



BUSINESS PLAN

Handloom

(Shawl, stole and muffler knitting)

Devta Veer Nath Self Help Group (Shoghi Sub Committee)



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

Himachal Pradesh Forest Ecosystem Management and Livelihood Improvement Project

(JICA Funded)

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1. Introduction

The handloom industry has been providing livelihood to artisans through manual weaving since ancient times. In India, the handloom industry has emerged as one of the most important cottage industries over time. Handloom weavers have been producing goods by using fine fibers of cotton, silk, and wool. The handloom industry is an essential part of India's cultural heritage. Initially, villagers wove simple shawls, but the practice of weaving patterned fabrics began after the introduction of Bushahri silk weaving from the Shimla district of Himachal Pradesh. Until a

long time ago, both men and women did weaving work at home on traditional pit looms and produced clothes for their families. Later, the use of handlooms became more widespread, possibly due to their value during the British era.

The traditional weaving products of Kullu include dudu, patoo, tweed, shawls, caps, borders, and mufflers. After the increase in the number of tourists and the steady growth of tourism, handloom products from Kullu became a source of livelihood for many, especially women, who make up about 70% of the weavers. However, they face challenges in marketing their products due to competition from power loom products manufactured in the plains. The government of India and state governments have been continuously striving to support this industry. Recently, on National Handloom Day, the Ministry of Textiles of the Government of India included the village of Nagar Sharan in the Handloom Development Cluster, where basic facilities and infrastructure will be developed, and around 1.40 crore rupees will be spent on this project. The facilities in the village will support the development and marketing of handloom products.

Himachal Pradesh Forest Department, under the JICA-supported “Himachal Pradesh Forest-based Livelihood and Environment Improvement Project” (PIHPFEM&L), is working to improve livelihoods of communities living near forests through the formation of women self-help groups. These groups are being supported in selecting activities that can provide them with economic benefits. One such activity is handloom weaving, which is a traditional craft in Kullu. The "Devta Veer Nath" Self-Help Group of the Shogi Sub-Committee under the Biodiversity Conservation Committee has selected handloom weaving as an activity, and a business plan has been created for this activity with all aspects considered.

2. Summary of project

Himachal Pradesh is located in the northern Himalayas. This state is rich in natural beauty and cultural heritage. The state is home to diverse forests, rivers, and valleys. Its population is approximately 7 million, and it has a geographical area of 55,673 square kilometers. In Himachal Pradesh, the world's highest mountains can be found, along with cooler zones. The main occupation of the people is agriculture. Six of the twelve districts in Himachal Pradesh are covered under the JICA (Japan International Cooperation Agency) supported "Himachal Pradesh Rural Development and Livelihood Improvement Project," which includes the Kullu district.

The JICA-funded project for biodiversity conservation in Himachal Pradesh has helped create an alternative livelihood opportunity for the local community. The local Self-Help Group (SHG) formed in Shogi village, under the guidance of the Devta Veer Nath SHG, is focused on the production of hand-woven items such as shawls, scarves, and mufflers, primarily for sale in local markets.

The project helps women in the area increase their income by training them in weaving techniques and providing necessary tools. The women's group consists of 20 members, including individuals from marginalized communities. Initially, the group leveraged the existing skills of

some members to help others learn the craft. With continued training, all members are now able to produce quality woven goods.

The SHG's plan includes producing products like shawls, scarves, and mufflers to meet the demand in local markets, which is high due to tourism in the Kullu valley. These handmade items are popular among tourists who often buy them as souvenirs. The group's members decided to set up a production system where 75% of the required capital will be funded through the project, while the remaining 25% will be contributed by the group itself.

The group is also optimistic about the growth of the handloom business, with potential sales outlets identified within the region. With technical support from experts like Sh. Jugat Ram, who is a handloom production expert, the group has crafted a business plan that includes producing specific numbers of shawls, scarves, and mufflers. The projected monthly production includes 80 shawls, 140 scarves, and 135 mufflers, with the possibility of expanding to other handloom items like borders once demand increases.

In addition to the support for product creation, the project also provides revolving funds of 100,000 rupees to support the financial operations of the group. This initiative aims to improve the economic condition of the women involved, reducing their need to seek labor outside the village. The SHG's members are also working to ensure that the benefits of the project, including profits and wages, are shared equitably among all members.

