



# BUSINESS PLAN

## Handloom

(Shawl, stole and muffler knitting)

**kali Self Help Group (Bhakli Sub Committee)**



Biodiversity Management Committee	Shillirajgiri
Sub Committee	Bhakli
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)

## **Index**

<b>No.</b>	<b>Topic</b>	<b>Page No.</b>
1	Introduction	3
2	Work Summary	4-5
3	Self-Help Group / Equal Share Group Details & List	5-6
4	Geographical Condition of the Village	6-7
5	Details of Products Related to Income Generation Activities	7
6	Production Processes	7-9
7	Production Planning	9
8	Raw Material Requirements	9-10
9	Sales and Distribution	10-11
10	Management Among Members	11
11	Strengths, Weaknesses, Opportunities & Challenges (SWOT Analysis)	12
12	Possible Risks and Their Mitigation Measures	12-13
13	Financial Structure of the Business Plan	13-14
14	Financial Summary	14
15	Financial Conclusion	15
16	Cost-Benefit Analysis	15
17	Fund Requirements	16
18	Key Discussion Points	16
19	Group Rules	16-17
20	Group Members' Photos & Consent Form	17-18

### **1. Introduction**

The handloom industry has been providing livelihood to artisans since ancient times. In India, handloom has evolved into one of the most important cottage industries and trades over time. Handloom weavers have been producing fabrics using fine fibers of cotton, silk, and wool. The handloom industry is an essential part of India's cultural heritage.

Earlier, the people of Kullu used to weave plain shawls, but after the arrival of artisans from Bushahr, Shimla district of Himachal Pradesh, patterned handloom weaving came into existence. In the past, both men and women worked on traditional pit looms in their homes, weaving warm

clothes for their families to use during winter. Later, handloom weaving became widespread, possibly influenced by the British during their rule.

Traditional woven products of Kullu include *Dodu*, *Pattu*, *Tweed*, shawls, cap borders, and mufflers. Since the 1960s, the increasing number of tourists and their growing interest in Kullu's handicraft products have provided a sustainable livelihood, especially for women, who constitute about 70% of the region's weavers.

However, weavers and artisans in the region face challenges in marketing their products due to competition from power-loom products manufactured in the plains. To support the handloom sector, both the Government of India and the State Government have been making continuous efforts.

Under the Himachal Pradesh Forest Department's initiative, funded by JICA, the *Himachal Pradesh Forest Ecosystem Management and Livelihood Improvement Project (PIHPFEM&L)* aims to improve the livelihoods of communities living near forests along with ecological conservation. Women self-help groups (SHGs) are being formed, and activities are chosen based on their skills and interests.

One such activity is handloom weaving, a traditional craft of Kullu, which has attracted the interest of local women. The "Kali" Self-Help Group under the *Shilarajgiri Biodiversity Management Committee's Bhakali Sub-Committee* has selected handloom weaving as their livelihood activity. This business plan has been developed considering every aspect of the trade.

## **2. Project Summary**

Himachal Pradesh is situated in the western Himalayas. The state is full of natural beauty and rich cultural and religious heritage. It has diverse forests, rivers, and valleys. The population of the state is approximately 7 million, and its geographical area is 55,673 square kilometers. Himachal Pradesh consists of regions ranging from the Shivalik hills to the high-altitude and colder zones of the middle Himalayas. The primary occupation of the people in the state is agriculture.

Among the 12 districts of Himachal Pradesh, seven districts are included in the Himachal Pradesh Forest Ecosystem Management and Livelihood Improvement Project, which is supported by JICA (Japan International Cooperation Agency). Kullu district is also a part of this initiative.

With the implementation of the Himachal Pradesh Forest Ecosystem Management and Livelihood Improvement Project (JICA-supported), a micro-plan was developed for the "Bhakhli" sub-committee under the Biodiversity Management Committee of Shillrajgiri. The primary occupation of the people in this biodiversity sub-committee is agriculture and horticulture. However, the average landholding per family is less than four bighas, and there are no irrigation facilities available. As a result, most people migrate within and outside the district for labor work. Due to a lack of proper irrigation facilities, their income has not increased as expected.

The local people primarily cultivate wheat, maize, barley, and pulses, along with horticultural crops like apples, plums, pears, and apricots. Due to the absence of alternative income sources, many are forced to leave their homes in search of labor work. To address this issue, the *Jai Maa Dashmivarda Self-Help Group* has decided to engage in the production of stoles, borders, and mufflers to improve their livelihood.

