



# Business Plan for Enhance Livelihood

## IGA Activity

### HANDLOOM

#### (Shawl & Stole)

**Jai Maa Lohri Achhari Self-Help Group, Gadiara-Tandari**



Village Forest Development Society ----- Gadiara-Tandari  
Gram Panchayat-----Majhat  
Forest Range -----Bhutti  
Forest Division-----Kullu  
Forest Circle-----Kullu

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

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## 1. Introduction

Himachal Pradesh is a hilly state located in the western Himalayan region. It is famous for its natural beauty and rich culture. The climate of Himachal Pradesh is very diverse and many small and big rivers and valleys enhance the beauty of the state.

The total population of the state is about 70 lakhs. Its geographical area is 55673 sq. km. which is spread from the Shivalik hills to the cold desert region of the upper Himalayas. Agriculture and horticulture are the main occupations here. Among the 12 districts of Himachal Pradesh, Kullu district is famous for tourism and horticulture. Kullu district is located in the central hills of Himachal Pradesh.

Village Tandari is located in Gram Panchayat Majhat development block Kullu, Tehsil and District Kullu in Himachal Pradesh. The valley of Kullu district have been given various names according to their physical structure, one of which is Lagvalley

Village Tandari is located in Lagvalley at a distance of about 14 km from Kullu headquarters. The main occupation of the people in village Tandari is agriculture and gardening but due to lack of proper irrigation system, people are not getting the expected increase in their income.

Most of the people have very little land, due to which they are not able to earn their livelihood properly. To improve their livelihood, people earn their livelihood by growing cash crops and gardening.

People in the village are also engaged in making pattu, but the production is done in a traditional way, due to which the production is less and the income is also less. To overcome this problem and to increase the production of products, these women need information about advanced types of machines which are suitable for this production.

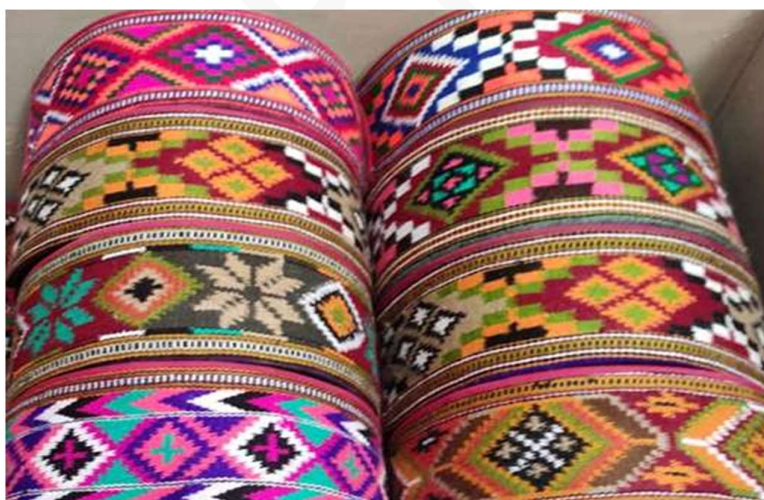
According to the geographical situation, these products are required throughout the year in this area. Therefore, production can be increased as much as possible by using proper training and modern machines. There is also a need to prepare new products according to demand and fashion from time to time.

After the formation of Village Forest Development Society, Gadiara-Tandari in the village, Project for Improvement Himachal Pradesh Forest Ecosystems Management and Livelihoods told the people about working in groups to increase their means of livelihood.

Through the project, 02 self-help groups were formed in VFDS Gadiara-Tandari in the form of **"Jai Maa Lohri Achhari"** and **"Jai Panchali Narayan"** self-help groups. After this, "Jai Maa Lohri Achhari" self-help group decided to work on handloom. 13 members joined this group.

Project for Improvement Himachal Pradesh Forest Ecosystems Management and Livelihoods decided to give training to "Jai Maa Lohri Achhari" self-help group in making Caps & Jackets along with giving Rs. 100000/- as revolving fund.

To prepare the livelihood enhancement business plan of **"Jai Maa Lohri Achhari" self-help group**, Shri Shashi Sharma (FTU Coordinator), Bhutti Forest Range held repeated meetings with the group members and under the guidance of Divisional Forest Officer Sh. Angel Chauhan (IFS), Sh. Manoj Kumar (HPFS), Assistant Forest Conservator, Kullu, with the cooperation of Mr. Balbir Singh, Block Officer, Tarapur, this livelihood enhancement business plan was finalized.



