



BUSINESS PLAN

Handloom

(Shawl, stole and muffler knitting)

Devta Than Self Help Group (Lot Sub Committee)



Biodiversity Management Committee	Shillirajgiri
Sub Committee	Lot
Gram Panchayat	Shillirajgiri
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)

1. Introduction

The handloom industry has historically provided a livelihood for artisans since ancient times. Over time, it has emerged as one of the most significant cottage industries and trades in India. Handloom weavers have traditionally used pure fibers of cotton, silk, and wool to create their products. The handloom industry is an integral part of India's cultural heritage. In earlier times, the people of Kullu wove plain shawls, but with the arrival of Bushahari craftsmen from Rampur in Himachal Pradesh's Shimla district, patterned handloom weaving began to flourish.

In the past, men and women wove on traditional pit looms at home to produce warm clothes for their families during winters. Subsequently, the concept of handloom products gained prominence, likely influenced by the British era. Traditional woven products of Kullu include Dodu, Pattu, Patti (tweed), shawls, borders for caps, and mufflers. After the 1970s, with the increase in tourism and tourists' growing interest in Kullu handicrafts, handloom became a vital livelihood source, especially for women, who make up around 70% of the artisans in this sector.

However, competition from power loom products manufactured in plains has created challenges in marketing for the artisans and entrepreneurs in this region. The Government of India and the state government have been making continuous efforts to promote this sector. Recently, the Ministry of Textiles, Government of India, included Naggar's Sharan village as a Handloom Craft Village on National Handloom Day. About ₹1.40 crores will be spent on creating basic facilities and beautifying the village, including constructing a grand handloom center to showcase the products.

Through the JICA-funded "Himachal Pradesh Forest Ecosystem Management and Livelihood Improvement Project" (PIHPFEM&L), Himachal Pradesh Forest Department aims to improve community livelihoods alongside ecosystem management. Women Self-Help Groups (SHGs) have been formed and supported based on their interests. Among these activities, handloom weaving, a traditional craft of Kullu, has garnered significant interest. The "Devta Than" SHG, part of the "Lot" sub-committee under the Shilirajgiri Biodiversity Management Committee, has chosen handloom weaving, and this business plan has been designed accordingly.

2. Executive Summary

Himachal Pradesh, located in the western Himalayas, is known for its natural beauty and rich cultural and religious heritage. The state features diverse ecosystems, rivers, and valleys, with a population of

approximately 7 million and a geographical area of 55,673 sq. km. It ranges from the Shivalik hills to the mid-Himalayan region, characterized by varying altitudes and cold zones. The primary occupation of the state's residents is agriculture.

Out of the 12 districts in Himachal Pradesh, seven are included in the JICA-funded Himachal Pradesh Forest Ecosystem Management and Livelihood Improvement Project, including the Kullu district.

With the launch of the project, a micro-plan was prepared for the "Lot" sub-committee under the Shilirajgiri Biodiversity Management Committee. The primary occupation of the Forest Development Committee members is agriculture and horticulture. However, the average landholding per family is less than four bighas, with no reliable irrigation systems. As a result, most individuals work as laborers within or outside the district, and the lack of irrigation limits the potential income growth.

The local community primarily grows wheat, maize, barley, and pulses and cultivates horticultural crops such as apples, plums, pears, and apricots. Due to the absence of alternative income sources, many are compelled to migrate for work. To address this issue, the "Devta Than" SHG has decided to engage in handloom weaving, producing shawls, stoles, borders, and mufflers to enhance their livelihood.

The SHG was established on October 18, 2020, with eight female and seven male members, all belonging to the Scheduled Caste community. After extensive discussion, the group decided to produce and market shawls, stoles, and mufflers.

Currently, 2–3 members are already involved in handloom weaving. Initially, the group will connect with local retailers or wholesalers for marketing their products. With improved skills and increased production, marketing opportunities will be explored and expanded. The Chief Minister of Himachal Pradesh recently announced plans to collaborate with Flipkart for the sale of Himachali handloom products, which could potentially benefit SHGs in improving their livelihoods. By working collectively, the group aims to increase production and secure better incomes.

