

International Journal of Research in Marketing Management and Sales



E-ISSN: 2663-3337
P-ISSN: 2663-3329
IJRMMS 2020; 2(2): 44-48
Received: 13-11-2020
Accepted: 17-12-2020

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Business performance of Kalyani Adivashi Mahila self help group (SHG): A case study of balod district of Chhattisgarh

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Abstract

A Self- Help Group (SHG) is a financial intermediary committee usually composed of 10 to 20 local women between 18 to 40 years. SHG is nothing but a group of people who are on daily wages, they form a group and from that group one person collects the money and gives the money to the person who is in need". To know the business performance of SHG, Kalyani Adivashi Mahila Self Help Group of village Batera district Balod was selected purposively for the present study. The selected SHG was established on 2006. The Krishi Vigyan Kendra (KVKs) of Indira Gandhi Krishi Vishwavidyalaya (IGKV), Balod gave the technical guidance for producing and marketing of Ber products. They are mainly work on Ber, in this project 11 workers/members were worked assigned. Under this project they were making four products of Ber i.e. Ber powder, Ber pickle, Ber papad and Ber candy. *Ziziphus mauritiana* is recognized globally for its nutritional and medicinal benefits. The Ber pickle was produced in major amount i.e. 60 percent and rest of the products like Ber powder, Ber candy and Ber papad were 20, 15 and 5 percent respectively. The literacy rate of the members of SHG was 82%, the majority of the respondents of SHG belonged to the age between 40 to 50 years and all of them were married. The average Input-Output ratios of Ber powder, Ber candy, Ber papad and Ber pickle were 1:1.53, 1:1.75, 1:1.75 and 1:2.17 respectively. Similarly VC ratios were found to be 0.65, 0.57, 0.57 and 0.46 respectively. The business performance of Ber products Ber pickle gives maximum profit followed by Ber powder. Overall net profit of Kalyani Adivashi Mahila SHG was found to be rupees 68,999/year from the different Ber products. Major constraints were found in order of their ranking priority of SHG Batera were unavailability of Ber in off seasons, high packaging cost, transportation cost, lack of advertisement, poor facilities, knowledge and hygiene in village, long distance market, lack of marketing skills etc. To overcome these constraints, certain measures were suggested such as Tie ups with local super markets/e-commerce space to increase shelf presence is recommended and establishing self-service kiosk in garden porch colonies, market places will enhance product sale along with educating about the products health benefits.

Keywords: Cost, constraints, ber pickle, ber papad, ber candy, ber powder, marketing

Introduction

The Self Help Group (SHG) is a cohesive community organization with the shared goal of strengthening their economic circumstances. SHG is defined to scholars as a homogeneous group with at least five poor collective members. Indeed, the SHG groups comprise 12-20 members with almost the same economic conditions and aspirations. This does not rely on strict parameters, including requirements for efficient conduct and the day-to-day fiscal performance of SHG meetings. The loan is eligible for use and other development purposes. SHG members can, jointly, lease a small sum of money and lend it to their members at a fair interest rate as collateral free loans. The leaders of the SHG handle both measures together. The SHGs are mostly people. As a result, women's participation in the economic development of the country is increasing. They also play a crucial role in improving the economic status of their communities. This has added to the process of women's empowerment (R. Kasthuri International Journal 1 (2014) 44 – 49).

At present, the total numbers of SHGs in India are 65,57,831 under a National Rural Livelihood Mission (NRLM) and the total amount of SHGs in Chhattisgarh is 1,82,586 (NRLM, 2019-20 report) Under NABARD, a total of 102,43 lakh of SHGs saving link with banks in India (NABARD survey, 2020).

Sampling Methodology

Methods and Materials

Method of Enquiry and Data Collection

In this study the data related to expenditure, income, marketing pattern, processing, details and constraints in Mushroom production will be collected from selected self-help group (SHG).

The analysis has needed both primary and secondary data. The primary data was gathered from the member of Women Self Help Groups on which the study's various goals were met. The personal interview approach was adopted on well-designed questionnaire for collecting primary data. Secondary data is collected from Research papers, from journals and from the internet

Tools of Analysis

The interview plans, structured questionnaires and secondary sources are all methods used for data collection. The data were evaluated using a 5 point rating scale, weight age frequency average, frequency distribution methodology. And the study of the results required basic metrics such as percentage and average.

Input-output ratio

Input-output can be expressed as the ratio of total output to total input. The ratio was calculated as:

$$\text{Input-output ratio} = \frac{\text{Total output}}{\text{Total input}}$$

Total input

- Value of purchasing raw materials such as Ber powder pickle ingredient- cumin, mustard oil, zinger, garlic, carom seed, rice flour etc., packaging materials, labour cost, and other cost (electricity cost and other maintenance cost).

