form a District Federation of the target group since all the liabilities of such primary coops. shall come on the proposed federation
- ☒ Significant industrialization in the project area in view of the 5 years tax holidays as per the new government policies to lure industries has been resulting in a major shift of the

young & potential handicraft artisan lot who are finding the organized sector a more remunerative option of livelihood

- ☒ Frequent drop outs of field staff often hampers the process of mobilization and other project operations at the grass root level to an extent

### **Achievements**

- ↳ Groups have become cohesive as they work by breaking the existing old and obsolete social/caste dynamics.
- ↳ Women have picked up the intra loaning activities to meet out their micro-emergent needs.
- ↳ The inputs given to the women thrift & credit groups have now started showing its ripple effect in the community.
- ↳ Programmes of skill creation/development, product and design development, dissemination of modern technology etc. have started bearing fruits.
- ↳ The idea of institutionalisation has been spread-up within the groups to develop an understanding in the artisans about KKVK as their own apex body, which shall be undertaking all the business development activities for them and the Coops as the primary business corporate run & governed by them since after the withdrawal of external support the Coops has to meet out all the expenses towards the management of CFCs. But it requires little more time and special emphasis on some issues to get ripened.
- ↳ The villagers in the area are now showing interest in forming new SHGs as they realised the potential of group dynamics.

## Visitors

- † On 9<sup>th</sup> February 2003, Mr. Brian O' Neill, Head of Civil Society and NGO operations, Delegation of European Commission in India and Mr. Rajiv I. D. Mehta, Adviser of the Delegation of the European Commission inaugurated Project Office in Bhujodi, Bhuj.
  
- † On 14<sup>th</sup> March 2003, three member team of European Commission viz., Mr. Rajiv I. D. Mehta, Mr. Francisco Rey Marcos and Raghav Raj Regmi visited for an evaluation of the programme.
  
- † On 28<sup>th</sup> March 2003, Mr. Jan-Eirik Imbson, Director of Development, Mr. Shil Kwan Lee, Executive Trustee and Mr. B. D. Sharma, Senior Consultant visited to review the Project operations being carried out.
  
- † Mr. Paul, an Expert of Weaving Technology, Weavers Service Centre, visit to explore the possibilities of productive diversification of weaving technologies, effective use of vegetable & natural dyes and technical up gradation of their existing handlooms.
  
- † On 30<sup>th</sup> September 2003, Mr. Brian O' Neill, Head of Civil Society and NGO operations, Delegation of European Commission in India and Mr. Rajiv I. D. Mehta, Adviser of the Delegation of the European Commission visited Project Office in Bhujodi, Bhuj 2003 to physically see the newly installed technically up-graded handlooms & appliances.
  
- † On 12<sup>th</sup> October 2003, Ms. Sara Satallos, Monitoring Mission Team, European Commission visited for the evaluation of project.



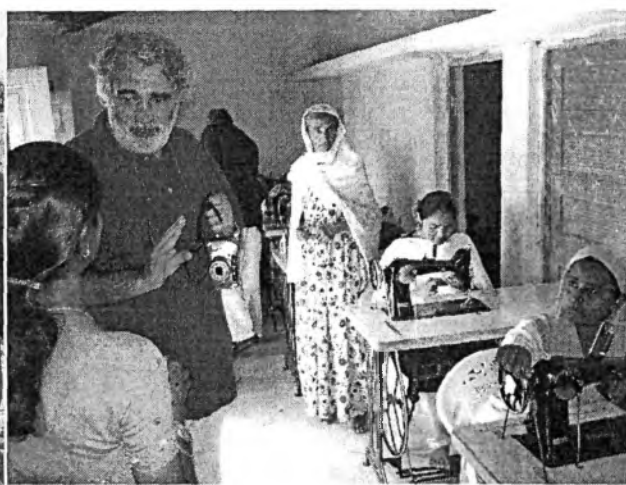
**Ms. Sara Satallos on looking samples developed during on-line design workshop in presence of IDT's in-house designer**

† Mr. B. S. Avalani, Mamlatdar & Executive Magistrate, Bhuj alongwith Mr. G. J. Akhani, Taluka Development Officer, Bhuj visited Bhirandiyara CFC and appreciated the efforts of IDT (integrated design & technical workshop of leather artisans) and the leather products developed under the workshop.

† Mr. Macor, Monitoring Mission Team, European Union visited Dhamarka village to inspect the technical inputs (printing tables/trolleys) and on-going production activities being executed by the target hand-block printers



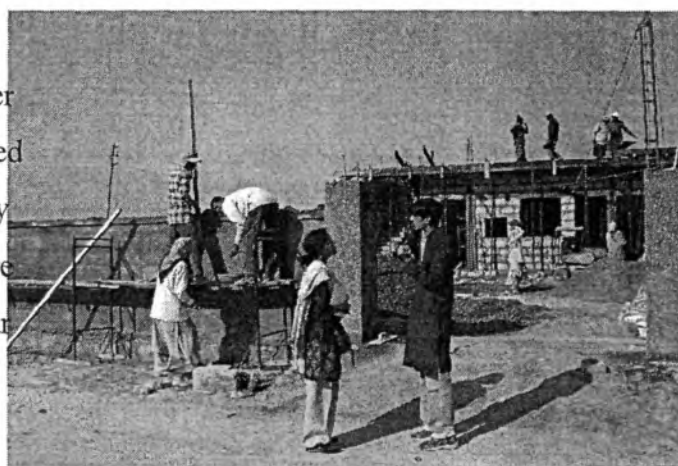
**Mr. Macor shaking hand with the leader of block-printer's self-help group**



**Mr. Macor conversing with member of IDT field staff**

† Ms. Anne MARCHAL, First Secretary, European Union, Delegation to the European Commission to India along with Ms. Renuka Srinivasan, Advisor, E.U. and Mr. Ashutosh Jha, Adviser, EU visited the project area to administer the project activities implemented under the IDT project.

† Ms. Renuka Srinivasan, Adviser (Development Cooperation), EU visited the project area on 3<sup>rd</sup> February 2006 to see the Common Facility Centre (then under construction) at Madhapar



and met IDT officials.

## **CREDITS**

### **Mr. Brian O' Neill**

Head of Civil Society and NGO operations

European Union, Delegation of European Commission, N. Delhi, India

### **Ms. Anne Marchal**

First Secretary, European Union,

Delegation to the European Commission to India

**Mr. Ashutosh Jha & Ms. Renuka Srinivasan**, Adviser, European Commission, N. Delhi

**Ms. Sara Satillos & Mr. Macor**, Monitoring Mission Team, European Union

### **Mr. Jan-Eirik Imbson**

Director of Development, International Cooperative Alliance, Geneva

### **His Excellency, Sh. Naval Kishore Sharma**

Governor of Gujarat

### **Mr. Pradeep Sharma, IAS**

District Collector, Bhuj – KUTCH

**Mr. Harit Shukla, IAS**, Dist. Dev. Officer, Bhuj – KUTCH, **Mr. H. Mehta, GAS**, Add. Dist. Collector, Bhuj – KUTCH, **Mr. Chirag Chavda**, Dy. Collector, Nakhtrana & **Mr. Patel**, Superintendent of Police, Bhuj – KUTCH.

**Mr. Pushpadan S. Gadvi**, MP, Kutch & **Narendra Singh N. Jadeja**, MLA – Abdasa.

**Mr. Joshi**, Secretary to Governor of Gujarat, **Mr. B. S. Avlani**, Executive Magistrate & Mamlatdar, **Mr. J. G. Akhani**, Taluka Dev. Officer (Bhuj), **Mr. M. B. Pandav**, GM – DIC, **Mr. R. N. Chauhan**, Dy. Director & **Mr. Khan** – DC(h), **Mr. Thakur** – COHANDS, N. Delhi, **Mr. Shah**, Joint Commissioner Industries (Gandhinagar), **Mr. J. L. Gupta**, Registrar – Coop. Societies (Gandhinagar), **Mr. Dwivedi**, Director – KVIC (Ahmedabad), **Mr. B. M. Thackar**, Asst. District Registrar, Jilla Panchayat, **Mr. Y.A. Baloch**, Dist. Registrar Co-op. Society, **Mr. Kalaria**, DRDA, **Mr. Malik**, Officer, DIC, , **Mavji Bhai**, Coordinator – VRTI.

**Mr. JaisukhBhai Thackar**, Talati (Bhuj/Madhapar), **Mr. S. R. Tank**, Talati (Madhapar), **Mr. P. K. Dave**, Talati (Bhujodi), **Mr. I. A. Sameja**, Talati (Sumrasar Jat).

**Mr. J. J. Vaidya**, Br. Manager, BoI (Madhapar), **Mr. K. V. Rathod**, Area Manager & **Mr. J. L. Patel**, Sr. Manager, Dena Gujarat Gramin Bank (Bhuj), **Mr. Nirinbhai**, ICICI Bank, Bhuj.

**Mr. A. K. Jaiswal**, Weavers Service Centre, Ahmadabad, **Mr. Paul**, Weavers Service Centre, Jaipur, **Mr. Dixit & Mr. Khan**, MANIT – Bhopal, **Ms. Vandita Mahida**, NIFT – Ahmedabad, **Ms. P. S. Borah**, Co-ordinator NID – Paldi (Ahmedabad), **Mr. Nasir Ahmad**, Weaving Expert/Ex. faculty member, (WSC, Jpr).

**Gabubhai J. Vankar**, National Awardee (Bhujodi), **Parbatbhai Vankar**, National Awardee (Sarli), **Gaffoorbhai**, National Awardee (Nirona), **Heerabhai**, MCP (Bhirandiyara).

**All the PERPEUG Partners** – AKDN, BAIF, CARITAS, DMI, EDI, HAI, IOM, RDT, RNCT & SEWA

**Mr. S. K. Lee**, Regional Director & Executive Trustee, ICA Domus Trust, **Mr. Rajiv I. D. Mehta**, Director, ICA Asia Pacific and **Mr. B. D. Sharma**, Sr. Consultant, ICA Domus Trust & all the staff of ICA Domus Trust, N. Delhi.

## Case Study

(Based on the feedback from the target beneficiary women groups)

### Understanding Economics of Thrift & Credit Groups

Today most people are worried only about themselves, but in time of need and emergency you have actually concerned about the society to which you belongs, so we appreciate that ours has been a unanimous effort initiated with the help of ICA Domus Trust, from an initial investment of Rs30/per month/member as a minimum saving. After that we have accepted micro-finance support from ICA Domus Trust. This is how we planned to do it:

- Interest on savings is 12%
- Interest on loans is 12% to 36%
- 3% shall be used as incentive for manager of the savings group
- 3% shall be used to make the individual passbooks, accounts book, rubber stamps, monthly minutes book.
- The group manager will not be paid anything initially but as the savings grows, she will get some compensation for her running around to banks, etc.

### *The need for organising such kind of groups:*

Earlier, most of our community members do not get any credit facility, despite having a sound network of banking institutions in the region. As per our experiences, we know how liberal the Bankers are in giving loans to the poor. So there was a great need for the poor & vulnerable lot like us to come to this kind of informal credit system that was actually made evident by EU-ICA Domus Trust intervention.

Some of the community organisations also gained benefits largely due to charity or relief operations after the destructive earthquake but were short-term; whereas we really do not rely upon external funding, at least now as we have conceived and experienced the long term benefits of the concept. We do go to regional banks too for obtaining loans for a business activity if necessary & found viable. Similarly we do not depend on government funds and endeavour to conduct the community empowerment component ourselves.

### **What a Rupee Saved Can Earn**

This is a network of Thrift & Credit groups organized by EU-IDT in Kutch. On 31st March 2006, the EU-IDT Rehabilitation Project had formally come to a close after the withdrawal of external support. The ICA Domus Trust was awarded by the European Union an opportunity to create a base for the movement. So when the program was called off, the problem for IDT was how to sustain our links with the village women. The women asked us, when you said that we would act together and work together, to progress and open a new world; did you mean that when EU calls it off, you would also leave? So the question was how to sustain this without dependence on government programs, funding, whims or caprices of any other funding organization? So that we could say with pride and security, that we have built a strong organization, in this case a women's organisation, which is self-reliant.