Raw materials and looms are locally available, and there is immense potential for marketing due to the continuous influx of tourists throughout the year in the Kullu Valley. The beauty of Kullu's shawls, stoles, borders, caps, and mufflers is renowned across India, making them popular gifts for tourists to take home for family and friends.

Initially, the group members will receive training in weaving shawls, stoles, borders, and mufflers, with the project's estimated training cost being ₹60,000. The project will also provide a financial assistance of 50% for capital expenses. Additionally, the cost of transporting and installing looms in the village will be borne by the project. A revolving fund of ₹1,00,000 will also be granted. The group has agreed to work collectively under mutually agreed rules and share profits accordingly.

This business plan has been developed after detailed discussions with the group's members, considering factors such as their capacity to weave shawls, stoles, and mufflers, raw material availability, and market demand. The production target is set at 56 shawls, 100 stoles, and 135 mufflers per month. Members will dedicate an average of 4–5 hours daily to production throughout the year. Although farming activities may reduce the time available from mid-March to November, the remaining months will provide sufficient time for this activity.

3. Details about Self-help group

S. No.	Details	Information
3-1	Name of the Self-Help Group (SHG)	Devta Than
3-2	Biodiversity Management Committee	Shillirajgiri
3-3	Name of the Subcommittee	Lot
3-4	Forest Division	Wildlife, Kullu
3-5	Forest Circle	Wildlife, Kullu
3-6	Village	Bakhli
3-7	Development Block	Kullu
3-8	District	Kullu
3-9	Total Members of the Group	16 (Women and Men)
3-10	Formation Date of the Group	18-10-2020
3-11	Monthly Savings of the Group	₹50
3-12	Name and Branch of the Bank Where the Group Has an Account	Himachal Gramin Bank, Doharanala
3-13	Bank Account Number	88331300005733
3-14	Total Savings of the Group	₹19,200
3-15	Amount Given by the Group to Its Members	Not yet provided
3-16	Status of Cash Credit Limit Repaid by the Group Members	Not applicable

S. No.	Name of Father's/Husband's Member	Name	Position	Village	Age	Gender	Category	Contact Number
1	Bhagat Chand	Gokul Chand	President	Kot	31	Male	Scheduled Caste	8278817035
2	Jai Vantu	Prem Chand	Vice President	Dibunseri	32	Female	Scheduled Caste	9015167408
3	Usha	Khek Ram	Secretary	Kawa	35	Female	General	7876719804
4	Vinu Ram	Prem Chand	Member	Pichhli Seri	23	Male	Scheduled Caste	7807138969
5	Neel Chand	Chane Ram	Treasurer	Kawa	24	Male	General	6230274661
6	Kuvja	Prem Chand	Member	Shangli	47	Female	General	3805135508
7	Anita	Tara Chand	Member	Subli	30	Female	Scheduled Caste	90153382847
8	Neeli Devi	Abhe Ram	Member	Pichhli Seri	48	Female	General	69230440365
9	Hema	Rakesh	Member	Tehnseri	22	Male	Scheduled Caste	7807375320
10	Bhagat Ram	Vishakhu	Member	Dhamachani	28	Male	General	8894660492
11	Jai Vanti	Hari Singh	Member	Shangli	37	Female	General	9805205222
12	Mohru	Sarvdayal	Member	Tehnseri	32	Male	General	7876276155
13	Neeli Devi	Chandu Ram	Member	Pichhli Seri	33	Male	Scheduled Caste	8580534066
14	Anita	Shobhe Ram	Member	Kawa	40	Female	General	8988495733
15	Parvati	Raju	Member	Kot	23	Female	General	8894148109
16	Tikmi Devi	Chhaje Ram	Member	Kawa	42	Female	General	8278845006

