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To work out the business performance of various products of jai AMBE self-help group of Bemetara District

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Abstract

The purpose of this study was to work out the business performance of various products of of Jai Ambe Self Help Group of Bemetara district of Chhattisgarh. The present study addressed the rural Chhattisgarh business performance through participation in self help group the research has been carried out in the Jai Ambe Self Help Group of village Jaitpuri (Nawagarh) district Bemetara was selected purposively for the present study. The selected SHG was established on 10-02-2017. National Rural Livelihood Mission Bemetara gave the technical guidance for producing and marketing of SHG products. The selected SHG is mainly work on plantable pen, pencil, pickle, papad and badi products, in this project 10 workers/members were worked assigned. The pen was produced in major amount i.e. 30 percent and rest of the products like pencil pickle, papad and badi were 23 percent, 27 percent, 13 percent and 7 percent respectively. The literacy rate of the members of SHG was 90%, the majority of the respondents in the study area belonged to the age between 31 to 40 years and most of them were married (80 percent). The average Input-Output ratios of products is pen, pencil, pickle, papad and badi were 1:1.33, 1:1.42, 1:1.48, 1:1.53 and 1:1.57 respectively. Similarly VC ratios were found to be 0.75, 0.70, 0.67, 0.65 and 0.63 respectively. On the basis of overall performance, it is found that, SHG products contributing towards maximum Input-Output Ratio and maximum VC Ratio are the ones that are contributing heavily to profitability. Business performance of SHG products pickle gives maximum profit followed by pen, pencil, papad and badi. Overall net profit of Jai Ambe SHG was found to be rupees 178250 /year from the different SHG products.

Keywords: SHG, NABARD, SRLM, FIG, NRLM, empowerment poverty alleviation, entrepreneurship

Introduction

More than 60 years after independence a very large fraction of India's population continues to be poor of which more than 75% reside in villages (Government of India, 2007) [7]. Government have introduced many schemes at centre and state level to eradicate poverty but has not been able to achieve the goal of poverty alleviation. Over the last two decades India has undergone a drastic change due to phenomenal growth in the non-governmental sector. However, the gains from rapid economic growth have not been evenly distributed (Suryanarayana, 2008) [8]. One of the main reasons why poverty perpetuates is lack of easy access to credit. Sudden illness, accident, or marriages are the major sources of credit constraint faced by the poor. Additionally, bad harvest and economic shocks, respectively, contribute to impoverishment in rural and urban India. In effect the poor people are left with little, if any, resources to participate meaningfully in economic activities. (Tiwari 2011)

NRLM

With a mission to eradicate poverty in a time bound manner, the Ministry of Rural Development, Government of India launched National Rural Livelihood Mission (NRLM) in 2011 by restructuring Swarna Jayanti Gram Swarozgar Yojana (SGSY). NRLM works towards achieving universal financial inclusion of all the poor households which are organized into SHGs. NRLM works on both demand and supply sides of financial inclusion. On the demand side, it promotes financial literacy among the poor and provides catalytic capital to the SHGs and their federations. On the supply side, NRLM coordinates with the financial sector to deliver credit and related services to SHGs and their federations. It also works towards universal coverage of rural poor against life, health and asset related individual and community level risks.

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Origin and Concept of Self Help Groups (SHGs)

The origin of SHGs is the brainchild of Grameen Bank of Bangladesh, which was founded by Prof. Mohammed Yunus. SHGs were formed in 1975. In India, National Bank for Agricultural and Rural Development (NABARD) initiated the starting of the SHGs in 1986-87. But the real effort was taken after 1991-92 with the linkage of SHGs with the banks. A SHG is a small, economically homogeneous affinity group of the rural poor voluntarily coming together to save small amount regularly, which are deposited in a common fund to meet the emergency needs of members and to provide collateral free loans decided by the group. It has been recognized as useful tool to help the poor and as an alternative mechanism to meet the urgent credit needs of the poor. SHG is a media for the development of saving habits among the women. It enhances the equality status of women as participants, decision-makers and beneficiaries.

The self-help group principle

- The respective leaders of the Party willingly come together.
- Future Basis of meeting is mutual assistance.
- Towards homogeneous.
- Daily contact with leaders of the community
- The Company determines and handles the activities individually.
- There's affinity in the base of people coming together.
- Participation in the process of all group members.
- Cooperation and debate are key elements of its working group

- DET maintains its own records
- Ideally, the group will have 12 – 20 members.

Research Methodology

Selection of district

Chhattisgarh state consist 28 districts, out of which Bemetara, district will be selected purposively for the present study.