This project not only helps improve livelihoods but also preserves traditional handloom skills and promotes the local craft, adding to the cultural richness of the region.

3. Details of self-help group

S.No.	Details
3-1	Name of the Self-Help Group: Devta Veer Nath
3-2	Biodiversity Conservation Committee: Shogii
3-3	Subcommittee Name: Shoghi
3-4	Location: Village, Kullu
3-5	Geographic Area: Shoghi, Kullu
3-6	Location: Shoghi
3-7	Total Members: 20 women
3-8	Date of Formation: 09.06.2020
3-9	Group's Monthly Contribution: ₹50/-
3-10	Source of Funds and Group's Contributions: Kangra District Cooperative Bank, Bajoura
3-11	Bank Account Number: 50072941395

S.No.	Details
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3-12 Group's Monthly Revenue: ₹15,000/-

3-13 The group has provided training to members for self-sustainability.

3-14 The current condition of the group was reviewed last month.

S.No.	Name	Father's Name	Village	Age	Caste	Contact Number
1	Chhata Devi	Dhan Ram	Shoghi	32	General	8580899660
2	Seema Roshan Lal	Sichav	Shoghi	26	General	7876650010
3	Geeta Devi	Bayare Lal	Koshaniya	38	General	8580948674
4	Bimla Devi	Sobhe Ram	Shoghi	42	General	9805358742
5	Phula Devi	Devi Ram	Shoghi	39	General	7807794021
6	Dali Devi	Hem Chand	Shoghi	38	General	9817879988
7	Ram Kali	Shadle Ram	Shoghi	39	General	7876646083
8	Pagla Devi	Dole Ram	Shoghi	41	General	9015020523
9	Pupa Devi	Ram Singh	Shoghi	34	General	7876798820
10	Heera Min	Meena Ram	Shoghi	26	General	7876551492
11	Kumma Devi	Mehr Singh	Shoghi	29	General	7018939099
12	Lata Devi	Nohku Ram	Shoghi	38	General	8219457207
13	Jeevan Lata	Dhalai Ram	Shoghi	28	General	9418929616
14	Sivta Devi	Bhimi Ram	Shoghi	45	General	9817202327
15	Chhailo Devi	Chuni Lal	Shoghi	48	General	9459923371
16	Krina Devi	Lal Chand	Shoghi	45	General	9418893106
17	Eila Wati	Tand Ram	Shoghi	46	General	8580992038
18	Nuwara Devi	Chanan Singh	Shoghi	48	General	8262905679
19	Sibhava Devi	Purkh Ram	Shoghi	33	General	8988662293
20	Tara Devi	Chheti Singh	Shoghi	38	General	8894639960

4. Location of the work process

S.No.	Details
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4-1 The distance from the site is 25 km.

4-2 The distance from the main road is 4-5 km on the Shiliguri road.

4-3 The distance from the center is 25 km, located near Kullu and Bhuntar, 14 km away.

S.No.	Details
4-4	The distance from the center to the site is 25 km.
4-5	The group is involved in weaving and crafts, with a distance of 65 km from the center.
4-6	The weaving process begins from the center at a distance of 25 km and is made available for the group.
4-7	Members are familiar with handloom weaving from earlier exposure.

5. Training of workers from the handloom weaving workshop

Point	Details in English
5-1	The products of weaving: Stalls, Borders, and Shawls. The introduction of weaving training in which shawls, stalls, and borders are produced.
5-2	The demand for the products from the handloom workshop is increasing, and the group has received several orders for weaving and other products.
5-3	The group has set a goal to increase the production of the items, and the workers' skills are improving with continued training.

6. Work plan for Handloom Products

Objective: To organize the production of shawls, scarves, and mufflers as per the plan.

1. "Shawls, scarves, and mufflers are to be purchased by a designated group member from the market and brought to the worksite for distribution."
2. All group members will divide the work for making shawls, scarves, and mufflers among themselves.
3. Members will work collaboratively and help each other when necessary.
4. The group will aim to produce 4 to 5 shawls, scarves, or mufflers per day.
5. The working hours of the group members will be recorded and reported accordingly.