4. Geographical Condition of the Village

S. No.	Detail	Information
4-1	Distance from District Headquarters	17 km
4-2	Distance from Main Road	7 km
4-3	Name and Distance of Local Market	Kullu: 17 km, Bhuntar: 15 km
4-4	Distance and Name of Main Market	Kullu: 17 km
4-5	Distance from Other Important Cities and Centers	Kullu: 17 km, Manali: 57 km,

S. No.	Detail	Information
		Bhuntar: 15 km
4-6	Distance from Markets for Selling Produced Goods	Kullu: 17 km, Manali: 57 km, Bhuntar: 15 km
4-7	Any Other Specialization in the Village Related to Activities Chosen by the Group	1-2 members are already skilled in handloom weaving

5. Details of Production Related to Income-Generating Activities

S. No.	Detail	Information
5-1	Name of the Products	Shawls, Stoles, Borders, and Mufflers
5-2	Method of Identifying the Products	1-2 members of the group were already engaged in weaving shawls, stoles, and borders at their own level. These locally produced items are in high demand in local markets. The group anticipates additional income by producing and marketing these products.
5-3	Consensus Among Group Members on the Same	Yes (Consent letter is attached).

6. Details of Production Activities Related to Income Generation

S. No.	Activity	Details
6-1	Method of Identification	The group has decided to make Shawls, Stoles, Borders, and Mufflers. The members will share responsibilities for production.
6-2	Consensus on Products	All members of the group will divide work and will produce Shawls, Stoles, Borders, and Mufflers.

S. No.	Activity	Details
6-3	Dividing Tasks	The work will be divided among the members.
6-4	Average Time Per Unit	On average, it will take 4 to 5 hours to complete a single unit.
6-5	Time Record	Each member will maintain records of the time spent on tasks.
6-6	Expected Production	The expected production of Shawls, Stoles, Borders, and Mufflers is outlined below.

1. Shawls (Kullu Shawl)

- Kullu Shawls are famous for their geometric patterns. Both ends of the shawl have geometric designs, and some are woven with floral patterns at the corners or borders. Each design may have 1 to 8 colors. Traditionally, bright colors like red, yellow, magenta pink, green, orange, blue, black, and white were used for patterning, with white, black, and natural brown as base colors. However, due to changing market demands, these bright colors are gradually being replaced by pastel shades. Mill-spun yarn dyed in various colors is used for the body, while a wide range of acrylic colors is used for the patterns on the borders. Shawls are made from sheep wool, angora, pashmina, yak wool, and hand-woven materials. The price of the shawl depends on the quality of the wool and the number and width of the patterns.
- The group expects that each member can produce 1 shawl in 2 days, and with 7 members, they can produce 56 shawls per month.

2. Stoles (Luvki Shawl)

- A stole is a smaller version of a shawl, primarily worn by fashionable women. It can be wrapped around the body like a shawl or hung over the shoulders. A stole is typically shorter and narrower than a shawl. The group expects to produce 1.3 stoles per day, and with 5 members, they can produce 100 stoles per month.

3. Borders (Special Kullu Borders)

- A special feature of Kullu Shawls is the horizontal bands or stripes on the sides, which are often woven in vibrant colors such as yellow, green, white, or red. Similarly, borders are used in Kullu caps, which are woven in attractive patterns that give them a unique identity. The weaving of borders will be done by 2 members, and they are expected to produce 60 borders.

4. Mufflers

- Mufflers are traditionally given as gifts during special occasions to honor distinguished individuals. The group expects each member to produce 2 mufflers per day, working 4 to 5 hours. Each woman in the group can produce up to 60 mufflers per month.

Marketing

- One member will be responsible for purchasing raw materials, bringing them to the group, and coordinating the sale of finished goods through local vendors.

