



# Business Plan for Enhance Livelihoods

## HANDLOOM

### (Topi & Stole)

**Nari Shakti Self-Help Group, Bastori**



Village Forest Development Society -----Bastori  
Gram Panchayat-----Bastori  
Forest Range -----Kullu  
Forest Division-----Kullu  
Forest Circle-----Kullu

**Project for Improvement of Himachal Pradesh Forest  
Ecosystems Management & Livelihoods**

## Table of Contents

<b>Sr.No</b>	<b>Particulars</b>	<b>Page</b>
<b>1</b>	Introduction	3-4
<b>2</b>	Description of SHG	5-6
<b>3</b>	Geographical detail of the Village	7
<b>4</b>	Description of product related to Income Generating Activity.	7
<b>5</b>	Production Processes.	8
<b>6</b>	Production Planning	8-9
<b>7</b>	Sale and marketing	10
<b>8</b>	Detail of among Members	11
<b>9</b>	SWOT Analysis	11
<b>10</b>	Description of Potential risks and measures to mitigate them.	12
<b>11</b>	Description of Economics of the Project	13-14
<b>12</b>	Summary of Economics	14
<b>13</b>	Assumption	14-15
<b>14</b>	Benefit cost Analysis	15-16
<b>15</b>	Fund Requirement	16
<b>16</b>	Financial resources of the Group	16
<b>17</b>	Plaining of the fund requirment	17
<b>18</b>	Calculation of Break Point situation	17
<b>19</b>	Loan Repayment schedule	18
<b>20</b>	Remarks	19
<b>21</b>	Training	19
<b>22</b>	Attechment	20
<b>23</b>	List of rules of SHG	21
<b>24</b>	Photograph of CIG/SHG members	22
<b>25</b>	Agreement	23

## 1. Introduction

Himachal Pradesh is a hilly state located in the western Himalayan region. It is famous for its natural beauty and rich culture. The climate of Himachal Pradesh is very diverse and many small and big rivers and valleys enhance the beauty of the state.

The total population of the state is about 70 lakhs. Its geographical area is 55673 sq. km. which is spread from the Shivalik hills to the cold desert region of the upper Himalayas. Agriculture and horticulture are the main occupations here. Among the 12 districts of Himachal Pradesh, Kullu district is famous for tourism and horticulture. Kullu district is located in the central hills of Himachal Pradesh.

Village Bastori is located in Gram Panchayat Bastori development block Kullu, Tehsil and District Kullu in Himachal Pradesh. The valley of Kullu district have been given various names according to their physical structure, one of which is Maharaja

Village Bastori is located in Lagvalley at a distance of about 16 km from Kullu headquarters. The main occupation of the people in village Bastori is agriculture and gardening but due to lack of proper irrigation system, people are not getting the expected increase in their income. Most of the people have very little land, due to which they are not able to earn their livelihood properly. To improve their livelihood, people earn their livelihood by growing cash crops and gardening.

People in the village are also engaged in making Topi & stall, but the production is done in a traditional way, due to which the production is less and the income is also less. To overcome this problem and to increase the production of products, these women need information about advanced types of machines which are suitable for this production.

According to the geographical situation, these products are required throughout the year in this area. Therefore, production can be increased as much as possible by using proper training and modern machines. There is also a need to prepare new products according to demand and fashion from time to time.

After the formation of Village Forest Development Society, Bastori the village, Project for Improvement of Himachal Pradesh Forest Ecosystem Management and Livelihood told the people about working in groups to increase their means of livelihood.

Through the project, 02 self-help groups were formed in Bastori the form of "Bhubneshwari ", "Nari Shakti" self-help groups. After this, "Nari Shakti " self-help group decided to work on handloom. 10 members joined this group.

Project for Improvement of Himachal Pradesh Forest Ecosystem Management and Livelihood decided to give training to "Nari Shakti" self-help group in making shawls and stoles along with giving Rs. 100000/- as revolving fund.

