



BUSINESS PLAN

Knitting

(Shawl, stole and muffler knitting)

Jogni Self Help Group (Chawara Sub Committee)



Biodiversity Management Committee

Neul

Sub Committee

Chawara

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. Summary of the Project

Himachal Pradesh is located in the northern Himalayan region. This state is rich in natural beauty, prosperity, and cultural and religious heritage. The state has diverse forests, rivers, and valleys. Its population is around 7 million, and it covers an area of 55,673 square kilometers. The state has a varied geographical range, from the snow-capped peaks of the Himalayas to the lower regions, experiencing colder climates in some areas. The primary occupation of the people is agriculture.

In six out of the twelve districts of Himachal Pradesh, the JICA (Japan International Cooperation Agency) supported project for forest management and livelihood improvement is being run. Kullu district is also part of this project. Under this project, in Kullu district, sub-committees were formed in the first phase of the Biodiversity Conservation Committee, focusing on forest management. These sub-committees include the formation of women's self-help groups (SHGs), which aim to empower women and improve their livelihoods.

In the sub-committees of the Biodiversity Conservation Committee, two SHGs—Veer Jogni and Narayan Duna—have been formed. These groups have chosen activities like knitting sweaters, socks, caps, mufflers, and coats to enhance their livelihood.

Although the primary occupation of the people in this area is agriculture and horticulture, most families have very small landholdings. Due to limited resources and distance from urban areas, especially for women, there has been little increase in income. The people grow crops like wheat, millet, barley, and pulses, and also cultivate cash crops such as apples, plums, and apricots. However, in order to increase their income, the Veer Jogni SHG has decided to engage in knitting and weaving.

The Veer Jogni SHG was formed on November 27, 2020, and it consists of 17 women members. As part of the project's support, the women were trained in various knitting and weaving activities. These activities include making sweaters, mufflers, coats, and other woolen garments using both hand and machine-based techniques.

The women of this group come from economically disadvantaged families, so 75% of the capital investment required for their work is being provided by the project. Additionally, a revolving fund of ₹100,000 is being provided to the group, which will help them with financial needs and allow them to take out loans from the bank when necessary. The women, due to their financial weaknesses, are hesitant to take bank loans, so they have decided to manage the required capital by making cash deposits themselves.

The group has decided that they will distribute the tasks and profits equally among the members based on the project's rules and guidelines. The members will work on this activity for about 4-5 hours a day, mainly during the off-season for farming activities. In other months, they will have less time available due to their farming commitments. Thus, they plan to work on this livelihood activity to enhance their income.

2. Self-Help Group Information

S.No.	Details	Translation
2-1	Self-Help Group Name	Veer Jogni
2-2	Self-Help Group e-Village and Block	Gawara, Kullu
2-3	Biodiversity Conservation Committee Name	Gawal
2-4	Forest Technical Unit & Wildlife Range	Kullu
2-5	Forest Management Unit & Wildlife Circle	Kullu
2-6	Village	Gawara
2-7	Development Block	Kullu
2-8	District	Kullu
2-9	Number of Members in the Group	17
2-10	Date of Formation	27th November 2020
2-11	Monthly Savings Rate	₹100
2-12	Bank and Branch Name	Kangra Central Cooperative Bank, Bajoura
2-13	Bank Account Number	50072980991
2-14	Total Savings of the Group	₹22,000
2-15	Loans Given to Members	(Details to be provided)
2-16	Repayment Status of Loans by Members	(Details to be provided)

The details of the members of the Veer Jogni (Gawara Sub-Committee) group are as follows:"

S.No	Member Name & Address	Father/Husband Name	Position	Village	Age	Category	Contact Number
1	Ramna Devi	Devi Sah	Member	Gawara	32	General	9016012960
2	Lami Devi	Bhumi Chand Sichew	Member	Gawara	28	General	7876801021
3	Ram Leela Geer	Devi Sah	Treasurer	Gawara	46	General	9625286358
4	Champa Devi	Jog Raj	Member	Gawara	32	General	8219346287
5	Bimla Devi	Jeet Ram	Member	Gawara	32	General	7876059518
6	Dhama Devi	Ludar Chand	Member	Gawara	36	General	8988962550
7	Chudri Devi	Dhale Ram	Member	Gawara	32	General	7876048074
8	Siva Devi	Geer Sah	Member	Gawara	40	General	9817034700
9	Hima Devi	Sher Sah	Member	Gawara	33	General	7876592831

