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**Ayush**  
Agri-Business and Rural  
Management, College of  
Agriculture, Raipur  
Chhattisgarh Indira Gandhi  
Krishi Vishwavidyalaya,  
Raipur Chhattisgarh, India

**Dr. AK Gaurah**  
Agri-Business and Rural  
Management, College of  
Agriculture, Raipur  
Chhattisgarh Indira Gandhi  
Krishi Vishwavidyalaya,  
Raipur Chhattisgarh, India

**Corresponding Author;**  
**Ayush**  
Agri-Business and Rural  
Management, College of  
Agriculture, Raipur  
Chhattisgarh Indira Gandhi  
Krishi Vishwavidyalaya,  
Raipur Chhattisgarh, India

## Business performance of Jai Maa Shakti self-help group (SHG): A case study of Raipur district of Chhattisgarh

**Ayush and Dr. AK Gaurah**

### Abstract

Self Help Groups (SHGs) work on "people's autonomy" principles. The SHG concept enables people to work socially and financially to improve their lives by making optimum use of existing resources. In fact, SHGs for women foster the equality of minorities, since this segment of society has for many decades been neglected. Women who experienced common struggles in life and have the same kind of lifestyle always tend to build sense of belonging and camaraderie.

On the 1st of October 2012, Jai Maa Shakti Self Help Group of the Ameri Village (Arang) was established in Chhattisgarh district of Raipur. Indira Gandhi Krishi Vishwavidyalaya (IGKV)'s Krishi Vigyan Kendra (KVKs) donated funding for these SHGs so they sold their products in the KVKs, Kisan Mela and, sometimes, also locally.

**Keywords:** Cost, Chila, Fara, Chausela, Marapitha, DhuskaRoti, Bhajiya, Thethri, Khurmi, Papchi, Khaja, Dehrauri, Pidiya, Airsa, Kari laddu, Marketing Pattern and constraints

### Introduction

"A Self-Help Community (SHG) is a registered or non-registered group of people with a clear social and economic context, who meet together on a voluntary basis, in order to save small amounts frequently, rely on each other to contribute to a common fund and respond to their emergency needs on a mutual assistance basis." "India SHG is a tight, informal and homogenous community of 10 members not less than 20 each. Among them, two years of a Member is selected as an animator and two members as representatives are selected. Community leaders meet every week. They talk about social and community programmes, group savings, fund rotation and reimbursement of credit. Saving is the cornerstone for the party and for all mutual acts to work correctly. Members are therefore encouraged to regularly collect money (Kumari A., 2007).

Mushroom are the fruit bodies of edible fungi, commonly belonging to basidiomycotina (*agaricuscampestris*, *agaricusbrunneescens*, *pleurotussajor-caju*, *volvariellavolacea* etc.) and rarely to ascomycotina (*morchellaconica*, *m.esculenta*). the Greeks and Romans described mushroom as "food for the god".

### Nutritive Value:

- Mushrooms became popular for their food value. The food values of mushrooms are as follows:
- Mushrooms are the richest source of vegetable protein.
- The protein content varies from 1.1-4.98% in common cultivable mushroom (much higher than pulses, vegetables and fruits).

### Medicinal Value

- Most of the mushrooms have high medicinal value to reduce blood pressure, obesity (to be fatty), constipation, atherosclerosis (fat deposition inside blood vessel) etc.

### Biological Value

- Biologically mushrooms are very much important. The biological value includes nutritive value, medicinal value and their efficiency in degradation of substrate.

**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 mushroom 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 Mushroom 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.

**Results and Discussion**

In jai maa shakti SHG among all three products i.e. mushroom powder , mushroom pickle , mushroom papad , the major product was mushroom powder which covers about 65% of the pie chart while, the remainig 35% portion covered by mushroom pickle and mushroom papad i.e. 25% and 10 % .

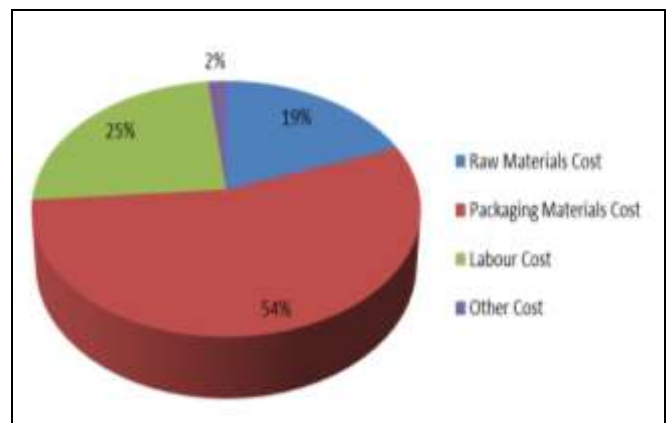
**Table 1:** Documentation of various Mushroom products in Jai Maa Shakti, Ameri.