To prepare the livelihood enhancement business plan of "Nari Shakti " self-help group, Shri Shashi Sharma (FTU Coordinator), Bhutti Forest Range Miss Premla Thakur (FTU

Coordinator),Kullu Forest Range and handloom expert Shri Jugat Ram held repeated meetings with the group members and under the guidance of Divisional Forest Officer Sh. Angel Chauhan (IFS), with the cooperation of Miss Anjel Sharma, Forest Range Officer, Kullu Sh. Sunny Forest Block Officer, Kullu, this livelihood enhancement business plan was finalized.

## 2. Description of SHG

2.1	Name of Self-HelpGroup	"Nari Shakti"
2.2	Manual for Management of Information System of SHG	Attached in Page No. 21
2.3	Village Forest Development Society	Bastori
2.4	Forest Range/FTU	Kullu
2.5	Forest Division/ DMU	Kullu
2.6	Village	Bastori
2.7	Development	Kullu
2.8	District	Kullu
2.9	Total Members in SHG	10
2.10	SHG Formation	September 2020
2.11	Bank Account Number	0274000107185597
2.12	Name of Bank & Branch	PNB Kullu
2.13	Monthly Saving SHG	100
2.14	Total Saving SHG	25000
2.15	Loan given to members among themselves	
2.16	Cash deposit limit	
2.17	Repayment Status	

## List of Nari Shakti Self-Help Group

Sr no		Name of Father/ Husband	Designation	Category	Age	Sex	Qualification	Cont. No.
1	Smt Reena devi	Sh.Ravi Kumar	President	SC	31	Female	5 <sup>th</sup>	7876533288
2	Smt.Usha Devi	Sh.Joginder Kumar	Secretary	SC	30	Female	7 <sup>th</sup>	8894455501
3	Smt.Meenu	Sh. Perkash Chand	Treasure	SC	30	Female	5 <sup>th</sup>	8626821125
4	Smt.Tara Mani	Sh.Tara Chand	Member	SC	35	Female	6 <sup>th</sup>	6230505601
5	Smt.Shallu devi	Sh.Lal Chand	Member	SC	32	Female	9 <sup>th</sup>	7807198603
6	Smt.Kamla devi	Sh.Aatma Ram	Member	SC	48	Female	-	8628995045
7	Smt.Pinki Devi	Sh.Tikam Ram	Member	SC	23	Female	10 <sup>th</sup>	8628095002
8	Smt.Rukmani	Sh.Vijay Kumar	Member	SC	30	Female	10 <sup>th</sup>	7807702866
9	Smt.Madhu Bala	Sh.Sanjay Kumar	Member	SC	22	Female	8 <sup>th</sup>	
10	Smt Shanta devi	Sh.Mast Ram	Member	SC	25	Female	9 <sup>th</sup>	7807532798





### 3. Geographical details of Village

3.1	Distance from District HQ	Road to 15 KM.
3.2	Distance from Main Road	Road to 10 KM. & On foot 500mtr
3.3	Name of Local Market & Distance	Kullu 16 KM.
3.4	Name of Main Market & Distance	Kullu 16 KM.
3.5	Distance from Main City	Kullu 16KM, Bhuntar 21 KM, Manali 40 KM, Shamshi 18 KM
3.6	Name of main Cities where products will be sold/marketed	Kullu, Bhuntar, Manali, Shamshi
3.7	Special Information for effected IGA of village related	<ul style="list-style-type: none"><li>• Agriculture &amp; Horticulture</li><li>• Kulvi Pattu</li></ul>
3.8	Status of before & After linkage	Continuous meetings are being held and information about handloom is being shared.

### 4. Description of Product related to Income Generating Activity

4.1	Name of Product	Shawl & stole Topi
4.2	Method of Product Identification	Some members are already doing Handloom work
4.3	Consent of SHG/CIG Cluster	Yes Consent attached page No. 21

## 5. Details of Production Processes

First of all, the members of the self-help group will be given training by the project on making shawls and stoles etc. After the training, the following process will be followed by the group members in preparing the product:-

The warp and weft of Topi shawl and stole will be made by warping machine. This will reduce the time and labour cost of the products.