## 2. Description of SHG

2.1	Name of Self-Help Group	<b>"Jai Maa Lohri Achhari"</b>
2.2	Manual for Management of Information System of SHG	Attached in Page No. 23
2.3	Village Forest Development Society	Gadiara-Tandari
2.4	Forest Range/FTU	Bhutti
2.5	Forest Division/ DMU	Kullu
2.6	Village	Tandari
2.7	Development	Kullu
2.8	District	Kullu
2.9	Total Members in SHG	12
2.10	SHG Formation	September, 2021
2.11	Bank Account Number	88311300002133
2.12	Name of Bank & Branch	HP Gramin Bank, Kullu
2.13	Monthly Saving SHG	100
2.14	Total Saving SHG	12000
2.15	Loan given to members among themselves	
2.16	Cash deposit limit	
2.17	Repayment Status	11 Month



## List of Jai Maa Lohri Achhari Self-Help Group

Sr. No.	Name & Adress of Members	Designation	Age	Sex	Qualification	Category	Contact No.
1	Smt. Geeta Devi W/O Sh. Madan Lal	Pradhan	32	Fe	8 <sup>th</sup> .	SC	8091730104
2	Smt. Nima W/O Sh. Budhi Singh	Secretary	32	Fe	8 <sup>th</sup> .	SC	6230090294
3	Smt. Hem Lata W/o Sh. Ganesh	Cashier	26	Fe	10 <sup>th</sup> .	SC	8219650903
4	Smt. Gelnu Devi W/o Sh. Neel Chand	Member	40	Fe	10 <sup>th</sup> .	SC	8988314395
5	Smt. Utmi W/o Sh. Meen Chand	Member	38	Fe	5 <sup>th</sup> .	SC	7876831020
6	Smt. Nisha W/o Sh. Brij Lal	Member	33	Fe	12 <sup>th</sup> .	SC	7018663946
7	Smt. Banti Devi W/o Sh. Mul Chand	Member	60	Fe	5 <sup>th</sup> .	SC	7018311301
8	Smt. Rukmani W/o Sh. Devi Chand	Member	47	Fe	5 <sup>th</sup> .	SC	9882342464
9	Smt. Reena Devi W/o Sh. Jai Chand	Member	20	Fe	9 <sup>th</sup> .	SC	7590970094
10	Smt. Shanta W/o Sh. Govind	Member	31	Fe	8 <sup>th</sup> .	SC	7876066410
11	Smt. Manorma W/o Sh. Revat Ram	Member	32	Fe	6 <sup>th</sup> .	SC	7544778094
12	Smt. Bimla w/o Sh. Fateh Chand	Member	38	Fe	7 <sup>th</sup> .	SC	9418577617



### 3. Geographical details of Village

3.1	Distance from District HQ	Road to 14 KM.
3.2	Distance from Main Road	Road to 14 KM.
3.3	Name of Local Market & Distance	Kullu 14 KM.
3.4	Name of Main Market & Distance	Kullu 14 KM.
3.5	Distance from Main City	Kullu 14 KM, Bhuntar 19 KM, Manali 54 KM, Shamshi 18 KM
3.6	Name of main Cities where products will be sold/marketed	Kullu, Bhuntar, Manali, Shamshi
3.7	Special Information for effected IGA of village related	<ul style="list-style-type: none"> <li>• Agriculture &amp; Horticulture</li> <li>• Kulvi Pattu</li> </ul>
3.8	Status of before & After linkage	Continuous meetings are being held and information about handloom is being shared.

### 4. Description of Product related to Income Generating Activity

4.1	Name of Product	Kulvi Caps & Jackets
4.2	Method of Product Identification	Some members are already doing Handloom work
4.3	Consent of SHG/CIG Cluster	Yes Consent attached page No. 23

## 5. Details of Production Processes

First of all, the members of the self-help group will be given training by the project on making Kulvi Caps & Jackets etc. After the training, the following process will be followed by the group members in preparing the product: -

1. 08 members of the group will work on making Kulvi Caps.
2. 04 members of the group will work on making Jackets.
3. Group members will work for 4 to 5 hours daily.

After training, the following products will be made by the group. The details of which are as follows: -

### 1. Caps

Caps of different designs will be prepared by 08 members. If 01 member works for 4 to 5 hours per day, 03 Caps will be prepared in 01 day.

### 2. Jacket

Jackets of different designs will be prepared by 04 members. If 01 member works for 4 to 5 hours per day, 01 Jacket will be prepared in 1 days.