7. Details of Marketing for Production

Production Schedule Hours per Day Total Production

Shawls (56)	4-5 hours	56 Shawls
Stoles (100)	4-5 hours	100 Stoles
Mufflers (60)	4-5 hours	60 Mufflers
Borders (60)	4-5 hours	60 Borders

Member Allocation (by Numbers) Shawls Stoles Mufflers Borders Total Members

Number of Members	7	5	1	2	15
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Location for Work

Bhunter

Manali (Alternate Location)

No. Item Name Unit Quantity Rate Amount Expected Production

1 Shawl (80:20 Thread)

a	Warping Thread	kg.	17	800	13,600	56 Shawls
b	Cashmere Yarn	kg.	1.6	500	800	
c	Warping Labor		56	25	1,400	
d	Daily Labor		105	350	36,750	
e	Packing, Washing etc.		56	25	1,400	
Total					53,950	

2 Stole (80:20 Thread)

a	Warping Thread	kg.	30	800	24,000	100 Stoles
b	Cashmere Yarn	kg.	3	500	1,500	

No.	Item Name	Unit	Quantity	Rate	Amount	Expected Production
c	Daily Labor		75	350	26,250	
d	Packing, Washing etc.		100	20	2,000	
	Total				53,750	
3	Wool Muffler					
a	Warping Thread	kg.	6	1,500	9,000	60 Mufflers
b	Daily Labor		15	350	5,250	
c	Packing, Washing etc.		60	15	900	
	Total				15,150	

No.	Item Name	Unit	Quantity	Rate	Amount	Expected Production
3	Border					
a	Warping Thread	kg.	2.4	1,500	3,600	120 Borders
b	Daily Labor		30	350	10,500	
c	Packing, Washing etc.		120	15	1,800	
	Total				15,900	

8.

No.	Point	Details
8-1	Brand Name / Retailers	Kullu, Manali, Bhunter
8-2	Sales Distribution for Products	Kullu 17, Manali 57, Bhunter 15
8-3	Excess Demand for Products in Retail	There is more demand than production.
8-4	Reasons for Increased Sales	Tourists make large purchases in retail shops, and local residents shop for weddings and other ceremonies.
8-5	Seasonal Variation in Demand for Products	Demand for products increases in winter. In summer, tourist purchases remain normal.
8-6	Local Competitors for Products	Other local shops and competitors in the area.
8-7	Competitors in the	Kullu, Lahoul, and nearby areas.

No.	Point	Details
	Region	
8-8	Marketing Strategy for the Product	The product will be marketed by connecting with retail shops in Kullu, Manali, and Bhunter, and by exhibiting in fairs.
8-9	Strategy for Product Sales Based on Demand	If demand in the local market decreases, the product will be connected with retailers in the Shimla market. Production will be adjusted based on demand fluctuations.
8-10	Brand Name	"Devta Than Lot"
8-11	Slogan	"Let's weave together"

9. Breakdown of group's earnings and distribution

- For production, efforts will be made to increase the output.
- Proper distribution of work will be ensured based on the individual capabilities of members.
- Production will be handled according to a mutually agreed schedule, considering availability and distribution needs.
- The production of specific items will be balanced with scheduled work and distribution as per agreed guidelines.
- In the market, product promotions will be carried out to expand reach, ensuring fair participation from all members.
- Continuous evaluation of production costs, quality control, and market sales will be done regularly.
- Equally share profits and wages among the members to ensure fair compensation for their contributions.

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

Strengths

1. All group members have a positive and cooperative attitude towards working together.
2. Some group members already have experience in producing and marketing small-scale products, which will help other members in weaving and marketing.
3. The production cost is low, and the demand for products is high.
4. Members will have the opportunity to increase their income while working near their homes during available time.

Weaknesses

1. The group is newly formed and lacks experience.
2. There is no prior experience in group work.
3. Members have weak financial conditions.

Opportunities

1. The group can produce large-scale products once they start working together.
2. There is high demand in local markets for shawls, scarves, borders, and mufflers, especially due to the tourism industry.
3. The project will cover 50% of the cost for purchasing equipment like the khaddi and spinning wheel.
4. The project will also provide expertise in handloom through specialists at the site or at handloom institutes.