S.NO.	Mushroom Products	Production (%)
1	Mushroom Powder	65
2	Mushroom Pickle	25
3	Mushroom Papad	10

Jai Maa Shakti Self Help Group (SHG) were producing the products viz., mushroom powder, mushroom pickle, mushroom papad. For making the first product, mushroom powder of 200gms the following raw materials and labours were used along with their costs. The cost of raw materials i.e. dry mushroom was 50 rupees, the cost of packaging materials was 31 rupees, the labour cost was 14 rupees and other cost was 1rupees thus the total cost of the production was 65 rupees. The MRP cost of product was 200 rupees and selling price (total returns) was 200 and the net return of the product was 104 rupees. So according to this data the input output ratio was calculated 1:2.8. Variable cost was 0.48 and V.C. ratio was 48 percent.

**Table 2:** Business performance of Mushroom powder

Sl. No	Particulars	Mushroom powder	
		Cost (Rs / 200 gm)	Cost (Rs/1Kg)
1	Raw Materials Cost	50	250
2	Packaging Materials Cost	31	155
3	Labor Cost	14	70
4	Other Cost	1	5
5	Total Cost	96	480
6	MRP	200	1000
7	Sale Price (Total Returns)	200	1000
8	Net Returns(TR- TC)	104	520
9	Input- Output Ratio	1:2.8	01:1.92
10	Variable Cost (VC) Ratio	0.48	0.52
11	VC Ratio (%)	48	52

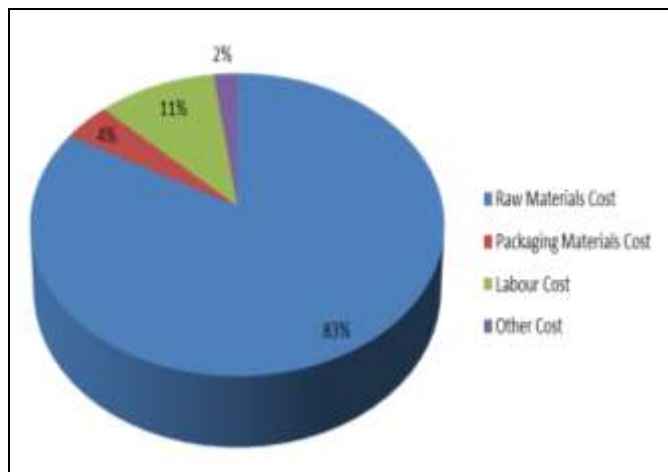


**Fig.4.3.1:** Mushroom Powder

For making 50 gms of Mushroom pickle the following raw materials were needed that includes the cut of pieces of mushroom dried , mustard dal, garlic, black papper, cumin, fenugreek, turmeric powder, salt, red chilli powder, vinegar, and mustard oil. The total raw materials cost for making 50 gms of pickle was found to be 40 rupees, packaging material cost was 2 rupees, labour cost was 5 rupees, and other cost was 1 rupee. Thus, the total cost required for making 50 gms of pickle was 48 rupees. The MRP and sell price (total returns) both were equivalent i.e. 100 rupees and the net return was found to be52 rupees. So according to the datas its input output ratio is 1:2.1. Variable cost is 0.48 and V.C. ratio is 48percent.

**Table 4:** Business performance of Mushroom Pickle.

Sl. No	Particulars	Mushroom pickle	
		Cost (Rs / 50 gm)	Cost (Rs / 1 Kg)
1	Raw Materials Cost (Dried Mushroom)	40	80
2	Packaging Materials Cost	2	40
3	Labour Cost	5	100
4	Other Cost	1	20
5	Total Cost	48	440
6	MRP	100	800
7	Sale Price (Total Returns)	100	800
8	Net Returns(TR- TC)	52	360
9	Input- Output Ratio	1:2.1	1:1.2
10	Variable Cost (VC) Ratio	0.48	0.55
11	VC Ratio (%)	48	55



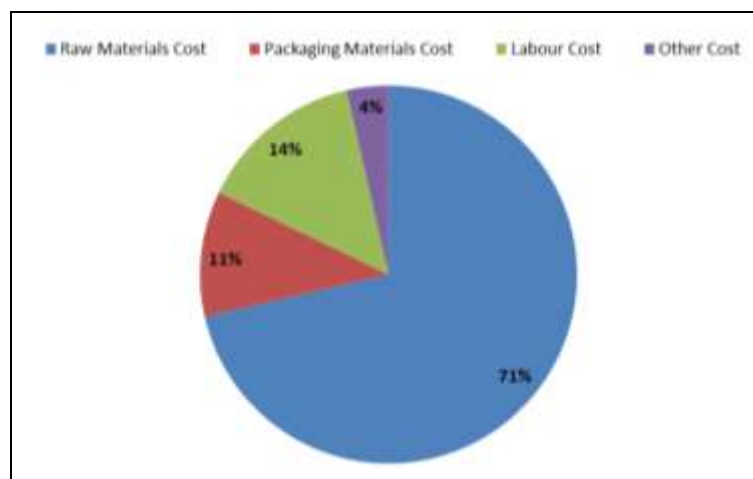
**Fig.4.3.2:** Mushroom Pickle

For the manufacturing of third product i.e. mushroom papad the following raw materials were required. To make 100 gms of mushroom papad we needed mushroom powder, rice flour, cumin. The total cost of this raw material was found

