



## Income Generation Activity

### Handloom



### Shakti - Self Help Group

<b>SHG/ Name</b>	<b>::</b>	<b>Shakti</b>
<b>VFDS Name</b>	<b>::</b>	<b>Peeh</b>
<b>FTU/Range</b>	<b>::</b>	<b>Patlikahal</b>
<b>DMU/Division</b>	<b>::</b>	<b>Kullu</b>
<b>FCCU/ Circle</b>	<b>::</b>	<b>Kullu</b>

<b><i>Sponsored by</i></b>  <b><i>PIHPFEM&amp;L</i></b>	<b><i>Prepared by</i></b>  FTU CO-ORIDNATOR  SHG PRADHAN  SHG SECRETARY
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## **1. Executive Summary**

Himachal Pradesh, located in the western Himalayan region, is renowned for its natural beauty and rich cultural heritage. The state experiences a diverse climate, with numerous rivers and valleys enhancing its scenic landscapes. Covering a total area of 55,673 square kilometers, Himachal Pradesh stretches from the Shivalik Hills to the cold desert region of the upper Himalayas. Agriculture and horticulture are the primary occupations, with a population of approximately 70 lakh people.

Among the state's 12 districts, Kullu is particularly famous for its tourism and horticulture. Kullu district is situated in the middle hills of Himachal Pradesh.

Village Peh, located in Gram Panchayat Halan-II, Development Block Naggar, Tehsil Manali, District Kullu, is about 41 kilometers away from Kullu headquarters. The main occupations of the village's inhabitants are agriculture and horticulture, but due to the lack of a proper irrigation system, many people do not experience significant income growth. Additionally, the limited availability of land restricts their ability to sustain a proper livelihood. As a result, many in the village engage in cash crops and gardening to supplement their income.

The village residents are also involved in making pattu (a traditional fabric), though the production is done using outdated methods, resulting in lower output and income. To address this challenge and boost production, there is a pressing need for training on advanced machinery that could enhance production levels.

Considering the region's geography, there is a year-round demand for such products, meaning that with proper training and the use of modern machines, production could be maximized. Additionally, there is a need for new products to be developed based on changing demands and trends.

With the formation of the Village Forest Committee Peh, the Himachal Pradesh Forest Ecosystem Management and Livelihood Improvement Project introduced the concept of working in groups to improve livelihoods. As a result, two self-help groups were established: "Shakti" Self Help Group and "Nav-Nirman" Self Help Group. The "Shakti" Self Help Group, which decided to focus on handloom production, currently has 13 members.

The Himachal Pradesh Forest Ecosystem Management and Livelihood Improvement Project, recognizing the potential for enhancing the livelihoods of the "Shakti" Self Help Group, decided to provide training in making cap borders and allocated a revolving fund of Rs. 100,000/- to support the group's activities.

To develop a comprehensive livelihood enhancement business plan for the "Shakti" Self Help Group, a meeting was held with the group members, facilitated by Mr. Shashi Sharma (FTU Coordinator), Bhutti Forest Range, and Mr. Jugat Ram, an expert from Hathargha. Under the guidance of Divisional Forest Officer Mr. Angel Chauhan (IFS), Mr. Manoj Kumar (HPFS), Assistant Forest Conservator Kullu, and with the cooperation of Mr. Titu, Forest Range Officer, Patlikuhai, the business plan was collaboratively finalized with the active participation of the group members.

This initiative aims to improve the production processes and economic prospects of the group, ensuring sustainable income and livelihood for its members through modern training and financial support.