## 6. Details of planning for production

6.1	Production cycle (in days) 30 days (working 4-5 hours per day)	720 No. Caps 30 No. Jackets
6.2	Workers required per cycle (number)	08members for Caps 04 Members for Jackets Total Members <b>12</b>
6.3	Source of raw material	Kullu
6.4	Source of other resources	Kullu, Shamshi, Bhuntar



## 6.5 Raw material requirement and estimated production

### Caps (one piece Only)

Sr.	Particulars	Unit	Qty.	Rate	Amt.
<b>2</b>	<b>Caps (one piece Only)</b>				
1	Tapid Patti	cm	0.20	170	8
2	Buckram	cm	0.40	40	16
3	Bulli	cm	0.20	30	6
4	Pasting	cm	0.10	90	9
5	Magji Cloth	cm	0.15	30	2
6	Kullu Border Patti	16 Inch/Piece	16	140	140
7	Sewing Thread	No.			45
<b>Total</b>					<b>226</b>
	Service Charge			5%	11
	Total Production Cost				237
	Profit			20%	47
	<b>Total Cost</b>				<b>284</b>

### Ladies Jacket (one piece Only)

Sr.	Particulars	Unit	Qty.	Rate	Amt.
<b>3</b>	<b>Ladies Jacket (one piece Only)</b>				
1	Tapid Patti <i>Supper</i>	Mtr.	0.80	200	160
2	Bulli	Mtr.	1.50	30	45
3	Pasting	Mtr.	0.5	80	40
4	Machine Border	Mtr.	1.5	25	37
5	Sewing Tread & Baton	Piece	-	6	30
6	Kaj ki Labour			20	20
7	Sewing Labour			100	100
<b>Total</b>					<b>432</b>
	Service Charges			10%	43
	Total Production Cost				475
	Profits			50%	237
	<b>Total Cost</b>				<b>712</b>

- In each cycle (per month) 720 Caps & 30 Jackets will be made by the group.
- In a year 8640 Caps & 360 Jackets pieces will be made by the group.

## 7. Details of Marketing/Sales

7.1	Potential marketing destination	Kullu, Bhuntar, Manali
7.2	Distance from Unit	10 to 50 Km.
7.3	Demand for the product at the market places	Kullu, Bhuntar, Manali
7.4	Market Identification Process	Based on the capacity and local demand of the group <ul style="list-style-type: none"> <li>• Make a list of vendors.</li> <li>• Contact the vendors.</li> </ul>
7.5	Effect of season on marketing:	Higher demand in winter.
7.6	Potential buyers of the product	Locals, city people, tourists Potential
7.7	Consumers in the area	Tenants, job holders, outsiders.
7.8	Product marketing system	<ul style="list-style-type: none"> <li>• Contact with shopkeepers.</li> <li>• Own sales Centre</li> <li>• Stall/exhibition in fairs</li> <li>• Various offices</li> <li>• Religious places</li> </ul>
7.9	Product Marketing Strategy	<ul style="list-style-type: none"> <li>• Wholesaler</li> <li>• Retailer</li> <li>• Agent 20-25% subsidy</li> <li>• Publicity in local network</li> <li>• Publicity in social media</li> </ul>
7.10	Determining the product's branding	Beautiful products of SHG Jai Maa Lohri Achhari
7.11	Product slogan	शोभला गांव, शोभला कोम, रति भर नहीं काण । यह सा टण्डारी टोपी री पहचाण ।।

## **8. Details of management among group members**

- Rules will be made for management.
- Group members will divide the work by mutual consent.
- The division will be done on the basis of efficiency and capacity of work.
- Profit will also be distributed on the basis of quality of work, skill and hard work.
- The marketing member will be given 5% commission on the total sales amount.
- One member having experience in marketing will do the marketing.
- The head and secretary will keep on evaluating and observing the management from time to time.

## **9. Analysis of Strengths, Weaknesses, Opportunities and Challenges (SWOT)**

### **Strengths**

- Women have the passion for work.
- Some members are already doing khadi work.
- There are experienced members in the group too.

### **Weakness**

- Women also do agriculture and animal husbandry work.
- Can only spare 2 to 3 hours for work.
- Working in a group for the first time.

### **Opportunities**

- Himachal Pradesh Forest Ecosystem Management Project will provide support and funds.
- Training will increase skills and capacity.
- There is demand for the products locally and in cities.
- Kullu and Manali are tourist places.