Local self-help groups have been established under the livelihood improvement initiative. Among these, the *Kali Self-Help Group* was formed on **January 10, 2024**. This group consists of **10 women members**, all belonging to Scheduled Castes. After detailed discussions, the group decided to focus on making and marketing shawls, stoles, and mufflers.

Currently, **2-3 members of this group are already engaged in weaving shawls, stoles, and mufflers**. Initially, after production, the group will be connected with local shopkeepers or wholesale traders for marketing. As production and demand increase, there will be a need to explore and expand marketing opportunities further.

Recently, the **Chief Minister of Himachal Pradesh** mentioned on *Handloom Day* that the state government is in discussions to market Himachal's handloom products through **Flipkart**. It is expected that such efforts will continuously improve the livelihood opportunities for self-help groups. By working collectively and producing in larger quantities, the group members can enhance their income and improve their livelihoods.

The raw materials and yarn required for **shawl, stole, border, and muffler production** are locally available, and there is immense potential for marketing at the local level. This is because **tourists visit Kullu Valley almost throughout the year**.

Kullu's **shawls, stoles, borders, caps, and mufflers** are famous across India for their beauty and craftsmanship. As a result, tourists often purchase these items in **large quantities as souvenirs** for their families and friends before returning home.

Initially, the group members will receive **training in shawl, stole, border, and muffler production**, which will be fully funded by the project. All members of this group are **women from the Scheduled Caste community**. Therefore, **75% of the capital cost will be covered by the project**, while the **remaining 25% will be contributed by the group members**. Additionally, the project will also cover expenses related to **transporting and setting up raw materials in the village**.

Furthermore, a **Revolving Fund of ₹1,00,000** will be provided to support the group's financial stability. The group has decided that all members will **work according to the set rules and conditions** and will **mutually agree on the distribution of profits**.

While formulating the **business plan**, factors such as the **group's production capacity, availability of raw materials, market demand, and sales potential** were taken into careful consideration.

### 3. Details of Self-help group

S.No	Field	Details
3-1	Name of the Self-Help Group	Kali
3-2	Biodiversity Committee	Shilraajgar
3-3	Sub-committee Name	Bhakhali
3-4	Forest Division	Kullu
3-5	Wildlife Model	Kullu
3-6	Village Name	Dabar
3-7	Location	Kullu
3-8	Date of Formation	10/01/2024
3-9	Number of Women Members	10 women
3-10	Date of Registration	10/01/2024
3-11	Contribution for Registration	100/-
3-12	Purpose of the Self-Help Group	making woolen products
3-13	Bank Account Number	88331300006217
3-14	Revolving Fund	2000
3-15	Group Membership Conditions	All members follow mutual agreement
3-16	Signature and Approval	Signed by all members

**The details of the members included in the group are as follows**

<b>S.No</b>	<b>Name</b>	<b>Father's Name</b>	<b>Village</b>	<b>Age</b>	<b>Caste</b>	<b>Phone Number</b>
1	Jugi Devi	Tej Ram	Dabar	37	Scheduled Caste	6230702364
2	Kavita Bharati	Sushil Kumar	Dabar	21	Scheduled Caste	7876798095
3	Chand Devi	Dole Ram	Koshyari	32	Scheduled Caste	6230179050
4	Umalta Ram	Sahni	Dabar	43	Scheduled Caste	9816589322
5	Kavita Mahinder	Member	Dabar	30	Scheduled Caste	8894335427
6	Sunita Doot Ram	Member	Dabar	36	Scheduled Caste	8580716801
7	Kalavati Veer	Member	Dabar	30	Scheduled Caste	8091063991
8	Komal Bharati	Dole Ram	Dabar	23	Scheduled Caste	9816100355
9	Sapna Dawan	Ganga Dawan	Dabar	30	Scheduled Caste	9815090957
10	Dada Bablu	Member	Dabar	27	Scheduled Caste	8627973647

#### **4. Geographical location of village**

<b>Category</b>	<b>Details</b>	<b>Distance (fd. eh.)</b>
<b>Administrative &amp; Market</b>	Distance from District Headquarters	15
	Distance from Doharanala Main Road	2.2
	Local Market Name: Kullu, Bhuntar	Kullu - 15, Bhuntar - 22
	Distance from Main Market: Kullu	15
<b>Geographical Location</b>	Distance from Other Major Cities/Towns	Kullu - 15, Manali - 40, Bhuntar - 22
		Kullu - 15, Manali - 40, Bhuntar - 22
<b>Work &amp; Expertise</b>	Distance to Markets for Selling Produce	Kullu - 15, Manali - 40, Bhuntar - 22
	Any Other Specialties Related to the Village and Members Chosen for the Harvesting Process	—
	Members already familiar with handloom weaving	—