Handloom Products Details:

1. **Shawls** Kullu shawls are known for their traditional patterns. The design of the shawls typically includes floral motifs, which are woven either at the borders or on the entire

surface. These designs can use one to eight colors, with bright colors such as red, yellow, magenta, pink, green, orange, blue, black, and white traditionally used for patterns. Nowadays, the demand for these bright colors is being gradually replaced by pastel shades. The shawls are made using wool from sheep, angora, pashmina, yak wool, and handspun yarn. The price of a shawl depends on the quality of the wool and the pattern used. The selection of thread colors and designs will be based on market demand.

2. **Scarves (Lwek)** The scarf is a women's shawl made from expensive fabrics, primarily used by elite women in fashionable and formal settings. It can be wrapped around the body or draped over the shoulders. A scarf is generally shorter and narrower than a shawl. The group will produce scarves by the design outlined and make 2 scarves from 4-5 hours of work daily. A member can produce up to 20 scarves per month.
3. **Mufflers** Mufflers are traditionally given as gifts during special occasions. The group will produce mufflers as part of the production plan. For every 4-5 hours of work, a member can produce 3 mufflers. Therefore, 3 members will produce a total of 135 mufflers per month.

Section	Details
7-1 Work Schedule (30 days)	
Hours of work per day	4-5 hours
Products to be made:	
Shawls	80 shawls
Scarves	140 scarves
Mufflers	135 mufflers
7-2 Product Allocation	
Number of members per product:	
Shawls	10 members
Scarves	7 members
Mufflers	3 members
Total members	20 members
7-3 Work Environment	
Best work environment	Better
7-4 Other Factors	
Additional factors	(specific inputs or conditions related to production)

The estimated cost of production is indicative and may need to be adjusted, either increased or decreased, based on the market demand.

S. No.	Product Description	Unit	Rate (per unit)	Quantity	Total Amount (in INR)	Production (for unit)
1	Shawl (80:20 thread)	kg	30	800	24,000	80 Shawls
	Tana Bana (Threading)	kg	2.5	500	1,250	
	Wages (Labor)	Day	80	25	2,000	
	Packing, Washing, etc.	Day	150	25	2,000	
	Total				70,500	
2	Towel (80:20 thread)	kg	42	800	33,600	140 Towels
	Tana Bana (Threading)	kg	4.6	500	2,300	
	Wages (Labor)	Day	105	275	28,875	
	Packing, Washing, etc.	Day	140	20	2,800	
	Total				67,575	
3	Woolen Muffler	kg	13.5	1,500	20,250	135 Mufflers
	Tana Bana (Threading)	kg	45	275	12,375	
	Wages (Labor)	Day	135	15	2,025	
	Packing, Washing, etc.	Day	150	25	2,500	
	Total				34,650	

9. Marketing and Sales details

S.No	Activity	Details
8-1	Objectives for promoting products	The objectives are to promote the product among tourists, local residents, and during weddings or other ceremonies.
8-2	Supply sources for products	Products will be sourced from 25 outlets in tourist areas, 65 outlets in tourist hubs, and 14 outlets at local ceremonies.
8-3	Product demand during peak seasons	There is higher demand for products during peak seasons.
8-4	Retail stores for purchasing	Retail stores in tourist destinations purchase large quantities, and local residents also buy products for weddings and other ceremonies.
8-5	Increased demand during festivals	The demand for products increases during festivals as people buy for celebrations, and tourists generally purchase during this time.
8-6	Sources for retailing and wholesale	Products will be linked to retail and wholesale outlets.
8-7	Retail outlets in Lahaul and Bhuntar	Retail outlets in Lahaul and Bhuntar will be involved in distribution.
8-8	Linking retail stores for distribution	Retail stores in Kullu, Manali, and Bhuntar will be connected for marketing, and products will be marketed during fairs or festivals with appropriate branding.
8-9	Adjusting production based on demand	If demand decreases in local markets, products will be redirected to retail outlets in Shimla. Production will be adjusted according to demand, increasing or decreasing as needed.
8-10	Branding with "Devta Veer Nath"	The product will be branded with "Devta Veer Nath" (DVN).
8-11	"Weaving" livelihood improvement	The weaving process will help improve livelihoods for the workers involved.

10. Scope of work for members of the Self-Help Groups (SHGs)

For Self-Help Groups (SHGs), the following tasks will be carried out:

- Members will be given training for effective and systematic management.
- They will be trained in the processes of production, operation, and marketing, and practical learning will be provided.