So here is the self-help group concept which we have been developing in Kutch: 10-20 women meet once a fortnight or month, save Rs.30/month minimum, deposit savings in the nearest branch of any nationalized regional bank, and regularly withdraw an amount to lend among themselves, for any kind of pressing purpose – consumption, economic, medical, anything.

What is the economic logic of this kind of program? Why does it appeal to women? It is the opportunity to save, and save safely. We are often asked, how women can manage to save when even daily sustenance is a problem. We have learned that women have always saved, whether in the knot of the sari, or some corner of the household. Even if the woman is not earning outside, she can economize on whatever her husband provides for running the house. What EU-IDT provides is the opportunity for saving safely, and earning 12% interest at the end of each financial year. This is the confidence EU-IDT instilled with the women. Here the women know their savings are safe – whereas in the past many have saved with money lenders, or even local fake organisations, and have often been swindled. So the need to save is very great.

When these 10-20 women open a group, the account is managed by three people, a joint account. We call them president, secretary and treasurer – define the objectives of the meeting, to manage the group functioning, maintenance of records, book-keeping etc. These three women are members of the savings group so all women know the only way their money will be vanished



is if all the three abscond – this will never happen. The fact that they can access loans when they need to is very important. Women have always been at a disadvantage to men when it comes to accessing credit at low interest. Outside from money lenders interest rates are 60-120% year. To get anything lower than that, the family will have to pledge its jewellery or even its ration card. Here, interest rate is Rs2/month. Somebody may think 24%/year is high, but I gave you a sense of the prevalent local interest rate. Every time the women decide to whom to give the loan. The loan can be accessed at any time the group decides to meet. No matter why it is needed, it can be for consumption, wedding, school fees, anything. In the beginning we noticed that most of the loans were for immediate consumption expenses or health. But after 2 years we have noticed a shift towards borrowing for investment, e.g. to open a business.

In the past people have pledged ration cards, jewellery. We emphasized that wherever families have pledged cards or jewellery, these people should get the first loans in order to redeem the ration cards. In a moment of crisis, the fact that the woman is able to bring home the money that is urgently needed does a lot for her own sense of self worth, self confidence, and her status in her family (and eventually the larger community). We emphasized that this idea will not work unless the women hold monthly meetings which can be under a tree, in a member's home, village community centre or school, in a temple or mosque, anywhere where all women can meet freely. It is the space that this regular meeting provides for women of the neighborhood to gather together, to talk, sing, discuss their problems, laugh, etc., that the women value the most.

Also the unity that develops from this group also spills outside. Women have actually mobilized to lobby with local administration for their comfort & rights. In one such case the women of Nirona village intervened for the allotment of land for CFC land with the Gram Panchayat. The women group leaders went to the Gram Sarpanch and community leaders to demand a piece of land for the establishment of CFC at the desired location within the village instead of the land earlier sanctioned by Panchayat outside the village. Their confident move eventually gained the final nod of the Gram Panchayat.

1500 women have been mobilized in Kutch district under the project interventions. The good news is that it is growing, being replicated by the district federation in other villages (other than the targeted ones) as well. We hope it will one day be a strong self reliant women's movement across Kutch.

## Success Story

Tera village in Abdasa taluka (block) is famous for its exquisite tying skills practiced by women for producing Tie-n-Dye craft products. When IDT initiated its interventions in the village it was observed that few local organizations were also operating in the area purely on the concept of thrift but sadly their approach was idealistic. Reason was that some women artisans were doing savings on individual basis and not making use of the thrift for their own needs. To fill the missing link IDT approached the women of village community at large, infused the right concept of thrift & credit and encouraged them to come in numbers to formulate workable SHGs. The women liked the idea and formed six self help groups based on affinity.

### **Brief Profile of Kutch Handicrafts**

#### **True Tie & Dye**

Tie-dye or Bandhni or Bandhej has a long history in India especially in Rajasthan and Gujarat where the technique is used in many variations on a wide range of cloth - from coarse cotton to fine silk.

The technique of tie and dye or knot printing, as the name indicates, involves tying of fabric in accordance with the overall design scheme, before the process of dyeing. Professional *dyers* mark the layout of the design on the unbleached cloth, which is usually folded into single or multi layers, and then stamp on individual patterns using perforated plastic sheet stencil over which a sponge damp with fugitive dye is rubbed to transfer the pattern.

The traced spread out fabric is pushed up with a finger or nail and wrapped tightly with plain cotton yarn. The process is repeated until all the spots that have to remain white are tied before immersing the fabric in a dye vat. The ties act like resists in such a way that when opened they leave behind spherical or mold like forms on the dyed field. These resists may be larger or very small, may be grouped to create intricate, complex designs, or may be scattered at random in less organized patterns. This process leads to the creation of colourful concentric circles, oblong rectangles, in all shapes and size.

Water is heated in big cauldrons and the required colour or dye is added to the water. Dying always starts with lighter shades and the darkest shades are used at the end. Nowadays, if big spots or broad parts of the fabric have to be reserved, they are protected with plastic foils, and mostly chemical dyes are used. After each successive dyeing the cloth is untied and dried. New areas of the cloth are again tied keeping in mind the final design or pattern. The process of tying, dyeing and drying is repeated till the desired result is achieved.

This process is both time consuming and labour intensive but the results are stunning. The womenfolk do tying, while men are involved in dyeing the fabric.

Traditionally bright and basic colours like: red, yellow, black and green are used. Now-a-days lighter shades of browns, pinks and blue colour are being used, to create contrasting effect. Tie and dye work can be seen on sari, chunni or dupatta, kurta, suits and other dress materials. This is called double-tie-dye method. The process of tying and dyeing is repeated several times depending on the number of colours required by the design. When the yarn has dried, the wrappings are carefully removed.

For *Lahariya* patterning, the fabric is rolled from one corner diagonally to the selvedge and tied over tightly at intervals with strong thread or string. After dyeing the reserved portions appear as white diagonal stripes. Only very thin, loose and narrow cotton fabrics are suitable for this process. Thicker materials are harder to bind effectively, and dyes do not penetrate the material properly. For different colors, the tying process has to be repeated, or individual parts can be hand-dipped into dye baths.

If, before the second or for the last stages of dyeing, the opened fabric is rolled from a different corner than the first and tied, the resulting stripes intersect each the first at right angles, creating a checkered pattern called *Mothara*. Complex checkered patterns can be effected by repeating the process several times for varying shades of color stripes.

IDT organized an exposure visit cum training program of the skilled tie-dye women beneficiaries from Abdasa taluka (Kutch) to Sanghaner (Rajasthan) to make them learn the typical process of Lahariya & Mothara patterns.

Imitation silk-screened *bandhanis* are also common today. Genuine *bandhani* and *lehariya* are sold in the markets with their ties still in place to prove their authenticity.

## **Brilliance of Block Printing**

### ***Block-Making***

The use of wooden blocks to print or stamp designs on cloth, specially cotton is called block-printing art. The designs vary from place to place but the technique is the same. The designs are first drawn on paper, which is pasted onto a block of wood. The wood is cut with a crude engraving tool to the depth of one-third of an inch. Holes are cut to allow air that would be trapped within the cavities formed by cutting out the design to escape. This allows the dyes to spread evenly without air bubbles. The wood must be firm and fine grained. Teak and ebony are favored in some regions. Block making is a special industry, and some are finished with iron wire or iron stripes set in the block to give the pattern. Natural dyes have largely been replaced by aniline dyes. Black, reds and blues are the most common and permanent of the colors used.

### ***Printing Process***

The fabric is laid on a low bench on a pad formed of several thickness of heavy cloth. The printer squats in front of this with the dye in a pan or earthen vessel at his side. This vessel

contains a frame that is covered with layers of cloth or blanket, forming a pad that becomes saturated with color and on which the blocks are pressed before stamping. Blocks are also used for applying mordant in the same way. Mordants and dyes are stamped directly onto the cloth using teak blocks carved in a variety of patterns.

### ***Indigo Dyeing***

Patterning with a resist substance is most commonly associated with Indigo dyeing because traditionally the entire cloth had to be immersed to achieve the proper shade of blue. After achieving the desired color, the resists was washed off. Resists are used to outline forms and to create fine details, as within a dyed leaf or stem, or to pattern textiles with large sweeping forms.

### ***Dyes & Coloration***

There are over three hundred dye-yielding plants in India. Of these none was more important both artistically and commercially than *Indigofera*, indigo. This plant contains thirty times greater concentrations of the basic blue dye agent, *indicana*, than any plant used in early Western or the Far Eastern world. The dye does not need a mordant, but does require skillful modulating to prevent errors. Indigo is not soluble in water and needs to be converted to an accessible form. This is done by soaking the leaves of the indigo plant in an alkaline solution to convert it to a chalky "indigo white". This is the soluble dye; cloth or yarn dipped in such a dye bath turns to blue when it is exposed to the air, which oxidizes the so-called white indigo. Repeating the cycles deepens the color. Waterly blue, grayish and sky blue, blue black, dark blue, purple, lavender, mauve lilac, emerald blue, dark blue-green, sap green and yellow green are some of the results of dyeing with indigo. The greens are created by painting a yellow dye, often turmeric, over dyed indigo. Yellow dyes are frequently fugitive, and in older textiles it is not uncommon to find green details such as leaves and stems of plants turned to blue, having lost their application of yellow.

The introduction of chemical aniline dyes has lessened but not eradicated the traditional use of natural dyes in Kutch. Indigo dyeing is gradually dying out. Resist dyeing using wax is also almost forgotten.

### ***Wonderful Weaving***

In principle, all textiles are constructed from crisscross threads that are interlaced or woven. The threads that run along the length of the fabric are called warp threads, which are usually stretched in place on a machine called a loom, while the weft or woof threads, wrapped around a spool or reel inside an instrument called a shuttle, are those interlaced through the warp threads from side to side. Additional sets of continuous warps or wefts can be added to create textures, patterns and vary the color of a textile. These are referred to as complementary warps or wefts.

Most of the weaves of Kutch are weft-faced, which means that the wefts, interlaced with warp threads, are beaten down tightly to entirely cover the warp threads. But some mixed silk and cotton textiles are warp-faced, and others have a balance of warp and weft weave such as the double-ikkat work of Gujarat, Orissa and Andhra Pradesh. The long warps are usually held in

tension with a loom, and the wefts are interlaced through the tensed warp threads, shuttled from side to side, to create the finished woven cloth.

### ***Looms***

Loom weaving is one of the traditional forms of textile decoration that reached its zenith in India two centuries ago in the shawl workshops of the Vale of Kashmir, in the backstreets of M.P. and Gujarat which produced lush brocades, and within the muslin and *jamdani* factories of the Ganges flood plains and delta.

Traditionally, Indian textiles have been woven on horizontal or low warp looms. Some others are primitive, such as the single-heddle, angled, and frameless loom of the *patola* weavers of Patan, which were virtually threads harnessed vertically to convenient pegs, while others like the semi-mechanized looms that produce elaborate brocades in Varanasi are the precursors of the Jacquard looms.

IDT has introduced the modern warping technology and dobby/jacquard mechanism by means of providing the new improved handlooms & appendages to the target weavers in Kutch resulting in high production rate, better quality and less fatigue.