Total output

- The quantity of Ber product sold by SHGs was treated as the output values.

Variable Cost Ratio (VC Ratio)

The variable cost ratio is an expression of a SHGs variable production costs as a percentage of sales, calculated as variable costs divided by total gross income.

$$\text{V C Ratio} = \frac{\text{variable cost}}{\text{Gross income}} \times 100$$

With the help of this ratio the management will be able to plane how much gross income required covering the cost and how the profitable is going to change with the production level. This can be used as a tool for future production, budget, pricing and profitability planning.

Table 4.2: Cost and returns of Ber Products in Selected Women SHGs

Sl. No.	Particulars	Cost of Ber products (Rs. / 200gm)			
		Ber powder	Ber Candy	Ber Papad	Ber Pickle
1.	Raw material cost	14	13	13	5
2.	Packaging material cost	0.75+0.25	2.75	2.75	2.75
3.	Labour cost	16.66	12.5	12.5	12.5
4.	Other cost	1	0.25	0.50	2.75
5.	Total cost	32.66	28.50	28.75	23

Results and Discussion

The business performance of various products produces in SHG

The Kalyani Adivashi Mahila self-help group located in Batera village of Balod district in Chhattisgarh. The formation year of Kalyani Adivashi Mahila SHG is 25th February 2006. The total members in SHG are 11 and name of president in this SHG Smt. Lakshi Dhruv. They SHG are produces Ber based products like Ber Powder, Ber Papad, Ber Candy, Ber pickle first product of this SHG is Ber Pickel in 2006 and adding more products of Ber batter respons of purchaser. Kalyani Adivashi Mahila self-help group all members' special training provided through ATMA project in January 2019.

Table 4.1: Distribution of the Ber products by Kalyani Adivasi Mahila SHG

Sl. No.	Product name	Percentage
1	Ber pickle	60
2	Ber powder	20
3	Ber candy	15
4	Ber papad	5
	Total Ber products	100

Distribution of Ber products in selected SHG is ber pickle 60 per cent, Ber powder 20 per cent, Ber candy 15 per cent and Ber papad 5 per cent.

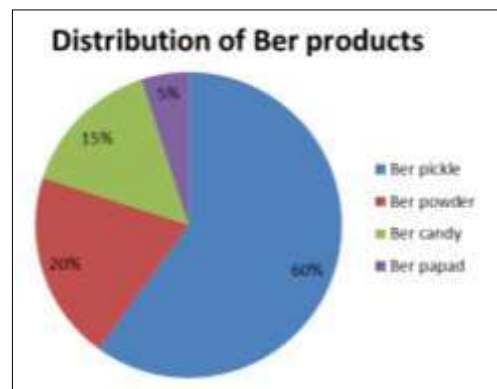


Fig 4.3: Distribution of Ber products by Kalyani Adivasi Mahila SHG

Cost and returns of various Ber products

Cost and returns of Ber powder

The Ber powder preparation that material cost were found to be 14Rs/200gm, packaging material cost were 1Rs/200gm, labour cost were 16.66Rs/200gm, and the other cost is 01Rs/200gm. The amount of the ber powder total cost was the 32.66 Rs/200gm. Both MRP and sell price (total returns) were 50 Rs/200gm and net return were 17.34Rs/200gm. So according to this data the input output ratio was 1:1.53 and the variable cost is 0.65 and V.C. ratio 65 per cent it's also show in (Table 4.4 and fig. 4.4.)

6.	MRP	50	50	50	50
7.	Sale price	50	50	50	50
8.	Net returns	17.34	21.50	21.25	27
9.	Input output ratio	1:1.53	1:1.75	1:1.73	1:2.17
10.	Variable cost (VC) ratio	0.65	0.57	0.57	0.46
11.	VC ratio %	65%	57%	57%	46%

Cost and returns of Ber Candy

The **Ber Candy** preparation that material cost were found to be 13Rs/200gm, packaging material cost were 2.75Rs/200gm, labour cost were 12.50Rs/200gm, and the other cost is 0.25Rs/200gm. The amounts of the total cost were the 28.50 Rs/200gm. Both MRP and sell price (total returns) were 50 Rs/200gm and net return were 21.50 Rs/200gm. So according to this data the input output ratio was 1:1.75 and the variable cost is 0.57 and V.C. ratio 57 per cent it's also show in Table 4.4 and fig. 4.4.

Cost and returns of Ber Papad

The **Ber Papad** preparation that material cost were found to be 13Rs/200gm, packaging material cost were 2.75Rs/200gm, labour cost were 12.50Rs/200gm, and the other cost is 0.50Rs/200gm. The amounts of the total cost

were the 28.75 Rs/200gm. Both MRP and sell price (total returns) were 50 Rs/200gm and net return were 21.25 Rs/200gm. So according to this data the input output ratio was 1:1.73 and the variable cost is 0.57 and V.C. ratio 57 per cent it's also show in Table 4.4 and fig. 4.4.

