



BUSINESS PLAN

Handloom

(Shawl, stole and muffler knitting)

Saraswati Self Help Group (Lot Sub Committee)



Biodiversity Management Committee

Shillirajgiri

Sub Committee

Lot

Gram Panchayat

Dohranala

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 since ancient times. Over time, it has emerged as one of the most important cottage industries and trades in India. Handloom weavers have traditionally used fine threads of cotton, silk, and wool to create various products. The handloom industry is an essential part of India's cultural heritage.

Initially, weavers in Kullu used to weave plain shawls. However, after the arrival of Bushahari craftsmen from Rampur in the Shimla district of Himachal Pradesh, the trend of patterned handloom weaving became popular. In earlier times, both men and women used to weave fabrics on traditional pit looms at home, making warm clothing for their families, especially for winter. Later, handloom weaving gained more prominence, possibly influenced by the British era.

Traditional handloom products of Kullu include *dodu, pattu, tweed, shawls, caps with intricate borders*, and mufflers. After the 1960s, with the increasing influx of tourists and their growing interest in Kullu handicraft products, handloom weaving gradually became a primary source of livelihood, especially for women, who now make up about 70% of the weaving community.

However, the introduction of power loom products in the plains has posed challenges for local artisans and weavers in marketing their handmade products. The Indian government and the state government have made efforts to support and promote the handloom sector through various initiatives.

Under the "**Himachal Pradesh Forest Ecosystem Management and Livelihood Improvement Project**" (PIHPFEM&L), funded by JICA and implemented by the Himachal Pradesh Forest Department, efforts are being made to improve the livelihoods of communities residing near forests while also ensuring sustainable ecosystem management.

Women's self-help groups (SHGs) are being formed, and activities are selected based on their interests and skills. One such activity is **handloom weaving**, which holds a significant place in Kullu's traditional craftsmanship.

The "**Saraswati Self-Help Group**" of the "**Lot**" sub-committee under the **Shillrajgiri Biodiversity Management Committee** has chosen handloom weaving as their primary activity. Keeping all aspects of this initiative in mind, a detailed business plan has been developed to support their venture.

2. Summary of the Work

Himachal Pradesh is located in the western Himalayas and is known for its natural beauty, rich cultural heritage, and religious significance. The state is characterized by diverse forests, rivers, and valleys, with a population of approximately 7 million and a geographical area of 55,673 square kilometers. It includes regions from the Shivalik Hills to the cold high-altitude zones of the Greater Himalayas. The primary occupation of the people in the state is agriculture.

Under the **Himachal Pradesh Forest Ecosystem Management and Livelihood Improvement Project (JICA-funded)**, seven districts, including Kullu, are implementing livelihood improvement programs.

As part of this project, the **Biodiversity Management Committee of Shillrajgiri (Lot Sub-Committee)** has developed a micro-plan. The majority of people in this committee rely on agriculture and horticulture for their livelihood. However, due to limited landholdings (less than four bighas per family) and a lack of irrigation facilities, many people migrate for labor work. Farmers primarily grow wheat, maize, barley, pulses, apples, plums, pears, and apricots, but the

absence of alternative income sources forces them to seek labor opportunities outside their villages.

To address these livelihood challenges, a **Self-Help Group (SHG) named "Jai Maa Dashmivarda"** was formed on **June 10, 2022**, with **13 female members from Scheduled Castes**. After discussions, the group decided to engage in handloom production, including **shawls, stoles, borders, and mufflers**, as their primary income-generating activity.

A few members of the group already have experience in weaving, and initially, they plan to sell their products through local shops and wholesale buyers. As production capacity and quality improve, they will explore further marketing opportunities.

The **Chief Minister of Himachal Pradesh recently announced** on Handloom Day that the state government is working to promote Himachal's handloom products through Flipkart, which could provide a major boost to SHG members by expanding their livelihood opportunities.

With collective efforts, SHG members can increase production and improve their economic conditions. The availability of raw materials and local demand is high, as Kullu Valley attracts tourists year-round. Kullu's handloom products, including **shawls, stoles, borders, caps, and mufflers**, are famous across India, and tourists frequently buy them as souvenirs.