- Production tasks will include systematic documentation and management as well as proper distribution.
- Members will work together in a cooperative manner to produce goods effectively.
- Workshops and field activities will be conducted, and sessions will focus on technical and professional development.
- In the case of sale, the primary production from the first batch will be 50% of the total output, and the subsequent batches will be divided among members with profits and wages. After this, the remaining profits will be shared among the members.

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

Strengths:

1. All group members share a common and positive mindset.
2. Some members of the group are already engaged in producing and marketing products on a small scale, which will make it easier for other members to get involved in weaving and marketing.
3. Production costs are low, and there is high demand for the products.
4. Members will have an opportunity to earn additional income close to their homes during free time.

Weaknesses:

1. The group is new to the work, and there is a lack of experience.
2. There is a lack of coordination within the group while performing tasks.
3. Members face financial instability.
4. It will take time to understand the technical aspects of the trade.

Opportunities:

1. The group has the potential to scale up production on a larger scale.
2. There is high demand in the local market for shawls, scarves, borders, and mufflers, especially due to tourism.
3. Under the project, 50% to 75% of the cost for purchasing looms and spinning wheels will be covered.
4. Handloom training will be conducted on-site or at specialized training centers.

Threats:

1. Internal conflicts within the group can potentially disrupt its operations.
2. The group may face the possibility of breaking up due to lack of demand and transparency.
3. The demand for products will largely depend on the arrival of tourists.
4. The group will face competition from established organizations in the handloom industry.

12. Possible Challenges and Their Mitigation Strategies

Potential Challenge	Mitigation Strategy
1. Low Demand in Local Markets	There is a possibility of reduced demand for products in local markets, which could negatively impact sales and income. To address this, shopkeepers in Shimla and Mandi markets will be included in the distribution network, helping to expand market reach.
2. Decline in Product Quality	A reduction in product quality could lead to decreased demand. To maintain quality, the group must implement quality control standards and continuously improve skills and production techniques.
3. Competition from Established Organizations	The group will face competition from established organizations. To stay competitive, the group must maintain high product quality, enhance skills, and continuously explore new marketing opportunities.

Table 1: Project Costs and Contributions

Sl. No.	Item	Quantity	Unit Rate	Total Cost	Project Share (75%)	Beneficiary Share (25%)	Total
1	Khadi	50"	10	15000	112500	37500	150000
2	Charkha with Spindle	5	1700	8500	6375	2125	8500
3	Boxes	3	2000	6000	4500	1500	6000
Total				164500	123375	41125	164500

Table 2: Production and Expected Revenue

Sl. No.	Item	Unit	Unit Rate	Amount	Expected Production	Total Amount
1	Shawls (80:20 Thread)	Tana Bana (kg)	30	800	24000	80 Shawls
		Kamilan (kg)	2.5	500	1250	
		Labor (Daily Wage)	80	25	2000	
		Packaging, Washing, Others	80	25	2000	70500
		Total		70500	70500	
2	Towels (80:20 Thread)	Tana Bana (kg)	42	800	33600	140 Towels
		Kamilan (kg)	4.6	500	2300	
		Labor (Daily Wage)	105	275	28875	
		Packaging, Washing, Others	140	20	2800	67575
		Total		67575	67575	
3	Woolen Muffler	Tana Bana (kg)	13.5	1500	20250	135 Mufflers
		Labor (Daily Wage)	45	275	12375	
		Packaging, Washing, Others	135	15	2025	34650
		Total		34650	34650	

Table 3: Other Costs

Sl. No.	Expense	Amount
1	Rent for Space, Electricity Bill	1500
2	Transportation of Raw and Finished Goods	1500
3	Miscellaneous Expenses (Stationery, etc.)	750
Total		3750

Table 4: Total Project and Revenue Analysis

Description	Amount
Total Project Cost (Materials + Expenses)	258475
Total Income (Revenue from Products)	216830
Additional Savings/Income	15000
Total Estimated Income	231830

14. Summary of Production Costs

S.No	Description	Amount
1	Total Production Cost	176,475
2	Capital Interest (10% annual rate)	1,650
3	Bank Loan Interest (12% annual rate)	2,146
Total Total Cost		180,271

15. Calculation of Financial Value from the Product and Estimation of Income from Total Production"

S.No	Item	Production Quantity	Production Cost	Profit	Profit Percentage	Profit Share	Market Price	Total Income from Production
1	Shawl	80	881	30	264	1149	1350	91,920
2	Towel	140	482	25	121	601	700	84,140
3	Muffler	135	257	18	46	302	400	40,770