Cost and returns of Ber Pickle

The **Ber Pickle** preparation that material cost were found to be 5Rs/200gm, packaging material cost were 2.75Rs/200gm, labour cost were 12.50Rs/200gm, and the other cost is 2.75Rs/200gm. The amounts of the total cost were the 23 Rs/200gm. Both MRP and sell price (total returns) were 50 Rs/200gm and net return were 27 Rs/200gm. So according to this data the input output ratio was 1:2.17 and the variable cost is 0.46 and V.C. ratio 46 per cent it's also show in Table 4.4 and fig. 4.4.

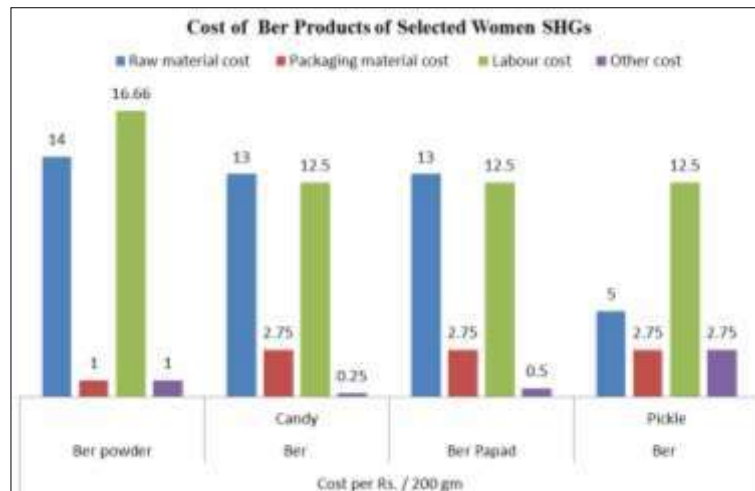


Fig 4.4: Cost of Ber Products of Selected Women SHGs

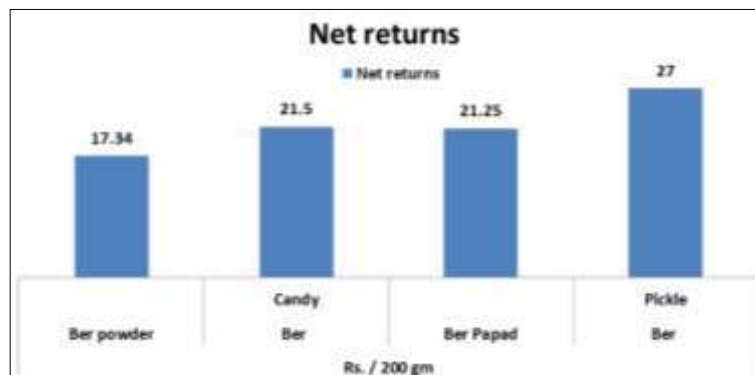


Fig 4.5: Net returns of different ber products

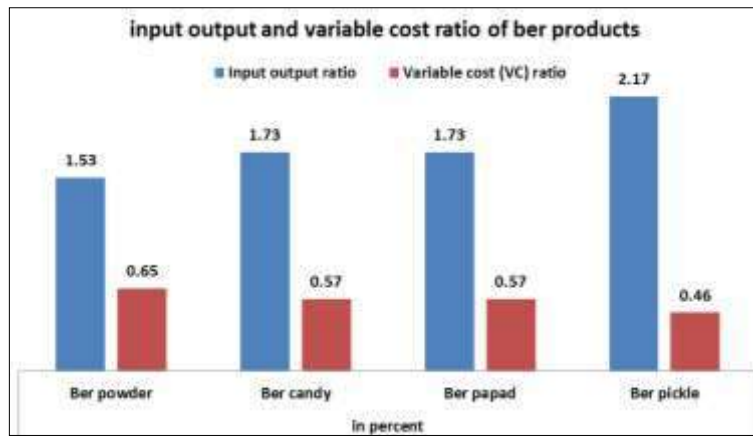


Fig 4.6: Input output and variable cost ratio of ber products

Business performance of different Ber products

Table 4.3: Business performance of different Ber products

Sl. No.	Product	Total sale kg/year	Net returns /kg	Net returns/year
1.	Ber powder	95	86.7	8236.5
2.	Ber Candy	65	107.5	6987.5
3.	Ber Papad	60	108.75	6525
4.	Ber Pickle	350	135	47,250
	Total	570		68,999

The business performance of Ber powder is total sale 95 kg/year and net returns are 8,236.5 Rs/year. The total sale of Ber candy is 65 kg/year and net returns are 6,987.5Rs/year. The total sale of Ber Papad is 60 kg/year and net returns are 6,525 Rs/year. The total sale of Ber Pickle is 350 kg/year and net returns are 47,250 Rs/year and total returns of different ber products are 68,999 Rs/ year of Kalyani Adivashi Mahila self-help group.