Threats

1. Internal conflicts within the group can impact the group's functioning.
2. Lack of demand and transparency could lead to the breakdown of the group.
3. The demand for products will primarily depend on the influx of tourists.
4. Competition with established handloom institutions could pose a challenge.
5. **Potential Risks and Mitigation Strategies**

11. Risks mitigation and solutions

Risk Description	Mitigation Strategies	Outcome if Mitigated
1. Local market demand may decrease, negatively impacting sales and income.	Connect with retailers in Shimla and Mandi markets for marketing.	Sales and income will be stabilized by tapping into additional markets.
2. Decrease in product quality could lead to lower sales.	The group must acquire higher standards and skills to maintain product quality.	Consistent quality will ensure sustained sales and customer satisfaction.
3. Competition with established institutions may arise.	The group should maintain quality and craftsmanship while continuously exploring new marketing opportunities.	The group can remain competitive and expand its market presence by adapting to changing conditions.

12. Cost Details for Project

S. No.	Item	Quantity	Rate	Total Cost	% Share	Project Share	Beneficiary Share	Total
1	Khaddi 60"	3	18,000	54,000	50/50	27,000	27,000	54,000
2	Khaddi 50"	11	16,000	1,76,000	50/50	88,000	88,000	1,76,000
3	Charkha (with stand)	13	2,000	26,000	50/50	13,000	13,000	26,000
	Total			2,56,000		1,28,000	1,28,000	2,56,000

13. Economic Details of Activities

S. No.	Item	Unit	Quantity	Rate	Amount	Expected Production	Total Amount
1	Shawls (80:20 yarn)						
a	Thread (Yarn)	kg.	17	800	13,600	56 shawls	13,600
b	Cashmere Yarn	kg.	1.6	500	800		800
c	Warping Labor		56	25	1,400		1,400
d	Daily Wage Labor		105	350	36,750		36,750
e	Packing, Washing, etc.		56	25	1,400		1,400
	Total				53,950		53,950
2	Stalls (80:20 yarn)						
a	Thread (Yarn)	kg.	30	800	24,000	100 stalls	24,000
b	Cashmere Yarn	kg.	3	500	1,500		1,500
c	Daily Wage Labor		75	350	26,250		26,250
d	Packing, Washing, etc.		100	20	2,000		2,000
	Total				53,750		53,750
3	Woolen Mufflers						

S. No.	Item	Unit	Quantity	Rate	Amount	Expected Production	Total Amount
a	Thread (Yarn)	kg.	6	1,500	9,000	60 mufflers	9,000
b	Daily Wage Labor		15	350	5,250		5,250
c	Packing, Washing, etc.		60	15	900		900
	Total				15,150		15,150
4	Borders						
a	Thread (Yarn)	kg.	2.4	1,500	3,600	120 borders	3,600
b	Daily Wage Labor		30	350	10,500		10,500
c	Packing, Washing, etc.		120	15	1,800		1,800
	Total				15,900		15,900

| **Total** |||| **1,38,750** || **1,38,750**

Recurring Costs

S. No.	Item	Unit	Quantity	Rate	Amount	Expected Production	Total Amount
1	Rent, Electricity, etc.				2,000		2,000
2	Transport of Raw and Finished Goods				2,000		2,000
3	Other Expenses (Repairs, Stationery, etc.)				1,000		1,000
	Total				5,000		5,000

Total Recurring Cost |||| **1,43,750** || **1,43,750** | **Recurring Expenses (Recurring Cost - Wages)** |||| 65,000 || 65,000 |

Total Business Plan Cost |||| **3,99,750** || **3,99,750** |

14. Estimated Income

S. No.	Item	Quantity	Rate	Amount
1	Shawls	56	1,900	106,400
2	Stalls	100	1,000	100,000
3	Mufflers	60	400	24,000
4	Borders	120	150	18,000
Total Direct Income				2,48,400
Indirect Savings or Income				19,200
Total Estimated Income				2,67,600

Recurring and Capital Expenditures

S. No.	Expense Type	Amount (INR)
1	Recurring Expense	65,000
2	10% Annual Depreciation on Capital Expenditure	2,133
3	Annual Interest on Bank Loan at 12%	-
Total		65,133

- **Capital Expenditure:** 75% of the capital expenditure will be covered by the beneficiary share, while the recurring expenses will be borne by the group members through cash deposits.

