



# Business Plan for Enhance Livelihoods

## IGA Activity

### HANDLOOM

#### (Shawl & Stole)

**Jai Baba Veer Nath Self-Help Group, Dughilag**



Village Forest Development Society -----Dughilag  
 Gram Panchayat-----Dughilag  
 Forest Range -----Bhutti  
 Forest Division-----Kullu  
 Forest Circle-----Kullu

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

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## 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 Dughilag is located in Gram Panchayat Dughilag 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 Lagvalley

Village Dughilag is located in Lagvalley at a distance of about 12 km from Kullu headquarters. The main occupation of the people in village Dughilag 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 pattu, 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, **Dughilag** in the village, Project for Improvement Himachal Pradesh Forest Ecosystems Management and Livelihoods told the people about working in groups to increase their means of livelihood.

Through the project, 03 self-help groups were formed in Dughilag in the form of **"Jai Baba Veer Nath"** "Prerna", and "Samridhi" self-help groups. After this, **"Jai Baba Veer Nath"** self-help group decided to work on handloom. 10 members joined this group.

Based on the advice, suggestions and experiences of handloom expert Shri Jugat Ram Him Weaver Technical Assistant along with "Prerna" group, the group members decided to make shawls and stoles etc. Expert Shri Jugat Ram was requested from time to time to make the group aware, skilled and capable, so that the products made by the group are beautiful, attractive and of good quality. This will increase the livelihood of the group.



Project for Improvement Himachal Pradesh Forest Ecosystems Management and Livelihoods decided to give training to “Prerna” self-help group in making shawls and stoles along with giving Rs. 100000/- as revolving fund.

To prepare the livelihood enhancement business plan of “**Jai Baba Veer Nath**” self-help group, Shri Shashi Sharma (FTU Coordinator), Bhutti 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 Chouhan (IFS), Sh. Manoj Kumar (HPFS), Assistant Forest Conservator, Kullu, with the cooperation of Range Officer, Bhutti and BO, Tarapur, this livelihood enhancement business plan was finalized.



## 2. Description of SHG

2.1	Name of Self-Help Group	"Jai Baba Veer Nath"
2.2	Manual for Management of Information System of SHG	Attached in Page No. 21
2.3	Village Forest Development Society	Dughilag
2.4	Forest Range/FTU	Bhutti
2.5	Forest Division/ DMU	Kullu
2.6	Village	Dughilag
2.7	Development	Kullu
2.8	District	Kullu
2.9	Total Members in SHG	10
2.10	SHG Formation	April, 2021
2.11	Bank Account Number	883101100107069
2.12	Name of Bank & Branch	HP Gramin Bank, Kullu
2.13	Monthly Saving SHG	100
2.14	Total Saving SHG	20000
2.15	Loan given to members among themselves	
2.16	Cash deposit limit	
2.17	Repayment Status	11 Month

## List of Jai Baba Veer Nath Self-Help Group

Sr. No.	Name & Adress of Members	Designation	Age	Sex	Qualificati on	Category	Contact No.
1	Smt. Nardei W/O Sh. Prem Chand	Pradhan	32	Fe	4 <sup>th</sup> .	SC	9816605478
2	Smt. Heera Devi W/O Sh. Pyare Chand	Up-Pradhan	37	Fe	3 <sup>rd</sup> .	SC	6230381288
3	Smt. Asha W/o Sh. Mahinder Singh	Secretary	22	Fe	10 <sup>th</sup> .	SC	8628036517
4	Smt. Kamla Devi W/o Sh. Devender	Cashier	33	Fe	7 <sup>th</sup> .	SC	9805180866
5	Smt. Som Lata W/o Sh. Ram Singh	Member	32	Fe	2 <sup>nd</sup> .	SC	9805757029
6	Smt. Anjali W/o Sh. Jagdish	Member	21	Fe	8 <sup>th</sup> .	SC	6230332498
7	Smt. Sunita Devi W/o Ses Ram	Member	28	Fe	5 <sup>th</sup> .	SC	8278760140
8	Smt. Beena Devi W/o Sh. Raju	Member	37	Fe	10 <sup>th</sup> .	SC	8894412276
9	Smt. Preetu W/o Sh. Karam Chand	Member	29	Fe	2 <sup>nd</sup> .	SC	7806815343
10	Smt. Rekha Devi W/o Sh. Ganesh	Member	20	Fe	9 <sup>th</sup> .	SC	7807429317