## 2. Details of Self Help Group/Similar Interest Group

Sr. No.	Description	Details
2.1	Name of Self Help Group	"Shakti" Self Help Group
2.2	Manual for Information System Management of Self Help Groups	Attached on page no. 20
2.3	Village Forest Development Committee	Peh
2.4	Forest Range/Area Technical Unit	Patlikuhal
2.5	Forest Division/District Management Unit	Kullu
2.6	Village	Peh
2.7	Development Block	Naggar
2.8	District	Kullu
2.9	Total number of members in the self help group	13
2.10	Date of formation of the group	08 December, 2021
2.11	Bank account number	40359844450
2.12	Name and branch of the bank where the group account is maintained	State Bank Of India, Patlikuhal
2.13	Monthly savings of Self Help Groups/Similar Interest Groups	Rs. 1,300
2.14	Total savings	Rs. 27,300
2.15	Loans given to members among themselves	Not specified
2.16	Cash deposit limit	Not specified
2.17	Repayment status	11 months

### List of Shakti Self Help Group Members

S. No.	Beneficiary Name and Address	Position	Age	Gender	Category	Education	Contact
1	Smt. Meena Devi wife of Shri Siddha Ram	Prime	30	Female	General	9th	7807164912
2	Mrs. Asha wife of Mr. Dev Raj	Deputy Prime Minister	30	Female	General	8th	8091057453
3	Smt. Kamla wife of Shri Tek Chand	Secretary	35	Female	SC	9th	7807228909

S. No.	Beneficiary Name and Address	Position	Age	Gender	Category	Education	Contact
4	Miss Durga Devi wife of Shri Het Ram	Treasurer	28	Female	General	9th	7807769766
5	Mrs. Shanta wife of Mr. Mohar Singh	Member	39	Female	SC	6th	8894615669
6	Smt. Reena Devi wife of Shri Prem Lal	Member	42	Female	General	12th	8894918218
7	Mrs. Asha wife of Mr. Deen Ram	Member	38	Female	General	5th	7807056809
8	Smt. Durga Devi wife of Shri Surjeet	Member	30	Female	General	5th	9805461868
9	Smt. Nirmla wife of Shri Gupta Ram	Member	46	Female	General	5th	8894437348
10	Smt. Kali Devi wife of Shri Roop Das	Member	31	Female	Normal	5th	8626886031
11	Mrs. Shanta wife of Mr. Mohar Singh	Member	27	Female	General	11th	6230004178
12	Mrs. Kuntu Devi wife of Mr. Arjun	Member	22	Female	SC	12th	7807692815
13	Mrs. Mamata wife of Mr. Mangal Chand	Member	36	Female	Normal	8th	9816065974



### 3. Geographical Location of the Village

Sr. No.	Description	Details
3.1	Distance from district headquarters	16/1-2 Km from road
3.2	Distance from main/link road	Kullu 16 Km
3.3	Name and distance of local market	Kullu 16 Km
3.4	Name and distance of major market	Kullu 41 Km, Bhuntar 51 Km, Manali 31 Km, Shamshi 50 Km
3.5	Distance from major cities	16/1-2 Km from road
3.6	Names of main cities where the product will be sold/marketed	Kullu, Bhuntar, Manali, Shamshi
3.7	Any special information from the village regarding the proposed income-generating activity	Agriculture and Horticulture Kullvi Livas, Pattu, and Cap Border are made
3.8	Status of previous/previous and upcoming contacts	Continuous meetings are being held, and information about handloom is being shared

### 4. Details of the Product Related to the Income Generating Activity

Sr. No.	Description	Details
4.1	Product Name	Cap Border
4.2	Method of Product Identification	Collective consent from Self Help Group members
4.3	Consent of Self Help Group Members	Yes (Consent letter is attached on page no. 22)
4.4	Previous Experience in Product Making	Some members already do handloom work

## 5. Description of Production Processes

The members of the self-help group will first undergo training on cap border production provided by the project. After the training, the following steps will be followed to prepare the product:

1. **Group Members:** 13 members of the group will be involved in making the cap border.
2. **Marketing and Raw Material Procurement:** All members of the group will participate in marketing and procuring the raw materials required for production.
3. **Working Hours:** Each member will work for 4 to 5 hours per day.

After completing the training, the group will focus on producing the following items:

- **Cap Border:** Cap borders will be made in various designs by the 13 members. Each member will be able to produce 1 cap border per day by working for 4 to 5 hours.