S.No	Member Name & Address	Father/Husband Name	Position	Village	Age	Category	Contact Number
10	Shamla Devi	Surat Ram	Member	Gawara	33	General	9816956094
11	Karkana Devi	Kashan Chand	Member	Gawara	28	General	8988224751
12	Sunita Devi	Mehr Chand	Member	Gawara	33	General	8580544189
13	Dinesha Devi	Veer Sah	Member	Gawara	25	General	7650901575
14	Balma Devi	Jeet Ram	Member	Gawara	42	General	7807833856
15	Neeta Devi	Kum Chand	Member	Gawara	31	General	7018450868
16	Vijay Devi	Kamme Ram	Member	Gawara	23	General	7650031192
17	Tara Devi	Anant Ram	Member	Gawara	46	General	8219530146

3. Geographical location of the village

Sl. No.	Details	English Translation
3-1	Distance from the district headquarters	30 kilometers
3-2	Distance from the main road	3 km (The road is under construction)
3-3	Name of the local market and distance	Kullu 30 kilometers, Bhuntar 20 kilometers, Bajora 15 kilometers
3-4	Distance from the main market	As above
3-5	Other main cities and their distances	Shamshi 21 kilometers, Manali 70 kilometers
3-6	Markets where products will be sold	Bhuntar, Kullu, Shamshi, Bajora, Manali
3-7	Any other specific features related to the village that are relevant to the group's activities	Most women in the village are skilled in handloom weaving.

4. Formation of the Group and Activities:

(a) **Need for a Business Plan:** In the village of **Wara**, which is part of the **Biodiversity Conservation Committee** under the sub-committee of **Wara**, there were no existing self-help groups (SHGs) for women. At the beginning of the project, discussions were held with the community, and they were informed about the support provided by the project for such groups. After observing the women in the community, it was decided to form a Self-Help Group (SHG) within the project, where the women would focus on weaving as a means to enhance their livelihoods. Most of the women in the group already engage in weaving work using handlooms. However, with weaving machines, the production of items would be faster. The women, however, do not have weaving machines nor the necessary skills to operate them. Due to these reasons, they were not able to enhance their livelihood as expected from the time invested. Therefore, the women, through the group, requested the project to provide weaving machines and appropriate training.

(b) **Objectives of the Business Plan:**

- To identify and resolve the skills of all group members.
- To provide a continuous source of income for the group.
- To connect the products with the right market.
- To encourage all members to work within the group.
- To promote modern and advanced weaving techniques.
- To enhance livelihoods.

(c) **Activities Included in the Business Plan:** The women and men will weave various items, including sweaters, socks, scarves, hats, and woolen garments using the machines.

(d) **Details of Business Plan Activities:** (1) **Community Engagement:** As part of this, awareness and community participation were promoted in the rural areas. Additionally, the selection of income-enhancing activities and the identification of beneficiaries were carried out under the guidance of the community.

Group Formation: The Self-Help Group (SHG) has been formed by uniting the members, and the selection of the group's president, secretary, and treasurer has been done systematically. The group has set rules and regulations, which were agreed upon by the members and are now implemented.

Capacity Building: It is essential to provide appropriate training to the beneficiaries for capacity building, which will be facilitated through the project.

Distribution of Sewing Machines: High-quality sewing machines will be provided to all group members so they can complete their tasks in less time and produce clean, high-quality products.

Connecting with the Market: Initially, the group will work for the people in the village and nearby areas, focusing on weaving items. Over time, they will create various designs for women, men, and children, using warm yarns and selling them in the local markets. The group is ready to establish connections with relevant government or private societies for marketing their products at suitable rates.

Linking with Financial Institutions and Relevant Departments: To promote the business, the group will be connected with financial institutions, and they will be made aware of the loan facilities provided by various banks. The group will also be linked to these banks for loans, with the project covering 5% of the interest to be paid directly to the bank.

Market Information: The potential to create products based on market demand will be explored, focusing on nearby villages and markets to identify potential opportunities.

Monitoring Process: Before starting the business, a baseline survey of the beneficiaries will be conducted. Financial assessments will be done every six months or annually, based on the following criteria:

- Increase in demand and product viability in the market.
- Growth in product sales.
- Increase in average time spent on activities by group members.
- Growth in income for group members. The sub-committees and the Social Audit Committee will regularly assess the activities of the group.

