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## Business performance of Astha gram Sangathan self help group (SHG): A case study of Raipur 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. Astha Gram Sangathan Self Help Group of village Biladi (Tilda) was constructed on 3rd march 2016 under Raipur district of Chhattisgarh. The Krishi Vigyan Kendra (KVKs) of Indira Gandhi Krishi Vishwavidyalaya (IGKV) gave the funding to the SHG. In SHG Biladi the following work was ongoing, moringa products processing, preparation of nurseries of different crops, production of seeds, making of vermicompost and NADEP compost, chain fencing, making of gothan and poha. From year 2018 they mainly work on moringa, in this project 10 workers were assigned. Under this project they were making three products of moringa i.e. moringa leaf powder, drumstick pickle and moringa herbal tea.

**Keywords:** self- help group, moringa products, marketing patterns, constraints

### Introduction

Self-Help Group or in-short SHGs is a small economically homogeneous affinity group of the rural poor voluntarily coming to gather to save small amount regularly. It is reported that the SHGs have a role in hastening country's economic development. Mainly, members of the SHGs are women. Consequently, participation of women in the country's economic development is increasing. They also play an important role in elevating the economic status of their families. This has lead boost to the process of women's empowerment. The SHGs empower women and train them to take active part in socio-economic progress of the nation. Formation of SHGs with women has empowered them largely SHGs are now gaining acceptance as an alternative system credit delivery for meeting the credit needs especially to the people who are the poorest of poor generally comprising small/marginal farmers and landless agricultural labours (Kennedy and Kalpana, 2014) [2].

*Moringa olerifera* is recognised globally for its nutritional and medicinal benefits and industrial uses. Almost each and every part of moringa plant has dietary value and having pharmacological properties. In India pods are cooked as a vegetable and exported fresh or canned to many countries for Indian migrants. The production in India is 1.10-1.30 million tonnes of tender pods from an area of 38.000 ha and in Tamil Nadu it is cultivated in about 7.408 ha with a production of 3,05.200 (Singh, 2011). Moringa leaves have been reported to be a rich source of B-carotene, protein, vitamin C, calcium and potassium and act as a viable and good source of natural antioxidant and thus enhances the shelf-life of fat containing foods due to the presence of various types of antioxidant compounds such as ascorbic acid, flavonoids, phenolics and carotenoids (Dillard and German, 2000) [1].

### Materials And Methods

The methodological framework used in the study mainly covered selection of study area, sampling methodology, data collection, costing methodology and the analytical tools to meet the different objective of the study. These are presented and discussed under the following headings.

#### 1. Sampling methodology

The study was conducted in Village Biladi, Tilda, Raipur district of Chhattisgarh. A Self

Help Group called Astha Gram Sangathan was established in 3 march, 2016 under the Krishi Vigyan Kendra (KVK) of Raipur was selected. For the present study the three moringa products viz. Moringa Powder, Drumstick Pickle and Moringa Herbal Tea were selected for the detailed study of business performance of Astha Gram Sangathan.

**2. Data collection**

Both primary and secondary data were collected from the Astha Gram Sangathan to accomplish the objectives. To work out the processing and manufacturing cost of moringa products, data on expenditure incurred on raw materials and other input like packaging material, fuel and energy expenditure on manpower etc. and depreciation on buildings and equipments were obtained from the record of the Self Help Group of village Biladi, Tilda. Wherever required, the data was supplemented by interviewing the place personnel. The constraints faced by the moringa producers, Self Help Group and consumers were collected from appropriate respondents on a well-structured questionnaire.

**3. Analytical framework**

All the cost and return involve in moringa and moringa products were consist for the present study. The data were analyzed by using simple tabular analysis, average, percentage, and ratios were calculated wherever necessary.

**4. Tools of Analysis**

The major tools used for data collection were interview schedules, designed questionnaire and secondary sources. The data was analysed using frequency distribution technique, weightage frequency average, 5 point rating scale. Simple tools like percentage and average were also used to analyse the data.

**a. Input-output ratio**

Input-output ratio 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:** Expense of purchasing raw materials such as garlic, musterd oil, cumin, different powder etc., packaging materials, labour cost, and other cost (electricity cost and other maintenance cost).