1. 05 members of the group will work on making stoles.
2. 05 members of the group will work on making Topi.
3. members of the group will do marketing and will also bring raw material.
4. Group members will work for 4 to 5 hours daily.

After training, the following products will be made by the group. The details of which are as follows:-

### 1. Stole 2/48 Australian Wool Yarn

Stoles of different designs will be prepared by 07 members. If one member works for 4 to 5 hours per day, one stole will be prepared in 5 days.

### 2. Caps 2/48 Australian Wool Yarn

Stoles of different designs will be prepared by 03 members. If one member works for 4 to 5 hours per day, 05 Caps will be prepared in 1 days.

## 6. Details of planning for production

6.1	Production cycle (in days) 30 days (working 4-5 hours per day)	42 Stoles 450Caps
6.2	Workers required per cycle (number)	07 members for stole 03members for Caps Total 10 members
6.3	Source of raw material	Kullu
6.4	Source of other resources	Kullu, Shamshi, Bhuntar



## 6.5 Raw material requirement and estimated production

Sr. No.	Month	Raw Material (For Shawl & Stole Products)				Kaishmilon (For Shawl & Stole Products)			Expected Production Value	Remarks
		Unit	Qty.	Rate	Amt	Qty	Rate	Amt.		
1	April	Kg.	11.34	1500	17010	1.26	450	567	42	Stole 42 per
2	May	Kg.	11.34	1500	17010	1.26	450	567	42	
3	June	Kg.	11.34	1500	17010	1.26	450	567	42	
4	July	Kg.	11.34	1500	17010	1.26	450	567	42	
5	August	Kg.	11.34	1500	17010	1.26	450	567	42	
6	September	Kg.	11.34	1500	17010	1.26	450	567	42	
7	October	Kg.	11.34	1500	17010	1.26	450	567	42	
8	Nov/	Kg.	11.34	1500	17010	1.26	450	567	42	
9	December	Kg.	11.34	1500	17010	1.26	450	567	42	
10	January	Kg.	11.34	1500	17010	1.26	450	567	42	
11	February	Kg.	11.34	1500	17010	1.26	450	567	42	
12	March	Kg.	11.34	1500	17010	1.26	450	567	42	
	<b>Total</b>		<b>136.08</b>		<b>204120</b>	<b>15.12</b>		<b>6804</b>	<b>504</b>	

- In each cycle (per month) 42 stoles will be made by the group.
- In a year 504 stoles pieces will be made by the group.

## 7. Details of Marketing/Sales

7.1	Potential marketing destination	Kullu, Bhuntar, Manali
7.2	Distance from Unit	10 to 40 Km.
7.3	Demand for the product at the market places	Kullu, Bhuntar, Manali
7.4	Market Identification Process	Based on the capacity and local demand of the group <ul style="list-style-type: none"> <li>• Make a list of vendors.</li> <li>• Contact the vendors.</li> </ul>
7.5	Effect of season on marketing:	Higher demand in winter.
7.6	Potential buyers of the product	Locals, city people, tourists Potential
7.7	Consumers in the area	Tenants, job holders, outsiders.
7.8	Product marketing system	<ul style="list-style-type: none"> <li>• Contact with shopkeepers.</li> <li>• Own sales Centre</li> <li>• Stall/exhibition in fairs</li> <li>• Various offices</li> <li>• Religious places</li> </ul>
7.9	Product Marketing Strategy	<ul style="list-style-type: none"> <li>• Wholesaler</li> <li>• Retailer</li> <li>• Agent 20-25% subsidy</li> <li>• Publicity in local network</li> <li>• Publicity in social media</li> </ul>
7.10	Determining the product's branding	Beautiful products of SHG Nari Shakti
7.11	Product slogan	शोभला गांव, शोभला कोम, रति भर नहीं काण । यह सा नारी शक्ति टोपी री पहचाण।।

## **8. Details of management among group members**

- Rules will be made for management.
- Group members will divide the work by mutual consent.
- The division will be done on the basis of efficiency and capacity of work.
- Profit will also be distributed on the basis of quality of work, skill and hard work.
- The marketing member will be given 5% commission on the total sales amount.
- One member having experience in marketing will do the marketing.
- The head and secretary will keep on evaluating and observing the management from time to time.