S.No	Item	Production Quantity	Production Cost	Profit	Profit Percentage	Profit Share	Market Price	Total Income from Production
Total Income from Production								216,830

16. Value-Profit Analysis (One Cycle = 1 Month)

S.No	Item	Amount (in INR)	Total Amount
1	Capital Interest at 10% annual rate	1650	1650
2	Rent for the room, electricity cost and others	1500	1500
3	Labor Cost	82500	82500
4	Cost for goods (raw and finished materials)	81400	81400
5	Other expenses (repairs, stationery, etc.)	750	750
6	Transportation cost (raw goods and finished goods)	1500	1500
7	Packing, washing, cleaning, and other related costs	8825	8825
Total			176475
Total Profit		216830 - (1650 + 176475)	38705
Total Profit from Production		38705 + 82500 + 1500	122705
Distribution Amount per Month		(Income from Production - Average Capital & Interest + Other Costs)	216830 - (2705 + 93975)
			120150

S.No	Item	Amount (in INR)	Total Amount
Distribution Amount When Production is Halved	(50% of Production Value - Average Capital & Interest + Other Costs)	108415 - (2705 + 93975)	11735

17. Financial Requirement

S.No.	Item	Amount
1	Capital Expenditure	164500
2	50% of Operating Expenses	46988
Total		211488 or 211500

18. Financial Planning" or "Fund Allocation

S. No.	Financial Source Details	Amount
1	Capital grant from the project	123,375
2	Cash contribution from group members	41,125
3	Group savings	15,000
Total		179,500
4	Bank loan amount (211,500 - 179,500)	32,000

For obtaining a loan from the bank, a grant of 100,000 rupees will be provided for the project, and in addition, 32,000 rupees will be borrowed from the bank for working capital.

One Even Point Calculation:

$$264 + 121 + 46 \{\text{Profit (one shawl + one border + one muffler)}\} = 431$$

Therefore, one even point = $164500 / 431 = 381$ days or approximately 12 1/2 months.

The calculation for the profit from shawls, borders, and mufflers is based on 381 days or 12 1/2 months. Thus, the distribution can be carried out based on this ratio.

19. Details of loan repayment from bank

Month	Total Principal	Interest Payable (5%)	Group's Share (5%)	Remaining Interest (7%)	Interest Due	Total Amount Payable	Principal Repayment	Total Principal Repayment	Total Interest Repayment	Final Payment
1	32000	320	32320	320	32320	32320	320	32320	320	32320
2	2467	320	133	187	2787	2600	2500	29533	295	29829
3	2477	295	123	172	2772	2600	5000	27056	271	27327
4	2487	271	113	158	2758	2600	7500	24569	246	24815
5	2498	246	102	143	2743	2600	1000	22071	221	22292
6	2508	221	92	129	2729	2600	1250	19563	196	19759
7	2518	196	82	114	2714	2600	1500	17045	170	17215
8	2529	170	71	99	2699	2600	1750	14516	145	14661
9	2540	145	60	85	2685	2600	2000	11976	120	12096
10	2550	120	50	70	2670	2600	2250	9426	94	9521
11	2561	94	39	55	2655	2600	2500	6866	69	6934
12	2571	69	29	40	2640	2600	4354	0	0	0
13	4294	0	0	0	3400	3400	0	0	0	0
Total	32000	2146	894	1252	33252	32000	0	2146	0	2146

What is the 12% interest rate on the principal? This will depend on the group's revenue and the conditions set by the bank.

- The bank will provide the loan after assessing the need for other available options such as C.C.L. (Cash Credit Limit).
- After producing 50%, the profit and wages will be distributed. The group will keep 121,205 rupees for this cycle, and for the next cycle, they will save the required revenue. Therefore, only 11,735 rupees will be divided in the last month.
- The 5% interest rate on the bank loan will be directly deposited into the bank's account. This will save the group an additional 894 rupees, and the remaining amount will be paid by the group.
- In the second month, the group will prepare shawls, borders, and mufflers, and after selling them, the group will earn 82,500 rupees in wages and 38,705 rupees in profit. Each member will receive 4,125 rupees in wages.
- However, in the last month, the group members will produce 50% of the total production and save the required revenue. Afterward, in the second month, after selling the products, the entire production will be distributed.