### 3. Geographical Details of Village

3.1	Distance from District HQ	Road to 12 KM.
3.2	Distance from Main Road	Road to 10 KM. & On foot 02 KM.
3.3	Name of Local Market & Distance	Kullu 10 KM.
3.4	Name of Main Market & Distance	Kullu 10 KM.
3.5	Distance from Main City	Kullu 10 KM, Bhuntar 15 KM, Manali 50 KM, Shamshi 14 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
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 shawl and stole will be made by warping machine. This will reduce the time and labour cost of the products.

1. 04 members of the group will work on making shawls.
2. 05 members of the group will work on making stoles.
3. 01 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

Shawl of different designs will be prepared by 04 members. If one member works for 4 to 5 hours per day, one stole will be prepared in 05 days.

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

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

## 6. Details of planning for production

6.1	Production cycle (in days) 30 days (working 4-5 hours per day)	24 Shawls 50 stoles
6.2	Workers required per cycle (number)	04 members for Shawl 05 members for stole 01 member for Products Sale
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.	18.9	1500	28350	2.10	450	945	74	Shawls 24 Stole 50 Per Circle
2	May	Kg.	18.9	1500	28350	2.10	450	945	74	
3	June	Kg.	18.9	1500	28350	2.10	450	945	74	
4	July	Kg.	18.9	1500	28350	2.10	450	945	74	
5	August	Kg.	18.9	1500	28350	2.10	450	945	74	
6	September	Kg.	18.9	1500	28350	2.10	450	945	74	
7	October	Kg.	18.9	1500	28350	2.10	450	945	74	
8	Nov/	Kg.	18.9	1500	28350	2.10	450	945	74	
9	December	Kg.	18.9	1500	28350	2.10	450	945	74	
10	January	Kg.	18.9	1500	28350	2.10	450	945	74	
11	February	Kg.	18.9	1500	28350	2.10	450	945	74	
12	March	Kg.	18.9	1500	28350	2.10	450	945	74	
	<b>Total</b>		<b>226.8</b>		<b>340200</b>	<b>25.2</b>		<b>11340</b>	<b>888</b>	

- In each cycle (per month) 24 No. Shawls & 50 No. stoles will be made by the group.
- In a year 288 No. Shawls & 600 No. 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 50 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 <b>Jai Baba Veer Nath</b>
7.11	Product slogan	<b>शोभला गांव, शोभला कोम, रति भर नहीं काण । यह सा डुघीलग स्टील री पहचाण।।</b>

## **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. 15000 per Khaddi)	60000
2	05 Khaddi of 35 inches (Rs. 9000 per Khaddi)	45000
3	09 Charkhas and Uri Stand (Rs. 1700 per Charkha and Uri Stand)	15300
	<b>Total Capital Expenditure</b>	<b>120300</b>



