



# Income Generation Activity

## Handloom



### Nav Nirman - Self Help Group

<b>SHG/ Name</b>	<b>::</b>	<b>Nav- Nirman</b>
<b>VFDS Name</b>	<b>::</b>	<b>Peeh</b>
<b>FTU/Range</b>	<b>::</b>	<b>Patlikuhah</b>
<b>DMU/Division</b>	<b>::</b>	<b>Kullu</b>
<b>FCCU/ Circle</b>	<b>::</b>	<b>Kullu</b>

<b>Sponsored by</b>  <b>PIHPFEM&amp;L</b>	<b>Prepared by</b> FTU CO-ORIDNATOR SHG PRADHAN SHG SECRETARY
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## Table of content

Sr.no	Description	Page Number
1	Executive Summary	3-4
2	Details and list of self-help group/ common interest group	5-6
3	Description of geographical location of the village	7
4	Description of the product related to the income-generating activity	7
5	Production Processes	8
6	Production Planning	8-10
7	Sales and Marketing	11
8	Details of management amongst members	12
9	Strength, Weakness, Opportunity, and Challenge Analysis (SWOT Analysis)	12
10	Potential risks and measures to reduce them	13
11	Description of the economy of the business plan	14
12	Summary of Economy	15
13	Estimate	16
14	Profit Cost Analysis for Enterprise	16
15	Need of Money	17
16	Financial Resources	17
17	Planning of Money Requirement	18
18	Comparison of Gain-Loss Position/Point	18
19	Debt Repayment Planning	18
20	Comment	19
21	Training	19
22	Annexure (Photographs, Rules, List of Members with Photos and Consent Letter)	20-23

## **1. Executive Summary**

Himachal Pradesh is a picturesque state situated in the western Himalayan region. Known for its natural beauty and rich cultural heritage, the state has a diverse climate, numerous rivers, and valleys that enhance its scenic appeal. With a population of approximately 70 lakhs and a geographical area of 55,673 square kilometers, the state spans from the Shivalik Hills to the cold desert regions of the upper Himalayas. Agriculture and horticulture are the primary occupations in this region. Kullu district, one of the 12 districts in Himachal Pradesh, is particularly famous for tourism and horticulture.

Kullu district lies in the middle hills of Himachal Pradesh, and the village of Peh is situated in Gram Panchayat Halan-II, within the Naggar Development Block, Tehsil Manali, District Kullu. Peh is located about 41 km from the Kullu headquarters. The main occupation of the people in this village is agriculture and gardening. However, due to the lack of a proper irrigation system, the villagers are unable to achieve the expected increase in income. Many of the residents own only small plots of land, making it difficult for them to sustain their livelihood. To improve their living conditions, the people of Peh have turned to cash crops and gardening.

Additionally, the people of the village are involved in producing pattu (a traditional woolen cloth), though the production process is largely outdated and relies on traditional methods, which result in low output and income. To address this issue and increase production, there is a need for information on advanced machines suited for this industry.

Given the region's geographical situation, there is a constant demand for these products throughout the year, presenting an opportunity to increase production through proper training and modern equipment. There is also a need to create new products in response to market demands and trends.

The formation of the Village Forest Committee Peh was a significant step toward improving the livelihoods of the villagers. The Himachal Pradesh Forest Ecosystem Management and Livelihood Improvement Project encouraged group work as a means to enhance income. As a result, two self-help groups were formed: "Nav-Nirman" Self Help Group and "Shakti" Self Help Group. The "Nav-Nirman" Self Help Group decided to focus on handloom production, with 11 members joining the initiative.

The **Himachal Pradesh Forest Ecosystem Management and Livelihood Improvement Project** decided to provide training to the "Nav-Nirman" Self Help Group in making cap borders and offered a revolving fund of Rs. 100,000/- to support their efforts.

To prepare the livelihood enhancement business plan for the "Nav-Nirman" Self Help Group, key individuals were involved in the process. Mr. Shashi Sharma, the FTU Coordinator from the Bhutti Forest Range, and Mr. Jugat Ram, an expert from Hathargha, met with the group members. Under the guidance of **Divisional Forest Officer Mr. Angel Chauhan (IFS)** and **Mr. Manoj Kumar (HPFS), Assistant Forest Conservator of Kullu**, and with the cooperation of **Mr. Titu, Forest Range Officer from Patlikuhal**, the business plan was finalized in collaboration with the "Nav-Nirman" Self Help Group.