### **Challenges**

- Not producing good products
- Not understanding the market situation (demand)
- Competition from other production centers.
- Engagement in menial work.
- Engagement in other (agricultural, horticultural and animal husbandry) works.

## 10. Description of potential challenges and measures to mitigate them

Sr. No.	Statement of Risks / Challenges	::	Measures to reduce risk
10.1	Not understanding the market situation (demand).	::	To adapt to the market demand from time to time.
10.2	Not producing good products.	::	Creating products in demand the consumers.
10.3	Competition from other production centers.	::	Making better products than other production centers and earning less profit in the beginning.
10.4	Not understanding the market situation (demand).	::	To promote handloom instead of menial work.
10.5	More involvement in agriculture, horticulture and animal husbandry activities.	::	Pay attention to agriculture, gardening, animal husbandry and other household work along with handloom
10.6	Division in groups	::	<ul style="list-style-type: none"> <li>• Income should be distributed on the basis of skill and ability.</li> <li>• Working with transparency.</li> </ul>
10.7	Sales may decrease due to decrease in product quality.	::	To maintain quality the group will have to maintain high standards.

## 11.Statement of Economics of the Project

### 11A.Capital Expenditure

Sr. No.	Particulars	Amount
1	12 Sewing Machines (Rs. 7000 per Machine)	84000
2	12 Scissors (Rs. 650 per Scissors)	7800
3	12 Press (Rs. 1600 per Press)	19200
4	12 Cutting Set (Rs. 350 per Cutting Set)	4200
	<b>Total Capital Expenditure (with GST)</b>	<b>115200</b>





### 11B.Recurring Cost (Per Circle)

Sr.	Particulars	Unit	Qty.	Rate	Amt.	Expected Production
<b>Caps</b>						
1	Tapid Patti	Cm	144	170	24480	720 Caps
2	Buckram	Cm	288	40	11520	
3	Bulli	Cm	72	30	2160	
4	Pasting	Cm	72	90	6480	
5	Magji Cloth	Cm	108	30	3240	
6	Kullu Border Patti	16 Inch/ Piece	720	140	100800	
7	Sewing Thread	No.	720	1	720	
<b>Total Recurring Cost</b>					<b>149400</b>	
	Service Charge		5%		7470	
	Total Production Cost				<b>156870</b>	
	Profit		15%		23530.5	
	<b>Total</b>				<b>180400.5</b>	

Sr.	Particulars	Unit	Qty.	Rate	Amt.	Expected Production
<b>Ladies Jacket</b>						
1	Tapid Patti <i>Supper 30 No.</i>	Mtr.	0.80	200	4800	30 No. Ladies Jacket
2	Bulli	Mtr.	1.50	30	1350	
3	Pasting	Mtr.	0.5	80	1200	
4	Machine Border	Mtr.	1.5	25	1125	
5	Sewing Tread & Baton	Piece	-	6	180	
6	Kaj ki Labour			20	600	
7	Sewing Labour			100	3000	
<b>Total Recurring Cost</b>					<b>12255</b>	
	Service Charges			10%	1225	
	Total Production Cost				13480	
	Profits			40%	5392	
	<b>Cost</b>				<b>18872</b>	
	<b>Total</b>				<b>127255</b>	

## 12. Summary of the Economy

### Cost of Production

Sr. No.	Particulars	Amount
1	Total recurring cost	161655
2	10% annual interest on capital expenditure	1152
3	10% annual interest on loan	1550
	<b>Total</b>	<b>164357</b>

## 13. Assumptions

### Calculation of Selling Price

Sr. No.	Particulars	Unit	Qty.	Amount
<b>For One Stole</b>				
<b>1</b>	Production Cost	No.	1	493
	Defined Benefits %	Per	40	197
	<b>Total Cost + Benefits</b>	No.	1	<b>690</b>
	Market Price	No.	1	950
<b>For One Caps</b>				
<b>2</b>	Production Cost	No.	1	237
	Defined Benefits %	Per	20	47
	<b>Total Cost + Benefits</b>	No.	1	<b>284</b>
	Market Price	No.	1	350
<b>For One Ladies Jacket</b>				
<b>3</b>	Production Cost	No.	1	475
	Defined Benefits	Per	40	237
	<b>Total Cost + Benefits</b>	No.	1	<b>712</b>
	Market Price	No.	1	850