15. Financial Summary

Income Calculation from Sales of Products

S. No.	Item	Estimated Production Quantity	Cost of Production (INR)	Profit Percentage	Profit (INR)	Total Sales Price (3+5)	Market Sale Price (INR)	Total Income from Sales (INR)
1	Shawl	56	964	97.09	936	1900	2100	106,400
2	Stall	100	538	85.87	462	1000	1200	100,000
3	Muffler	60	253	58.10	147	400	500	24,000

S. No.	Item	Estimated Production Quantity	Cost of Production (INR)	Profit Percentage	Profit (INR)	Total Sales Price (3+5)	Market Sale Price (INR)	Total Income from Sales (INR)
4	Border	120	133	12.78	17	150	160	18,000
Total Income from Sales								248,400

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

S. No.	Item	Amount (INR)	Total Amount (INR)
1	10% Annual Depreciation on Capital Expenditure	2,133	2,133
2	Recurring Costs		
2.1	Room Rent, Electricity, etc.	2,000	
2.2	Wages	78,750	
2.3	Raw Material, Packing, Dry Cleaning, etc.	60,000	
2.4	Other Expenses (Repairs, Stationery, etc.)	1,000	
2.5	Transportation Costs (Raw & Finished Goods)	2,000	
	Total Recurring Costs		143,750
Total Profit		248,400 - (2133 + 143750)	102,517
Gross Profit from Product Sales (Profit + Wages + Rent)		102,517 + 78,750 + 2,000	183,267

S. No.	Item	Amount (INR)	Total Amount (INR)
	Amount Available for Group Distribution after One Month	248,400 - (0 + 0 + 65,000)	183,400

- **Capital Expenditure:** 50% of the capital expenditure will be contributed by the group members in cash, and 50% will be borne by the project.
- **Revolving Fund Loan:** A revolving fund of 100,000 INR will be provided to the Self-Help Group as a loan from the bank.

17. Required Funds

a. Group's Fund Requirement for the First Month

S. No.	Item	Amount (INR)
1	Capital Expenditure	256,000
2	Recurring Expenses	65,000
	Total	321,000

b. Group's Financial Resources

S. No.	Financial Resource Details	Amount (INR)
1	Capital Expenditure Grant by Project	128,000
2	Cash Contribution from Group Members	128,000
3	Group's Savings	19,200
	Total	275,200

18. Break-Even Point Calculation (in months and days)

To calculate the **Break-Even Point**, we use the following formula:

$$\text{Break-Even Point} = \frac{\text{Capital Expenditure}}{\text{Profit}} \\ \text{Break-Even Point} = \frac{256,000}{102,517} = 2.5 \text{ months} \times 30 \text{ days} = 75 \text{ days}$$

So, the break-even point will be achieved after **75 days** of production and sales.

Sales Projections for Shawl, Stall, Muffler, and Border

By producing 56 Shawls, 100 Stalls, 60 Mufflers, and 120 Borders, the Self-Help Group will earn **181,267 INR**, of which **78,750 INR** will be paid as wages, and **102,517 INR** will be the profit.

- Each member will earn **4,922 INR** as wages and **6,407 INR** as profit in one month by working just **4-5 hours per day**.

Thus, this demonstrates the potential for a reasonable income for group members with a modest working commitment.