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

Sr. No.	Description	Details
2.1	Name of the Self Help Group	"Nav-Nirman" Self Help Group
2.2	Manual for Information System Management of Self Help Groups	The manual is attached on page no. 21
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	11
2.10	Date of formation of the group	08 December, 2021
2.11	Bank Account Number	40359863052
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. 1200
2.14	Total savings	Rs. 21,500
2.15	Loans given to members among themselves	Rs. 2,000
2.16	Cash deposit limit	Rs. 2,500
2.17	Repayment status	11 months

### List of Newly Formed Self Help Groups

Sr. No.	Beneficiary Name and Address	Prime/Role	Age	Gender	Education	Ability	Category	Contact Number
1	Smt. Shanta Devi, wife of Ram Singh	Secretary	40	Female	5th Grade	Equality	Women	8091075095
2	Miss Rajni Devi, daughter of Shri Ram Sharan	Secretary	22	Female	12th	Normal	Women	7807454199
3	Mrs. Jeevana Devi, wife of Mr. Sandeep	Treasurer	30	Female	12th	Normal	Same as above	7807842907
4	Miss Mamta, daughter of Shri Kushal Chand	Member	26	Female	12th	Normal	Same as above	7807582801
5	Smt. Chuna Devi, wife of Shri Ram Krishna	Member	40	Female	8th Grade	Normal	Same as above	7807582909
6	Smt. Dimpu Devi, wife of Shri Harmesh	Member	40	Female	7th Grade	Normal	Same as above	8628998689
7	Smt. Dhaneshwari, wife of Shri Gopal Singh	Member	30	Female	BA	Normal	Same as above	8219732229
8	Smt. Thevadi, wife of Shri Raj Kumar	Member	35	Female	6th Grade	Normal	Same as above	9816202012
9	Smt. Durga Devi, wife of Shri Sher Singh	Member	36	Female	5th Grade	Normal	Same as above	8091195840
10	Mrs. Tamanna, wife of Mr. Saudagar	Member	24	Female	BA	Normal	Same as above	8580646676
11	Mrs. Solma, wife of Mr. Mangal Chand	Member	25	Female	10th Grade	Normal	Same as above	8894550582



### 3. Geographical Location of the Village

Sr. No.	Description	Details
3.1	Distance from district headquarters	41 Kms by road
3.2	Distance from main/link road	16/1-2 Km from road
3.3	Local market name and distance	Kullu, 16 Km
3.4	Name and distance of major market	Kullu, 16 Km
3.5	Distance from major cities	Kullu 41 Km, Bhuntar 51 Km, Manali 31 Km, Shamshi 50 Km
3.6	Names of main cities where the product will be sold/marketed	Kullu, Bhuntar, Manali, Shamshi
3.7	Any specific information of the village regarding the proposed income generating activity	Agriculture and horticulture. Kullvi attire is made from Pattu.
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	Mufflers, stoles
4.2	Method of Product Identification	Some members already do handloom work.
4.3	Collective consent of self-help group members	Yes (consent letter is attached on page no. 23)

## 5. Description of Production Processes

The production process for the mufflers and stoles will follow these steps:

1. **Warping Process:** The warp and weft of the stole will be installed using a warping machine. This method will reduce both time and labor costs associated with the production of the products.
2. **Muffler Production:** Three members from the group will be responsible for making mufflers.
3. **Stole Production:** Eight members from the group will be tasked with making stoles.
4. **Working Hours:** Group members will work 4 to 5 hours per day.

After training, the group will focus on the following products:

### 1. Muffler Production

- Mufflers of various designs will be made by three members.
- **Time Required:** Each member will work 4 to 5 hours a day, and one muffler will be completed in 2 days.

### 2. Stole Production (Using 2/48 Australian Wool Yarn)

- Stoles of different designs will be made by eight members.
- **Time Required:** Each member will work 4 to 5 hours a day, and one stole will be completed in 6 days.