## 6. Details of Planning for Production

Sr. No.	Description	Details
6.1	Production Cycle (in days)	30 days (working 4-5 hours per day)
6.2	Number of workers required per cycle	13 members for cap border
6.3	Source of Raw Materials	Kullu, Shamshi, Bhuntar
6.4	Source of Other Resources	Kullu, Shamshi, Bhuntar

### 6.5 Raw Material Requirement and Estimated Production

Month	Raw Material	Unit	Quantity	Rate	Amount (Cap Border)	Amount (Stole)	Expected Production Volume
April	Warp (for cap border)	Kg	11.7	800	9360	10725	390
	Cashmeal (for stole)	Kg	19.5	550	10725	10725	
May	Warp (for cap border)	Kg	11.7	800	9360	10725	390
	Cashmeal (for stole)	Kg	19.5	550	10725	10725	
June	Warp (for cap border)	Kg	11.7	800	9360	10725	390
	Cashmeal (for stole)	Kg	19.5	550	10725	10725	



Month	Raw Material	Unit	Quantity	Rate	Amount (Cap Border)	Amount (Stole)	Expected Production Volume
<b>July</b>	Warp (for cap border)	Kg	11.7	800	9360	10725	390
	Cashmeal (for stole)	Kg	19.5	550	10725	10725	
<b>August</b>	Warp (for cap border)	Kg	11.7	800	9360	10725	390
	Cashmeal (for stole)	Kg	19.5	550	10725	10725	
<b>September</b>	Warp (for cap border)	Kg	11.7	800	9360	10725	390
	Cashmeal (for stole)	Kg	19.5	550	10725	10725	
<b>October</b>	Warp (for cap border)	Kg	11.7	800	9360	10725	390
	Cashmeal (for stole)	Kg	19.5	550	10725	10725	
<b>November</b>	Warp (for cap border)	Kg	11.7	800	9360	10725	390
	Cashmeal (for stole)	Kg	19.5	550	10725	10725	
<b>December</b>	Warp (for cap border)	Kg	11.7	800	9360	10725	390
	Cashmeal (for stole)	Kg	19.5	550	10725	10725	
<b>January</b>	Warp (for cap border)	Kg	11.7	800	9360	10725	390
	Cashmeal (for stole)	Kg	19.5	550	10725	10725	
<b>February</b>	Warp (for cap border)	Kg	11.7	800	9360	10725	390
	Cashmeal (for stole)	Kg	19.5	550	10725	10725	
<b>March</b>	Warp (for cap border)	Kg	11.7	800	9360	10725	390
	Cashmeal (for stole)	Kg	19.5	550	10725	10725	

**Total Annual Production**

Total (in Kg)	Warp (Cap Border)	Cashmeal (Stole)	Total Amount (Cap Border)	Total Amount (Stole)	Cap Border per Cycle (per year)
<b>Total Production</b>	140.4 Kg	234 Kg	112,320	128,700	4680

## 7. Marketing/Sales Details

No.	Marketing/Sales Detail	Description
7.1	Distance from Unit	15 to 53 km from the production unit (Kullu, Bhuntar, Manali)
7.2	Potential Marketing Sites	Kullu, Bhuntar, Manali
7.3	Demand for the Product in the Marketplace	Based on production capacity and local market demand, with higher demand in winter
7.4	Market Identification Process	Identified based on capacity and local demand; contact with vendors
7.5	Impact of Weather on Marketing	Increased demand in winter, especially for cap borders
7.6	Potential Buyers of the Product	Locals, city people, tourists
7.7	Potential Consumers in the Area	Tenants, employees, outsiders
7.8	Product Marketing System	Contact with shopkeepers, own sales center, stalls/exhibitions in fairs, offices, and religious places
7.9	Product Marketing Strategy	Wholesale distribution, promotion on social media, 20-25% subsidy to agents
7.10	Product Impression Determination	"Shakti Group" showpiece, premium product recognition
7.11	Product Slogan	"Shakti Group's Best Products" "Shobhla Village, Shobhla Kom, Not even for a moment."