SI.No	Particulars	AMENDED / REVISED			Third Year
		Total Budget	First Year	Second Year	
<b>1</b>	<b>Human Resource</b>				
<b>1.1</b>	<b>Salaries (Gross Amounts)</b>				
1.1.1	Administrative Support Staff (Key Staff)				
1.1.2	Project Staff	60627	10400	10600	39627
1.1.2 a	Experts	21000	3550	3650	13800
1.1.2 b	Field Volunteers	36600	16300	16500	3800
<b>1.2</b>	<b>COHANDS HR Contribution</b>	<b>100000</b>	<b>33333</b>	<b>33333</b>	<b>33334</b>
1.2 a	Local (Project Staff Travel)	15542	4900	5000	5642
1.2 b	Seminars (Mobilization Camps)	236243	113200	107400	15643
1.2 c	<b>SUB TOTAL HUMAN RESOURCES</b>	<b>470012</b>	<b>181683</b>	<b>176483</b>	<b>111846</b>
2.1	Travel Outside Project Area	23999	700	800	22499
2.2	<b>SUB TOTAL TRAVEL</b>	<b>23999</b>	<b>700</b>	<b>800</b>	<b>22499</b>
<b>3</b>	<b>Equipments &amp; Supplies</b>				
3.1	Computer, Furniture, Machine, Building etc., four CFCs	58000	5200	5200	47600
3.2	Tools, Equipments for Artisans and Women Thrift groups	223627	54500	55500	113627
3.3	<b>COHANDS Contribution in Tools</b>	<b>152290</b>	<b>152290</b>	<b>0</b>	<b>0</b>
3.4	<b>COHANDS Raw Material Contribution</b>	<b>24999</b>	<b>24999</b>	<b>0</b>	<b>0</b>
3.5	<b>SUB TOTAL EQUIPMENTS</b>	<b>458916</b>	<b>236989</b>	<b>60700</b>	<b>161227</b>
<b>4</b>	<b>Operational Costs</b>				
4.1	Vehicles Running Costs (Petrol etc.,)	10800	1000	1000	8800
4.2	Rentals (Field Area)	15610	2000	2500	11110
4.3	Consumables (Papers etc.,)	2428	500	500	1428
4.4	Telephone, FAX	5143	500	500	4143
4.5	<b>SUB TOTAL OPERATIONAL COSTS</b>	<b>33981</b>	<b>4000</b>	<b>4500</b>	<b>25481</b>
<b>5</b>	<b>Other Costs</b>				
5.1	Publications	857	0	0	857
5.2	Studies/Quick Surveys	857	0	0	857
5.3	Audit	857	0	0	857

5.4		Evaluation	857	0	0	857
5.6	Financial Services (Product Sample Dev & WC Support)		136315	4500	4500	127315
5.7 a	Special Workshops/Meetings		5476	400	400	4676
5.7 b	<b>COHANDS - Special Workshops/Meetings</b>		<b>20000</b>		<b>20000</b>	<b>0</b>
5.8	Shopping Mall (Marketing Outlet)		35610	0	0	35610
5.9	Design Workshops		75000	0	75000	0
5.10 a	Test Marketing (Exhibitions)		61745	0	1000	60745
5.10 b	<b>COHANDS - Test Marketing (Exhibitions)</b>		<b>45345</b>	<b>10000</b>	<b>20000</b>	<b>15345</b>
5.11	<b>COHANDS - Health Care</b>		<b>10800</b>	<b>3600</b>	<b>3600</b>	<b>3600</b>
5.12	Documentation ICA Domus Trust Contribution		1401	0	0	1401
	<b>SUB TOTAL OTHER COSTS</b>		<b>395120</b>	<b>18500</b>	<b>124500</b>	<b>252120</b>
					0	
9	Administrative Cost for IDT		82345	15235	21004	46106
	<b>SUB TOTAL ADMINISTRATIVE COST</b>		<b>82345</b>	<b>15235</b>	<b>21004</b>	<b>46106</b>
						0
11	Contingencies with prior approval of EC		86462			86462
	<b>TOTAL BUDGET</b>		<b>1550835</b>	<b>457107</b>	<b>387987</b>	<b>705741</b>
	EC Contribution		1196000	232885	311054	652061
	<b>COHANDS - IDT Contribution</b>		<b>354835</b>	<b>224222</b>	<b>76933</b>	<b>53680</b>

**List of Field Staff for Field Interventions in Villages**

S.No.	Name of Villave	Block	Name of Volunteer
1	Brindiyara	Bhuj	<b>Mr.Raja Bhai</b>
2	Mota Reha	Bhuj	<b>Mr. Anwar Ismail Lohar</b>
3	Nana Reha	Bhuj	<b>Mr. Bhupander</b>
4	Makhna	Bhuj	<b>Mr. Jumma Bhai</b>
5	Udo	Bhuj	<b>Mr. Lutuf Ali</b>
6	Sarli	Bhuj	<b>Mr. Amrit Lal</b>
7	Ramwadi	Bhuj	<b>Mr. Jumma Bhai</b>
8	Gadha	Bhuj	Ms. Devi Ben
9	Kukma	Bhuj	Mr Amrudh Lal
10	Bhujodi	Bhuj	Mr Khengar
11	Pyarka	Bhuj	<b>Mr. Jumma Bhai</b>
12	Nirona	Nakhtarana	<b>Mr. Sale Mohd</b>
13	Nani Virani	Nakhtarana	<b>Mr. Dhanji Shivji Vankar</b>
14	Beebar	Nakhtarana	<b>Mr. Akhiraj</b>
15	Nani Areal	Nakhtarana	<b>Mr. Naresh</b>
16	Bara	Naliya	<b>Mr. Abbas</b>
17	Tera	Naliya	<b>Mr. Yusuf</b>
18	Varandi	Naliya	<b>Mr. Deepak Leua</b>
19	Dhamadka	Anjar	<b>Mr. Abdul Aziz</b>
20	Chandiyia	Anjar	<b>Ms. Chandrika</b>
21	<b>Sirva</b>	Mandvi	Mr. Ram Gadvi
22	Rayan	Mandvi	<b>Ms.Manjula</b>
23	kotda	Mandvi	<b>Mr. Ram Gadvi</b>
24	Laiza	Mandvi	Mr. Rafiq Kasam
25	Sanusara	Bhuj	Mr. Shambhu Bhai ( Sarpanch)
26	Hodco	Bhuj	Mr. Dashrath Singh
27	Kuran	Bhuj	Mr. Surtaji Soda/ Mr. Mohabbat Singh
28	Kotai	Bhuj	Mr. Lakha Harji ( Inf.Person)
29	Mota Vernora	Bhuj	Mr. Devsi Bhai T.No.274305
30	Loriya	Bhuj	Mr. Swaroop Singh
31	Lodia	Bhuj	Ms. Saroj
32	Dhumado	Bhuj	Mr. Heera Bhai
33	Zurah	Bhuj	Mr. Swaroop Singh
34	Khawda	Bhuj	Mr. Jaswant Singh Ninama
35	Devisar	Nakhtarana	Mr. Naresh ( Nani Areal )
36	Kotda	Nakhtarana	Mr. Sumar Khatri
37	Khardia	Nakhtarana	Mr. Sale Mohd.
38	Nani Godhiyar/ Chandra Nagar	Nakhtarana	Mr. Parbat Bhai
39	Moti Godhiyar	Nakhtarana	Mr. Parbat Bhai
40	Todiya	Nakhtarana	Mr. Shanti Bhai
41	Devsar	Nakhtarana	Mr. Dhanji
42	Arikhana	Naliya	Mr. Mahavir Singh Jadaja
43	Wanco	Naliya	Mr. Deepak ( Varandi )
44	Vinjhad	Naliya	Mr. Mohammed Husain Khatri



45 Dudhai	Anjar	Mr. Abdul Aziz
46 Mandiyala	Anjar	Mr. Bhanji Bhai
47 Ningal	Anjar	Mr. Dharam Singh
49 Dholavira	Rapar	Ms. Dimpal ( Worked at Rapar )
50 Khordia	Rapar	Mr. Nanji Sora Lohar
51 Jamthada	Mandvi	Mr. Dinesh
52 Goralakh	Mandvi	Mr. Asha Bhai
53 Durgapur	Mandvi	Mr. Bhupat
54 Godhra	Mandvi	Mr. Shantilal Nagada (Influential Person)

55 Vandhai	Bhuj	Mr. D.D.Joshi
56 Jambodi	Bhuj	Mr. Dashrath Singh
57 Moti Virani	Nakhtarana	Mr. DhanjiShivji
58 Mathal	Nakhtarana	Mr. Magan
59 Bhimasar	Anjar	Mr. Naresh G. Pongariya
60 Bhadroi	Anjar	Mr. Mahesh Bhai
61 Nagalpar	Anjar	Ms. Chaiya Ben
62 Ratnal	Anjar	Mr. Trikan Virani
63 Don	Mandvi	Mr. Bhoj
64 Maska	Mandvi	Mr. Deepak Malhotra

## Memorandum of Understanding

(Sahamati Smaran Patra)

This MoU has been signed between the ICA Domus Trust and its Beneficiary Self Help Group:

1. That **ICA Domus Trust** appoints Mr./Ms. \_\_\_\_\_, Cluster Incharge, \_\_\_\_\_ as authorized signatory.
2. That the Beneficiary **Self Help Group** appoints Mr./Ms. \_\_\_\_\_, President, \_\_\_\_\_ as authorized signatory.
3. That Mr./Ms. \_\_\_\_\_, Cluster Incharge is expected to manage the following activities as per the available guidelines:
  - i. To open a **Savings Account** in a nationalized bank to deposit the collectively pooled savings by the members. The account would be operated by two authorized signatories (Treasurer & one of the other two representatives) The authorized signatories are \_\_\_\_\_, President & \_\_\_\_\_, Treasurer
  - ii. To assess the **Working Capital requirement** of the group. To keep track of the money released against the working capital and eventually to obtain the payable amounts and issue the desired receipts to the concerned beneficiaries as per the physical progress and on the basis of issued guidelines to the SHG. To maintain the Records/Books/Ledgers pertaining to daily claims and payments of the beneficiaries. To direct payments to the respective beneficiaries in presence of the representatives and to obtain receipts of the paid amounts from the members
  - iii. The payment norms to execute different activities by the SHG should be as per the enclosure
  - iv. The group shall arrange for required material-input at the village level for the effective execution of the production activities (in case of Artisans' Business Groups)
  - v. To prepare the group for the management of physical/financial dealings
  - vi. To conduct Working Committee meeting of the group representatives and to maintain records of accounts books and ledgers. To produce the Annual Accounts among the group members in the General Body Meeting and get it verified as per the rules or guidelines
4. The beneficiary group is expected to carry out following activities:

- i. To carry out all the accepted activities under the project in a collective manner
- ii. To implement the accepted proposals through the recognized Working Committee for the successful execution of the target activities
- iii. To carry out the proposed additional income generation activities in form of groups of integrated and committed entrepreneurs

Hence this Memorandum of Understanding is witness to:

- i. All the members of the beneficiary group shall strive for the success of the group and will not indulge in any such act or practice which could be detrimental to the common interests of the group
- ii. The member(s) shall be collectively or individually responsible for various agreements done by the Beneficiary Group
- iii. All kinds of property or material goods obtained by the group shall be kept under the collective ownership of the members of the group and should be under the productive control of an authorized member of the group. It should either be kept at individual's house or at a common working place / centre and should not be removed or shifted without the approval of the group members
- iv. The members of the beneficiary group elects and appoint Mr./Mrs. \_\_\_\_\_ as President, Mr./Mrs. \_\_\_\_\_ as Treasurer and Mr./Mrs. \_\_\_\_\_ as Secretary of the group to manage and supervise the daily activities & other related subjects on one own self and on behalf of the group members. But, the elected representatives could be removed and new representatives may be elected as per the majority of group members (> 50% of the total group members)
- v. Each individual member of the beneficiary group is agreed to accept all the operations and practice to be done by the authorized representatives in the interest of the target activities.
- vi. The authorized representatives will take decisions in the daily activities of the beneficiary group and each representative (male or female) will supervise it.

In the light of the above facts, following representatives have signed the MoU at \_\_\_\_\_ on \_\_\_\_\_ in presence of the following witnesses.

Shri. \_\_\_\_\_  
**Cluster Incharge**

Shri. \_\_\_\_\_  
**Representative (Group)**

ICA Domus Trust

CBE (C/o EC-ICADT Project)

Witness: -

1.

2.

3.

4.

5.

6.