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## 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	- 8 members for stoles - 3 members for mufflers - 1 member for marketing Total: 11 members
6.3	Source of raw materials	Kullu
6.4	Source of other resources	Kullu, Shamshi, Bhuntar
6.5	Production targets per cycle	- >40 stoles - >45 mufflers



### 6.5 Raw Material Requirement and Estimated Production

Month	Unit	Warp and Weft (for Stole)	Rate	Amount for Warp and Weft	Cashmeal (for Stole)	Rate	Amount for Cashmeal	Expected Production Volume	Comment
April	K.G.	15.3	1500	22,950	6.25	450	2,812.50	40 Stoles and 45 Mufflers per cycle	85
May	K.G.	15.3	1500	22,950	6.25	450	2,812.50	40 Stoles and 45 Mufflers per cycle	85
June	K.G.	15.3	1500	22,950	6.25	450	2,812.50	40 Stoles and 45 Mufflers per cycle	85
July	K.G.	15.3	1500	22,950	6.25	450	2,812.50	40 Stoles and 45 Mufflers per cycle	85
August	K.G.	15.3	1500	22,950	6.25	450	2,812.50	40 Stoles and 45 Mufflers per cycle	85
September	K.G.	15.3	1500	22,950	6.25	450	2,812.50	40 Stoles and 45 Mufflers per cycle	85
October	K.G.	15.3	1500	22,950	6.25	450	2,812.50	40 Stoles and 45 Mufflers per cycle	85
November	K.G.	15.3	1500	22,950	6.25	450	2,812.50	40 Stoles and 45 Mufflers per cycle	85
December	K.G.	15.3	1500	22,950	6.25	450	2,812.50	40 Stoles and 45 Mufflers per cycle	85
January	K.G.	15.3	1500	22,950	6.25	450	2,812.50	40 Stoles and 45 Mufflers per cycle	85
February	K.G.	15.3	1500	22,950	6.25	450	2,812.50	40 Stoles and 45 Mufflers per cycle	85
March	K.G.	15.3	1500	22,950	6.25	450	2,812.50	40 Stoles and 45 Mufflers per cycle	85
<b>Total</b>		<b>183.6</b>		<b>275,400</b>		<b>33750</b>	<b>1020</b>	480 Stoles and 540 Mufflers annually	

## 7. Marketing/Sales Details

Sr. No.	Description	Details
7.1	Potential Marketing Sites	Kullu, Bhuntar, Manali
7.2	Distance from Unit	16 to 53 km
7.3	Demand for the Product in the Market	Based on capacity and local demand of the group
7.4	Market Identification Process	- Listing of vendors - Contact with vendors
7.5	Impact of Weather on Marketing	Higher demand during winter season
7.6	Potential Buyers of the Product	Locals, city dwellers, tourists
7.7	Product Marketing System	- Tenants, employees, outsiders - Contact with shopkeepers - Own sales center - Stalls/Exhibitions in fairs - Various offices
7.8	Product Marketing Strategy	- 20-25% agent subsidy - Promotion in local network and social media
7.9	Product Imprinting	Nav-Nirman Group's Best Products
7.10	Product Slogan	"The village is beautiful, the community is beautiful, there is no end to it. This is the identity of the cap."

## **8. Details of Management Among Group Members**

- **Rules and Task Distribution:**
  - Rules will be formulated to guide management.
  - Tasks will be divided among members by mutual consent.
  - Task distribution will be based on each member's efficiency and capacity.
- **Profit Sharing:**
  - Profit sharing will be based on quality, efficiency, and individual contributions.
  - The marketing member will receive a 5% commission on the total sales amount.
- **Evaluation and Oversight:**
  - The Principal and Secretary will continuously evaluate and observe the group's management and progress.

## **9. Strength, Weakness, Opportunity, and Challenge Analysis (SWOT Analysis)**

### **Strengths**

- Passionate and dedicated women members.
- Some members already have experience with pattu work.
- Experienced members within the group, contributing valuable skills.

### **Weaknesses**

- Members are also involved in agriculture and animal husbandry, limiting time for group work.
- Limited time for work (2-3 hours per day).
- First-time collaboration as a group, which may affect coordination.

### **Opportunities**

- Support and funding from Himachal Pradesh Forest Ecosystem Management and Livelihood Improvement Project.
- Training will help increase efficiency and build capacity.
- Demand for products like Kullavi Pattu both locally and in cities.
- The presence of tourist destinations such as Kullu and Manali provides a potential customer base.

### **Challenges**

- Difficulty in producing high-quality products initially.
- Lack of understanding of the market demand.
- Strong competition from other product centers.
- Coordination challenges with consumers.
- Competing time commitments with agriculture, horticulture, and animal husbandry work.