## 8. Management and SWOT Analysis:

No.	Detail	Description
8	<b>Details of Management Among Group Members</b>	<ul style="list-style-type: none"> <li>- Rules will be made for management.</li> <li>- Tasks will be divided by mutual consent.</li> <li>- Distribution based on efficiency and capacity.</li> <li>- Profit sharing based on quality, efficiency, and hard work.</li> <li>- Marketing member gets 5% commission on total sales.</li> <li>- 2 experienced marketing members will handle marketing.</li> <li>- Principal and Secretary will evaluate management periodically.</li> </ul>
<b>9</b>	<b>SWOT Analysis</b>	
9.1	<b>Strength</b>	<ul style="list-style-type: none"> <li>- Passion for work among women.</li> <li>- Some members already skilled in pattu work.</li> <li>- Experienced members in the group.</li> </ul>
9.2	<b>Weakness</b>	<ul style="list-style-type: none"> <li>- Women also involved in agriculture and animal husbandry.</li> <li>- Limited time (2-3 hours/day) for work.</li> <li>- First-time collaboration in a group setting.</li> </ul>
9.3	<b>Opportunity</b>	<ul style="list-style-type: none"> <li>- Support and funds from Himachal Pradesh Forest Ecosystem Management Project.</li> <li>- Training to improve efficiency.</li> <li>- Women skilled in Kullavi Pattu.</li> <li>- Local and city demand for products.</li> <li>- Kullu and Manali as tourist spots with potential market.</li> </ul>
9.4	<b>Challenge</b>	<ul style="list-style-type: none"> <li>- Producing quality products.</li> <li>- Understanding market demand.</li> <li>- Competition from other centers.</li> <li>- Lack of coordination with consumers.</li> <li>- Time constraints due to other work commitments.</li> </ul>

**10. Potential Challenges and Measures to Mitigate Them:**

<b>No.</b>	<b>Statement of Risks / Challenges</b>	<b>Risk Reduction Measures</b>
<b>10.1</b>	Not understanding the market situation (demand).	Adapt to the market demand by regularly assessing and adjusting.
<b>10.2</b>	Not producing good products.	Focus on creating products that consumers love and demand.
<b>10.3</b>	Competition from other product centers.	Strive to make better products than competitors and accept lower profits initially to establish quality.
<b>10.4</b>	Lack of coordination with consumers.	Maintain continuous communication and engagement with consumers.
<b>10.5</b>	More busyness in agriculture, horticulture, and animal husbandry.	Balance work in agriculture, gardening, animal husbandry, and handloom production by allocating time effectively.
<b>10.6</b>	Group division and income distribution.	Ensure income is distributed based on efficiency, capability, and transparency in work.
<b>10.7</b>	Decreased quality of the product may result in reduced sales.	Maintain high standards of quality to ensure the product meets consumer expectations.

## 11. Economy of the Project based on Capital Expenditure and Recurring Expenses:

### 11A - Capital Expenditure

Description	Quantity	Rate (Rs.)	Amount (Rs.)
1. 13 Khaddi Cap with Border	1 unit	4300	55900
2. 13 Charkha Uri Stand Small	1 unit	1200	15600
<b>Total Capital Expenditure</b>			<b>71500</b>

### 11B - Recurring Expenses (Per Cycle)

Description	Unit	Quantity	Rate (Rs.)	Amount (Rs.)
a. Raw material (warp) for cap border	Kg	390	0.030 x 800	9360
b. Raw material (cashmeal) for cap border	Kg	390	0.05 x 550	10725
c. Cost of Warning Machine	Unit	390	1 (assumed cost)	390
d. Wages (01 member 4-5 hours/day)	Days	30 x 1 x 300	300	9000
e. Other expenses (packaging, pamphlets)	-	-	500	500
<b>Total Recurring Expenses</b>				<b>20685</b>

## 12 - Summary of Economy

Description	Amount (Rs.)
Total Recurring Cost	20685
10% Annual Depreciation on Capital Expenditure	715
10% Interest per Annum on Loan	208
<b>Total Cost of Production</b>	<b>21608</b>