## **9. Analysis of Strengths, Weaknesses, Opportunities and Challenges (SWOT)**

### **Strengths**

- Women have the passion for work.
- Some members are already doing khadi work.
- There are experienced members in the group too.

### **Weakness**

- Women also do agriculture and animal husbandry work.
- Can only spare 2 to 3 hours for work.
- Working in a group for the first time.

### **Opportunities**

- Himachal Pradesh Forest Ecosystem Management Project will provide support and funds.
- Training will increase skills and capacity.
- There is demand for the products locally and in cities.
- Kullu and Manali are tourist places.

### **Challenges**

- Not producing good products
- Not understanding the market situation (demand)
- Competition from other production centers.
- Engagement in menial work.
- Engagement in other (agricultural, horticultural and animal husbandry) works.

## 10. Description of potential challenges and measures to mitigate them

Sr. No.	Statement of Risks / Challenges	::	Measures to reduce risk
10.1	Not understanding the market situation (demand).	::	To adapt to the market demand from time to time.
10.2	Not producing good products.	::	Creating products in demand the consumers.
10.3	Competition from other production centers.	::	Making better products than other production centers and earning less profit in the beginning.
10.4	Not understanding the market situation (demand).	::	To promote handloom instead of menial work.
10.5	More involvement in agriculture, horticulture and animal husbandry activities.	::	Pay attention to agriculture, gardening, animal husbandry and other household work along with handloom
10.6	Division in groups	::	<ul style="list-style-type: none"> <li>• Income should be distributed on the basis of skill and ability.</li> <li>• Working with transparency.</li> </ul>
10.7	Sales may decrease due to decrease in product quality.	::	To maintain quality the group will have to maintain high standards.

## 11.Statement of Economics of the Project

### 11A.Capital Expenditure

Sr. No.	Particulars	Amount
1	04 Khaddi of 50 inches (Rs.18000 per Khaddi)	72000
2	03Khaddi of 35 inches (Rs.12000 per Khaddi)	36000
3	05 Charkhas and Uri Stand (Rs. 1800 per Charkha and Uri Stand)	9000
4	03 Zukki Sewing Machine (Rs 35000 each)	105000
5	03 Zukki Sewing Machine set Press, Scissors (Rs.3200 each)	9600
6	01 Almirah	10000
	<b>Total Capital Expenditure</b>	<b>241600</b>

### 11B.Recurring Cost (Per Circle)

Sr. No.	Particulars	Unit	Qty.	Rate	Amt
<b>1</b>	<b>Stole</b>				
A	Raw Material (Threads)	Kg.	11.34	1500	17010
B	Raw Material (Kaishmilon)	Kg.	1.26	450	567
C	Warping machine cost (for 42Stole)	No.	42	20	840
D	Labour(01Members 4-5 (Hour/Day) 30x1x300	Days	30	400	12000
E	Others Expenditure (Packing, Pamphlets)				1000
	(A+B+C+E)				<b>31417</b>
	<b>Total Recurring Cost</b>				<b>19417</b>

### 11b. Recurring Cost (Per Circle)

Sr.	Particulars	Unit	Qty.	Rate	Amt.	Expected Production
<b>Caps</b>						
1	Tapid Patti	Cm	90	170	15300	450 Caps
2	Buckram	Cm	180	40	7200	
3	Bulli	Cm	90	30	2700	
4	Pasting	Cm	45	90	4050	
5	Magji Cloth	Cm	68	30	2040	
6	Kullu Border Patti	16 Inch/ Piece	450	140	63000	
7	Sewing Thread	No.	450	1	450	
<b>Total Recurring Cost</b>					<b>94740</b>	
	Service Charge		5%		4737	
	Total Production Cost				<b>99477</b>	
	Profit		15%		14921.55	
	<b>Total</b>				<b>114398.55</b>	

### 12. Summary of the Economy

#### Cost of Production

Sr. No.	Particulars	Amount
1	Total recurring cost	114157
2	10% annual interest on capital expenditure	2585
3	10% annual interest on loan	11500
	<b>Total</b>	<b>129242</b>