**Total output:** The quantity of forest product sold by SHGs were treated as the output values.

**b. 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 to cover the cost and

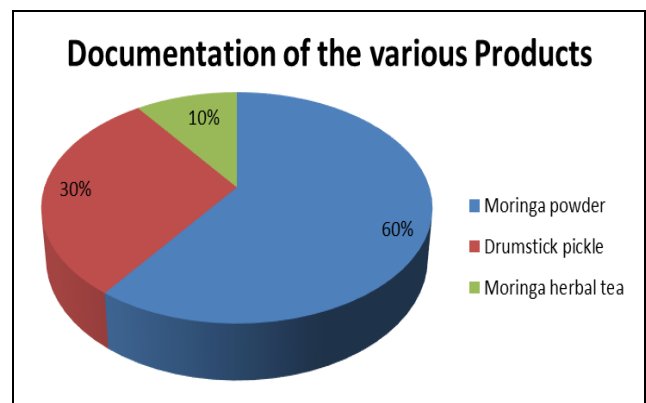
how the profitable is going to change with the production level. This can be used as a tool for future production, budget, pricing and profitability planning.

**Results and Discussion**

In Astha Gram Sangathan SHG among all three products i.e. moringa leaf powder, moringa herbal tea and drumstick pickle, the major products was moringa powder which covers about 60% of the pie chart while, the remaining 40% portion covered by drumstick pickle and moringa herbal tea i.e. 30% and 10%.

**Table 1:** Documentation of various moringa products in Astha Gram Sansthan, Biladi.

No.	Moringa Products	Production (%)
1	Moringa leaf powder	60
2	Drumstick pickle	30
3	Moringa herbal tea	10

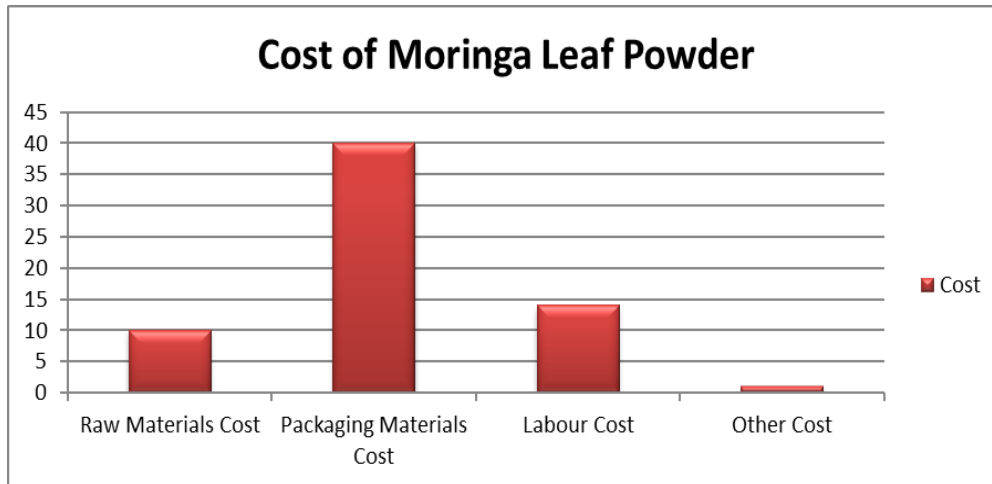


**Fig 1:** Documentation of the various products

Astha Gram Sangathan Self Help Group (SHG) was producing the products viz., moringa leaf powder, drumstick pickle, moringa herbal tea. For making the first product, moringa powder of 200 gms the following raw materials and labours were used along with their costs. The cost of raw materials i.e. dry leaf was 10 rupees, the cost of packaging materials was 40 rupees, the labour cost was 14 rupees and other cost was 14 rupees thus the total cost of the production was 65 rupees. The MRP cost of product was 250 rupees and selling price (total returns) was 250 and the net return of the product was 185 rupees. So according to this data the input output ratio was calculated 1:3.84. Variable cost was 0.26 and V.C. ratio was 26 percent.