## 10. Description of Potential Challenges and Measures to Mitigate Them

Sr. No.	Statement of Risks/Challenges	Risk Reduction Measures
10.1	<b>Not understanding the market situation (demand)</b>	Adapt to the market demand by continuously updating product designs and styles based on customer feedback and market trends.
10.2	<b>Not producing good products</b>	Focus on creating high-quality products that consumers love, ensuring quality control and attention to detail in every product.
10.3	<b>Competition from other product centres</b>	Produce superior quality products, initially accepting lower profits to build a strong customer base.
10.4	<b>Lack of coordination with consumers</b>	Maintain continuous communication with consumers to gather feedback, address concerns, and foster relationships.
10.5	<b>More busyness in agriculture, horticulture, and animal husbandry</b>	Balance time effectively, attending to agriculture, gardening, animal husbandry, and household work while prioritizing handloom production.
10.6	<b>Group division</b>	Ensure income distribution is based on the efficiency and capacity of each member, maintaining transparency and fairness.
10.7	<b>Decreasing quality of the product may result in reduced sales</b>	Maintain high standards of quality throughout production by conducting regular checks and training members to uphold quality.

## 11. Description of the Economy of the Project

### 11A - Capital Expenditure

Sr. No.	Description	Price (in Rs.)
1	08 Khaddi 35 inch (Rs. 10,500 per Khaddi)	84,000
2	08 Charkhas and Uri Stand (Rs. 1,800 per Charkha and Uri Stand)	14,400
3	02 Presses (Rs. 1,600 per press, 03 kg)	3,200
<b>Total Capital Expenditure</b>		<b>101,600</b>



## 11B - Recurring Expenses (in One Cycle)

### 1. Stole Production

Description	Unit	Quantity	Rate (Rs.)	Amount (Rs.)
a) Raw material (warp and weft) (for 40 stoles)	Kg	0.270	1500	16,200
b) Raw material (cashmeal) (for 40 stoles)	Kg	0.10	450	1,800
c) Cost of Warning Machine (for 40 stoles)	No.	40	25	1,000
d) Wages (01 member, 4-5 hours/day)	Days	30	300	72,000
e) Other expenses (packaging, pamphlets)				500
<b>Total (A+B+C+E)</b>				<b>19,500</b>

### 2. Muffler Production

Description	Unit	Quantity	Rate (Rs.)	Amount (Rs.)
a) Raw material (warp and weft) (for 45 mufflers)	Kg	0.100	1500	6,750
b) Raw material (cashmeal) (for 45 mufflers)	Kg	0.05	450	1,012
c) Cost of Warning Machine (for 45 mufflers)	संख्या	45	10	450
d) Wages (01 member, 4-5 hours/day)	दिन	30	300	27,000
e) Other expenses (packaging, pamphlets)				500
<b>Total (A+B+C+E)</b>				<b>8,712</b>

### Total Recurring Cost (Stole + Muffler Production)

| Total Recurring Cost | | | 28,212 |

## 12. Summary of the Economy - Cost of Production

Description	Amount (Rs.)
1. Total recurring cost	28,212
2. 10% annual depreciation on capital expenditure	1,016
3. 10% annual interest on loan	3,000
<b>Total Cost of Production</b>	<b>32,228</b>

## 13. Estimates - Calculation of Selling Price

For a Stole:

Description	Unit	Amount (Rs.)
Cost of Production	1	521
Defined Benefit (30%)	1	156
<b>Total (Cost + Profit)</b>	1	677
Market Price	1	850

For a Muffler:

Description	Unit	Amount (Rs.)
Cost of Production	1	170
Defined Benefit (30%)	1	51
<b>Total (Cost + Profit)</b>	1	221
Market Price	1	250

The **total cost of production** for both stoles and mufflers includes recurring costs, depreciation, and interest. The **selling price** is calculated by adding a 30% profit margin on top of the cost of production.

#### 14. Cost-Benefit Analysis for the Enterprise (in One Cycle - 1 Month)

Description	Unit	Quantity	Rate (Rs.)	Amount (Rs.)
<b>1. 10% Annual Depreciation on Capital Expenditure (A)</b>				<b>1,016</b>
<b>2. Recurring Expenditure (B)</b>				<b>28,212</b>
<b>2.1 Muffler</b>		45	221	9,945
<b>2.2 Stole</b>		40	677	27,080
<b>Total Production (Muffler)</b>	Number	45		
<b>Total Production (Stole)</b>	Number	40		
<b>3. Sale of Product (Muffler)</b>	Number	45	221	9,945
<b>4. Sale of Product (Stole)</b>	Number	40	677	27,080
<b>5. Total Income from Sale of Products</b>				<b>37,025</b>
<b>6. Total Profit (S - (A + B))</b>				<b>7,553</b>
<b>7. Gross Profit from Product Sales</b>				<b>7,553</b>