#### 14. Cost-benefit analysis for the enterprise (in one cycle i.e. in 01 month)

Sr. No.	Particulars	Unit	Qty	Rate	Amt
1	10% annual interest on capital expenditure (a)	-	-	-	1152
2	<b>Recurring Coat (B)</b>			-	
2.1	Kulvi Caps				149400
2.2	Ladies Jacket				12255
	<b>Total (B)</b>				<b>161655</b>
3	Total Production (Kulvi Caps)	No.	720		
4	Product sales (Kulvi Caps)	No.	720		
5	Income from product sales (Kulvi Caps)	No.	720	284	204480
6	Total Production (Ladies Jacket)	No.	30		0
7	Product sales (Ladies Jacket)	No.	30		0
8	Income from product sales (Ladies Jacket)	No.	30	712	21360
	<b>Total (S)</b>				<b>225840</b>
10	Total Benefits S-(A+B) $225840 - (1152+161655) = 162807$				63033
11	Gross profit from product sales				<b>63033</b>
12	Amount available for distribution among members as profit after one cycle = Income from sale of product – (Amount required for principal and interest refund $63033 - 15500 =$				<b>47533</b>

## 15- Self Help Groups/Similar Interest Groups need funds

Sr. No.	Particulars	Total Expenditure	Contribution by project 75%	Contribution by project 25%	Group needs money
1	Capital Cost	115200	86400	28800	0
2	Recurring Cost	161655	0	0	161655
	<b>Total</b>	<b>276855</b>	<b>86400</b>	<b>28800</b>	<b>161655</b>
	<b>Note</b>	<b>Requirement of funds is approximately 162,000.00</b>			

**Note-** Since the group members will arrange for the wages themselves, no additional money will be required for this, hence wages have not been included in the recurring expenditure given in the financial requirement of the group.

## 16. Financial resources of the group

Sr. No.	Particulars	Amount
1	Support fund provided by the project	86400
2	Internal savings of the group	8000
	<b>Total</b>	<b>94400</b>

The project will provide an amount of Rs. 100000/- as seed fund. The group members will take loan from the bank on the basis of this seed fund.

## 17. Planning of Fund Requirements

Sr. No.	Resources needed funds needed	Resources needed funds needed	Comment
1	12 Sewing Machines	21000	25% advance should be given for Sewing Machine, Press, Scale Sets and scissors from the assistance amount by the group.
2	12 Scissors	1950	
3	12 Press	4800	
4	12 Cutting Set	1050	
	<b>TOTAL</b>	<b>28800</b>	
5	RAW Material	<b>161655</b>	
	<b>G. Total</b>	<b>190455</b>	

## 18. Calculation of Break-even Point/Situation

(Break Even Point)

Calculation of Break-even Point of Caps

$$= 115200/284 = 406 \text{ days}$$

Calculation of Break-even Point of Ladies Jackets

$$= 115200/712 = 162 \text{ days}$$

Calculation of Total Break-even Point =  $115200/568 = 202 \text{ days}$

In this process the breakeven point can be achieved in 202 days as per the same ratio of sales of the above product.





## 19. Loan Repayment schedule

Sr. No.	Month	Loan Repayment			Cumulative Loan Repayment	Remaining Loan		
		Amt.	Interest	Total		Amt.	Interest	Total
1	Month-1					162000	1350	<b>163350</b>
2	Month-2	14150	1350	15500	<b>15500</b>	147850	1232.083	<b>149082.1</b>
3	Month-3	14267.917	1232.083	15500	<b>15500</b>	133582.1	1113.184	<b>134695.3</b>
4	Month-4	14386.816	1113.184	15500	<b>15500</b>	119195.3	993.2939	<b>120188.6</b>
5	Month-5	14506.706	993.2939	15500	<b>15500</b>	104688.6	872.4047	<b>105561</b>
6	Month-6	14627.595	872.4047	15500	<b>15500</b>	90060.97	750.508	<b>90811.47</b>
7	Month-7	14749.492	750.508	15500	<b>15500</b>	75311.47	627.5956	<b>75939.07</b>
8	Month-8	14872.404	627.5956	15500	<b>15500</b>	60439.07	503.6589	<b>60942.73</b>
9	Month-9	14996.341	503.6589	15500	<b>15500</b>	45442.73	378.6894	<b>45821.42</b>
10	Month-10	15121.311	378.6894	15500	<b>15500</b>	30321.42	252.6785	<b>30574.1</b>
11	Month-11	15247.322	252.6785	15500	<b>15500</b>	15074.1	125.6175	<b>15199.71</b>
12	Month-12	15074.383	125.6175	15200	<b>15200</b>	-0.28613	- 0.002384	- <b>0.288515</b>
		<b>162000.29</b>		<b>170200</b>	<b>170200</b>			

Annual interest is calculated on the basis of reducing principal amount every month.