### 13. Assumptions

#### Calculation of Selling Price

Sr. No.	Particulars	Unit	Qty.	Amount
<b>For One Stole</b>				
<b>2</b>	Production Cost	No.	1	521
	Defined Benefits	Per	30	156
	<b>Total Cost + Benefits</b>	No.	1	<b>677</b>
	Market Price	No.	1	950



Sr. No.	Particulars	Unit	Qty.	Amount
<b>For One Caps</b>				
<b>2</b>	Production Cost	No.	1	273
	Defined Benefits	Per	20	47
	<b>Total Cost + Benefits</b>	No.	1	<b>284</b>
	Market Price	No.	1	350

#### 14. Cost-benefit analysis for the enterprise (in one cycle i.e. in 01 month)

Sr. No.	Particulars	Unit	Qty	Rate	Amt
<b>1</b>	10% annual interest on capital expenditure (a)	-	-	-	<b>2416</b>
<b>2</b>	<b>Recurring Cost (B)</b>			-	
2.1	<b>Stole</b>				31417
2.2	<b>Kulvi Caps</b>				94740
	<b>Total (B)</b>				<b>126157</b>
<b>3</b>	Total Production (Stole)	No.	42		
	Total Production (Caps)	No	450		
<b>4</b>	Product sales (Stole)	No.	42		
	Product sale (Caps)	No	450		
<b>5</b>	Income from product sales (Stole)	No.	42	677	28434
<b>8</b>	Income from product sales (Caps)	No	450	284	127800
	<b>Total (S)</b>				<b>156234</b>

9	Total Benefits <b>S-(A+B)</b> 156234 - (2416+126157) = 128573	27661
10	Gross profit from product sales	27661
11	Amount available for distribution among members as profit after one cycle = Income from sale of product – (Amount required for principal and interest refund 27661 - (2416+11000) =13416	<b>14245</b>

### 15. Self Help Groups/Similar Interest Groups need funds

Sr. No.	Particulars	Total Expenditure	Contribution by project 75%	Contribution by project 25%	Group needs money
1	Capital Cost	241600	181200	60400	0
2	Recurring Cost	126157	0	0	126157
	<b>Total</b>	<b>367757</b>	<b>181200</b>	<b>60400</b>	<b>126157</b>
	<b>Note</b>	Requirement of funds is approximately 127000.00			

**Note-** Since the group members will arrange for the wages themselves, no additional money will be required for this, hence wages have not been included in the recurring expenditure given in the financial requirement of the group.

### 16. Financial resources of the group

Sr. No.	Particulars	Amount
1	Support fund provided by the project	181200
2	Internal savings of the group	25000
	<b>Total</b>	<b>206200</b>

The project will provide an amount of Rs. 100000/- as seed fund. The group members will take loan from the bank on the basis of this seed fund.

## 17. Planning of Fund Requirements

Sr, No.	Resources needed funds needed	Resources needed funds needed	Comment
1	04 Khadi 50 Inch	18000	25% advance should be given for Khaddi, Charkha and Uri from the assistance amount by the group.
2	03 Khadi 35 Inch	9000	
3	05 Charkha with Uri Stand	2250	
4	03 Jukki sewing Machine	26250	
5	03 Jukki sewing Machine ( Set,Press Sesser)	2400	
6	01 Almirah	2500	
7	<b>TOTAL</b>	<b>60400</b>	
8	RAW Material	<b>126157</b>	
	<b>G.Total</b>	<b>186557</b>	

## 18. Calculation of Break-even Point/Situation

(Break Even Point)

Calculation of Break-even Point of Stole

= 46200/1562 96 days

In this process the breakeven point can be achieved in 296 days as per the same ratio of sales of the above product.