19. Rules for the Self-Help Group (SHG)

1. **Production Area:** The SHG specializes in handloom products such as Shawls, Stoles, Borders, and Mufflers.
2. **Geographical Location:** The SHG is located in the village Kot, Post Office Doharanala, Tehsil and District Kullu, Himachal Pradesh.
3. **Total Members:** The group consists of 16 members.
4. **Operation Frequency:** The group operates monthly.
5. **Working Hours:** Each member is required to work for at least 50% of the required hours, with a minimum of 5 hours per day.
6. **Production Deadline:** All production tasks should be completed by the 5th of each month.

7. **Sales Process:** All products will be sold according to the group's decided sales process.
8. **Quality Standards:** The group will maintain high quality in its products, and members contributing to quality will be rewarded.
9. **Registration:** The SHG is registered with the Himachal Pradesh Rural Development Center (RDC) Doharanala. The registration number is 88331300005733.
10. **Financial Transparency:** All financial transactions will be properly recorded, and any disputes will be resolved through appropriate procedures.
11. **Women's Participation:** Special efforts will be made to involve women in the group, ensuring they benefit from the opportunities.
12. **Leadership Role:** If any member is found involved in a dispute, they will be accountable based on the group's established process.
13. **Future Expansion:** The group will be provided with resources and facilities for future expansion.
14. **Security of Assets:** Necessary steps will be taken to secure the group's assets and products.
15. **Financial Record Keeping:** All financial records will be organized and maintained properly.
16. **Rights Protection:** The group ensures the protection of members' rights and will take action against any violation of the group's rules.
17. **Reporting:** Regular reporting of the group's financial and other activities will be carried out.
18. **Member Engagement:** All members are required to actively participate in the group's activities.
19. **Dispute Resolution:** Any disputes within the group will be addressed through proper procedures.
20. **Group Progress Monitoring:** The group's progress will be monitored, ensuring every member fulfills their responsibilities.
21. **Training and Skill Development:** Members will be encouraged to attend training sessions to improve their skills.
22. **Contribution to the Group Fund:** All members are required to contribute their share to the group fund regularly.
23. **Compliance:** The group will follow the guidelines set by the Field Technical Unit (FTU) to ensure proper operation.

समूह का सहमती पत्र

आज दिनांक 18/10/2020 को देवता थान स्वयं सहायता समूह की बैठक हुई। बैठक प्रधान श्री Deepi Singh की अध्यक्षता में हुई जिसमें समूह के सदस्यों ने सर्व सहमती से निर्णय लिया की आय बढ़ाने के लिए खड़ी का कार्य करने के लिए हिमाचल प्रदेश वन पारिस्थितिकी तन्त्र प्रबंधन और आजीविका सुधार परियोजना (जाईका) से जुड़ने की सहमती प्रदान करते हैं।

समूह के सचिव के हस्ताक्षर

प्रधान
ग्राम पंचायत शिलीराजगिरा
हस्ताक्षर
वि०ख० कुल्लू (हि०प्र०)

प्रधान
Pradhan
EMC Sub-Committee Lot

Block Officer
Wild Life Division

जैव विविधता उप समिति

Lot

Range Forest Officer
Wild Life Division (H.P.)
कुल्लू

Assistant Conservator
Wild Life Division KULLU

समूह के प्रधान के हस्ताक्षर
Pradhan
Devasthan Self Help Group
Vill. Lot P.O. Mohal,
Tah. Mohal

सवीकृत

Divisional Management Unit Officer
cum Divisional Forest Officer,
मंडलीय प्रबंधन इकाई
Wild Life Division, Kullu
वन्यप्राणी मंडल कुल्लू

Photographs of Self-Help Groups:

			
Hema(Member)	Bhag Chand (President)	Anita Thakur(Member)	Jaivanti(Member)
			
Tikmi Devi(Member)	Usha(Vice- President)	Neela Devi(Member)	Kubja(Member)
			
Beenu(Member)	Bhagat Ram(Member)	Parvati(Member)	Neel Chand(Member)
			
Mohar Singh(Member)	Anita(Member)	Neeli Devi(Member)	Jaivantu (Up-Pradhan)