### 13 - Calculation of Selling Price

Description	Unit	Amount (Rs.)
a. Hat for the Border (Cost of Production)	-	28
b. Defined Benefit (Price markup)	-	15%
<b>Total (Cost + Benefit)</b>	-	123
<b>Market Price per Unit</b>	-	150

### 14 - Cost-Benefit Analysis for the Enterprise (Per Cycle/Month)

Description	Quantity	Rate (Rs.)	Amount (Rs.)
1. 10% Annual Depreciation on Capital Expenditure (A)	-	-	715
2. Recurring Expenses (B)	-	-	20685
2.1 Cap Border	390	-	-
3. Total Production (Cap Border)	390	-	-
4. Sale of Product (Cap Border)	390	123	46410
5. Income from Sale of Product (Cap Border)	390	123	46410
<b>Total Profit = C - (A + B)</b>	-	-	<b>23225</b>

## 15. Self Help Group Needs Funds

Item	Total Expenditure (Rs.)	Contribution by Project (75%)	Contribution by Group (25%)	The Group Needs a Loan (Rs.)
1. Capital Expenditure	71,500	53,625	17,875	0
2. Recurring Charges	20,685	0	0	20,685
<b>Total</b>	<b>92,185</b>	<b>53,625</b>	<b>17,875</b>	<b>20,685</b>

- **Loan Requirement:** The group needs a loan of **Rs. 25,000**.
- The wages will be arranged by the group members, and hence they are not included in the recurring expenditure or financial requirement.

## 16. Financial Resources of the Group

Description	Amount (Rs.)
1. Funds provided by the project	53,625
2. Group internal savings	10,000
<b>Total</b>	<b>63,625</b>

- The project will provide **Rs. 100,000/-** as seed fund. Group members will take a loan from the bank based on this seed fund.

## 17. Planning the Funds Requirement

Necessary Resources	Required Amount (Rs.)	Comment
1. 13 Khadi Cap with Border	13,975	25% advance for Khaddi and Charkha from group assistance
2. 13 Charkha Small Wooden One	3,900	
<b>Total</b>	<b>17,875</b>	
6. Raw Materials	20,685	
<b>Grand Total</b>	<b>38,560</b>	

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

- **Break-even Point for Cap Border:**  
The break-even point can be calculated by dividing the **Capital Expenditure** (Rs. 71,500) by the **Price per Cap Border** (Rs. 123):
  - **Break-even Point (in days) = 71,500 / 123 = 581 days**

Thus, the group will reach its break-even point in **581 days** if the same rate of sales is maintained.

### 19. Loan Repayment Schedule

Month	Principal Amount (Rs.)	Interest (Rs.)	Total Repayment (Rs.)	Cumulative Loan Repayment (Rs.)	Residual Debt (Rs.)
1	25,000	208.33	25,208	25,208	22,708.33
2	2,291.67	208.33	2,500	27,708.33	22,498.67
3	2,310.76	189.24	2,500	30,208.33	20,568.91
4	2,330.02	169.98	2,500	32,708.33	18,218.49
5	2,349.44	150.56	2,500	35,208.33	15,849.03
6	2,369.02	130.98	2,500	37,708.33	13,460.03
7	2,388.76	111.24	2,500	40,208.33	11,052.28
8	2,408.66	91.34	2,500	42,708.33	8,622.94
9	2,428.74	71.26	2,500	45,208.33	6,174.18
10	2,448.98	51.02	2,500	47,708.33	3,704.60
11	2,469.38	30.62	2,500	50,208.33	1,214.60
12	1,204.96	10.04	1,215	51,423.33	-0.3852

- **Total Loan Repayment:** Rs. **51,423.33** (covering the loan principal of Rs. 25,000 and the total interest of Rs. 26,423.33).



## 20. Commentary

In the first production cycle, the self-help group will manufacture and sell 390 cap borders. This will generate an estimated income of **Rs. 23,225** per cycle, based on the current cost-benefit analysis. The income is expected to improve as the group gains more experience and efficiency over time.

## 21. Training Details

The group will undergo a training program for **30 days**, with **8 hours of training per day**. The master trainer will be paid **Rs. 750** per day. During the training period, the group will be provided with raw materials at a cost of **Rs. 1000 per trainee**.