**Guidelines for the Self Help Groups (CBEs) formed under  
EC-ICA Domus Trust's PERPEUG Project**

1. The members of each Self Help Group shall conduct a meeting at a common place in the village/cluster and issue a **Resolution** in order to associate themselves with the project after the approval/verification of the identified target Artisans through Gram Sabha and DC (H) Office, Bhuj. It is enclosed as Annex-I.
2. After the issuance of Resolution, the members of each Self Help Group will sign an **Agreement** over a stamp paper worth Rs.10/- that will also be signed by the President of the concerned Gram Panchayat & Cluster Supervisor (representative of ICA DT, Bhujodi), as witnesses. It is enclosed as Annex-II.
3. After doing the Agreement, the President and Secretary of each Self Help Group will sign **Letter of Mutual Understanding** with ICA Domus Trust, Bhujodi over a stamp paper worth Rs.100/- and the President of the concerned Gram Panchayat & Field Officer, DC (H), Bhuj will sign it too, as witnesses. It is enclosed as Annex-III.
4. After the signing of Letter of Understanding, EC-ICA DT Self Help Group will open a **Savings Account** (Joint) in the name of the Group in a local Bank. The President or Secretary and Treasurer of the Group will operate the account jointly as per the guidelines of ICA Domus Trust, Bhujodi.
5. The original copies of the Agreement and Letter of Mutual Understanding after signatures shall be produced at the Project Office, Bhujodi and its photocopies shall be issued to the Self Help Groups and the Cluster Incharge/Supervisors.

**RESOLUTION (SANKALP)**

Today i.e. on \_\_\_\_\_, the first general meeting of the following persons/artisans is conducted at \_\_\_\_\_ (name of the village). The following declarations are made in the meeting:

- 1) We as members of the Self **Help Group** shall collectively participate in the EC-ICA Domus Trust project (PERPEUG). We all own up the responsibility of implementing various activities collectively at the village level as per the directions and guidelines of ICA Domus Trust Project office.
- 2) A **Working Committee** is prepared by our group for effective execution of the program and consists of the following: -
  - i. President: \_\_\_\_\_
  - ii. Secretary: \_\_\_\_\_
  - iii. Treasurer: \_\_\_\_\_
  - iv. Working Member: \_\_\_\_\_
  - v. Working Member: \_\_\_\_\_
  - vi. Working Member: \_\_\_\_\_
- 3) We have unanimously selected **President & Secretary** as our representatives who, on behalf of our Self Help Group, shall take final decisions through Working Committee regarding implementation of project operations like distribution of tool kits, assessment of working capital requirement, sample development etc.
- 4) We all agree that we will save Rs. \_\_\_\_ per member per month to create a **Common Collective Pooled Fund** of the group and put these savings in a term deposit in a local Bank. The collective fund shall be productively used for the developmental operations of the Group.
- 5) It has been decided by the all the members that the Group shall have a Savings Account (Joint) in a Regional/Nationalized Bank. The Account shall be operated jointly by President or Secretary (in absence of President) and Treasurer.

**Name & Signature**

(Each member of the Group)

**Name & Signature**

(President, Treasurer &  
Village Volunteer/Cluster Supervisor)

**AGREEMENT (IKRARNAMA)**

The implementation of the Agreement is done among the members of the EC-ICA Domus Trust sponsored Self Help Group \_\_\_\_\_, Village \_\_\_\_\_, \_\_\_\_\_ Gram Panchayat, District \_\_\_\_\_, on \_\_\_\_\_.

Name of Beneficiaries

Father/Husband's Name

- 1.
- 2.
- 3.
- 4.
- 5.
- 6.
- 7.
- 8.
- 9.
- 10.
- 11.
- 12.
- 13.
- 14.

15.

It is stated that the members of the said Self Help Group has formed the Self Help Group willingly for their mutual interests and start of other income generation activities. The members will be working collectively as clusters of integrated promised enterprises for income generation through value addition activities on the basis of following terms & conditions so as to improve their standard of living.

Thus, the agreement is witness that –

1. All the members of the beneficiary group shall strive for the success of the group and will not indulge in any such act or practice which could be detrimental to the common interests of the group
2. The member(s) shall be collectively or individually responsible for various agreements done by the Beneficiary Group
3. All kinds of property or material goods obtained by the group shall be kept under the collective ownership of the members of the group and should be under the productive control of an authorized member of the group. It should be kept either at the individual's house or at a common working place / centre and should not be removed or shifted without the approval of the group members
4. The members of the beneficiary group elects and appoint Mr./Mrs. \_\_\_\_\_ as President, Mr./Mrs. \_\_\_\_\_ as Treasurer and Mr./ Mrs. \_\_\_\_\_ as Secretary of the group to manage and supervise the daily activities & other related subjects on one own self and on behalf of the group members. But, the elected representatives could be removed and new representatives may be elected as per the majority of group members (> 50% of the total group members)
5. ICA Domus Trust, Bhujodi shall approve a suitable group leader / manager and appoint him/her as the President of the group. The Annual Business Plan of the group shall be prepared and finalized on the basis of guidelines issued to the group. Necessary arrangements shall be done to prepare them and the groups in the management of Physical and Financial operations.



6. Each individual member of the beneficiary group is agreed to accept all the operations, practices and things to be done by the authorized representatives in the interest of the target activities.
7. The authorized representatives will take decisions in the daily activities of the beneficiary group. Each representative (male or female) of the group will supervise its daily-to-day operations and rather ensure his or her effective participation in the following activities. The representatives have especially been authorized by the members of the Group for the following tasks: -
  - i. to issue any kind of letter of mutual understanding on behalf of the Self Help Group
  - ii. to open a Savings Account (Joint) in Bank as approved by the Group and operate/execute it by the joint signatures of President or Secretary (in absence of President) and Treasurer
  - iii. to obtain all payments towards the Group/Group members and issue requisite receipts as desired by the Group
  - iv. to keep and maintain proper records/books/ledgers regarding daily claims and payments of the Artisans. To arrange for their payments in presence of the Group's representatives and obtain vouchers/receipts from the respective beneficiaries
  - v. to withhold \_\_\_% of the total amount paid to the beneficiaries for wages against the projected business activities and deposit the same in the Bank for the other developmental activities approved through the General Meeting of the Self Help Group
  - vi. to obtain or end the services of Ally/ Advocate/ Agent to prepare any judicial matter and to protect the rights of each individual members of the Group, to bear the expenses towards necessary legal/ judicial activities
8. In case of death of any member of the Group, his legal contender shall be eligible for the benefits and responsible for the dues of the deceased as per this Agreement.
9. The representatives of the Group shall arrange for required material-input at the village level for the effective execution of the production activities.

10. The Group shall pay Service Charge to the local Village Committee (Gram Samiti) on the basis of mutual agreement.

It is agreed upon that if any member departs from the Group due to any reason, a new member may obtain membership of the Self Help Group provided

- ✓ He/She is a Handicraft Artisan
- ✓ He/She would be interested to work in the Group
- ✓ He/She would be agree to follow the rules and regulations of the Group

As a member of the Group, the new member should contain all the other basic eligibilities that are mentioned in the laws of the Group.

The approval of the Group shall be decided on the basis of majority.

**-:UNDERTAKING:-**

I \_\_\_\_\_ as President \_\_\_\_\_ (name of the group), with regard to the input(s) (sewing machine/handloom/printing table/raw material/seed capital) provided by ICA Domus Trust project office (Bhujodi) hereby declare that:

- 1) The inputs shall be utilized for the identified, integrated objectives
- 2) We will make proper and effective use of the inputs as per the directions given by IDT project office periodically
- 3) We will keep the accounts & records and ledger books, get it audited and shall produce to the IDT office, when required
- 4) We shall maintain stock register for making entries of the receipts & issual of the consumable items and records of manufactured finished goods/items.
- 5) We shall keep the record of the beneficiaries' details for getting benefited through the EU-IDT intervention
- 6) We will keep record of all the documents related to the decisions taken at times by the group during the execution of activities under the EU-IDT project
- 7) We will follow the directions from the project implementing agency to make our SHG's program successful
- 8) We will demonstrate the trainings or programs of the SHG to the officials or representatives of the EU and ICA Domus Trust
- 9) In case of non compliance of the aforesaid declarations made on behalf of the SHG, the inputs (material/seed capital) provided under the project activities shall be returned partially or fully to the project implementing agency
- 10) The entire group will bear the responsibility of the installation and maintenance of the machine(s) provided by ICA Domus Trust
- 11) ICA Domus Trust, Bhujodi reserves the right to withdraw the machine(s) in case of any dispute with the group

- 12) Each member of the group will have equal right of the use & availability of the machine(s)/raw material being provided to the Group/Society. The Group/Society will ensure the same and notify ICA Domus Trust
- 13) In case of any dispute related to the rules or guidelines, the decision of the ICA Domus Trust project office shall be final and agreeable to each
- 14) The machine(s)/raw material provided by ICA Domus Trust under EU-IDT project shall be used only for incremental income generation activities and will not be sold.

### **DECLARATION**

Myself \_\_\_\_\_ Wife/Daughter of Shri. \_\_\_\_\_, Age \_\_\_\_\_ years, Resident of \_\_\_\_\_ village as President of the Group/Society \_\_\_\_\_, accepts that the Machine(s) and Raw-material provided by ICA Domus Trust is in good working condition and is intact. I also declare that I own the responsibility of the said machine & its maintenance in future course of time.

**(Signature of the Recipient)**

### Summary of Inputs to Women Thrift and Credit Groups

S.No	Name of Block	Name of Village	Activities	Inputs Given	No of Beneficiaries
01	Anjar	Bhimasar	Thrift & Credit	5 Sewing Machines	29
02		Ratnal	-do -	09 Sewing Machine	46
03		Dudhai	-do -	03 Sewing Machines	17
04		Dhamadka	-do -	05 Sewing Machines	39
			-do -		
01	Bhuj	Bhujodi	-do -	03 Sewing Machine	18
02		Bhrindiyara	-do -	Fodder Bank	11
			Thrift & Credit And Leather Embroidery	04 Sewing Machine	35
			Thrift & Credit	Consumer Store	11
03		Payarka	-do -	Consumer Store	10
04		Makhna	-do -	Utensils Store	11
01	Mandvi	Kathda	-do -	03 Sewing Machine	12
02		Rayan	-do -	08 Sewing Machine	
				01 Beeding Machine	31
03		Nana Laiza	-do -	03 Sewing Machine	13
04		Maska	-do -	01 Bidding Machine	11
05		Godalak	-do -	02 Sewing Machine	
				02 Bidding Machine	22
01	Naliya	Tera	-do -	12 Sewing Machine	80
02		Bara	-do -	05 Sewing Machine	30
				01 Tent House	15
03		Vinjan	-do -	03 Sewing Machine	17
04		Varandi	-do -	01 Flour Mill	34
01	Nakhtrana	Nirona	-do -	12 sewing Macnines	63
02		Godhiyar	-do -	03 Sewing Machine	13
03		Nani Virani	-do -	01 Flour Mill	10
04		Beebar	-do -	01 Cloth Store	17

Distribution of Primary Toolkit Leather Artisans					
S.No	Name of Block	Name of Village	Activities	Input Given	No of Beneficiaries
01	Bhuj	Bhrindiyara	Leather Craft	Hand Tool Kit	18
02		Hodco	Leather Craft	Hand Tool Kit	7
03		Khavda	Leather Craft	Hand Tool Kit	6
<b>Total</b>					<b>31</b>

### Distribution of Secondary Toolkit - Leather Artisans

Heavy Duty Leather Machines and tools are installed at Common Facility Centre (Proposed) at Brindiyara

Detail of machines are as under :-

- 1 Leather Compressing M/c
- 2 Leather Skiving
- 3 Leather Strap Cutting
- 4 Die Cutting M/c with plate & PP board (12"x12"x2)
- 5 Cutting Dies Set
- 6 Stamping M/c
- 7 Reactivator
- 8 Combined Finishing M/c with brush (Wire, Cotton & Woolen)
- 9 PVC Gents' Shoe Moulds - 66 Pairs (36 L & 30 M)

01 Leather Sewing Machine Given to Khavda Artisans

01 Leather Sewing Machine and 1 Polishing Machine Given to Artisans of Hodco Village.

Summary of Distribution of Toolkits to Block Printers					
S.No	Name of Block	Name of Village	Activities	Input Given	No of Beneficiaries
1	Bhuj	Ajrakhpur	Block Print	Table & Trolley	11
2		Khavda	Block Print		3
1	Anjar	Dhamadka	Block Print		65
<b>Total</b>					<b>79</b>

Summary of Toolkit Distribution - Weavers					
S.No	Name of Block	Name of Village	Activities	Input Given	No of Beneficiaries
1	<b>Bhuj</b>	Bhujodi	Artistic Weaving	Handloom with Bobbin Winder	69
2		Kukma	- do -	- do -	14
3		Makhna	- do -	- do -	13
4		Pyarka	- do -	- do -	9
5		Ramwadi	- do -	- do -	17
6		Sarli	- do -	- do -	23
7		Zurah	- do -	- do -	26
				- do -	
1	<b>Nakhtrana</b>	Nirona	- do -	- do -	25
2		Beebar	- do -	- do -	12
3		Devsar	- do -	- do -	13
4		Devisar	- do -	- do -	5
5		Nani Aral	- do -	- do -	14
6		Nani Virani	- do -	- do -	8
7		Mathal	- do -	- do -	21
8		Sanganara	- do -	- do -	31
9		Ramdev Nagar	- do -	- do -	13
				- do -	
1	<b>Mandvi</b>	Rampar	- do -	- do -	11
2		Jamthada	- do -	- do -	11
<b>Total</b>					<b>335</b>

30 Warping Drums also given to above mentioned villages

Detailed.....