20. Rules of the Self-Help Group Devta Veer Nath

1. **Income Generation Activity:** Handloom weaving (stoles, shawls, and mufflers).
2. **Location:** Village Shoghi, Post Office Vayul, Tehsil and District Kullu, Himachal Pradesh.
3. **Membership:** 20 members (all women).
4. **Formation Date:** 09.06.2020.
5. **Sales Target:** 100 items, including 2 types, such as stoles and shawls.
6. **Payment Terms:** Payment should be made within 5 days of order confirmation.
7. **Material Handling:** All materials should be handled and stored properly according to SHG guidelines.
8. **Training:** All members should undergo necessary training for quality production.
9. **Bank Account:** The group's bank account is with Kangra Co-operative Bank, Bajoura Branch, with account number 50072941395.
10. **Quality Control:** Strict quality control should be ensured, and feedback should be acted upon accordingly.
11. **Work Distribution:** If any member is unavailable, the remaining members should manage the work in the absence of the individual.
12. **Performance Assessment:** Every member's performance will be evaluated by the group leader, and corrective actions will be taken as needed.
13. **Collaboration:** The group will collaborate with government agencies and external organizations for development.
14. **Supplies:** Proper procurement of materials should be ensured and records should be maintained.
15. **Accounts and Records:** The group will maintain transparent financial records, and audits will be conducted periodically.
16. **Performance Review:** Regular performance reviews and meetings will be held to assess the progress and make improvements.
17. **Annual Report:** The group will submit an annual report detailing its activities, including sales and expenses.
18. **Production Goal:** A production target of 1000 items annually has been set for the group.
19. **Packaging:** All items should be packed carefully to avoid any damage during transportation.
20. **Packaging Materials:** Proper packaging materials should be used to ensure safe delivery.
21. **Product Distribution:** Products should be distributed effectively to reach all customers.
22. **Financial Transparency:** Group financial records should be transparent, and each member will be responsible for their share of expenses.
23. **Support:** The group will receive support from the Field Technical Unit (FTU) for technical guidance and assistance.

समूह का सहमती पत्र

आज दिनांक 26-11-21 को वीर नाथ स्वयं सहायता समूह की बैठक हुई। बैठक में प्रधान श्रीमती चिंता देवी की अध्यक्षता में हुई जिसमें समूह के सदस्यों ने सर्व सहमती से निर्णय लिया कि आय बढ़ाने के लिए शॉल, स्टॉल और मफलर बुनाई का कार्य करने के लिए हिमाचल प्रदेश वन पारिस्थितिकी तन्त्र प्रबंधन और आजीविका सुधार परियोजना (जाईका वित्तपोषित) से जुड़ने की सहमती प्रदान करते हैं तथा उपरोक्त परियोजना की सहायता से सभी सदस्यों द्वारा चयनित की गई गतिविधि जो कि हथकरघा बुनाई है, को इसकी व्यवसाय योजना के अनुसार या बाज़ार की मांग के अनुसार सभी सदस्य मिलजुल कर सफल बनायेंगे।

समूह के सचिव के हस्ताक्षर

सीमा

समूह के प्रधान के हस्ताक्षर

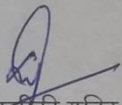
चिंता देवी

हस्ताक्षर

प्रधान,

जैव विविधता उपसमिति शेनधी

.....



फील्ड तत्कर्म की यूनिट (FTU)

कुल्लू ।

स्वीकृत

कुल्लू मंडलीय प्रबंधन इकाई (DMU)

~~Divisional Forest Office~~

Wild Life Division

KULLU (H.P.)

Photographs of SHG Devta Veer Nath



 <p>Smt Chinta Devi President</p>	 <p>Smt. Seema-Secretary</p>	 <p>Smt. Geeta Devi-Cashier</p>	 <p>Smt. Ram Kali</p>
 <p>Smt. Nurvi Devi</p>	 <p>Smt Bimla Devi</p>	 <p>Smt. Pingla Devi</p>	 <p>Smt. Ailawati</p>
 <p>Smt. Pushpa Devi</p>	 <p>Smt. Dhali Devi</p>	 <p>Smt Krishna Devi</p>	 <p>Smt. Chhailo Devi</p>