## 5. Procedures for the management of work from local stations

S. No.	Details
5-1	<b>Product Name:</b> Shawls, Stoles, Borders, and Mufflers
5-2	<b>Product Identification Method:</b> Some members of the group have prior experience in weaving shawls, stoles, and borders. These products have <b>high demand in the local market</b> . The group anticipates additional income through production and sales.
5-3	<b>Product Design:</b> The design has been approved by group members ( <b>Consent letter attached</b> ).

## 6. Details of production process

- 1. Shawl Purchase and Placement:**
  - The shawls will be purchased from the market and displayed at the respective sites for sale.
  - Additionally, sales data and accounts will be maintained by the group.
- 2. Work Distribution:**
  - The group will distribute the work among all members to manufacture shawls, borders, and mufflers.
- 3. Work Breakdown:**
  - Each member will be responsible for specific tasks such as weaving and stitching.
- 4. Average Timeframe:**
  - The average time to make one shawl or muffler will be between 4 to 5 hours.
- 5. Time Management:**
  - The group will track and maintain the time spent by each member on the tasks.

## **Details of Handloom Products:**

### **1. Shawl Production (Kullu Shawls):**

Kullu shawls are famous for their traditional patterns and designs. These shawls feature floral patterns woven onto the borders and occasionally at the corners.

The design may incorporate up to 8 colors, typically including bright shades like red, yellow, magenta, pink, green, orange, blue, black, and white.

Traditionally, the base color is usually white, black, or natural brown. However, with increasing demand in the market, brighter colors are now being replaced with pastel shades.

The shawls are made using wool from sheep, angora, pashmina, yak, and hand-spun materials. The price of these shawls depends on the quality of wool, the number of patterns used, and the width of the shawl.

Estimated Time for Production:

Four members can produce approximately 60 shawls in a month, with each shawl taking 4 to 5 hours of work.

### **2. Stole Production (Pashmina Stoles):**

A stole is a smaller, high-quality shawl typically made from expensive fabric. It can be wrapped around the body or draped over the shoulders.

The stole is usually smaller in length and width compared to a shawl.

Estimated Time for Production:

Five members can produce 1.3 stoles per day, resulting in 156 stoles per month.

### **3. Border Design (Special Feature of Kullu Shawl):**

Kullu shawls have a unique feature on the borders, where there are intricate patterns woven with threads or borders running in width. These borders are adorned with beautiful patterns, using vibrant colors like yellow, green, white, or red, and are woven in widths of a few centimeters.

Additionally, slightly larger borders are used in high-end Kullu shawls with various attractive designs, which give them a distinct identity. The weaving of these borders will be done by 2 members, and they will produce 60 borders.

#### 4. Mufflers:

It is a tradition in the hills to present caps and mufflers as gifts during various occasions. The mufflers made by the group will be produced one by one. Each muffler will take 4 to 5 hours to complete, and in a day, two mufflers can be produced. The group's two women will be able to make 60 mufflers in a month.

### 7. Process for Production of Handloom Items

Step	Activity	Production Time	Output	Remarks
7-1	Total Production (per day)	4-5 hours per unit	60 Shawls, 156 Stoles, 60 Mufflers, 60 Borders	
7-2	Work Allocation (for members)			Allocation per person:
	Kullu Shawls	4 units per person		
	Stoles	4 units per person		
	Mufflers	2 units per person		
	Borders	2 units per person		
	Total for all members	12 units per day		
7-3	Quality Control			Quality inspection of products is crucial.
7-4	Final Product Review	Manali	High-Quality Standards	Final output must meet high standards based on demand.