Tool Kit Detail Given to Weavers

Status of Toolkit Distribution – R&D Phase				
S.No.	Name of Village	Name of Beneficiary	Name of Group	Input Given
1	Sarli	Vankar Velji Bhai Lakhu	Meghmaya Mandal	Handloom 52"Bobin Winder
2	Sarli	Vankar Shamji Bhai Ramji	Sadbhav Mandal	Handloom 66"Bobin Winder
3	Sarli	Vankar Samath Bhai Mala	Sadbhav Mandal	Handloom 100"Bobin Winder
4	Sarli	Vankar Hirji Bhai Pala	Ekta Mandal	Handloom 52"Bobin Winder
5	Sarli	Vankar Bhimji Bhai Kanji	Ekta Mandal	-do-
6	Sarli	Vankar Khimji Bhai Hamir	Ekta Mandal	Handloom 66"Bobin Winder
7	Sarli	Vankar Shanti Lal Devji	Sadbhav Mandal	-do-
8	Sarli	Vankar Ravji Bhai Naran	Ekta Mandal	-do-
9	Sarli	Vankar Khimji Bhai Mala	Sadbhav Mandal	Handloom 100"Bobin Winder
10	Pyarka	Vankar Pala Bhai Naran	Jai Baba Ramdev Group	-do-
11	Makhna	Vankar Manji Bhai Daya	Vankar Vikas Group	-do-
12	Makhna	Vankar Virji Bhai Ramji	Vankar Vikas Group	-do-
13	Makhna	Vankar Gangji Bhai Naran	Vankar Vikas Group	-do-
14	Makhna	Vankar Velji Bhai Ramji	Vankar Vikas Group	Handloom 66"Bobin Winder
15	Makhna	Vankar Babulal Daya	Vankar Vikas Group	-do-
16	Ramwadi	Vankar Premji Bhai Lakha	Prakash Handicraft Mandal	-do-
17	Ramwadi	Vankar Manga Bhai Deva	Surya Handicraft Group	Handloom 100"Bobin Winder
18	Ramwadi	Vankar Maga Bhai Sava	Surya Handicraft Group	Handloom 52"Bobin Winder
19	Ramwadi	Vankar Punja Bhai Sumar	Surya Handicraft Group	-do-
20	Ramwadi	Vankar Raja Bhai Kheema	Prakash Handicraft Mandal	Handloom 66"Bobin Winder
21	Kukma	Vankar Vinod Bhai Rupa	Vankar Vikas Group	Handloom 52"Bobin Winder
22	Kukma	Vankar Ramji Bhai Meghji	Shree Ramdev Vankar Vikas Mandal	Handloom 66"Bobin Winder



23	Kukma	Vankar Dinesh Bhai Jassa	Vankar Vikas Group	-do-
24	Bhujodi	Vankar Vishram Bhai Maya	Shree Narnarayan Handicraft Group	Handloom 52"Bobin Winder
25	Bhujodi	Vankar Alaram Khimji	Meghmaya Vankar Mandal	-do-
26	Bhujodi	Vankar Naran Bhai Madan	Shri Siju Vividh Laxmi Samiti	Handloom 66"Bobin Winder
27	Bhujodi	Siju Ramji Bhai Vishram	Shri Siju Vividh Laxmi Samiti	Handloom 52"Bobin Winder
28	Bhujodi	Mangaria Jagdish Kheta Bhai	Shree Narnarayan Handicraft Group	Handloom 52"Bobin Winder
29	Bhujodi	Jepar Devji Bhai Teja	Meghmaya Vankar Mandal	-do-
30	Bhujodi	Jeppar Mavji Meghji	Dr. Dabasaheb Ambedker Samiti	-do-
31	Bhujodi	Mangaria Jakhu Bhai Nanji	Dr. Dabasaheb Ambedker Samiti	-do-
32	Bhujodi	Vankar Ramesh Punja	Pragati Handloom Mandal	-do-
33	Bhujodi	Vankar Narsinh Viram	Pragati Handloom Mandal	Handloom 66"Bobin Winder
34	Bhujodi	Vankar Dayalal Atu	Pragati Handloom Mandal	-do-
35	Bhujodi	Vankar Murji Bhai Hamir	Pragati Handloom Mandal	-do-
36	Bhujodi	Vankar Khimji Parbat	Pragati Handloom Mandal	-do-
37	Bhujodi	Vankar Devji Valji	Shri Siju Vividh Laxmi Samiti	Handloom 100"Bobin Winder
38	Bhujodi	Vankar Hirji Premji	Shri Siju Vividh Laxmi Samiti	-do-
39	Nirona	Vankar Govind Bhai Lalji	Jog Maya Mandal	Handloom 66"Bobin Winder
40	Nirona	Vankar Vinod Bhai Gopal	Megh Maya Mandal	Handloom 100" with Bobin Winder
41	Nirona	Vankar Devji Bhai Nanji	Shri Radhe Krishna youvak Mandal	Handloom 52"Bobin Winder
42	Nirona	Vankar Mohan Bhai Megha	Shri Radhe Krishna youvak Mandal	Handloom 66"Bobin Winder
43	Nirona	Vankar Naran Bhai Jumma	Shri Radhe Krishna youvak Mandal	Handloom 100"Bobin Winder
44	Beebar	Vankar Valji Bhai Devji	Pragati Handicraft	Handloom 66"Bobin Winder
45	Beebar	Vankar Dhanji Rama	Pragati Handicraft	Handloom 100" with Bobin Winder
46	Beebar	Vankar Ramji Bhai Mura	Pragati Handicraft	Handloom 52"Bobin Winder

47	Beebar	Vankar Gopal Bhai Vira	Pragati Handicraft	-do-
48	Beebar	Vankar Dana Bhai Vira	Pragati Handicraft	Handloom 66"Bobin Winder With Jacquard
49	Beebar	Vanakar Samat Bhai Deshar	Pragati Handicraft	Handloom 66"Bobin Winder

**Status of Toolkit Distribution - (Phase -I)**

S.No.	Name of Village	Name of Beneficiary	Name of Group	Input Given
1	Bhujodi	Vankar Khenmgar Parbat	Narnarain Handicraft	Handloom 66"& Bobin Winder
2	Bhujodi	Vankar Kanji Hamir	- do -	-do-
3	Bhujodi	Vankar Devji Premji	Dr. Baba Saheb Am. Mandal	-do-
4	Bhujodi	Vankar Hemraj Velji	- do -	-do-
5	Bhujodi	Vankar Mavji Ratanshi	- do -	-do-
6	Bhujodi	Vankar Bharmal Kheemji	- do -	-do-
7	Bhujodi	Vankar Namori Manji	Shri Siju Vividh Laxmi Samati	-do-
8	Bhujodi	Vankar Kheema Pala	- do -	-do-
9	Bhujodi	Vankar Virji Kheta	- do -	-do-
10	Bhujodi	Vankar Damji Premji	- do -	-do-
11	Bhujodi	Vankar Kahangar Manji	- do -	Handloom 52"& Bobin Winder
12	Bhujodi	Vankar Lakha Naran	Shri Megh Maya Mandal	-do-
13	Bhujodi	Vankar Govind Mayan	- do -	Handloom 66"& Bobin Winder
14	Bhujodi	Vankar Naran Jakhu	New Group	-do-
15	Bhujodi	Vankar Manji Naran	- do -	-do-
16	Bhujodi	Vankar Naran Velji	- do -	-do-
17	Bhujodi	Vankar Jaswant Meghji	- do -	-do-
18	Bhujodi	Vankar Babulal Dayalal	- do -	-do-
19	Bhujodi	Vankar Maya Maja	- do -	-do-
20	Bhujodi	Vankar Pravin Daya	- do -	-do-
21	Bhujodi	Vankar Kantilal Bijal	- do -	-do-
22	Bhujodi	Vankar Dharmendra Manji	- do -	-do-
23	Bhujodi	Vankar Jayantilal Premji	- do -	-do-

24	Bhujodi	Vankar Hameer Sumar	- do -	-do-
25	Bhujodi	Vankar Naran Manji	- do -	Handloom 52"& Bobin Winder
26	Bibar	Vankar Shivji Rama	Pragati Handicraft	-do-
27	Bibar	Vankar Harji Devji	- do -	-do-
28	Bibar	Vankar Ravji Dhana	- do -	-do-
29	Bibar	Vankar Shamji Ramji	- do -	-do-
30	Bibar	Vankar Malshi Megha	- do -	-do-
31	Bibar	Vankar Devshi Ramji	- do -	Handloom 100" with Bobin Winder
32	Devisar	Govind Khajur Payan	Santosh Yuvak Vankar Mandal	Handloom 66"& Bobin Winder
33	Devisar	Paresh Dayalal Payan	- do -	-do-
34	Devisar	Bharat Hirji	- do -	-do-
35	Devisar	Parshotam Ramji Payan	- do -	-do-
36	Devisar	Parbat Hamir Payan	- do -	-do-
37	Devsar	Vankar Khetshi Bhai Vishram	Jamnima Vankar Mandal	Handloom 52" & Bobin Winder
38	Devsar	Siju Pechan Bhai Thavar	- do -	-do-
39	Devsar	Vankar Haresh Bheemji	- do -	-do-
40	Devsar	Vankar Devshi Vishram	- do -	-do-
41	Devsar	Vankar Siju Govind Vagji	- do -	-do-
42	Devsar	Vankar Govind Bheemji	- do -	-do-
43	Devsar	Vankar Vagji Thavar	- do -	-do-
44	Devsar	Vankar Gabha Vella	- do -	Handloom 66"& Bobin Winder
45	Devsar	Vankar Virji Vishram	- do -	-do-
46	Devsar	Vankar Babulal Vishram	- do -	-do-
47	Devsar	Vankar ArjanVagji	- do -	-do-
48	Devsar	Vankar Bhamu Vishram	- do -	-do-
49	Devsar	Vankar Karamshi Thavar	- do -	Handloom 100"Bobin Winder
50	Jamthada	Vankar Lalji Ramji	Vankar Seva Mandal	Handloom 66"& Bobin Winder
51	Jamthada	Vankar Valji Gova	- do -	-do-
52	Jamthada	Vankar Amritlal Shamji	- do -	-do-
53	Jamthada	Vankar Lalji Gabha	- do -	-do-
54	Jamthada	Vankar Velji Teja	- do -	-do-