**Table 2:** Business performance of Moringa Leaf Powder

S. No.	Particulars	Moringa Leaf Powder Cost(Rs / 200 gms)
1	Raw Materials Cost	10
2	Packaging Materials Cost	40
3	Labour Cost	14
4	Other Cost	1
5	Total Cost	65
6	MRP	250
7	Sale Price (Total Returns)	250
8	Net Returns(TR- TC)	185
9	Input- Output Ratio	1:3.8
10	Variable Cost (VC) Ratio	0.26
11	VC Ratio (%)	26

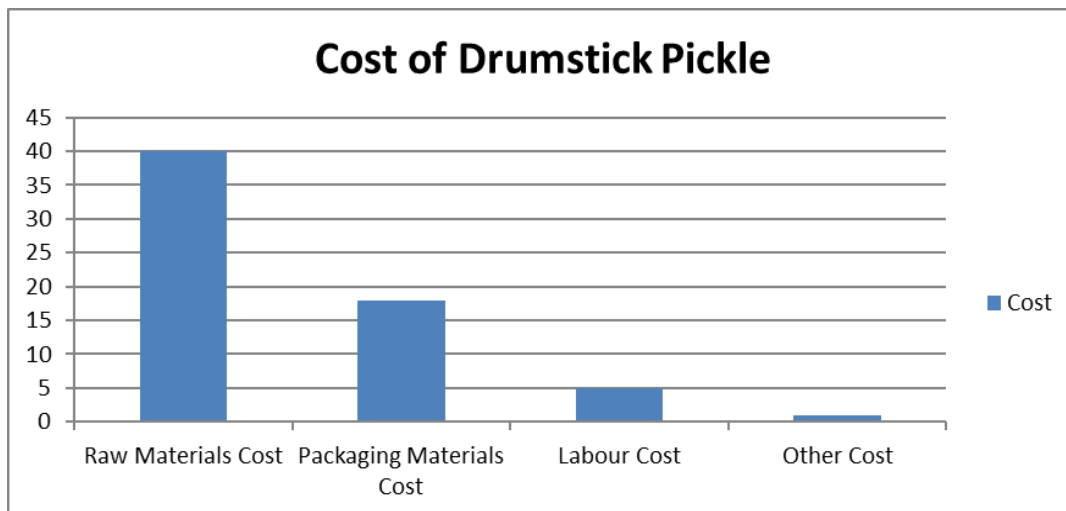


**Fig 2:** Business Performance of Moringa Leaf Powder

For making 100 gms of drumstick pickle the following raw materials were needed that includes the cut of pieces of moringa pods, mustard dal, garlic, black papper, cumin, fenugreek, turmeric powder, salt, red chilli powder, vinegar, and mustard oil. The total raw materials cost for making 100 gms of pickle was found to be 40 rupees, packaging material cost was 18 rupees, labour cost was 5 rupees, and other cost was 1 rupee. Thus, the total cost required for making 100 gms of pickle was 64 rupees. The MRP and sell price (total returns) both were equivalent i.e. 80 rupees and the net return was found to be 16 rupees. So according to the datas its input output ratio is 1:1.25. Variable cost is 0.80 and V.C. ratio is 80 percent.

**Table 3:** Business Performance of Drumstick Pickle

S. No.	Particulars	Drumstick Pickle Cost (Rs / 100 gms)
1	Raw Materials Cost	40
2	Packaging Materials Cost	18
3	Labour Cost	5
4	Other Cost	1
5	Total Cost	64
6	MRP	80
7	Sale Price (Total Returns)	80
8	Net Returns(TR- TC)	16
9	Input- Output Ratio	1:1.3
10	Variable Cost (VC) Ratio	0.80
11	VC Ratio (%)	80