## 8. Costing and Financial Analysis for Production

S.No	Item	Unit Name	Quantity	Rate	Amount	Total Production (Units)
1	<b>Shawl (80:20 Thread)</b>	Tana Bana (kg)	15.8	800	12,640	60 Shawls
		Chemical Dye (kg)	1.7	500	850	
		Labor Wages	60	25	1,500	
		Daily Wages	85	350	29,750	
		Packing, Washing, etc.	60	25	1,500	
	<b>Total</b>				<b>46,240</b>	
2	<b>Stole (80:20 Thread)</b>	Tana Bana (kg)	39	800	31,200	156 Stoles
		Chemical Dye (kg)	3.9	500	1,950	
		Labor Wages	85	350	29,750	
		Daily Wages	85	350	29,750	
		Packing, Washing, etc.	156	20	3,120	
	<b>Total</b>				<b>66,020</b>	
3	<b>Muffler Woolen</b>	Tana Bana (kg)	12	1,500	18,000	120 Mufflers
		Labor Wages	30	350	10,500	
		Packing, Washing, etc.	120	15	1,800	
	<b>Total</b>				<b>30,300</b>	
4	<b>Border</b>	Tana Bana (kg)	2.4	1,500	3,600	120 Borders
		Labor Wages	30	350	10,500	
		Packing, Washing, etc.	120	15	1,800	
	<b>Total</b>				<b>15,900</b>	

## 9. Details of marketing and sales

S.No	Description	Details
8-1	Retail outlets selling handmade products	Handmade products are in demand in retail outlets, with large-scale purchases happening at weddings and other ceremonies in local areas.
8-2	Retail demand for handmade products from local areas	Products in demand include 14 from Eukhy, 40 from HkqUrj, and 22 from local retail areas.
8-3	There is higher demand for handmade products than supply	Handmade products are in higher demand than the current supply.
8-4	Handmade products are usually bought by retail stores in large quantities for local use, especially in ceremonies	Large-scale buying of handmade products happens for weddings and other local ceremonies.
8-5	Increased demand for handmade products with time and season	As time progresses, demand for handmade products increases.
8-6	Retail outlets and stores in Himachal Pradesh, including Kullu, Manali, and Bhuntar	Handmade products will be linked with retail stores in Kullu, Manali, and Bhuntar for sales.
8-7	Reduced demand in local markets	If demand in local markets decreases, products will be linked with wholesale markets in Shimla.
8-8	Products will be marketed with display stalls and other sales arrangements in Mela and fairs	Handmade products will be marketed using stalls and displays in fairs with branding (e.g., 'LVkWy').
8-9	Adjusting production based on demand	If demand increases or decreases in local markets, production will be adjusted accordingly.
8-10	Handmade products display and marketing strategy - "Handmade Fashion"	Handmade products will be showcased with branding and marketed accordingly.
8-11	Handmade products branding strategy - "Come, weave with us"	Products will be marketed with the slogan "Come, weave with us."

## **10. Guidelines for Proper Implementation:**

- For the successful operation of the project, timely actions must be taken.
- The team will coordinate from the ground level to ensure effective execution.
- Coordinated actions will be planned and carried out with proper coordination and team involvement.
- The coordination between the stakeholders will be completed with regular updates and progress checks.
- Regular updates and monitoring will be done to track the progress of tasks.
- Payment and benefits will be fairly distributed among the participants and stakeholders involved.

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

### **Strengths:**

1. All group members have a common and positive outlook.
2. Some group members are already engaged in small-scale production and marketing, which will make it easier for other members to join in weaving and selling.
3. The production cost is low, and the demand for products is high.
4. Group members will have an income source available close to their homes in a short period.

### **Weaknesses:**

1. The group is new.
2. The group lacks experience in conducting operations.
3. Members are financially weak.

### **Opportunities:**

1. The group can scale up production to a larger scale.
2. There is high demand for shawls, stoles, borders, and mufflers in the local market due to the tourism boom.
3. The project will bear 50% of the cost for purchasing khadi and charkhas.
4. The project will facilitate the production of handloom products either on-site or in handloom organizations.

### **Threats:**

1. Internal conflicts within the group can potentially disrupt the operations.
2. The group might break apart due to lack of demand or transparency.
3. The demand for products will mostly depend on the arrival of tourists.
4. There will be competition from established handloom organizations.

## 12. Potential Threats and Risk Factors in the Process of Production and Marketing

Sr. No.	Potential Threats	Suggested Action
1	There is a possibility of decreased demand for products in the local market, which could adversely affect production and income.	Retail shopkeepers in Shimla and Mandi markets will be engaged for marketing.
2	A decline in product quality could lead to reduced demand.	To maintain quality, the group will need to adopt new standards and improve skills.
3	The group will face competition from established organizations.	The group must maintain quality and operational skills, while continually exploring new marketing opportunities.