Initially, the project will **provide training** for SHG members in **weaving shawls, stoles, borders, and mufflers**, covering all expenses. Since all the members belong to **Scheduled Castes**, **75% of the capital cost will be provided as financial support** under the project.

The project will provide support, and the members will contribute 25%. The cost incurred in delivering and establishing the raw material in the village will also be covered by the project. Additionally, a revolving fund of ₹1,00,000 will be provided.

The group has decided that all members will follow the rules and conditions and will distribute the benefits among themselves based on mutual agreement.

While preparing the business plan, the members considered their capacity to make woolen stoles and mufflers, the availability of raw materials, demand, and marketing. This business plan was prepared with the support of Ms. Priya Thakur (SMS) and under the guidance of Shri Padam Singh Chauhan, IFS (Retd.).

3. Details of Financial Assistance to the Group

S. No.	Details	Information
3-1	Name of the Self-Help Group (SHG)	Sarvarti
3-2	Biodiversity Management Committee	Shilirajgiri
3-3	Name of the Sub-Committee	Lot
3-4	Forest Division	Wildlife Division, Kullu
3-5	Forest Range	Wildlife Range, Kullu
3-6	Village	Dabari
3-7	Development Block	Kullu
3-8	District	Kullu
3-9	Total Number of Group Members	13 Women
3-10	Date of Group Formation	10-06-2022
3-11	Monthly Savings of SHG	₹50
3-12	Name of the Bank & Branch	Jogni SHG Account, Operated at Rural Bank, Doharanala
3-13	Bank Account Number	88331300005954
3-14	Total Savings of the Group	₹13,000
3-15	Amount Given to Members by the SHG	Not yet provided
3-16	Status of Loan Returned by Members	Cash Credit Limit – Loan not returned yet

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

S. No.	Beneficiary Name	Father's/Husband's Name	Designation	Village	Age	Gender	Category	Contact Number
1	Meena Devi	Ram Dayal	President	Dabar	44	Female	SC	6230621225
2	Champa Devi	Prem Chand	Secretary	Dabar	31	Female	SC	8580495262
3	Gorkhi Devi	Prem Chand	Treasurer	Dabar	38	Female	SC	8091195651
4	Pankaj Devi	Pait Ram	Member	Dabar	39	Female	SC	6230118239
5	Hukam Dasi	Hari Singh	Member	Dabar	46	Female	SC	7807685077
6	Ramdei	Gopichand	Member	Dabar	40	Female	SC	6230564267
7	Shivdasi	Guddu Ram	Member	Dabar	55	Female	SC	9805023913
8	Seema	Nishu Ram	Member	Dabar	21	Female	SC	9805023913
9	Vimla	Dharam Chand	Member	Dabar	39	Female	SC	8629090116
10	Duma Devi	Hari Ram	Member	Dabar	49	Female	SC	9816513882
11	Devna Devi	Mohar Singh	Member	Dabar	36	Female	SC	7018324822
12	Ritu	Dharam Chand	Member	Dabar	23	Female	SC	9816513882
13	Vimran	Veer Singh	Member	Dabar	33	Female	SC	8629097133

4. Geographical location of village

S. No.		
4-1	Distance from District Headquarters	15 km
4-2	Distance from Doharanala Main Road	2.5 km
4-3	Name and Distance of the Nearest Local Market	Kullu – 15 km, Bhuntar – 22 km
4-4	Distance and Name of the Main Market	Kullu – 15 km
4-5	Distance from Other Major Cities and Towns	Kullu – 15 km, Manali – 46 km, Bhuntar – 22 km
4-6	Distance from the Market(s) Where Products Will Be Sold	Kullu – 15 km, Manali – 40 km, Bhuntar – 22 km
4-7	Other Relevant Information Related to the Village and the Group's Selected Income-Generating Activity	1-2 members are already familiar with handloom weaving

5. Details of the Product Related to the Income-Generating Activity

S. No.	Details of the Product Related to the Income-Generating Activity	Information
5-1	Name of the Product	Shawls, Stoles, Borders, and Mufflers
5-2	Product Identification Method	1-2 group members have prior experience in weaving shawls, stoles, and borders. There is a high demand for similar products in the local market. The group expects a significant increase in income by producing and selling these items.
5-3	Group Members' Consent	Yes (Consent letter attached)