Due to adjustments, the final EMI may be less or more than the regular EMI.

## 20. Comment

The group will prepare and sell stoles in the first cycle. This will generate an average income of Rs 47533/- in each cycle.

## 21.Training

The training will be done for 08 hours per day i.e. 14 to 15 days. The master trainer will be paid Rs. 750/- per day for training. During the training period, the group will be given raw material once at the rate of Rs. 1000/- per trainee.

Sr. No.	Particulars	Training Period	Members	Rate	Amt.	Remarks
1	Master Trainer	14 Days	-	750	10500	Rs. 750.00 Per Day
2	Boarding & Lodging	14 Days		100	1400	Rs. 150 Per Day
3	Raw Material	14 Days	12	1000	12000	Rs.1500 Per Members
4	Training Hall Rent	14 Days	-	1000 L/s	1000	Rs. 1000 Per Rooms
5	Transportation Charges	Sewing Machine & Other Tools	-	-	1000	Rs. 1000 one trips
	<b>Total</b>				<b>25900</b>	



## 22. Attachment







## **List of Rule of Self-Help Groups**

1. Group work: Handloom
2. Group address: village -Tandari
3. Total members of the group: 12
4. Date of the first meeting of the group;
5. For every Rs. 100 in the group, there will be an interest of Rs. 2/-
6. The monthly meeting of the group is held every month. will be on the date of 11<sup>th</sup>.
7. All the members of the group will deposit the saved money of each month in the group
8. All members will have to attend the meeting of the Self- Help Group
9. Self Help Group Account HGB Kullu Account number 88311300002133. In order to attend the meeting of the group, the President and secretary will have to take permission by stating the appropriate work.
11. Those who do not deposit the amount of savings in the group or are present in the group for 3 Meetings, then that person will be removed from the group.
12. If the person who is present in the group giving reasons, then the next meeting will be in the house of the person whose expenses will have to be borne by that person himself.
13. The President and Secretary of the Self -Help Group shall be elected unanimously
14. The President and secretary can transact with the bank, this post will be valid for one year.
15. The President, Secretary or Member shall not do any work against the Group shall always utilize the funds of the Group.
16. If the member wants to leave the group for some reason, if this person has taken a loan, then the group will have to return only then there is equality except the group otherwise not.
17. The purpose of the loan will be decided in the meeting, the time of repayment of the amount, the installment of the loan and the rate of interest will be decided in the meeting.
18. For emergency, the President and secretary should have an amount of at least Rs 1000/-
19. The register of self-help groups should be read and written in front of all members
20. Large borrowers will have to report a week in advance
21. Loans should be given to all members in times of need
22. If the member wants to leave the group without any reason, then the accumulated income of that member will be divided into the group.
23. Group has to Submit their Monthly Report to the FTU.



## Glimpse of members of **Jai Maa Lohri Achhari** Self Help Group



Smt. Geeta Devi  
Pradhan



Smt. Nima Devi  
Secretary



Smt. Hem Lata  
Cashier



Smt. Bimla Devi  
Member



Smt. Gelnu Devi  
Member



Smt. Manorma  
Member



Smt. Nisha Devi  
Member



Smt. Reena Devi  
Member



Smt. Rukmani  
Member



Smt. Shanta  
Member



Smt. Utmi Devi  
Member



Smt. Banti Devi  
Member

## **Agreement**

(Sahmti Patra)

Today on **22-03-22** a meeting of **Jai Maa Lohri Achhari Self Help Group Gadiara-Tandari** was held under the chairmanship of Pradhan Smt. Geeta Devi in which all the members of the group participated. The draft of the Handloom Business plan document prepared by the members of **Jai Maa Lohri Achhari Self Help Group Gadiara-Tandari** and with the cooperation of FTU Bhutti was finalized. With the project being run in collaboration with Project for Improvement Himachal Pradesh Forest Ecosystems Management and livelihoods (Funded by JICA) through the Forest Department, the members of **Jai Maa Lohri Achhari Self Help Group Gadiara-Tandari** unanimously agreed to continue working on Handloom to increase their livelihood.

## **Approval**

Today on **24-03-22** the Divisional Management Unit cum Forest Divisional Officer Kullu approved the Handloom Enhancing Livelihood Business Plan of **JAI MAA LOHRI ACHHARI Self Help Group Gadiara-Tandari**

  
Divisional Forest Officer  
Forest Division Kullu