## 13. Cost breakdown of machinery and tools

Sr. No.	Item Name	Quantity	Unit Cost	Total Cost	Project Share	Project Share Amount	Beneficiary Share Amount
1	Khadi	35	10	12,000	120,000	75/25	90,000
2	Charkha	10	2,000	20,000	75/25	15,000	5,000
<b>Total</b>	-	-	-	140,000	-	105,000	35,000

## Details of economic activity

S. No.	Item	Unit	Quantity	Rate (₹)	Amount (₹)	Estimated Production
<b>1</b>	<b>Shawl (80:20 thread)</b>					45 shawls
a.	Yarn	kg.	11	800	8,800	
b.	Chemical	kg.	1.6	500	800	
c.	Wrapping Labor		45 25	1,125		
d.	Labor Wages	Days	105	350	36,750	
e.	Packing, Washing, etc.		45 25	1,125		
<b>Total</b>					<b>48,600</b>	
<b>2</b>	<b>Stole (80:20 thread)</b>					78 stoles
a.	Yarn	kg.	18	800	14,400	

S. No.	Item	Unit	Quantity	Rate (₹)	Amount (₹)	Estimated Production
b.	Chemical	kg.	3	500	1,500	
c.	Labor Wages	Days	75	350	26,250	
d.	Packing, Washing, etc.	78	20	1,560		
<b>Total</b>					<b>43,710</b>	
<b>3</b>	<b>Woolen Muffler</b>					60 mufflers
a.	Yarn	kg.	4	1,500	6,000	
b.	Labor Wages	Days	15	350	5,250	
c.	Packing, Washing, etc.	60	15	900		
<b>Total</b>					<b>12,150</b>	
<b>4</b>	<b>Border</b>					60 borders
a.	Yarn	kg.	1.2	1,500	1,800	
b.	Labor Wages	Days	30	350	10,500	
c.	Packing, Washing, etc.	60	15	900		
<b>Total</b>					<b>13,200</b>	
<b>Total Estimated Cost</b>					<b>1,17,660</b>	
<b>Additional Costs</b>					<b>5,000</b>	
	Rent, Electricity, etc.				2,000	
	Transportation				2,000	
	Miscellaneous (Repair, Stationery, etc.)				1,000	
<b>Total Cost</b>					<b>1,22,660</b>	
<b>Estimated Revenue</b>					<b>1,98,500</b>	
	Shawl (45 pcs)				85,500	
	Stole (78 pcs)				78,000	
	Muffler (60 pcs)				24,000	
	Border (60 pcs)				9,000	
	Other Savings/Income				2,000	
<b>Total Estimated Profit</b>					<b>75,840</b>	

## 14. Summary of Economics

1. **Working Capital Cost** – ₹43,910
2. **Annual Depreciation on Capital Cost (10%)** – ₹1,666
3. **Annual Interest on Bank Loan (12%)** – ₹0

**Total Cost** – ₹45,576

- **25% of the capital cost will be borne by the beneficiaries**, and the working capital cost will be contributed in cash by the group members.

## 15. Financial summary

### Price Calculation, Profit Distribution, and Total Production Revenue

S. No.	Item	Estimated Production Quantity	Production Cost (₹)	Profit %	Profit (₹)	Total Selling Price (₹) (Cost + Profit)	Market Price per Unit (₹)	Total Revenue from Sales (₹)
1	Shawl	45	964	97.09%	936	1900	2100	85,500
2	Stole	78	538	85.87%	462	1000	1200	78,000
3	Muffler	60	253	58.10%	147	400	500	24,000
4	Border	60	133	12.78%	17	150	160	9,000
<b>Total Sales Revenue</b>								<b>1,96,500</b>

## 16. Cost-Profit Analysis (Per Month)

S. No.	Item	Amount (₹)
1	Annual Depreciation on Capital (10%)	1,166
2	Working Capital Costs	
	Room Rent, Electricity, etc.	2,000
	Labor Wages	78,750
	Raw Material, Packaging, Washing	2,000

<b>S. No.</b>	<b>Item</b>	<b>Amount (₹)</b>
	Other Expenses (Repairs, Stationery)	1,000
	Transport Costs	2,000
	<b>Total Working Capital Costs</b>	<b>85,750</b>
	<b>Total Profit</b> (Revenue - Total Costs)	<b>1,09,650</b>
	<b>Gross Profit</b> (Profit + Wages + Rent)	<b>1,19,500</b>

### **Net Distributable Amount per Month**

<b>Calculation</b>	<b>Amount (₹)</b>
Total Revenue from Production	1,96,500
Less: Average Capital & Interest Repayment	0
Less: Working Capital for Next Cycle	43,910
<b>Total Distributable to Group Members</b>	<b>1,52,550</b>

### **Key Financial Notes**

1. **25% of the capital cost** will be borne in cash by the group members, while **75% will be covered by the project.**
2. **₹1,00,000 will be given as a revolving fund** to the SHG as a financial assistance deposit for taking bank loans.