### Training Cost Breakdown

Description	Unit	Rate (Rs.)	Quantity	Amount (Rs.)	Comment
Master Trainer (Khaddi)	Per day	750	30 days	22,500	Rs. 750/day
Boarding & Lodging	Per member	100	30 days	3,000	Rs. 100/day per member
Raw Materials/Training Materials	Per member	1,000	13 members	13,000	One-time raw material cost
Training Center Rent	Per day	1,000	30 days	30,000	Rs. 1,000/day
Transport Fare	Per member	100	13 members	1,000	One-time transport cost

### Total Training Cost:

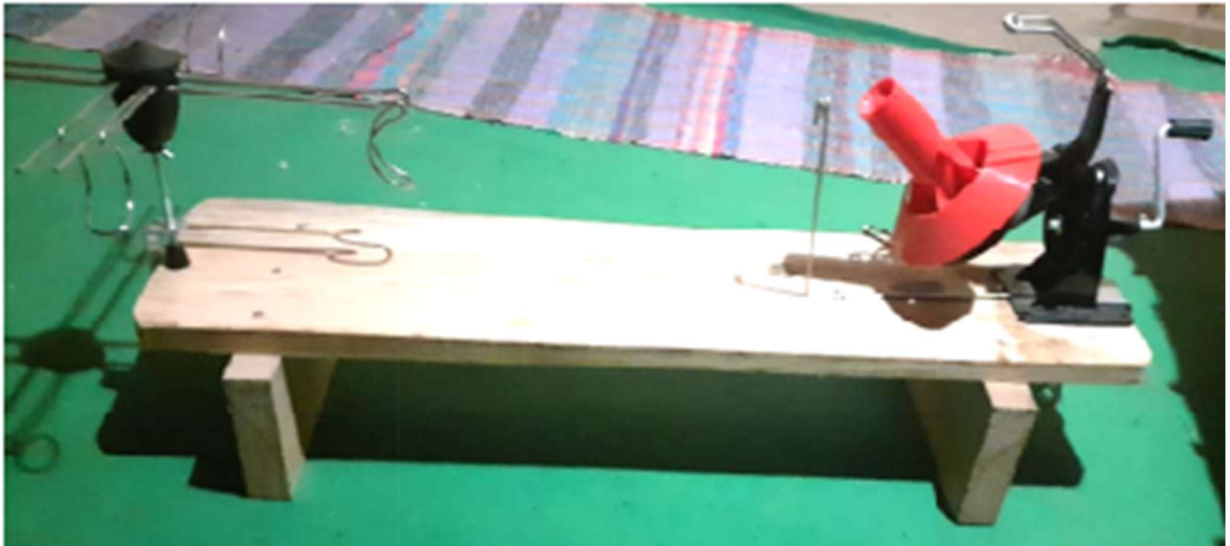
- Total Training Cost (Rs.):** 22,500 (Trainer) + 3,000 (Boarding/Lodging) + 13,000 (Raw Materials) + 30,000 (Rent) + 1,000 (Transport) = **69,500 Rs.**

This total amount of **69,500 Rs.** will be invested by the group in training and material support, to equip them with the necessary skills for the cap border production process. The training will lay the foundation for increased productivity and efficiency in the future production cycles.