## 19. Loan Repayment schedule

Sr. No.	Month	Loan Repayment			Cumulative Loan Repayment	Remaining Loan		
		Amt.	Interest	Total		Amt.	Interest	Total
1	Month-1					295000	2458.3333	<b>297458.33</b>
2	Month-2	26041.667	2458.333	28500	<b>28500</b>	268958.3	2241.3194	<b>271199.65</b>
3	Month-3	26258.681	2241.319	28500	<b>28500</b>	242699.7	23022.4971	<b>244722.15</b>
4	Month-4	26477.503	2022.497	28500	<b>28500</b>	216222.1	1801.8512	<b>218024</b>
5	Month-5	26698.149	1801.851	28500	<b>28500</b>	189524	1579.3667	<b>191103.37</b>
6	Month-6	26920.633	1579.367	28500	<b>28500</b>	162603.4	1355.0281	<b>163958.4</b>
7	Month-7	27144.972	1355.028	28500	<b>28500</b>	135458.4	1128.82	<b>136587.22</b>
8	Month-8	27371.18	1128.82	28500	<b>28500</b>	108087.2	900.7268	<b>108987.94</b>
9	Month-9	27599.273	900.7268	28500	<b>28500</b>	80487.94	670.73286	<b>81158.675</b>
10	Month-10	27829.267	670.7329	28500	<b>28500</b>	52658.68	438.8223	<b>53097.498</b>
11	Month-11	28061.178	438.8223	28500	<b>28500</b>	24597.5	204.97915	<b>24802.477</b>
12	Month-12	24598.021	204.9791	24803	<b>24803</b>	-0.523062	-0.004359	<b>-0.527421</b>
		<b>295000.52</b>		<b>309803</b>	<b>309803</b>			

Annual interest is calculated on the basis of reducing principal amount every month.

Due to adjustments, the final EMI may be less or more than the regular EMI.

## 20. Comment

The group will prepare and sell stoles(30) and Caps 1500 in the first cycle. This will generate an average income of Rs 14245/- in each cycle.

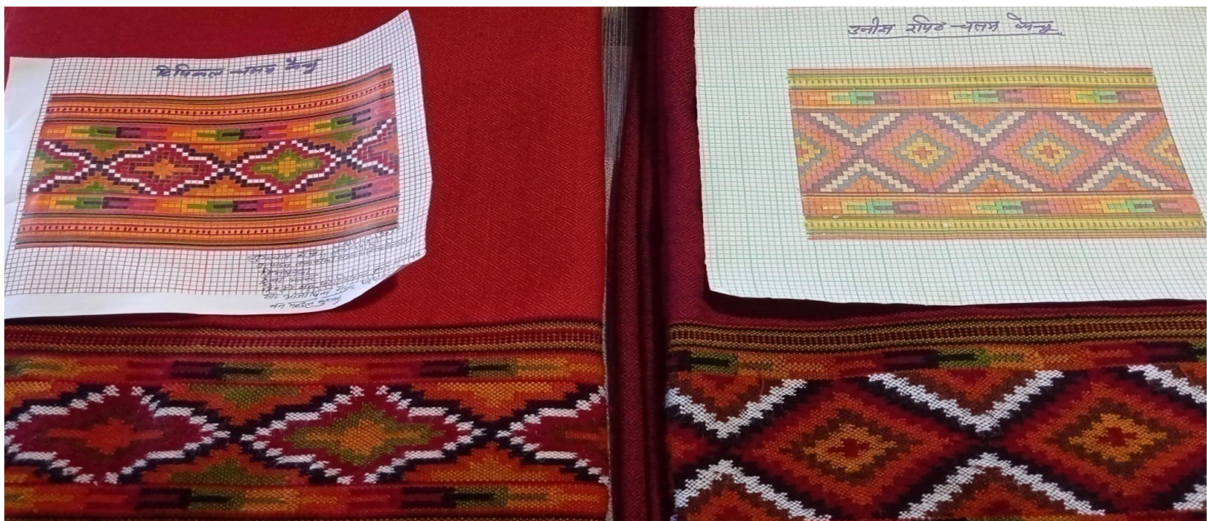
## 21.Training

The training will be done for 08 hours per day i.e. 42 to 43 days. The master trainer will be paid Rs. 15

00/- per day for training. During the training period, the group will be given raw material once at the rate of Rs. 1500/- per trainee.