55	Jamthada	Vankar Mavji Gopal	- do -	-do-
56	Jamthada	Vankar Harji Bheemji	- do -	-do-
57	Jamthada	Vankar Magan Parbat	- do -	-do-
58	Jamthada	Vankar Vershi Shamji	- do -	-do-
59	Jamthada	Vankar Heerji Gova	- do -	-do-
60	Jamthada	Vankar Devji Shivji	- do -	Handloom 100"Bobin Winder
61	Kukma	Vankar Khammu Natha	Ramdev Vankar Vikas Group	Handloom 52"& Bobin Winder
62	Kukma	Vankar Dinesh Kara	- do -	-do-
63	Kukma	Vankar Jaimal Kara	- do -	-do-
64	Kukma	Vankar Ramesh Ravji	- do -	-do-
65	Kukma	Vankar Premji Meghji	- do -	-do-
66	Kukma	Vankar Nasrshi Jakhu	- do -	Handloom 66"& Bobin Winder
67	Kukma	Vankar Bhachu Kara	Vankar Vikas Group, Kukma	-do-
68	Kukma	Vankar Bhachu Mala	- do -	-do-
69	Kukma	Vankar Karshan Mala	- do -	-do-
70	Kukma	Vankar Premji Mala	- do -	-do-
71	Makhna	Vankar Jumma Sumar	Vankar Vikas Group, Makhna	Handloom 52"& Bobin Winder
72	Makhna	Vankar Haja Samath	- do -	-do-
73	Makhna	Vankar Lakha Shivji	- do -	-do-
74	Makhna	Vankar Bheemji Shivji	- do -	-do-
75	Makhna	Vankar Lakha Heerji	- do -	-do-
76	Makhna	Vankar Ashok Shivji	- do -	Handloom 66"& Bobin Winder
77	Makhna	Vankar Shyamji Shivji	- do -	-do-
78	Makhna	Vankar Parbat Ramji	- do -	-do-
79	Makhna	Vankar Govind Jeeva	- do -	-do-
80	Makhna	Vankar Dinesh Kheta	- do -	-do-
81	Makhna	Vankar Jeeva Hameer	- do -	-do-
82	Mathal	Vankar Natvarlal Vishram	Meghwansi Vankar Mandal	Handloom 52"& Bobin Winder
83	Mathal	Vankar Nathalal Mulji	- do -	-do-
84	Mathal	Vankar Dinesh Nanji	- do -	-do-
85	Mathal	Vankar Nanji Devji	- do -	-do-
86	Mathal	Vankar Manji Dayalal	- do -	Handloom 66"& Bobin Winder
87	Mathal	Vankar Hirji Punja	- do -	-do-
88	Mathal	Vankar Valji Vishram	- do -	Handloom 100"Bobin Winder
89	Mathal	Magan Parbat Manga	- do -	Handloom 66"& Bobin Winder
90	Mathal	Vankar Virji Arjan	- do -	-do-
91	Mathal	Vankar Narshi Sumar	- do -	Handloom 52"& Bobin Winder
92	Mathal	Vankar Babulal Mulji	- do -	-do-

93	Mathal	Vankar Bheemji Babulal	Jaipal Vankar Mandal	-do-
94	Mathal	Vankar Ishwer Dadu Bhai	- do -	-do-
95	Mathal	Vankar Ramnik Amrutlal	- do -	-do-
96	Mathal	Vankar Amrit Punja	- do -	-do-
97	Mathal	Vankar Babulal Veerji	- do -	-do-
98	Mathal	Vankar Mukesh Fakku	Meghwansi Vankar yuvak Mandal	-do-
99	Mathal	Vankar Gangji Khetshi Bhadru	- do -	-do-
100	Mathal	Jaipal Ramesh Manji	Jaipal Vankar Mandal	-do-
101	Mathal	Jaipal Jagdish Lalji	- do -	-do-
102	Mathal	Jaipal Naveen Karshan	- do -	-do-
103	Nani Aral	Vankar Virji Devji	Dhoramnath Vankar Mandal	-do-
104	Nani Aral	Vankar Dayalal Kaya	- do -	-do-
105	Nani Aral	Vankar Hasmukh Achar	- do -	-do-
106	Nani Aral	Vankar Naresh Devji	- do -	-do-
107	Nani Aral	Vankar Govind Dana	- do -	Handloom 66"& Bobin Winder
108	Nani Aral	Vankar Chaganlal Devji	- do -	-do-
109	Nani Aral	Vankar Jethalal Kayabhai	- do -	-do-
110	Nani Aral	Vankar Kamlaben Virji	- do -	-do-
111	Nani Aral	Vankar Vallbai Vishram	- do -	-do-
112	Nani Aral	Vankar Kanti Bhai Achar	Shree Dhoram Nath Vankar Group	Handloom 52"& Bobin Winder
113	Nani Aral	Vankar Naran Velji	- do -	-do-
114	Nani Aral	Vankar Premji Ramji	- do -	-do-
115	Nani Aral	Vankar Vishram Govind	- do -	-do-
116	Nani Aral	Vankar Ramesh Shivji	- do -	-do-
117	Nani Virani	Vankar Mohan Magan	Ramdev Yuvak Mandal	-do-
118	Nani Virani	Vankar Hirji Devji	- do -	-do-
119	Nani Virani	Vankar Dungarshi Govind	- do -	-do-
120	Nani Virani	Vankar Naran Shivji	- do -	-do-
121	Nani Virani	Vankar Achar Devji	- do -	-do-
122	Nani Virani	Vankar Gabha Natha	- do -	Handloom 66"& Bobin Winder
123	Nani Virani	Vankar Amruth Buddh	- do -	-do-

124	Nani Virani	Vankar Dhanji Shivji	- do -	Handloom 100"Bobin Winder
125	Nirona	Vankar Devji Kesha	Shri Radhe Krishna youvak Mandal	Handloom 66"& Bobin Winder
126	Nirona	Vankar Kalyan Jumma	- do -	-do-
127	Nirona	Vankar Arvind Khemji	- do -	-do-
128	Nirona	Vankar Prabhulal Lalji	Jog Maya Mandal	-do-
129	Nirona	Vankar Khemji Samat	- do -	-do-
130	Nirona	For CFC		-do-
131	Pyarka	Vankar Sumar Buddha	Jai Baba Ramdev Group	Handloom 52"& Bobin Winder
132	Pyarka	Vankar Pala Gabha	- do -	-do-
133	Pyarka	Vankar Naran Heerji	- do -	-do-
134	Pyarka	Vankar Petha Buddha	- do -	Handloom 66"& Bobin Winder
135	Pyarka	Vankar Karshan Mandan	- do -	-do-
136	Pyarka	Vankar Ramji Naran	- do -	-do-
137	Pyarka	Vankar Devshi Shivji	- do -	-do-
138	Pyarka	Vankar Karamshi Harji	- do -	-do-
139	Rampar	Vankar Kheemji Jaimal	Rampar Haathshad Vikas Mandal	-do-
140	Rampar	Vankar Faku Ratna	- do -	-do-
141	Rampar	Vankar Ramji Lakhamsi	- do -	-do-
142	Rampar	Vankar Ramji Devshi	- do -	-do-
143	Rampar	Vankar Bhachiben Jagdish	- do -	-do-
144	Rampar	Vankar Naran Buddha	- do -	-do-
145	Rampar	Vankar Praful Babulal	- do -	-do-
146	Rampar	Vankar Valji Damji	- do -	-do-
147	Rampar	Vankar Kershan Kama	- do -	-do-
148	Rampar	Vankar Bheekhalal Amrith	- do -	-do-
149	Rampar	Vankar Jagdish Kama	- do -	Handloom 100"Bobin Winder
150	Ramdev Nagar	Vankar Khengar Puna	Group of Ramdev Nagar	Handloom 66"& Bobin Winder
151	Ramdev Nagar	Vankar Mavji Kheta	- do -	-do-
152	Ramdev Nagar	Vankar Moora Ramji	- do -	-do-
153	Ramdev Nagar	Vankar Shankar Kanji	- do -	-do-
154	Ramdev Nagar	Vankar Lalji Naran	- do -	-do-
155	Sanganara	Vankar Govind Kheemji	Meghmaya Group	Handloom 100"Bobin Winder
156	Ramwadi	Vankar Parbat Kheemji	Prakash Handicraft Mandal	Handloom 52"& Bobin Winder

157	Ramwadi	Vankar Suresh Dana	- do -	-do-
158	Ramwadi	Vankar Bheemji Lakha	- do -	Handloom 66"& Bobin Winder
159	Ramwadi	Vankar Manji Lakha	- do -	Handloom 66"& Bobin Winder
160	Ramwadi	Vankar Ramji Lakha	- do -	-do-
161	Ramwadi	Vankar Karshan Heerji	Surya Handicraft	-do-
162	Ramwadi	Vankar Ramji Valji	- do -	-do-
163	Ramwadi	Vankar Ramesh Manga	- do -	-do-
164	Ramwadi	Vankar Ladha Sumar	- do -	-do-
165	Sarli	Vankar Kershan Jeetha Bhai	Sadhbhav Mandal	Handloom 52"& Bobin Winder
166	Sarli	Vankar Govind Ramji	- do -	-do-
167	Sarli	Vankar Ramji Devji	- do -	-do-
168	Sarli	Vankar Devji Ramji	- do -	-do-
169	Sarli	Vankar Hirji Kanji	Ekta Mandal	-do-
170	Sarli	Vankar Naran Kana	- do -	-do-
171	Sarli	Vankar Chagan Samat	- do -	-do-
172	Sarli	Vankar Kaya Samat	- do -	-do-
173	Sarli	Vankar Lalji Gabha	- do -	-do-
174	Sarli	Vankar Ravji Asha	Megh Maya Mandal	-do-
175	Sarli	Vankar Devji Nanji	- do -	-do-
176	Sarli	Vankar Ramesh Samat	- do -	-do-
177	Sarli	Vankar Kanji Vershi	- do -	-do-
178	Sarli	Vankar Samji Parbat	- do -	-do-
179	Zurah	Vankar Magan Daya	Ramdev Krupa Group	-do-
180	Zurah	Vankar Lalji Mavji	- do -	-do-
181	Zurah	Vankar Ramesh Velji	- do -	-do-
182	Zurah	Vankar Devji Shivji	- do -	Handloom 66"& Bobin Winder
183	Zurah	Vankar Khanji Meethu	- do -	-do-
184	Zurah	Vankar Devji Gangji	- do -	-do-
185	Zurah	Vankar Premji Ladha	- do -	-do-
186	Zurah	Vankar Tulshidas Arjan	- do -	-do-
187	Zurah	Vankar Ramesh Mayan	- do -	-do-
188	Zurah	Vankar Asha Bhima	- do -	Handloom 100"Bobin Winder
189	Zurah	Vankar Pratap Sumar	Dr. Babasaheb Ambedker Group	Handloom 52"& Bobin Winder
190	Zurah	Vankar Naresh Tugga	- do -	-do-
191	Zurah	Vankar Jivram Jeetha	- do -	-do-

192	Zurah	Vankar Heerji Karshan	- do -	-do-
193	Zurah	Vankar Lalji Shivji Bhai	- do -	-do-
194	Zurah	Vankar Kantilal Shivji	- do -	Handloom 66"& Bobin Winder
195	Zurah	Vankar Tejpal Bhai Sumar Bhai	- do -	-do-
196	Zurah	Vankar Devji Sumar Bhai	- do -	-do-
197	Store	For CFC & New Groups	to be Issued	Handloom 52"& Bobin Winder
198	Store	For CFC & New Groups	- do -	Handloom 66"& Bobin Winder
199	Store	For CFC & New Groups	- do -	Handloom 100"Bobin Winder
200	Store	For CFC & New Groups	- do -	-do-
201	Store	For CFC & New Groups	- do -	-do-

**Status of Toolkit Distribution - (Phase -II)**

S.No.	Name of Village	Name of Beneficiary	Name of Group	Input Given
1	Zurah	Vankar Premji Govind	Ramdev Krupa Group	Handloom 52"& Bobin Winder
2	Zurah	Vankar Samath Bheema	- do -	-do-
3	Zurah	Vankar Kheemji Gopal	- do -	-do-
4	Zurah	Vankar Pala Jumma	- do -	-do-
5	Zurah	Vankar Viram Dhanji	- do -	-do-
6	Zurah	Vankar Valji Ratan	Dr. Babasaheb Ambedkar Group	-do-
7	Zurah	Vankar Kamlesh Daya	- do -	-do-
8	Zurah	Vankar Ramesh Karamshi	- do -	-do-
9	Sanganara	Vankar Nanji Parbat	Chamunmda Group	-do-
10	Sanganara	Vankar Karshan Chapsi	- do -	-do-
11	Sanganara	Vankar Govind Moorji	- do -	-do-
12	Sanganara	Vankar Shivji Dhanji	- do -	-do-
13	Sanganara	Vankar Sumar Chapsi	- do -	-do-