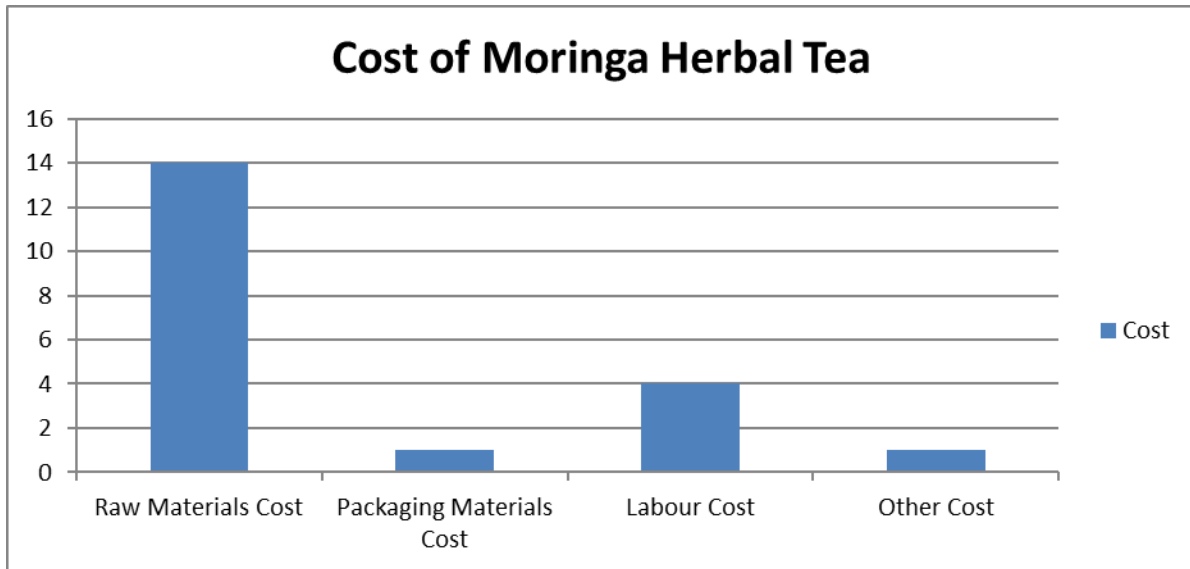


**Fig 3:** Business Performance of Drumstick Pickle

For the manufacturing of third product i.e. moringa herbal tea the following raw materials were required. To make 50 gms of moringa tea we needed moringa leaves, lemon grass, dry garlic, clove, cardamom, black paper, licorice (mulethi), and cinnamon (dalchini). The total cost of these raw material was found to be 14 rupees, packaging material cost was 01 rupee, labour cost was 04 rupees, and the other cost is 01 rupee. The amount of the total cost was the 20 rupees. Both MRP and sell price (total returns) was 30 rupees and net return was 10 rupees. So according to this data the input output ratio was 1:1.5 and the variable cost is 0.66 and V.C. ratio 66%.

**Table 4:** Business Performance of Moringa Herbal Tea

S. No.	Particulars	Moringa Herbal Tea Cost (Rs / 50 gms)
1	Raw Materials Cost	14
2	Packaging Materials Cost	1
3	Labour Cost	4
4	Other Cost	1
5	Total Cost	20
6	MRP	30
7	Sale Price (Total Returns)	30
8	Net Returns(TR- TC)	10
9	Input- Output Ratio	1:1.5
10	Variable Cost (VC) Ratio	0.66
11	VC Ratio (%)	66



**Fig 4:** Business Performance of Moringa Herbal Tea

**Conclusion**

Moringa plant is recognised globally for its nutritional and medicinal benefits and industrial uses. Almost each and every part of moringa plant has dietary value. Almost each and every part of the plant has pharmacological properties. In India pods are cooked as a vegetable and exported fresh or canned to many countries for Indian migrants. The various types of moringa products were made in Astha Gram Sangathan like moringa leaf powder, drumstick pickle, and moringa herbal tea. The moringa leaf powder was produced in major amount i.e. 60 percent and rest of the products like drumstick pickle and moringa herbal tea were 30 and 10 percent respectively.

The total cost of the production of moringa leaf powder of 200 gms was 65 rupees. The MRP cost of product was 250 rupees and selling price (total returns) was 250 and the net return of the product was 185 rupees. So according to this data the input output ratio was calculated 1:3.84. Variable cost was 0.26 and V.C. ratio was 26 percent.

Total cost for making 100 gms of pickle was 64 rupees. The MRP and sell price (total returns) both were equivalent i.e. 80 rupees and the net return was found to be 16 rupees. So according to the datas its input output ratio is 1:1.25. Variable cost is 0.80 and V.C. ratio is 80 percent.

The total cost of moringa herbal tea of 50 gms was the 20 rupees. Both MRP and sell price (total returns) was 30 rupees and net return was 10 rupees. So according to this data the input output ratio was 1:1.5 and the variable cost is 0.66 and V.C. ratio 66%.

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