6. Details of Production Activities

First and Foremost: All members of the SHG will receive training under the project for making **shawls, stoles, borders, and mufflers**. After training, the following process will be followed for production:

1. The supplier will install looms, stoles, and marketing machines at the purchase location. This will save time and reduce the cost of production.
2. Members of the group will distribute the work among themselves and engage in making **shawls, stoles, borders, and mufflers**.
3. Members will arrange raw materials and also purchase additional necessary materials.
4. Each member will work for **an average of 4 to 5 hours daily**.
5. Every member will maintain records of the time they spend on group activities.

After training, the group will undertake production of the following items:

1. Shawls

Kullu shawls are famous for their **traditional patterns**. A unique feature of Kullu shawls is that both ends have **geometric designs**. Apart from these traditional patterns, floral designs are also woven, mainly on the edges or borders. Each design may incorporate **one to eight colors**. Traditionally, bright colors like **red, yellow, magenta, green, orange, blue, black, and white** were used for patterning, while the base was usually **white, black, or natural brown**. However, modern trends have led to the use of **pastel shades** to meet customer demand.

The base fabric is made using **hand-spun woolen yarn**, while the borders are woven with **acrylic-colored yarns**. These shawls are available in **various types of wool**, including **sheep wool, Angora, Pashmina, and Yak wool**. The price of a shawl depends on the **quality of wool, number of patterns, and width of the design**.

- Four members will weave different **designs** of shawls.
- Each member, working **4 to 5 hours daily**, can complete **one shawl in two days**.
- A team of **four members can produce 60 shawls in a month**.

2. Stoles

A stole is a **lightweight women's shawl**, often made of expensive fabric and used for **formal occasions**. Stoles are popular among women who prefer stylish and elegant accessories. They can be draped around the body like a shawl or worn over the shoulders. Stoles are generally **smaller in length and width** compared to shawls.

- Five members will produce **stoles in different designs**.
- Each member, working **4 to 5 hours daily**, can complete **1.3 stoles per day**.
- A team of **five members can produce 156 stoles in a month**.

3. Borders (Handwoven/Kashmiri Style)

One of the special features of Kullu shawls is the **distinctive patterned borders** running along the width at both ends. These borders are woven in **bright colors** like yellow, green, white, and red, enhancing the appeal of the shawl. These decorative woven borders are also used in **traditional Kullu caps** to create unique designs.

- Three members will work on **border weaving**.
- They will produce **120 borders per month**.

4. Mufflers

In the hills, it is a **custom to gift caps and mufflers** as a token of respect during special occasions.

- One member will work on **muffler production**.
- Each member, working **4 to 5 hours daily**, can produce **2 mufflers per day**.

7. Production Plan Details

Section	Details
7-1 Production Cycle (30 Days)	
Daily Working Hours	4-5 hours per day
Production Estimates	
Shawls	60 units
Stoles	156 units
Mufflers	60 units
Borders	120 units
7-2 Workforce Requirement Number of Members	
Shawl Production	4 members
Stole Production	4 members
Muffler Production	2 members
Border Production	2 members
Total Workforce	12 members
7-3 Source of Raw Material Location	
Wool	Kullu, Bhuntar
7-4 Other Resources Location	
Other Materials	Kullu, Manali, Bhuntar

8. Estimated Production Cost and Raw Material Requirement

S. No.	Item	Unit	Quantity	Rate (INR)	Amount (INR)	Estimated Production
1	Shawl (80:20 Yarn)					60 Shawls
(a)	Warp & Weft	kg	15.8	800	12,640	
(b)	Chemical	kg	1.7	500	850	
(c)	Warping Labor	unit	60	25	1,500	
(d)	Labor (Daily Wage)	day	85	350	29,750	
(e)	Packaging & Washing	unit	60	25	1,500	
Total					46,240	
2	Stole (80:20 Yarn)					156 Stoles
(a)	Warp & Weft	kg	39	800	31,200	
(b)	Chemical	kg	3.9	500	1,950	
(c)	Labor (Daily Wage)	day	85	350	29,750	
(d)	Packaging & Washing	unit	156	20	3,120	
Total					66,020	
3	Woolen Muffler					120 Mufflers
(a)	Warp & Weft	kg	12	1500	18,000	
(b)	Labor (Daily Wage)	day	30	350	10,500	
(c)	Packaging & Washing	unit	120	15	1,800	
Total					30,300	
4	Border					120 Borders