#### 15. Self Help Group Needs Funds

Item	Total Expenditure (Rs.)	Contribution by Project (75%)	Contribution by Group (25%)	Loan Required (Rs.)
<b>1. Capital Expenditure</b>	101,600	76,200	25,400	30,000
<b>2. Recurring Expenditure</b>	28,212	21,159	7,053	0
<b>Total</b>	129,812	97,359	32,453	<b>30,000</b>

**Note:**

- The group will arrange the wages for its members on its own, so no additional funding is required for wages.
- The group needs a **loan of Rs. 30,000** for capital expenditure.
-



## 16. Financial Resources of the Group

Description	Amount (Rs.)
Funds Provided by the Project	76,200
Group Internal Savings	21,500
<b>Total</b>	<b>97,700</b>

The project will provide Rs. 100,000 as a seed fund to the group, and the group members will take a loan from the bank based on this seed fund.

## 17. Planning the Funds Requirement

Required Amount (Rs.)	Comment
21,000	25% advance for Khaddi, Charkha, Uri Stand, Press, and Scale Kit
3,600	Advance for Khaddi (25%)
800	Advance for Charkha Uri Stand (25%)
<b>Total (for necessary resources)</b>	<b>25,400</b>
<b>Raw Materials</b>	28,212
<b>Grand Total</b>	<b>53,612</b>

The group will use the provided funds and its own savings to cover the required amount for both capital (machinery) and raw materials.

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

- Break-even Point for Stole:

$$\text{Break-even Point} = \frac{\text{Capital Expenditure}}{\text{Selling Price per Stole}} = \frac{101,600}{677} \approx 150 \text{ days}$$

- Break-even Point for Muffler:

$$\text{Break-even Point} = \frac{\text{Capital Expenditure}}{\text{Selling Price per Muffler}} = \frac{101,600}{221} \approx 460 \text{ days}$$

- Total Break-even Point (combined for stoles and mufflers):

$$\text{Break-even Point} = \frac{\text{Total Capital Expenditure}}{\text{Combined Sales}} = \frac{101,600}{950} \approx 107 \text{ days}$$

Thus, the group can achieve the break-even point in approximately 107 days, assuming the sales of stoles and mufflers continue at the projected ratio.

This means the group will recover its capital investment and start generating profits after about 107 days of sales.

## 19. Loan Repayment Schedule

Month	Principal Amount (Rs.)	Interest (Rs.)	Total (Rs.)	Cumulative Loan Repayment (Rs.)	Residual Debt (Rs.)
1	30,000	250	30,250	30,250	29,750
2	3,050	250	3,300	33,300	26,950
3	3,075	225	3,300	36,600	23,874.60
4	3,101	199	3,300	39,900	20,773.50
5	3,127	173	3,300	43,200	17,646.70
6	3,153	147	3,300	46,500	14,493.70
7	3,179	121	3,300	49,800	11,314.50
8	3,206	94.3	3,300	53,100	8,108.77
9	3,232	67.6	3,300	56,400	4,876.35
10	3,259	40.6	3,300	59,700	1,616.98
11	1,618	13.5	1,631	61,331	-0.54

## 20. Additional Notes:

- The **10% annual interest** is calculated on a reducing principal every month.
- Due to adjustments, the final **EMI** may differ slightly from the regular amount.
- After the **11th month**, the loan is almost fully repaid with a minor adjustment left in the **final residual debt**.

This structure helps the group to manage the repayment schedule effectively, with **monthly installments** ensuring the loan is cleared over **11 months**.

## 21. Training Overview and Costs

The training for the group will span **42-43 days**, with **8 hours of training per day**. This will equip the group with the necessary skills for producing stoles and mufflers. The **master trainer** will receive **Rs. 750 per day**, and the trainees will be provided with raw materials at the rate of **Rs. 1000 per member** for the entire training period. Below is the detailed breakdown of training expenses:

### Training Expenses:

Description	Unit	Rate	Amount (Rs.)	Comments
Master Trainer (Khaddi)	45 days	Rs. 750/day	Rs. 33,750	Payment for trainer's services
Boarding and Lodging	45 days	Rs. 100/day	Rs. 4,500	For accommodation and meals
Raw Materials/Training Materials	45 members	Rs. 1,000/member	Rs. 11,000	Materials for training (one-time)
Training Center Rent	45 days	Rs. 1000/day	Rs. 1,500	Venue rental for the training
Transport Fare	45 members	Rs. 1,000/trainee	Rs. 2,000	Travel expenses for members

**Total Training Expenses: Rs. 52,750**

The training costs are critical for the initial phase, ensuring that the group members receive both the **skills** and **materials** needed to succeed. After this training, the group will be ready to start producing stoles and mufflers, and the **capital expenditure** will be gradually offset by income from product sales.