Expected Support and Resources:

- 75% or 50% of the capital cost will be provided by the project, with the remaining share borne by the group members. The group will use its savings, revolving funds, or bank loans for additional costs.
- The total number of activities will involve 17 members.
- Technical assistance will be provided through the installation of monitors in the village, ensuring proper training.

Expected Benefits:

- Employment opportunities will be created for women within the village.
- This activity will provide the opportunity to enhance earnings by utilizing even short amounts of time effectively.
- It will provide long-term and continuous livelihood resources for all group members.

5. Description of Products Related to Income-Generating Activities:

5-1. Products Name:

- Sweater
- Sets of Shawls and Stalls
- Caps
- Socks
- Other handloom products

5-2. Market Demand for Product Preparation: The group will analyze the current market demand for these products and consider the preferences of the consumers. This includes assessing the types of products that are popular in the local market, as well as those that have potential for broader market reach.

5-3. Agreement and Consensus within the Self-Help Group: The Self-Help Group has reached a consensus regarding the production of these items and has agreed on the types of products that will be made. The group's members are aligned in their decision to proceed with these specific products to ensure the success of their income-generating activities.

6. Production Process

The members of the Self-Help Group will be trained in the production of products such as coats, sweaters, shawl sets, caps, socks, and other handloom items. The training will be provided by skilled organizations or institutions. After receiving the training, the group will produce these items based on market demand.

1. Coats:

- 5 members of the group will be responsible for weaving designed coats. Each member will spend 4-5 hours per day, producing 1 coat in 2 days. This way, 5 members can produce 75 coats in one month.

2. Sweaters:

- 5 members will be responsible for weaving designed sweaters. Each member will spend 4-5 hours per day, producing 1 sweater in 2 days. This way, 5 members can produce 75 sweaters in one month.

3. Shawl Sets:

- 3 members will be responsible for weaving designed shawl sets. Each member will spend 4-5 hours per day, producing 2 shawl sets in 1 day. This way, 3 members can produce 180 sets in one month.

4. Socks:

- 2 members will be responsible for weaving designed socks. Each member will spend 4-5 hours per day, producing 4 pairs of socks in 1 day. This way, 2 members can produce 240 pairs of socks in one month.

5. Caps:

- 2 members will be responsible for weaving designed caps. Each member will spend 4-5 hours per day, producing 4 caps in 1 day. This way, 2 members can produce 240 caps in one month.

7. Planning for Production

No.	Planning for Production	Details
7.1	Total Working Days in a Month	30 days (2 days, 4-5 hours per day = 1 shift)
7.2	Total Women Working Days	17 women (255 shifts)
7.3	Raw Material Sourcing	Kullu, Bajora, and Bhuntar
7.4	Other Resources Sourcing	Kullu, Bhuntar

8. Marketing

Point	English Translation
8.1	Possible work areas include nearby villages and markets such as Kullu, Bhuntar, Shamshi, Patlikuhal, Manali, etc.
8.2	Estimation of possible work includes coats, sweaters, sets of blankets, caps, socks, etc.
8.3	Potential for work according to seasonal changes. The work will be year-round, but there

Point	English Translation
	will be a decrease in demand for approximately four months during the winter season.
8.4	Customers will include women, men, and children from nearby villages and towns. Most of the prepared goods will be sold to tourists.
8.5	Strategy for availability of work will involve direct contact and established local craft shows, selling products in shops, or engaging in weaving work.
8.6	Products include coats, sweaters, sets of blankets, caps, socks, etc. Additionally, scarves, shawls, and other knitwear will be made based on demand.

9. Distribution of labor

"The members of the group will divide the work by mutual consent and distribute the income based on the work done. At this time, it is considered that all members of the self-help group will perform every task; however, the type of product to be woven will depend on market demand, whether it is shawls or blankets. In this business plan, the number of products to be prepared will be symbolically measured and will be determined according to market demand. The distribution of work and the time for completion will depend on each member's skills and capacity. All members will keep a record of transactions individually."

10. SWOT Analysis: Strengths, Weaknesses, Opportunities, and Threats

Strengths:

1. All group members share similar and positive thinking and have strong determination.
2. One group member will start with small-scale weaving work.