## 11B. Recurring Cost (Per Circle)

Sr. No.	Particulars	Unit	Qty.	Rate	Amt
<b>1</b>	<b>Shawl</b>				
A	Raw Material (Threads)	Kg.	0.550	1500	19800
B	Raw Material (Kaishmilon)	Kg.	0.030	450	324
C	Warping machine cost (for 24 Shawl)	No.	24	30	720
D	Labour (01Members 4-5 (Hour/Day) 30x1x300)	Days	30	300	36000
E	Others Expenditure (Packing, Pamphlets)				1000
	<b>(A+B+C+E)</b>				<b>21844</b>
<b>2</b>	<b>Stole</b>				
A	Raw Material (Threads)	Kg.	0.270	1500	20250
B	Raw Material (Kaishmilon)	Kg.	0.030	450	675
C	Warping machine cost (for 50 Stole)	No.	50	30	1500
D	Labour (01Members 4-5 (Hour/Day) 30x1x300)	Days	30	300	45000
E	Others Expenditure (Packing, Pamphlets)				1000
	<b>(A+B+C+E)</b>				<b>23425</b>
	<b>Total Recurring Cost</b>				<b>45269</b>

## 12. Summary of the Economy Cost of Production

Sr. No.	Particulars	Amount
1	Total recurring cost	45269
2	10% annual interest on capital expenditure	1203
3	10% annual interest on loan	500
	<b>Total</b>	<b>46972</b>

### 13. Assumptions Calculation of Selling Price

Sr. No.	Particulars	Unit	Qty.	Amount
<b>For One shawl</b>				
1	Production Cost	No.	1	1000
	Defined Benefits	Per	30	300
	<b>Total Cost + Benefits</b>	No.	1	<b>1300</b>
	Market Price	No.	1	1600
<b>For One Stole</b>				
2	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

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

Sr. No.	Particulars	Unit	Qty	Rate	Amt
1	10% annual interest on capital expenditure (a)	-	-	-	<b>1203</b>
2	<b>Recurring Coat (B)</b>			-	
2.1	Shawls				21844
2.2	Stoles				23425
	<b>Total (B)</b>				<b>45269</b>
3	Total Production (Shawls)	No.	24		
4	Product sales (Shawls)	No.	24		
5	Income from product sales (Shawls)	No.	24	1300	31200
6	Total Production (Stoles)	No.	50		
7	Product sales (Stoles)	No.	50		
8	Income from product sales (Stoles)	No.	50	677	33850
	<b>Total (S)</b>				<b>65050</b>
10	Total Benefits S-(A+B) 65050 - (1203+45269) = 46472				18578
11	Gross profit from product sales				18578
12	Amount available for distribution among members as profit after one cycle = Income from sale of product – (Amount required for principal and interest refund <b>18578-5000=13578</b> )				<b>13578</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	120300	90225	30075	0
2	Recurring Cost	45269	0	0	45269
	<b>Total</b>	<b>165569</b>	<b>90225</b>	<b>30075</b>	<b>45269</b>
	<b>Note</b>	<b>Requirement of funds is approximately 50,000.00</b>			

**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	90225
2	Internal savings of the group	20000
	<b>Total</b>	<b>110225</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 35 Inch	15000	25% advance should be given for Khaddi, Charkha and Uri from the assistance amount by the group.
2	05 Khadi 35 Inch	11250	
3	03 Charkha with Uri Stand	3825	
	<b>TOTAL</b>	<b>30075</b>	
4	RAW Material	<b>45269</b>	
	<b>G. Total</b>	<b>75344</b>	

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

(Break Even Point)