S. No.	Item	Unit	Quantity	Rate (INR)	Amount (INR)	Estimated Production
(a)	Warp & Weft	kg	2.4	1500	3,600	
(b)	Labor (Daily Wage)	day	30	350	10,500	
(c)	Packaging & Washing	unit	120	15	1,800	
Total					15,900	

9. Marketing & Sales Details

S. No.	Details	Information
9-1	Expected Marketplaces / Locations	Kullu, Bhuntar, Manali
9-2	Distance of Villages from Sales Locations	Kullu - 14 km, Manali - 46 km, Bhuntar - 22 km
9-3	Market Demand	The demand for products is higher than production.
9-4	Market Trends	Large-scale purchases by tourists in retail stores; local residents buy for weddings and other ceremonies.
9-5	Seasonal Demand Variation	High demand in winters; moderate purchases by tourists in summers.
9-6	Potential Buyers	Tourists and local residents
9-7	Potential Consumers in the Region	Residents of Lahaul & Mandi districts
9-8	Sales Network	Products will be marketed by linking self-help groups with retail stores in Kullu, Manali, and Bhuntar. Sales will also be promoted through exhibitions/stalls at fairs.

S. No.	Details	Information
9-9	Sales Strategy	If local market demand decreases, products will be sold through retail stores in Mandi and Shimla. Production will be adjusted based on market demand.
9-10	Brand Name	"HIM TRADITION"
9-11	Product Tagline	"Aao Buney Hum" (Come, Let's Weave)

10. Management Details Among Group Members

- Rules will be established for management.
- Group members will collectively make decisions regarding work distribution.
- Work distribution will be based on efficiency and capability.
- Profit-sharing will be determined based on work quality, efficiency, and dedication.
- Members with no prior experience in sales will handle marketing on a rotational basis.
- The President and Secretary will evaluate and review management periodically.
- Profits and wages will be distributed equally and fairly.

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

Strengths

1. All group members have a similar mindset and cooperative approach.
2. Some members already have experience in small-scale production and marketing, making it easier for others to learn weaving and sales.
3. Production costs are low, and demand for the products is high.
4. Members will have an opportunity to generate income near their homes using their available time.

Weaknesses

1. The group is newly formed.
2. Members lack prior experience in organized work.
3. Financial conditions of the members are weak.

Opportunities

1. Large-scale production can be achieved by working collectively.
2. High demand for stoles, shawls, borders, and mufflers in the local tourist market.
3. The project will bear 50% of the cost for purchasing looms and spinning wheels.
4. The project will arrange specialized handloom training for members either at their location or at a training institute.

Threats

1. Internal conflicts within the group may affect its functioning.
2. The group may dissolve due to a lack of demand and transparency.
3. Product demand is primarily dependent on tourist arrivals.
4. The group will face competition from established handloom organizations.

12. Potential Challenges and Their Solutions

S. No.	Challenges	Solutions to Reduce the Challenge
1	There is a possibility of low demand for products in the local market, which may negatively impact sales and income.	Shopkeepers from markets in Shimla and Mandi will be connected for marketing and sales.
2	A decline in product quality may lead to reduced demand.	The group must maintain quality standards and enhance their skills to ensure consistent product excellence.
3	Competition from well-established organizations.	The group must focus on maintaining quality and improving work skills while continuously exploring new marketing opportunities.