Sr. No.	Particulars	Training Period	Members	Rate	Amt.	Remarks
1	Mater Trainer Khaddi	45 Days	-	1500	67500	Rs. 1500-00 Per Day
2	Boarding & Lodging	45 Days		150	6750	Rs. 150 Per Day
3	Master Trainer Topi	21days		750	15750	Rs.750 per day
4	Raw Material	45 Days	10	1500	15000	Rs.1500 Per Members
5	Training Hall Rent	45 Days	-	100	4500	Rs.4500 Total days
6	Transportation Charges	Khaddi, Charkha	-	-	2000	Rs. 2000 One Time
	<b>Total</b>				<b>111500</b>	

## 22. Attachment





## **List of Rule of Self-Help Groups**

1. Group work : Handloom
2. Group address village -Bastori
3. Total members of the group : 10
4. Date of the first meeting of the group;10 march
5. For every Rs. 100 in the group, there will be an interest of Rs. 2
6. The monthly meeting of the group is held every month. will be on the date of 10<sup>th</sup>.
7. All the members of the group will deposit the saved money of each month in the group
8. All members will have to attend the meeting of the Self- Help Group
9. Self Help Group Account KCC Bank Gandhinagar Kullu Account number 0274000107185597
10. In order to attend the meeting of the group, the pradhan and secretary will have to take permission by stating the appropriate work.
11. Those who do not deposit the amount of savings in the group or are present in the group for 3 Meetings, then that person will be removed from the group.
12. If the person who is present in the group giving reasons, then the next meeting will be in the house of the person whose expenses will have to be borne by that person himself.
13. The Pradhan and Secretary of the Self -Help Group shall be elected unanimously
14. The pradhan and secretary can transact with the bank, this post will be valid for one year.
15. The Pradhan, Secretary or Member shall not do any work against the Group shall always utilize the funds of the Group.
16. If the member wants to leave the group for some reason, if this person has taken a loan, then the group will have to return only then there is equality except the group otherwise not.
17. The purpose of the loan will be decided in the meeting, the time of repayment of the amount, the installment of the loan and the rate of interest will be decided in the meeting.
18. For emergency, the Pradhan and secretary should have an amount of at least Rs 1000
19. The register of self-help groups should be read and written in front of all members
20. Large borrowers will have to report a week in advance
21. Loans should be given to all members in times of need
22. If the member wants to leave the group without any reason, then the accumulated income of that member will be divided into the group.
23. Group has to Submit their Monthly Report to the FTU.

## Photographs of members of Nari-Shakti Self Help Group



Smt. Reena Devi  
Pradhan



Smt. Usha Devi  
Secretary



Smt. Meenu  
Cashier



Smt. Madhubala  
Member



Smt. Rukmani  
Member



Smt. Pinki Devi  
Member



Smt. Shalu Devi  
Member



Smt. Shanta Devi  
Member



Smt. Kamla Devi  
Member



Smt. Taramani Devi  
Member

## Agreement

Today on 10.11.2024 a meeting of **Nari Shakti self Help Group Bastori** was held under the chairmanship of Pradhan **Smt.Reena Devi** in which all the members of the group participated. The draft of the Handloom Business plan document prepared by the members of **Nari Shakti Self Help Group** and with the cooperation of Field Technical Unit Kullu was finalized. With the project being run in collaboration with Project for Improvement of Himachal Pradesh Forest Ecosystem Management and livelihood (Funded by JICA ) through the Forest Department,the members of Nari Shakti Self Help group Bastori unanimously agreed to continue working on Handloom to increase their livelihood.



Reena Devi  
प्रधान  
नारी शक्ति स्वयं सहायता समूह  
ग्राम वन विकास समिति  
बस्तोरी

Usha  
सचिव  
नारी शक्ति स्वयं सहायता समूह  
ग्राम वन विकास समिति  
बस्तोरी

## Approval

Today on 23.12.2024 the Divisional Management Unit and and Forest Divisional Officer Kullu approved the Handloom Enhancing Livelihood Business Plan of Nari Shakti Self Help group Bastori.



DMU cum DFO Kullu,  
Forest Division Kullu