22. Annexure





## **Rules of the Shakti Self Help Group**

1. **Group Activity:** The group will focus on the production of cap borders.
2. **Group Name:** Shakti Self Help Group.
3. **Group Address:** Village Peh Dr. Bari, Tehsil Manali, District Kullu, H.P.
4. **Total Members:** 13 members in total.
5. **Date of First Meeting:** 08 December 2021.
6. **Interest on Savings:** An interest of Rs. 2 on every Rs. 100 saved in the group.
7. **Monthly Meetings:** Meetings will be held on the 7th of every month.
8. **Monthly Contributions:** All members must deposit their savings amount into the group every month.
9. **Attendance at Meetings:** All members must attend the self-help group meetings.
10. **Bank Account:** The group's account will be opened at State Bank of India, Branch Patlikuhl, Account No. 40359844450.
11. **Absence from Meetings:** Members must seek permission from the head and secretary for absence, citing valid reasons.
12. **Consequences of Non-Participation:** A member who does not deposit the savings or misses 3 consecutive meetings will be removed from the group.
13. **Absence Penalty:** If a member remains absent without a valid reason, they must host the next meeting at their house and bear the associated expenses. If two members are absent, they will share the cost.
14. **Elections:** The head and secretary of the group will be elected by consensus.
15. **Bank Transactions:** The head and secretary can conduct bank transactions. Their term will last for one year.
16. **Proper Use of Funds:** The head, secretary, and members must ensure that the group's funds are used appropriately and not for personal gain.
17. **Leaving the Group:** If a member wishes to leave, they must repay any outstanding loans before doing so.
18. **Loan Terms:** The purpose, repayment schedule, loan installments, and interest rate will be decided in a meeting.
19. **Emergency Fund:** The head and secretary must maintain at least Rs. 1000 for emergencies.
20. **Register Maintenance:** The group's register must be accessible and should be read and updated in the presence of all members.



21. **Loan Notice:** Borrowers must provide one week's notice before taking out a loan.
22. **Loan Availability:** Loans will be available to all members when required.
23. **Leaving without Reason:** If a member leaves without valid reason, their deposit will be divided among the remaining members.
24. **Monthly Report Submission:** The group must submit a monthly report to the office of the Field Technical Unit.

### शक्ति स्वयं सहायता समूह के सदस्य के छायाचित्र



श्रीमति मीना देवी  
प्रधान



श्रीमति कमला देवी  
सचिव



कु० दुर्गा देवी  
कोषाध्यक्ष



श्रीमति कुन्तू देवी  
सदस्य



श्रीमति ममता देवी  
सदस्य



श्रीमति आशा देवी  
सदस्य



श्रीमति रान्ता देवी  
सदस्य



श्रीमति रीना देवी  
सदस्य



श्रीमति आशा देवी  
सदस्य



श्रीमति दुर्गा देवी  
सदस्य



श्रीमति निर्मला देवी  
सदस्य



श्रीमति काली देवी  
सदस्य



श्रीमति शान्ता देवी  
सदस्य

## सहमति पत्र

आज दिनांक 10.12.2022 को शक्ति स्वयं सहायता समूह पीह की बैठक प्रधान श्रीमति मीना देवी की अध्यक्षता में हुई जिसमें में समूह के सभी सदस्यों ने भाग लिया। शक्ति स्वयं सहायता समूह पीह के सदस्यों द्वारा व क्षेत्रीय तकनीकी ईकाई पतलीकुहल के सहयोग से तैयार हथकरघा व्यवसाय योजना के दस्तावेज के प्रारूप को अन्तिम रूप दिया। वन विभाग के माध्यम से हिमाचल प्रदेश वन पारिस्थितिकी तन्त्र प्रबन्धन एवं आजीविका सुधार परियोजना (जाईका द्वारा वित्त पोषित) के सहयोग से चलाई जा रही परियोजना के साथ शक्ति स्वयं सहायता समूह पीह के सदस्यों ने अपनी आजीविका वर्धन करने के लिए सर्वसहमति से हथकरघा (Handloom) का निरन्तर कार्य करने की सहमति प्रदान की।

प्रधान Meena Devi शक्ति स्वयं सहायता समूह पीह  
शक्ति स्वयं सहायता समूह पीह नं. 1  
शंभुना, गजगढ़-11, जिला कुल्लू (हिमाचल)

## अनुमोदन

आज दिनांक 23.12.2022 को मण्डलीय प्रबन्धन ईकाई एवं वन मण्डल अधिकारी कुल्लू द्वारा शक्ति स्वयं सहायता समूह पीह की हथकरघा (Handloom) की आजीविका वर्धन व्यवसाय योजना का अनुमोदन किया।

  
Divisional Forest Officer  
Forest Division Kullu