## **17. Requirement of Funds**

### **First Month Fund Requirement of the Group**

<b>S. No.</b>	<b>Item</b>	<b>Amount (INR)</b>
1	Capital Expenditure	140,000
2	Working Capital	43,910

S. No.	Item	Amount (INR)
--------	------	--------------

<b>Total</b>		<b>183,910</b>
--------------	--	----------------

## Financial Resources of the Group

S. No.	Description of Financial Arrangement	Amount (INR)
--------	--------------------------------------	--------------

1	Grant for Capital Expenditure from Project	105,000
---	--	---------

2	Cash Contribution from Group Members	35,000
---	--------------------------------------	--------

3	Group Savings	2,000
---	---------------	-------

<b>Total</b>		<b>142,000</b>
--------------	--	----------------

## 18. Calculation of Break-Even Point (BEP)

### Break-Even Point Calculation

**Break-Even Point =  $140,000 / 109,650 = 1.27$  months**  
**=  $1.27 \times 30$  days = 38 days**

The break-even point can be achieved within **38 days** by distributing the sales of shawls, stoles, and mufflers in the same proportion as mentioned above.

### Conclusion

By producing **45 shawls, 78 stoles, 60 mufflers, and 60 borders**, the group will generate an income of **₹196,500**, out of which:

- **₹78,750** will be received as wages.
- **₹109,650** will be the profit.

Thus, **each member** can earn **₹78,750 as wages** and **₹10,930 as profit share** per month by working **only 4-5 hours per day**.

## 19. Rules for SHG

### Self-Help Group Rules and Regulations

1. **Group Work:** Handloom weaving (Shawls, Stoles, Borders, and Mufflers).
2. **Group Address:** Village Dabar, Post Office Mohal, Tehsil Bhuntar, District Kullu, Himachal Pradesh.
3. **Total Members:** 10.
4. **Date of Group's Inception:** 10-01-2024.
5. **Group will earn an interest of ₹2 per ₹100 per month.**
6. **The group's monthly meeting will be held on the 5th of every month.**
7. **All members will deposit their monthly savings into the group's account.**
8. **Attendance of all members is mandatory in the group meetings.**
9. **Group Bank Account:** The account is opened in the **Gramin Bank, Doharanala Branch**, with Account Number **88331300006217**.
10. **For important decisions:** The President and Secretary must seek approval in the group meetings.
11. **If a member does not deposit their savings or remains absent for 3 consecutive meetings, they will be removed from the group.**
12. **If a member remains absent without reason, the next meeting will be held at their house, and they must bear the expenses. If there are two absentees, they will share the expenses.**
13. **Future selection of the President and Secretary will be done with mutual consent of all members.**
14. **The President and Secretary have the authority to handle financial transactions, and their term will be for one year.**
15. **The President, Secretary, or any member will not misuse the group's funds; it will always be utilized appropriately.**
16. **If a member wishes to leave the group, they can do so only after returning any outstanding loan.**
17. **Purpose of loan:** The loan amount, tenure, interest rate, and repayment schedule will be decided in the group meetings.\*\*
18. **In emergencies, the President and Secretary must have at least ₹1,000 in reserve.**
19. **The group's register must be read aloud and signed by all members during meetings.**
20. **Members taking large loans must inform the group at least one week in advance.**
21. **All members must be present during financial discussions and loan approvals.**
22. **If a member leaves the group without informing, their deposited savings will be forfeited.**
23. **The group must submit its monthly report to the Field Technical Unit (FTU), Kullu, every month.**

## Pictures of group members

 <p>जुग्गी देवी</p>	 <p>कविता भारती</p>	 <p>चंदी देवी</p>	 <p>उर्मिला</p>
 <p>सुनीता</p>	 <p>कलावन्तु</p>	 <p>कविता</p>	 <p>श्रद्धा</p>
 <p>कोमल भारती</p>	 <p>सपना दीवान</p>		