Calculation of Break-even Point of Shawls

$$= 120300/300 = 401 \text{ days}$$

Calculation of Break-even Point of Stoles

$$= 120300/156 = 771 \text{ days}$$

$$\text{Calculation of Total Break-even Point} = 401 + 771 = 1172 \text{ days}$$

In this process the breakeven point can be achieved in 1172 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					50000	416.6667	<b>50416.67</b>
2	Month-2	4583.3333	416.6667	5000	<b>5000</b>	45416.67	378.4722	<b>45795.14</b>
3	Month-3	4621.5278	378.4722	5000	<b>5000</b>	40795.14	339.9595	<b>41135.1</b>
4	Month-4	4660.0405	339.9595	5000	<b>5000</b>	36135.1	301.1258	<b>36436.22</b>
5	Month-5	4698.8742	301.1258	5000	<b>5000</b>	31436.22	261.9685	<b>31698.19</b>
6	Month-6	4738.0315	261.9685	5000	<b>5000</b>	26698.19	222.4849	<b>26920.68</b>
7	Month-7	4777.5151	222.4849	5000	<b>5000</b>	21920.68	182.6723	<b>22103.35</b>
8	Month-8	4817.3277	182.6723	5000	<b>5000</b>	17103.35	142.5279	<b>17245.88</b>
9	Month-9	4857.4721	142.5279	5000	<b>5000</b>	12245.88	102.049	<b>12347.93</b>
10	Month-10	4897.951	102.049	5000	<b>5000</b>	7347.927	61.23272	<b>7409.16</b>
11	Month-11	4938.7673	61.23272	5000	<b>5000</b>	2409.16	20.07633	<b>2429.236</b>
12	Month-12	2409.9237	20.07633	2430	<b>2430</b>	-0.76406	-	<b>-</b>
		<b>50000.764</b>		<b>52430</b>	<b>52430</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 in the first cycle. This will generate an average income of Rs 13578/- 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. 1500/- per day for training. During the training period, the group will be given raw material once at the rate of Rs. 1000/- per trainee.

Sr. No.	Particulars	Training Period	Members	Rate	Amt.	Remarks
1	Mater Trainer	45 Days	&	1500	67500	Rs. 1500-00 Per Day
2	Boarding & Lodging	45 Days		125	5625	Rs. 125 Per Day
3	Raw Material	45 Days	12	1000	12000	Rs.1000 Per Members
4	Training Hall Rent	45 Days	&	1000	1500	Rs. 1000 Trg. Period
5	Transportation Charges	Khaddi, Charkha	&	&	1000	Rs. 1000 One Time
	<b>Total</b>				<b>87625</b>	



## 22. Attachment



## **List of Rule of Jai Baba Veer Nath Self-Help Groups**

1. Group work: Handloom
2. Group address: village -Dughilag
3. Total members of the group: 10
4. Date of the first meeting of the group;
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 14<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 HGB Kullu Account number 883101100107069
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 principal 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 **Jai Baba Veer Nath** Self Help Group



Smt. Nardei  
Pradhan



Smt. Asha Devi  
Secretary



Smt. Kamla Devi  
Cashier



Smt. Sunita Devi  
Member



Smt. Rekha Devi  
Member



Smt. Som Lata  
Member



Smt. Preetu  
Member



Smt. Anjali  
Member



Smt. Beena Devi  
Member



Smt. Heera Devi  
Member



## **Agreement**

(Sahmti Patra)

Today on 28-10-22 a meeting of **Jai Baba Veer Nath self Help Group Dughilag** was held under the chairmanship of Pradhan Smt. Nardei in which all the members of the group participated. The draft of the Handloom Business plan document prepared by the members of Jai Baba Veer Nath Self Help Group Dughilag and with the cooperation of FTU Bhutti was finalized. With the project being run in collaboration with Project for Improvement Himachal Pradesh Forest Ecosystem Management and livelihood (Funded by JICA) through the Forest Department, the members of Jai Baba Veer Nath Self Help group Dughilag unanimously agreed to continue working on Handloom to increase their livelihood.

 प्रधान जय बाबा वीर नाथ स्वयं सहायता समूह डुगीलग जिला कुल्लू (हि०प्र०)	 अधिव जय बाबा वीर नाथ स्वयं सहायता समूह डुगीलग जिला कुल्लू (हि०प्र०)	 प्रधान ग्राम वन विकास समिति डुगीलग, ग्राम पंचायत डुगीलग तह० व जिला कुल्लू (हि०प्र०)
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## **Approval**

Today on 05-11-22 the Divisional Management Unit and Forest Divisional Officer Kullu approved the Handloom Enhancing Livelihood Business Plan of Jai Baba Veer Nath Self Help group Dughilag

  
Divisional Forest Officer  
Forest Division Kullu