Weaknesses:

1. This is a new venture for the Self-Help Group.
2. The group lacks experience in working with machines.

Opportunities:

1. The group could receive larger work if they maintain cleanliness, quality, etc.

2. There is higher demand in the local markets for woolen goods due to colder weather and the influx of tourists.
3. The project offers 75% assistance for women from scheduled castes/tribes and 50% for general women in purchasing weaving machines.
4. The project also offers on-site training in stitching, which will be organized by local institutions.

Threats:

1. If internal conflicts arise within the group, it could impact the group's work.
2. The group may break down if there is a lack of demand or transparency.
3. Failure to adapt to changing fashion trends could lead to a decline in the quality of work.
4. The group will need to meet standards in the market and compete with experienced and skilled artisans.

11. Calculation/estimation of estimated cost of the business and selling price of the product

(A) Capital Investment

No.	Description	Unit	Rate	Amount	Total Project Cost	Beneficiary Share	Project Share
1	Weaving Machine	13	10,000	130,000	97,500	32,500	
Total					130,000	97,500	32,500

Note: Other small necessary items are provided by the women.

Note: The beneficiary share for capital investment will be borne by the beneficiaries in cash.

(B) Operational Cost (Estimated for One Month)

No.	Description	Unit	Rate	Amount
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No.	Description	Unit	Rate	Amount
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1	Transport Expenses	L/S	1,200	1,200
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2	Room Rent	L/S	800	800
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(C) Category-wise Costs (75 units per month)

(1) Coat Material (50 kg)

No.	Description	Unit	Rate	Amount
1	Yarn Material	kg	625	31,250
2	Other materials (Buttons, etc.)	L/S	600	600
3	Wages	Day	275	20,625
4	Miscellaneous Expenses (Machine Repair, Packaging, etc.)	Piece	5	375
Total				52,850

(2) Sweater (75 units per month)

No.	Description	Unit	Rate	Amount
1	Yarn Material	kg	625	35,937
2	Other materials (Buttons, etc.)	L/S	500	500
3	Wages	Day	275	20,625
4	Miscellaneous Expenses (Machine Repair, Packaging, etc.)	Piece	5	375
Total				57,437

(3) Set of Beds (180 units per month)

No.	Description	Unit	Rate	Amount
1	Yarn Material	kg	625	33,750
2	Other materials (Buttons, etc.)	L/S	400	400

No.	Description	Unit	Rate	Amount
3	Wages	Day	275	12,375
4	Miscellaneous Expenses (Machine Repair, Packaging, etc.)	Piece	4	720
Total				47,245

(4) Socks (240 units per month)

No.	Description	Unit	Rate	Amount
1	Yarn Material (Regular)	kg	625	7,500
2	Nylon Yarn	kg	250	6,000
3	Wages	Day	275	8,250
4	Miscellaneous Expenses (Machine Repair, Packaging, etc.)	Piece	2	480
Total				22,230

(5) Hats (240 units per month)

No.	Description	Unit	Rate	Amount
1	Yarn Material	kg	625	21,562
2	Wages	Day	275	8,250
3	Miscellaneous Expenses (Machine Repair, Packaging, etc.)	Piece	2	480
Total				30,292

Total Operational Cost

Total Operational Cost	210,054
Total Cost (Including Miscellaneous)	212,054
Net Operational Cost (Operational Cost - Wages)	141,929

Total Business Plan Cost

| **Capital Investment + Operational Cost** | 271,929 |

(D) Production Cost Calculation (For One Month)

No.	Description	Amount
1	Total Operational Cost	212,054
2	10% Value Addition on Capital Investment	1,083
Total		213,137

(E) Financial Evaluation (Estimated)

No.	Product Name	Quantity	Wages	Miscellaneous Expenses	Total Cost	Price per Unit	Profit %	Total Profit
1	Coat	75	20,625	32,225	52,850	705	42%	75,000
2	Sweater	75	20,625	36,812	57,437	766	50%	86,250
3	Bed Set	180	12,375	34,870	47,245	262	43%	67,500
4	Socks	240	8,250	13,980	22,230	93	38%	30,000
5	Hat	240	8,250	22,042	30,292	126	39%	42,000
Total		810	70,125	139,929	210,054			300,750

12. Cost-Benefit Analysis for an Enterprise (for one cycle)

S. No.	Description	Amount (₹)
1	Annual interest on capital investment at 10%	1,083
2	Operating Expenses	
a	Room rent	800
b	Transportation	1,200
c	Raw material (thread, etc.)	137,499