to be 6 rupees, packaging material cost was 1.25 rupee, labour cost was 04 rupees, and the other cost is 01 rupee. The amount of the total cost was the 12.25 rupees. Both MRP and sell price (total returns) was 20 rupees and net return was 7.75 rupees. So according to this data the input output ratio was 1:1.6 and the variable cost is 0.61 and V.C. ratio 61 %.

**Table 5:** Business performance of mushroom Papad

Sl. No.	Particulars	Mushroom papad	
		Cost (Rs / 100 gm)	Cost (Rs/1Kg)
1	Raw Materials Cost	6	60
2	Packaging Materials Cost	1.25	10.25
3	Labour Cost	4	40
4	Other Cost	1	10
5	Total Cost	12.25	120.25
6	MRP	20	150
7	Sale Price (Total Returns)	20	15
8	Net Returns(TR- TC)	7.75	29.75
9	Input- Output Ratio	01:01.6	01:01.
10	Variable Cost (VC) Ratio	0.61	0.8
11	VC Ratio (%)	61	80



**Fig.4.3.3.** Business performance of mushroom Papad

**Marketing pattern of various Mushroom products.**

The marketing pattern of the Mushroom products of the SHG under study can be depicted as a system in which they directly produce & sale their product to the consumer with the branding of Bihan Chhattisgarh under which producer are the trend to producer to the product so that their socio economic status can be improved and they can utilized leisure time and generate extra income from it.

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 also removes any need of department to control the distribution. it is directly purchased by the consumer from here itself. Sometimes, the SHG sold their product in bulk

quantity as requested from some customers needs. Sometimes, the SHG also sell their products in Kisan Mela or other KVKs also.

### **Find out the constraints in production and marketing of Mushroom products and suggest some suitable measures to overcome them.**

An attempt has been made in this section to highlight the important constraints faced at various levels by the self help group. For studying this, the constraints were discussed under co-operative self help group. The quality and quantity of Mushroom and Mushroom products are directly associated with the various activities involved. It was observed that number of problems faced by Jai Maa Shakti is related to collection of Mushroom and production, processing and marketing of Mushroom products. The following major constraints were observed in the self help group. The collections of information from Jai Maa Shakti are given below:-

#### **Constraints in production of Mushroom and Mushroom products**

- The production of mushroom is affected by the availability of raw materials for production of mushroom, if available then the prices are also very high along with that the product quality is also affected which affects the demand of the product globally and locally also.
- Unavailability of water and electricity.
- Lack of facilities in the village for drying, manufacturing and storing leads to the spoilage of the products.
- Lack of skilled persons in the village area, like quality control, processing and maintenance of machineries.

#### **Constraints in marketing of Mushroom products:-**

- The marketing of mushroom products are affected by the availability of transportation facilities.
- The market availability is also limited since the people are not aware of the product qualities.
- Unavailability of global demand due to poor product quality which can be attributed to climatic conditions, lack of implements and storage facilities along with that grading facilities are not available also the climatic requirements are not fulfilled at all the times.
- SHG shops for selling the mushroom products are not established in outside the city. Therefore, Jai Maa Shakti SHG faced the problem in marketing of the products outside the city.
- Lack of advertisement.
- Long distance markets.
- Lack of marketing skills.

### **Summary and Conclusion**

#### **Major Findings:**

- Literacy rate of selected member was 50%, the majority of the respondents in the study area belonged to the age between 30 to 40 years; the majority of the respondents were married (80 per cent).
- The various types of mushroom products were found to be mushroom powder, mushroom pickle, and mushroom Papad. The majority of produced of mushroom product were powder (65 per cent) and rest of the products like mushroom pickle and mushroom Papad were 25 and 10 per cent respectively.
- The average Input- Output ratios of mushroom powder, mushroom pickle, and mushroom Papad were 1:2.8,

1:2.1 and 1:1.6 respectively. Similarly VC ratios were found to be 0.48, 0.48 and 0.61 respectively

- Major constraints were found in order of their rank priority in selected Women SHGs were- high packaging cost, transportation cost, lack of advertisement.

#### **5.2 Suggestion for betterment of selected SHGs**

- 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.
- 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.
- Enhance packaging and grading standards to make products attractive to consumers.
- Mobile app intended to provide a platform for buyers and sellers could be developed for better market access.

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