14	Sanganara	Vankar Babulal Chapsi	- do -	-do-
15	Sanganara	Vankar Jaimal Bheemji	- do -	-do-
16	Sanganara	Vankar Manga Rama	- do -	-do-
17	Sanganara	Vankar Parbat Deva	- do -	-do-
18	Sanganara	Vankar Kanji Achar	- do -	-do-
19	Sanganara	Vankar Ravji Bhoja	- do -	-do-
20	Sanganara	Vankar Babulal Arjan	- do -	-do-
21	Sanganara	Vankar Shivji Deva	- do -	-do-
22	Sanganara	Vankar Ramji Asha	Meghmaya Group	-do-
23	Sanganara	Vankar Daya Heera	- do -	-do-
24	Sanganara	Vankar Naran Asha	- do -	-do-
25	Sanganara	Vankar Daya Natha	- do -	-do-
26	Sanganara	Vankar Bhoja Asha	- do -	-do-
27	Sanganara	Vankar Valji Daya	- do -	-do-
28	Sanganara	Vankar Praveen Ramji	- do -	-do-
29	Sanganara	Vankar Arjan Daya	- do -	-do-
30	Sanganara	Vankar Budhalal Damji	- do -	-do-
31	Sanganara	Vankar Karshan Daya	- do -	-do-
32	Sanganara	Vankar Ramesh Fakku	- do -	-do-
33	Sanganara	Vankar Kanji Thawar	- do -	-do-
34	Sanganara	Vankar Umra Pala	- do -	-do-
35	Sanganara	Vankar Ramesh Natha	- do -	-do-
36	Sanganara	Vankar Rajesh Bhoja	- do -	-do-
37	Sanganara	Vankar Bharath Naran	- do -	-do-
38	Sanganara	Vankar Petha Megha	- do -	-do-
39	Ramdev Nagar	Vankar Parbat Ravji	Group of Ramdev Nagar	-do-
40	Ramdev Nagar	Vankar Velji Asha	- do -	-do-
41	Ramdev Nagar	Vankar Ratanshi Mala	- do -	-do-
42	Ramdev Nagar	Vankar Babulal Meghji	- do -	-do-
43	Ramdev Nagar	Vankar Jagdish Karshan	- do -	-do-
44	Ramdev Nagar	Vankar Arvind Shyamji	- do -	-do-
45	Ramdev Nagar	Vankar Vinod Petha	- do -	-do-
46	Ramdev Nagar	Vankar Karu Budha	- do -	-do-
47	Nirona	Artisans of Nirona	Commen Facility Centre	-do-
48	Nirona	- do -	- do -	-do-
49	Nirona	- do -	- do -	-do-
50	Nirona	- do -	- do -	-do-
51	Nirona	- do -	- do -	-do-

52	Nirona	- do -	- do -	-do-
53	Nirona	- do -	- do -	-do-
54	Nirona	- do -	- do -	-do-
55	Nirona	- do -	- do -	-do-
56	Nirona	- do -	- do -	-do-
57	Nirona	- do -	- do -	-do-
58	Nirona	- do -	- do -	-do-
59	Nirona	- do -	- do -	-do-
60	Nirona	- do -	- do -	-do-
61	Bhujodi	Vankar Manji Malshi	Artisans of Bhujodi	-do-
62	Bhujodi	Vankar Kesarben	- do -	-do-
63	Bhujodi	Vankar Devji Manji	- do -	-do-
64	Bhujodi	VankarDinesh Ravji	- do -	-do-
65	Bhujodi	Vankar Arjan Gangji	- do -	-do-
66	Bhujodi	Vankar Heera Gova	- do -	-do-
67	Bhujodi	Vankar Punja Haja	- do -	-do-
68	Bhujodi	Vankar Umarshi Velji	- do -	-do-
69	Bhujodi	Vankar Raghavji Velji	- do -	-do-
70	Bhujodi	Vankar Meghji Atu	- do -	-do-
71	Bhujodi	Vankar Parbat Shamji	- do -	-do-
72	Bhujodi	Vankar Ramji Meghji	- do -	-do-
73	Bhujodi	Vankar Devji Parchan	- do -	-do-
74	Bhujodi	Vankar Thavar Parbat	- do -	-do-
75	Bhujodi	Vankar Shyamji Jakhu	- do -	-do-
76	Bhujodi	Vankar Devji Atu	- do -	-do-
77	Bhujodi	Vankar Karamshi Gova	- do -	-do-
78	Bhujodi	Vankar Premji Daya	- do -	-do-
79	Bhujodi	Vankar Karamshi Maya	- do -	-do-
80	Bhujodi	Vankar Karshan Devji	- do -	-do-
81	Bhujodi	Vankar Velji Mavji	- do -	-do-
82	Bhujodi	Vankar Ramesh Petha	- do -	-do-
83	Bhujodi	Vankar Ramesh Alaram	- do -	-do-
84	Bhujodi	Vankar Thavar Shivji	- do -	-do-
85	Bhujodi	Vankar Mavji	- do -	-do-

**Distribution detail of Block Printing Tables and Trolleys**

S.No.	Name of Village	Name of Beneficiary	Name of Group	Input Given	Remark
1	Dhamadka	Kahtri Abdul Zabbar Haji Jakaria	Natural Hastkala Mandal	5*10 Table & Trolley	MANIT
2	Dhamadka	Kahtri Imran Abdul Karim	- do -	- do -	MANIT
3	Dhamadka	Khatri Mohd. Sarif Sumar	- do -	5*8 Table & Trolley	ICA Domus Trust
4	Dhamadka	Khatri Salim Daud	- do -	- do -	- do -
5	Dhamadka	Khatri Zuber Haji Abdul Rahim	- do -	- do -	- do -
6	Dhamadka	Khatri Hafij Jahangir	- do -	- do -	- do -
7	Dhamadka	Khatri Abdul Rajaq Abdul Rehman	- do -	- do -	- do -
8	Dhamadka	Khatri Naseer Mohd Ismile	- do -	- do -	- do -
9	Dhamadka	Khatri Irfan Abdulah	- do -	4*8 Table & Trolley	- do -
10	Dhamadka	Khatri Osman Ismail	- do -	5*8 Table & Trolley	- do -
11	Dhamadka	Khatri Mohd. Yusef Haji Abdul Sattar	- do -	4*8 Table & Trolley	- do -
12	Dhamadka	Khatri Ameen Noor Mohd.	- do -	- do -	- do -
13	Dhamadka	Khatri Idrish Taiyab	- do -	- do -	- do -
14	Dhamadka	Khatri Jahangir Abdul Latif	- do -	- do -	- do -
15	Dhamadka	Khatri Jumma Tar Mohd.	- do -	- do -	- do -
16	Dhamadka	Khatri Mohd. Hussain Umar	- do -	4*10 Table & Trolley	- do -
17	Dhamadka	Khatri Mohd. Aarab - Ajrakhpur	- do -	4*8 Table & Trolley	- do -
18	Dhamadka	Khatri Abdul Sattar Mohd. - Ajrakhpur	- do -	- do -	- do -
19	Dhamadka	Khatri Abdul Sakur Jumma	- do -	5*8 Table & Trolley	- do -
20	Dhamadka	Khatri Ayub Gulmohamad	- do -	4*8 Table & Trolley	- do -
21	Dhamadka	Khatri Junus Ali Mamad	- do -	5*8 Table & Trolley	- do -
22	Dhamadka	Khatri Jusub Hasam	Bhartiya Hastkala Mandal	5*8 Table & Trolley	- do -
23	Dhamadka	Khatri Haroon Daud	- do -	- do -	- do -
24	Dhamadka	Khatri Abdul Rahim Haji Abdul Sattar	- do -	- do -	- do -
25	Dhamadka	Khatri Haroon Abdullah	- do -	- do -	- do -
26	Dhamadka	Khatri Ismail Ayub	- do -	- do -	- do -
27	Dhamadka	Khatri Hussain Abdullah	- do -	- do -	- do -
28	Dhamadka	Khatri Hasam Sumar	- do -	4*8 Table & Trolley	- do -
29	Dhamadka	Khatri Ahmed Mohd.	- do -	- do -	- do -
30	Dhamadka	Khatri Jusab Suleman	- do -	- do -	- do -
31	Dhamadka	Khatri Abdullah Sumar	- do -	- do -	- do -
32	Dhamadka	Khatri Farooq Daud	- do -	- do -	- do -
33	Dhamadka	Khatri Abdul Razak Sumar	- do -	- do -	- do -
34	Dhamadka	Khatri Abdul Mazid Abdul Latif	- do -	- do -	- do -

35	Dhamadka	Khatri Ali Mohd. Suleman	- do -	- do -	- do -
36	Dhamadka	Khatri Mohd. Rehametulla	- do -	- do -	- do -
37	Dhamadka	Khatri Irfan Alimamad	- do -	- do -	- do -
38	Dhamadka	Khatri Jusub Alimamad	- do -	- do -	- do -
39	Dhamadka	Khatri Junus Umar	- do -	- do -	- do -
40	Dhamadka	Khatri Musa Jakaria	- do -	- do -	- do -
41	Dhamadka	Khatri Sikendar Osman	- do -	4*10 Table & Trolley	- do -
42	Dhamadka	Khatri Halim Osman	- do -	- do -	- do -
43	Dhamadka	Shyam Hajaram Keshavji	<b>Samuday Hastkala Mandal</b>	5*10 Table & Trolley	MANIT
44	Dhamadka	Parmar Bhanji Keshavji	- do -	- do -	MANIT
45	Dhamadka	Khatri Addul Aziz Yakub	- do -	5*8 Table & Trolley	ICA Domus Trust
46	Dhamadka	Parmar Ramji Keshavji	- do -	- do -	- do -
47	Dhamadka	Shamaliya Suresh Kanji	- do -	4*8 Table & Trolley	- do -
48	Dhamadka	Yadav Shamji Hamir	- do -	- do -	- do -
49	Dhamadka	Parmar Bhurji Keshavji	- do -	- do -	- do -
50	Dhamadka	Parmar Sanker Ramji	- do -	- do -	- do -
51	Dhamadka	Garva Bansilal Mohan	<b>Ekta Hastkala Mandal</b>	4*8 Table & Trolley	- do -
52	Dhamadka	Parmar Ramji Vasam	- do -	- do -	- do -
53	Dhamadka	Node Hakim Hussain	- do -	- do -	- do -
54	Dhamadka	Locha Gopal Hamir	- do -	- do -	- do -
55	Dhamadka	Khatri Imtiaz Abdul Karim	- do -	- do -	- do -
56	Dhamadka	Khatri Abdul Razak Tarmamad	<b>Traditional Hastkala Mandal</b>	- do -	- do -
57	Dhamadka	Khatri Arif Abdul Sakur	- do -	- do -	- do -
58	Dhamadka	Khatri Sikkandar Habib	- do -	- do -	- do -
59	Dhamadka	Khatri Karim Isaq	- do -	- do -	- do -
60	Dhamadka	Khatri Abdul Zabbar Mohanad	- do -	- do -	- do -
61	Dhamadka	Khatri Akbar Kasam	- do -	- do -	- do -
62	Dhamadka	Khatri Rafiq Junus	- do -	- do -	- do -
63	Dhamadka	Khatri Habib Indrishi	- do -	- do -	- do -
64	Dhamadka	Khatri Faruk Abdul Sakur	- do -	- do -	- do -
65	Dhamadka	Khatri Abdul Satar Ibrahim	- do -	- do -	- do -
66	Ajrakhpur	Khatri Khalid Osman	<b>Indian Hastkala Mandal</b>	4*8 Table & Trolley	- do -
67	Ajrakhpur	Khatri Abdul Gani Hasam	- do -	- do -	- do -
68	Ajrakhpur	Khatri Abdul Karim Ismail	- do -	- do -	- do -
69	Ajrakhpur	Khatri Haji Ibrahim Isha	- do -	- do -	- do -
70	Ajrakhpur	Khatri Rasul Aarab	- do -	- do -	- do -
71	Ajrakhpur	Khatri Salim Kasam	- do -	- do -	- do -
72	Ajrakhpur	Khatri Irfan Anwar	- do -	- do -	- do -
73	Ajrakhpur	Khatri Abdul Latib	- do -	- do -	- do -
74	Ajrakhpur	Khatri Abdul Rahim Anwar	- do -	- do -	- do -
75	Ajrakhpur	Khatri Adam Mamad	- do -	- do -	- do -
76	Ajrakhpur	Khatri Rehamutilla Hasam	- do -	- do -	- do -