13. Project Financial Structure

S. No.	Item	Quantity	Rate (₹)	Total Cost (₹)	Project Share (75%) (₹)	Beneficiary Share (25%) (₹)
1	Handloom (Khaddi)	35	12,000	1,56,000	1,17,000	39,000
2	Spinning Wheel (Charkha)	10	2,000	20,000	15,000	5,000
3	Shuttle	20	200	4,000	3,000	1,000
Total				1,80,000	1,35,000	45,000

Overview of the Financial Structure of Activities

Sl. No.	Item Name	Unit	Quantity	Rate (₹)	Amount (₹)	Estimated Production	Total Amount (₹)
1. Shawl (80:20 Thread)							
a.	Warp & Weft Yarn	kg.	15.8	800	12,640	60 Shawls	46,240
b.	Chemical	kg.	1.7	500	850		
c.	Warping Labor		60	25	1,500		
d.	Labor Wages (Daily)	Days	85	350	29,750		
e.	Packing, Washing, etc.		60	25	1,500		
Total					46,240	46,240	
2. Stole (80:20 Thread)							
a.	Warp & Weft Yarn	kg.	39	800	31,200	156 Stoles	66,020
b.	Chemical	kg.	3.9	500	1,950		
c.	Labor Wages (Daily)	Days	85	350	29,750		
d.	Packing, Washing,		156	20	3,120		

Sl. No.	Item Name	Unit	Quantity	Rate (₹)	Amount (₹)	Estimated Production	Total Amount (₹)
	etc.						
	Total				66,020	66,020	
	3. Woolen Muffler						
a.	Warp & Weft Yarn	kg.	12	1,500	18,000	120 Mufflers	30,300
b.	Labor Wages (Daily)	Days	30	350	10,500		
c.	Packing, Washing, etc.		120	15	1,800		
	Total				30,300	30,300	
	4. Border						
a.	Warp & Weft Yarn	kg.	2.4	1,500	3,600	120 Borders	15,900
b.	Labor Wages (Daily)	Days	30	350	10,500		
c.	Packing, Washing, etc.		120	15	1,800		
	Total				15,900	15,900	
	Total Cost				1,58,460		
	Other Expenses						
1.	Rent, Electricity Bill, etc.	Monthly			2,000		
2.	Transportation of Raw & Finished Goods				2,000		
3.	Miscellaneous (Repairs, Stationery, etc.)				1,000		
	Total Other Expenses				5,000	5,000	
	Total Estimated Cost				1,63,460		
	Gross Profit (Total Cost - Labor Wages)				82,960		
	Total Business Plan				1,80,000 + 1,63,460 = 3,43,460		

Sl. No.	Item Name	Unit	Quantity	Rate (₹)	Amount (₹)	Estimated Production	Total Amount (₹)
Estimated Revenue							
1.	Shawl	60	1,900	1,14,000			
2.	Stole	156	1,000	1,56,000			
3.	Muffler	120	400	48,000			
4.	Border	120	150	18,000			
Total Estimated Revenue					3,36,000	3,36,000	
Net Profit (if any)					-		
Total Estimated Profit					3,36,000	3,36,000	

14. Summary of Financial Status

Sl. No.	Description	Amount (₹)
1.	Total Estimated Expenses	1,63,460
2.	Depreciation (10% of Fixed Assets Annual Value)	1,500
	Total	1,64,960

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

15. Calculation of Financial Value Based on Production and Total Sales Revenue

S. No.	Item	Estimated Production Quantity	Production Cost	Profit Percentage	Profit per Unit	Total Sale Price (3+5)	Market Sale Price per Unit	Total Revenue from Sales
1	Shawl	60	770.66	146.54%	1129.34	1900	2100	114000
2	Stole	156	423.20	136.29%	576.80	1000	1200	156000
3	Muffler	120	252.5	58.41%	147.5	400	500	48000
4	Border	120	132.5	13.20%	17.5	150	160	18000
Total Revenue from Sales								336000

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

S. No.	Item	Amount (₹)	Total Amount (₹)
1	Depreciation on Capital Expenditure (10% Annual)	1,742	1,742
2	Recurring Expenses		
	Room Rent, Electricity Charges, etc.	2,000	
	Labor Cost	80,500	
	Raw Material, Packaging, Washing, etc.	77,960	

S. No.	Item	Amount (₹)	Total Amount (₹)
	Miscellaneous Expenses (Repairs, Stationery, etc.)	1,000	
	Transportation Cost (Raw Material & Finished Goods)	2,000	
	Total Recurring Expenses	1,63,460	1,63,460
3	Total Profit (Revenue - Total Cost)	3,36,000 - 1,63,000	1,73,000
4	Net Profit (Total Profit - Depreciation & Labor Cost)	1,73,000 - (1,742 + 80,500)	90,758
5	Gross Profit from Product Sales (Net Profit + Labor Cost + Rent)	90,758 + 80,500 + 2,000	1,73,258
6	Amount Available for Group Distribution After One Month	1,73,258 - 82,960	90,298

Additional Notes:

- **25% of Capital Expenditure** will be borne by the group members in cash, while **75% will be covered by the project.**
- **₹1,00,000** will be provided as a revolving fund to the self-help group as collateral for availing a loan from the bank.