Marketing pattern of various products produces in selected SHG

The marketing pattern of the Ber products of the SHG under study can be depicted as a system in which they directly produce & sale their Ber product to the consumer. This SHG has created its own counter for marketing and sales of the product. They don't have to depend upon any type of intermediaries for the marketing or sales of the products. This allows them to increase their profit by cutting the intermediary cost. It is directly purchased by the consumer from here itself. Sometimes, the SHG sold their product in bulk quantity as requested from some customer needs. Sometimes, the SHG also sell their products in Kisan Mela or other KVKs also.



The constraints and suggestion in production and marketing of various Ber products in SHG

Production and marketing constraints

Marketing of the Ber product after production is a major factor and it a big challenge, for the SHGs because of some unavailability of resource. The major marketing constrains and their rankings are shown below in a table 4.6 and fig.4.6. The following major constraints in selected in woman SHGs in order of their rank priority.

Production constraints

1. Lack of machinery
2. Lack of storage
3. Lack of raw material
4. Lack of new technology
5. Quality of raw material
6. High packaging cost
7. Unavailability of raw material

Marketing constraints

1. Lack of advertisement
2. Lack of government support
3. Lack of marketing skill
4. Unorganized market
5. Lack of company tie-up
6. Long distance market

Table 4.4: Production and marketing constraints

Sl. No.	Particulars	Rank
Production constraints		
1.	Skilled labour	I
2.	Lack of storage	II
3.	Lack of quality raw material	III
4.	Lack of new technology	IV
5.	Lack of machinery	V
6.	Unavailability of raw material	VI
Marketing constraints		
1.	Lack of advertisement	I
2.	Unorganized market	II
3.	Lack of government support	III
4.	Lack of marketing skill	IV
5.	Lack of company tie-up	V
6.	Long distance market	VI

Summary and Conclusions

In this context, the current research was formulated to examine the numerous dimensions related to women Self Help Groups in Raipur district of Chhattisgarh plains. Personal interview method was adopted for collection of primary data on well-designed questionnaire. From reference reports, journals and internet secondary data were collected. The current study was expressed with the following objectives:

1. To work out the business performance of various product produces in selected SHG.
2. To analysis the marketing pattern of various product produces in selected SHG.
3. To find out the constraints in production and marketing of various product in SHG. And suggest some suitable measures to overcome them.

Ber plant is recognized globally for its nutritional and medicinal benefits. The various types of Ber products were made in Kalyani Adivashi Mahila SHG like Ber powder, Ber pickle, Ber candy and Ber papad. The Ber pickle was produced in major amount i.e. 60 percent and rest of the products like Ber powder, Ber candy and Ber papad were 20, 15 and 5 percent respectively.

The business performance of Ber products Ber powder, Ber pickle, Ber candy and Ber papad in Kalyani Adivashi Mahila SHG Batera were as follows. The total sale of Ber pickle was 350 kg/year, total returns was 47,250 rupees/year. Which was the maximum among all four products? The total sale of Ber powder was 95kg/year, total return was 8236.5rupees/year. The total of Ber candy was 65 kg/year, total return was 6987.5rupees/year whereas, the total sale of Ber papad was 60 kg/year, a total return was 6525 rupees/year.

Major constraints were found in order of their ranking priority of SHG Batera were unavailability of Ber in off seasons, lack skilled labour high packaging cost, transportation cost, lack of advertisement, poor facilities, knowledge and hygiene in village etc.

Suggestion for betterment of selected SHGs

- Tie ups with local super markets/ e-commerce space to increase shelf presence is recommended and establishing self-service kiosk in garden porch colonies, market places will enhance product sale along with educating about the products health benefits.
- Use and develop different mobile apps in future, which provide platform to buyers and sellers for better market access.
- Improve packaging and grading standards to make products attractive to consumers.
- Emphasis should be given to plan the production targets according to the products which have high profit loading with respect to variable cost and not according to raw material availability.

Suggestions for Upcoming Research Work

- Study the performance of SHGs of tribal women's from northern hill region and baster plateau region.
- Compare the performance of different SHGs and other firms also, to get the idea for the betterment or better performance of the SHGs.
- Study the marketing scopes of SHGs products and also create the opportunities.
- The study was restricted to only 1 respondent of 10 women SHGs. Hence, for the detailed study with large number of respondents and more SHGs could be covered for generalizing the recommendations for the entire state of Chhattisgarh.

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