22. Annexure



## Rules for Nav-Nirman Self Help Group

1. **Group Work Focus:** The group will focus on handloom-based work, specifically producing stoles and mufflers.
2. **Group Name:** Nav-Nirman Self Help Group.
3. **Group Address:** Village Peh Dr. Halan-11, Tehsil Manali, District Kullu, Himachal Pradesh.
4. **Total Members:** The group will consist of 11 members.
5. **First Meeting:** The first meeting of the group took place on December 8, 2021.
6. **Interest on Savings:** There will be an interest of Rs. 2 on every Rs. 100 saved within the group.
7. **Monthly Meetings:** Monthly meetings will be held on the 8th of every month.
8. **Savings Contribution:** All members are required to deposit the amount they save every month into the group's fund.
9. **Mandatory Meeting Attendance:** All members are required to attend every self-help group meeting.
10. **Bank Account:** The group's account will be opened at the State Bank of India, Patlikuhal branch (Account Number: 40359863052).
11. **Absence from Meetings:** If a member cannot attend a meeting, they must take permission from the head and secretary by providing a valid reason.
12. **Consequences for Non-Participation:** If a member fails to deposit savings or misses three consecutive meetings, they will be removed from the group.
13. **Meeting Absence Penalty:** If a member is absent without prior notice, the next meeting will be held at their house, with the cost borne by the absent member. If two members are absent, they share the cost.
14. **Leadership Elections:** The head and secretary of the group will be elected by consensus.
15. **Bank Transactions:** Only the head and secretary are authorized to conduct transactions with the group's bank account. This position will be held for one year.
16. **Accountability:** The head, secretary, and all members must ensure proper use of the group's funds and avoid actions against the group's interests.
17. **Leaving the Group:** Any member wishing to leave the group must repay any loans before departure. No member can leave if they have an outstanding loan.

18. **Loan Terms:** Loan purpose, repayment schedule, interest rate, and installment details will be discussed and decided during group meetings.
19. **Emergency Fund:** The head and secretary should always keep at least Rs. 1000 for emergency situations.
20. **Group Register:** The self-help group register must be read and written in the presence of all members during meetings.
21. **Loan Notification:** Members wishing to borrow funds must give one week's notice to the group.
22. **Loan Accessibility:** Loans will be provided to all members in times of need.
23. **Withdrawal without Reason:** If a member leaves without a valid reason, their deposit will be distributed among the remaining members.
24. **Monthly Report Submission:** The group must submit its monthly report to the office of the Field Technical Unit.



**नव-निर्माण स्वयं सहायता समूह के सदस्य के छायाचित्र**



श्रीमति शान्ता देवी  
प्रधान



कु० रजनी देवी  
सचिव



श्रीमति जीवना देवी  
कोषाध्यक्ष



श्रीमति थेवरी देवी  
सदस्य



श्रीमति तमन्ना देवी  
सदस्य



श्रीमति सोमा देवी  
सदस्य



श्रीमति चूना देवी  
सदस्य



श्रीमति धनेश्वरी  
सदस्य



श्रीमति डिम्पू देवी  
सदस्य



श्रीमति दुर्गा देवी  
सदस्य



कु० ममता देवी  
सदस्य

## सहमति पत्र

आज दिनांक 07.12.2022 को नव-निर्माण स्वयं सहायता समूह पीह की बैठक प्रधान श्रीमति शान्ता देवी की अध्यक्षता में हुई जिसमें समूह के सभी सदस्यों ने भाग लिया। नव-निर्माण 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 नव-निर्माण 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।

शान्ता देवी

प्रधान

नव निर्माण स्वयं सहायता समूह आई नं.1  
अंगना, अलाप-11, जिला कुल्लू (हिमाचल)

Rajni Meot

अध्यक्ष

## अनुमोदन

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

Divisional Forest Officer  
Forest Division Kullu