77	Khavda	Khatri Indrishi Haji Yunus	<b>Arora Group</b>	- do -	- do -
78	Khavda	Khatri Abdula Vahab Kasam	- do -	- do -	- do -
79	Khavda	Khatri Nizamudin Haji Ayub	- do -	- do -	- do -

**Distribution of Primary Toolkit – Leather Artisans**

S.No.	Name of Village	Name of Beneficiary	Name of Group	Input Given	Remark
1	Brindiyara	Harijan Heera Bhai Bhasar	Banni Darshan Hastkala Mandal	Hand Toolkit	
2	Brindiyara	Harijan Raja Bhai Bhasar	Banni Darshan Hastkala Mandal	- do -	
3	Brindiyara	Harijan Ranmal Bhai Bhasar	Banni Darshan Hastkala Mandal	- do -	
4	Brindiyara	Harijan Mansingh Bhai Bhasar	Banni Darshan Hastkala Mandal	- do -	
5	Brindiyara	Harijan Sukaria Kota Bhai	Banni Darshan Hastkala Mandal	- do -	
6	Brindiyara	Harijan Aachu Kota Bhai	Banni Darshan Hastkala Mandal	- do -	
7	Brindiyara	Marwara Velji Bhai Ugha Bhai	Meera Vikas Mandal	- do -	
8	Brindiyara	Marwara Arjan Bhai Velji Bhai	Meera Vikas Mandal	- do -	
9	Brindiyara	Marwara Ugha Bhai Deva Bhai	Meera Vikas Mandal	- do -	
10	Brindiyara	Marwara Deva Bhai Ugha Bhai	Meera Vikas Mandal	- do -	
11	Brindiyara	Marwara Bharmal Bhai Ugha Bhai	Meera Vikas Mandal	- do -	
12	Brindiyara	Marwara Naran Bhai Velji Bhai	Meera Vikas Mandal	- do -	
13	Brindiyara	Marwara Dana Bhai Bharmal Bhai	Meera Vikas Mandal	- do -	
14	Brindiyara	Marwara Kachra Bhai Hamir Bhai	Savita Leather Mandal	- do -	
15	Brindiyara	Marwara Mangal Bhai Dana Bhai	Savita Leather Mandal	- do -	
16	Brindiyara	Marwara Bheema Bhai Paba Bhai	Savita Leather Mandal	- do -	
17	Brindiyara	Marwara Shukaria Hamir Bhai	Savita Leather Mandal	- do -	
18	Brindiyara	Marwara Samat Bhai Dana Bhai	Savita Leather Mandal	- do -	
19	Hodco	Khoyla Veera Bhai Khajju	Khoiyala Leather Mandal	- do -	
20	Hodco	KhoylaGagan Bhai Bharmal	Khoiyala Leather Mandal	- do -	
21	Hodco	KhoylaLeeladhar Bhai Fhota	Khoiyala Leather Mandal	- do -	
22	Hodco	Khoyla Buddhabhai Bharmal	Khoiyala Leather Mandal	- do -	
23	Hodco	Khoyla Ranabhai Fhota	Khoiyala Leather Mandal	- do -	
24	Hodco	Khoyla Alubhai Fhota	Khoiyala Leather Mandal	- do -	
25	Hodco	Khoyla Bhurabhai Khaju	Khoiyala Leather Mandal	- do -	
26	Khavda	Harijan Hira Bhai Saya	Marwara Group	- do -	
27	Khavda	Harijan Saya Bhai Megha	Marwara Group	- do -	
28	Khavda	Harijan Punja Vella	Marwara Group	- do -	
29	Khavda	Harijan Desharbhai Vella	Marwara Group	- do -	
30	Khavda	Harijan Megha Bhai Saya	Marwara Group	- do -	
31	Khavda	Harijan Rajeshbhai Rana	Marwara Group	- do -	

### Distribution of Secondary Toolkit - Leather Artisans

Heavy Duty Leather Machines and tools are installed at Common Facility

Centre (Proposed) at Brindiyara

Detail of machines are as under :-

1	Leather Compressing M/c
2	Leather Skiving
3	Leather Strap Cutting
4	Die Cutting M/c with plate & PP board (12"x12"x2)
5	Cutting Dies Set
6	Stamping M/c
7	Reactivator
8	Combined Finishing M/c with brush (Wire, Cotton & Woolen)
9	PVC Gents' Shoe Moulds - 66 Pairs (36 L & 30 M)

01 Leather Sewing Machine Given to Khavda Artisans

01 Leather Sewing Machine and 1 Polishing Machine Given  
to Artisans of Hodco Village

### Detail of Inputs to Women Thrift and Credit Groups

S.No.	Name of Village	Name of Beneficiary	Name of Group	Input Given	Remark
1	<b>Bhimasar</b>	Barot Janaben Ramji	Jai Mataji Mahila Mandal	Sewing Machine	
2		Dungaria Rajiben Vasani	-do -	-do -	
3		Rabari Jussuben Naran	Jay Sekhma Mahila Mandal	-do -	
4		Rabari Vallaben Mera	-do -	-do -	
5		Rabari Ratiben Rama	-do -	-do -	
6	<b>Ratnal</b>	Hadhvani Raniben Naran	Yadav Mahila Mandal	-do -	
7		Changa Gomtiben Bharat	-do -	-do -	
8		Changa Radhaben Bhagu	-do -	-do -	
9		Mota Daiben Dhula	Krishn Krupa Mahila Mandal	-do -	
10		Varchand Radhaben Jassa	-do -	-do -	
11		Varchand Geetaben Ranchod	-do -	-do -	
12		Changa Parmaben Vasani	Gurukrupa Mahila Mandal	-do -	
13		Changa Sariyaben Trikkam	-do -	-do -	
14		Changa Radhaben Ranchod	-do -	-do -	
15	<b>Dudhai</b>	Rabari Lakhiben Rana	Limbuja Mahila Mandal	-do -	
16		Rabari Sabhaiben Daya	-do -	-do -	
17		Rabari Lakhmaben Vanka	-do -	-do -	
18	<b>Dhamadka</b>	Khatri Romatben Amad	Star Mahila Mandal	-do -	
19		Khatri Mariyamben Osman	-do -	-do -	
20		Khatri Jubedaben Taiyab	-do -	-do -	
21		Khatri Memunaben Abdul	Mahim Mahila Mandal	-do -	
22		Khatri Sarabanu	-do -	-do -	
23		Khatri Shehanazbanu Jusub	Zamzam Mahila Mandal	-do -	
24		Khatri Nematbanu Sikkendar	-do -	-do -	
25		Khatri Saberabanu Mazid	-do -	-do -	
26	<b>Tera</b>	Lodhra Hawabai Ibrahim	Ekta Mahila Mandal	-do -	
27		Turia Jenabai Daud	-do -	-do -	
28		Chauhan Rashidabai Baula	-do -	-do -	
29		Kansara Sakinabai Hussain	Sartaj Mahila Mandal	-do -	
30		Lohar Rahimabai Daud	-do -	-do -	
31		Khatri Rabhiyabai Adam	-do -	-do -	
32		Bhanushali Meghbai Narendra	Bhagyalaxmi Mahila Mandal	-do -	
33		Bhanushali Rukshmani Velji	-do -	-do -	
34		Bhanushali Vanita Dharamshi	-do -	-do -	
35		Bhanushali Hetalben Madhavji	Jay Ambe Mahila Mandal	-do -	
36		Bhanushali Hansaben Ravji	-do -	-do -	
37		Joshi Meenaben Navinchandra	-do -	-do -	
38	<b>Bara</b>	Bhanushali Manjulaben Vasant	Bara Karigar Mahila Mandal	-do -	
39		Bhanushali Purbai Jivan	-do -	-do -	



40		Bhanushali Jethbai Nanji	-do -	-do -
41		Hajam Mumtazbanu Umar	Vikas Karigar Mahila Mandal	-do -
42		Khatri Niyamatbai Latif	-do -	-do -
43		Given in Group	Mahamaya Mahila Mandal	Tent House
44	<b>Vinjan</b>	Saiydaben Osman Hingora	Tanvira Karigar Mahila Mandal	Sewing Machine
45		Kulsumben Ismail Halepotra	-do -	-do -
46		Hajraben Janmamad Halepotra	-do -	-do -
47	<b>Varandi</b>	Given in Group	Jillani Mahila Mandal	
48		Given in Group	Momay Krupa Mahila Mandal	Flour Mill
49	<b>Bhujodi</b>	Siju Dhani Khangar	Mahila Vikas Mandal	Sewing Machine
50		Siju Valbai Virji	-do -	-do -
51		Loncha Maniben Naresh	-do -	-do -
52	<b>Bhrindiyara</b>	Rayshi Jenaben Nurmamad	Umang Group	-do -
53		Given in Group	Umang Group	Fodder Bank
54		Given in Group	Surajmukhi Mahila Mandal	Consumer Store
55		Given in Group	Banni Darshan Hastkala Mandal	Sewing Machine
56		Given in Group	Savita Leather Mandal	-do -
57		Given in Group	Mira Bachat Mandal	-do -
58	<b>Payarka</b>	Given in Group	Ashapura Mahila Mandal	Consumer Store
59	<b>Makhna</b>	Given in Group	Shakti Mahila Mandal	Utensils Store
60	<b>Nirona</b>	Suthar Lakhiben Naran	Ashapura Mahila Mandal	Sewing Machine
61		Joshi Prabhaben Chunilal	-do -	-do -
62		Ahir Hariyaben Khangar	-do -	-do -
63		Ahir Ramiben Karshan	Ravchi Mahila Mandal	-do -
64		Ahir Jamnaben Govind	-do -	-do -
65		Ahir Narmadaben Karshan	-do -	-do -
66		Vaghela Bhavnaba Dhirubha	Momayma Mahila Mandal	-do -
67		Sodha Chandaba Takhubha	-do -	-do -
68		Jadeja Sajanba Samatji	-do -	-do -
69		Lohar Jarinaben Hussain	Sainath Mahila Mandal	-do -
70		Darji Maniben Dhanji	-do -	-do -
71		Vanand Dakshaben Balkrishan	-do -	-do -
72	<b>Godhiyar</b>	Sodha Khimba Bhawarsinh	Momayma Mahila Mandal	-do -
73		Sodha Geetaba Khetsinh	-do -	-do -
74		Sodha Rashikba Ransinh	-do -	-do -
75	<b>Nani Virani</b>	Given in Group	Khimajma Mahila Mandal	Flour Mill
76	<b>Beebar</b>	Given in Group	Shakti Mahila Mandal	Cloth Store
77	<b>Kathda</b>	Maheshwari Khimaiben Nagshi	Maheshwari Mahila Mandal	Sewing Machine
78		Maheshwari Ashbai Gopal	-do -	-do -
79		Maheshwari Premiben	-do -	-do -

		Thakershi			
80	Rayan	Goswami Manjulaben Lalpuri	Gokul Mahila Mandal	-do -	
81		Vinjoda Ratanben Raymal	-do -	-do -	
82		Kherunisha Musa Abda	-do -	-do -	
83		Raziyaben Hussain Juneja	-do -	-do -	
84		Rabari Hiruben Ashok	Jagruti Mahila Mandal	-do -	
85		Rabari Bhavanaben Devji	-do -	Bidding Machine	
86		Satti Roshanben Taslim	Bahare Madina Mahila Mandal	Sewing Machine	
87		Satti Sherbanuben Salim	-do -	-do -	
88		Satti Shabanaben Jakaria	-do -	-do -	
89	Nana Laiza	Gadavi Kamshriben Hardas	Gopal Mahila Mandal	-do -	
90		Gadavi Kamshriben Meghraj	-do -	-do -	
91		Gadavi Kamshriben Khengar	-do -	-do -	
92	Maska	Given in Group	Sumed Group	Bidding Machine	
93	Godalak	Rabari Soniben Rana	Godhalakh Vankol Group	Sewing Machine	
94		Rabari Raniben Vershi	-do -	Bidding Machine	
95		Rabari Lakhiben Sona	Godhalakh Khimaj Group	Sewing Machine	
96		Rabari Sabhaiben Pala	-do -	Bidding Machine	