S. No.	Description	Amount (₹)
d	Labor wages	70,125
e	Average expenses (repair, packaging, electricity, etc.)	2,430
Total	Total Operating Expenses	213,137
3	Total production quantity	810
5	Income from production	300,750
6	Net profit = Income from production - (Interest + Expenses)	86,530
7	Gross profit (including labor and rent) = Net profit + Labor wages + Rent	157,455
8	Amount available for distribution among members = Income - (Capital + Next cycle expenses)	157,161
9	Distribution amount if production reduces to 50% = 50% Income - (Capital + Next cycle expenses)	6,786

Notes:

- **Net Profit Distribution:** The net profit of ₹157,161 will be distributed among the group members based on the agreed ratio.
- **If production reduces by half,** the distributable amount will reduce significantly to ₹6,786.

13. Need for Funds

Group's financial need

S. No.	Description	Amount (₹)
1	Capital investment	130,000
2	50% of operating expenses	70,965
Total	Total Amount	200,965

14. Financial resources of the Group

S. No.	Resource Description	Amount (₹)
1	Assistance amount provided under the project	97,500
2	Beneficiary contribution	32,500
3	Group's internal savings	22,000

S. No.	Resource Description	Amount (₹)
Total	Total Amount	152,000
Additional Required Amount 170,965 - 152,000 = 18,965 (or 19,000)		

Note: Due to the shortage of additional funds, the group will arrange this amount either by taking a loan or utilizing funds from the revolving fund.

15. Break-even Point Calculation

Break-even Point = Capital Investment / Profit per Unit Produced

= 130,000 / 867 = 150 days, i.e., approximately five months.

In the above scenario, by stitching and delivering 810 sets of different types, the break-even point will be achieved in 150 days.

This means the capital cost incurred for this activity can be recovered within five months.

16. Management of funds

Month	Principal Loan (₹)	Project Interest (5%) (₹)	Group Interest (7%) (₹)	Total Interest (₹)	Total Payable Amount (₹)	Amount Paid by Group (₹)	Loan Repaid by Group (₹)	Remaining Principal Loan (₹)	Project Interest Paid (₹)	Group Interest Paid (₹)
1	19,000	190	-	190	19,190	-	-	19,000	-	-
2	19,000	1521	190	79	1,711	1,600	2,500	17,479	175	17654
3	19,000	1527	175	73	1,702	1,600	5,000	15,952	160	16,112
4	19,000	1534	160	66	1,693	1,600	7,500	14,418	144	14,563
5	19,000	1540	144	60	1,684	1,600	10,000	12,879	129	13,007
6	19,000	1546	129	54	1,675	1,600	12,500	11,332	113	11,446
7	19,000	1553	113	47	1,666	1,600	15,000	9,779	98	9,877
8	19,000	1559	98	41	1,657	1,600	17,500	8,220	82	8,302
9	19,000	1566	82	34	1,648	1,600	20,000	6,654	67	6,721
10	19,000	1572	67	28	1,639	1,600	22,500	5,082	51	5,133
11	19,000	1579	51	21	1,630	1,600	25,000	3,503	35	3,538

Month	Principal Loan (₹)	Project Interest (5%) (₹)	Group Interest (7%) (₹)	Total Interest (₹)	Total Payable Amount (₹)	Amount Paid by Group (₹)	Loan Repaid by Group (₹)	Remaining Principal Loan (₹)	Project Interest Paid (₹)	Group Interest Paid (₹)
12	19,000	1585	35	15	1,620	1,600	4,354	-	-	-
13	19,000	1918	-	-	1,400	1,400	-	-	-	-
Total	19,000	12,243	518	725	19,725	19,000	-	-	1,243	-

Key Notes:

1. The women of the group will collectively contribute the principal loan repayment in cash.
2. As work expands, they will use profits to make purchases from the market.
3. For the loan, the project will directly pay the total interest of ₹518 (5%) to the bank, which will be considered savings for the group.