17. Need for funds

Group's Financial Requirement for the First Month

S. No.	Item	Amount (₹)
1	Capital Expenditure	1,80,000
2	Recurring Expenditure	82,960
Total		2,62,960

Group's Financial Resources

S. No.	Financial Arrangement Details	Amount (₹)
1	Project Grant for Capital Expenditure	1,35,000

S. No.	Financial Arrangement Details	Amount (₹)
2	Cash Contribution by Group Members	45,000
3	Group's Savings	13,000
Total		1,93,000

18. Break-Even Point Calculation

Thus, **Break-Even Point** = $180000 / 90758 = 1.98$ months

1.98 months × 30 days = **59 days**

By selling **shawls, stoles, and mufflers** in the above proportion within **59 days**, the break-even point can be achieved.

Conclusion

By producing **60 shawls, 156 stoles, 120 mufflers, and 120 borders**, the group will generate a total income of **₹173,000**.

- Out of this, **₹82,960** will be distributed as wages.
- **₹90,758** will be the net profit.

Thus, each member will earn:

- **₹6,913** as wages
- **₹7,563** as profit share

By working **only 4-5 hours per day**, members can achieve this income.

19. Rules of the Group

1. **Group Work** – Handloom weaving (Shawls, Stoles, Borders, and Mufflers).
2. **Group Address** – Village Dabar, Post Office Doharanala, Tehsil Bhuntar, District Kullu, Himachal Pradesh.
3. **Total Members** – 13.
4. **Date of First Meeting** – 10/06/2022.
5. **Monthly Contribution** – ₹2 interest on every ₹100.
6. **Monthly Meeting Date** – 8th of every month.

7. **Savings Deposit** – All members will deposit their monthly savings into the group account.
8. **Self-Help Support** – All members must attend the group meetings.
9. **Bank Account** – The group's account is in Gramin Bank, Doharanala, with account number **88331300005954**.
10. **Group Meetings** – The President and Secretary must seek approval before staying absent from meetings.
11. **Membership Termination** – Any member who does not deposit savings for three consecutive meetings will be expelled from the group.
12. **In Case of Absence** – If a member is absent due to personal reasons, the next meeting will be held at their house, and their contribution must be collected. If two members are absent, their contributions must be collected before the next meeting.
13. **Future Leadership Selection** – The President and Secretary will be elected with the consent of all members.
14. **Bank Transactions** – The President and Secretary can withdraw and deposit money from the bank. Their term will be for one year.
15. **Use of Group Funds** – The President, Secretary, or any member must not misuse the group funds, ensuring they are always used for the benefit of the group.
16. **Member Resignation** – If a member wishes to leave the group and has taken a loan, they must repay the loan before leaving; otherwise, they will not be allowed to exit the group.
17. **Loan Regulations** – The loan amount, repayment period, and interest rate will be decided in the meetings.
18. **Emergency Fund** – The President and Secretary must maintain a minimum emergency fund of ₹1,000.
19. **Record-Keeping** – The group register must be read and signed in front of all members.
20. **Large Loan Notice** – Members taking large loans must inform the group at least one week in advance.
21. **Loan Approval** – All members must be present during loan approvals.
22. **Voluntary Exit** – If a member leaves the group without a valid reason, their deposited amount will be forfeited.

20. Photographs of Self-Help Groups (SHGs)

			
मीना देवी	चम्पा देवी	शेषमा	दूमा देवी
			
रीतू	देवना देवी	रामदेई	रुकमनी
			
हुकुम दासी	पिंकी देवी	गोरखी देवी	बिमला देवी
			
शिवेदासी			