17. Rules of the Self-Help Group (SHG)

1. **Group's Work:** Weaving shawls using warm threads.
2. **Group's Address:** Village Chhawara, Post Office Shiyul, District Kullu, Himachal Pradesh.
3. **Total Members of the Group:** 17
4. **Date of First Meeting:** 27th November 2020
5. **Interest Rate on Loans:** ₹2 for every ₹100 loaned.
6. **Monthly Meeting Date:** On the 5th of every month.
7. **Savings Contribution:** All members must deposit their savings in the group every month.
8. **Mandatory Attendance:** All members must attend the group meeting.
9. **Group Bank Account:** Opened at Kangra Central Cooperative Bank, Bajoura Branch, Account No. 50072980991.
10. **Permission for Absence:** Members absent from the meeting must inform the President and Secretary in advance and seek approval.
11. **Expulsion Policy:** Members failing to deposit savings for three consecutive meetings or being absent without a valid reason will be expelled from the group.
12. **Special Meetings for Absentees:** If a member is absent without reason, the next meeting will be held at the absentee's home, and their justification will be recorded in the presence of at least two members.
13. **Election of Office Bearers:** After the term of the current office bearers ends, the President, Treasurer, and Secretary will be elected by mutual agreement of all members.
14. **Powers of President and Secretary:** They can withdraw or deposit funds from the bank, and their term will be valid for one year.
15. **Proper Utilization of Funds:** The President, Secretary, or any member cannot use group funds for personal reasons. The funds must always be used for group-related purposes.

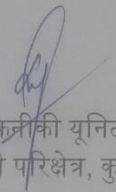
16. **Loan Repayment for Leaving Members:** If a member wishes to leave the group but has taken a loan, they must repay the loan in full before leaving. Otherwise, they cannot leave the group.
17. **Loan Policy:** Loans will be granted for productive purposes, with interest rates and repayment schedules determined during group meetings.
18. **Emergency Fund:** The President and Secretary should maintain a minimum emergency fund of ₹1,000.
19. **Documentation of Meetings:** All records should be read out and documented in the group register in the presence of all members.
20. **Notification for Large Loans:** Members intending to take large loans must inform the group at least one week in advance.
21. **Loan Discussions:** Loan requirements must be discussed with all members during the meeting.
22. **Savings of Leaving Members:** If a member leaves the group without valid reason, their savings deposited in the group will be forfeited.
23. **Monthly Report Submission:** The group must submit its monthly report to the local Field Technical Unit (FTU) office every month.

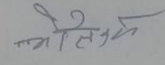
समूह का सहमती पत्र एवं स्वीकृति

आज दिनांक 16.12.2021 को वीर जोगनी स्वयं सहायता समूह (छवारा उप-समिति) की बैठक हुई। बैठक में प्रधान श्रीमती रामना देवी की अध्यक्षता में हुई जिसमें समूह के सदस्यों ने सर्वसम्मति से निर्णय लिया कि आय बढ़ाने के लिए स्वेटर, जुराब, टोपी आदि की बुनाई 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 बुनाई है, को इसकी व्यवसाय योजना के अनुसार या बाज़ार की मांग के अनुसार सभी सदस्य मिलजुल कर सफल बनायेंगे।

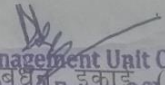
Laxmi Devi
समूह के सचिव के हस्ताक्षर

Ramana Devi
समूह के प्रधान के हस्ताक्षर


फील्ड तकनीकी यूनिट (FTU)
वन्यप्राणी परिक्षेत्र, कुल्लू ।

प्रधान, 
छवारा उपसमिति
(जैव विविधता प्रबंधन कमेटी, न्यूल)

स्वीकृत


Divisional Management Unit Officer
कुल्लू मंडलाय, प्रबंधन इकाई (DMU)
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Wild Life Division, Kullu

Members of Self Help Group Veer Jogni (Sub-Committee)

 <p>Smt. Ramna Devi-Pradhan</p>	 <p>Smt. Laxmi Devi-Secretary</p>	 <p>Smt. Ram Leela-Cashier</p>	 <p>Smt. Champa Devi</p>
 <p>Smt. Binla Devi</p>	 <p>Smt. Dharna Devi</p>	 <p>Smt. Chakri Devi</p>	 <p>Smt. Santra Devi</p>
 <p>Smt. Heema Devi</p>	 <p>Smt. Sharmela Devi</p>	 <p>Smt. Kirna Devi</p>	 <p>Smt. Suneeta Devi</p>
 <p>Smt. Dinesha Devi</p>	 <p>Smt. Baalma Devi</p>	 <p>Smt. Neeta Devi</p>	 <p>Smt. Viola Devi</p>
 <p>Smt. Tara Devi</p>			