Selection of Site

For the Sampling methodology of the present study, 01 women SHG was selected from district purposively on the basis of their willingness of participating in the study and the convenience of the study.

Selection of respondents

1 women SHG member were selected as respondents for the present study.

1. **President:** The president of this SHG was maintaining administration and helping in the production, finance, marketing activities of the SHG.
2. **Secretary:** To maintaining finance records, other records and helping in all production and marketing activities of the SHG.
3. **Accountant:** The accountant of this SHG was maintaining all financial transaction.
4. **Members:** All members of the SHG were working in the production of products.

Organization Structure of selected SHG

Name of the SHG member	Position
Madhu Verma	President
Bharti Verma	Security
Padmani Verma	Accountant
Sarswati Verma	Member
Chitrangani Verma	Member
Sushila Verma	Member
Arti Satnami	Member
Anita Verma	Member
Shumitra Verma	Member
Santoshi Verma	Member

Method of enquiry and data collection

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, Appendix A, B, C.

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.

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.

$$VC \text{ Ratio} = \frac{\text{Variable cost}}{\text{Gross income}} \times 100$$

Results and Discussion

Documentation of the various products of produces by the Jai Ambe self-help group (SHG) in village – Jaitpuri, Tehsil –Nawagarh of Bemetara district

Total 10 women's are working under the self-help group (SHG) whose contributions are made in making five products. There are mainly 5 products are made in this Self Help Group (SHG) whose list is the followings:-

Table 1: Documentation of various SHG products in Jai Ambe self-help group, Jaitpuri, Nawagarh.

S. No.	SHG Products	Production (%)
1.	Pen	30
2.	Pencil	23
3.	Pickel	26
4.	Papad	13
5.	Baddi	8

1. Cost and returns of SHG Products

A. Pen: Cost and returns of pen manufactured by selected SHG is presented in table no. 1 the total variable cost pen was Rs.11.25. Major components of cost was raw material for making pen per pen net return was found to be Rs. 3.75 and

variable cost ratio was 0.75. If a member can make 100 pens in a day, then it will take 110 days to make 11000 pens, which cost Rs. 123750.

Table 2: Cost and returns of Pen

Sl. No.	Particulars	Pen Cost	
		(Rs/per pen)	Percentage
1.	Raw Materials Cost	8	71
2.	Packaging Materials Cost	0.75	7
3.	Labour Cost	1.50	13
4.	Other Cost	1	9
5.	Total Variable Cost	11.25	100
6.	Total profit quantity	1	
7.	Per pen	15	
8.	Net Returns(TR- TC)	3.75	33.33
9.	Input- Output Ratio	1:1.33	
10.	Variable Cost (VC) Ratio	0.75	
11.	VC Ratio (%)	75	

B. Pencil: Cost and returns of pencil manufactured by selected SHG is presented in table no. 2 the total variable cost pencil was Rs.10.5 major components of cost was raw material for making pencil per pencil net return was found to be Rs. 4.5 and variable cost ratio was 0.70. A female SHG member can make 100 pencils in a day, then it will take 90 days to make 9000 pencils which cost Rs. 94500.

Table 3: Cost and returns of Pencil

Sl. No.	Particulars	Pencil Cost	
		(Rs/per pen)	Percentage
1.	Raw Materials Cost	7	67
2.	Packaging Materials Cost	0.75	7
3.	Labour Cost	1.75	17
4.	Other Cost	1	9
5.	Total Variable Cost	10.5	100
6.	Total profit quantity	1	
7.	Per pencil	15	
8.	Net Returns(TR- TC)	4.5	42.85
9.	Input- Output Ratio	1:1.42	
10.	Variable Cost (VC) Ratio	0.70	
11.	VC Ratio (%)	70	

C. Pickle: Cost and returns of pickle making by selected SHG is presented in table no.3 the total variable cost pickle was Rs.29. Major components of cost was raw material for making pickle per 200 gm. Pickle net return was found to be Rs. 11 and variable cost ratio was 0.72.

Table 4: Cost and returns of Pickle

Sl. No.	Particulars	Pen Cost	
		(Rs/200gm)	Percentage
1.	Raw Materials Cost	20	74
2.	Packaging Materials Cost	1	3
3.	Labour Cost	5	15
4.	Other Cost	3	8
5.	Total Variable Cost	29	100
6.	MRP	40	
7.	Sale Price (Total Returns)	40	
8.	Net Returns(TR- TC)	11	37.93
9.	Input- Output Ratio	1:1.37	
10.	Variable Cost (VC) Ratio	0.72	
11.	VC Ratio (%)	72	

D. Papad: Cost and returns of papad making by selected SHG is presented in table no.4 the total variable cost papad was Rs.26. Major components of cost was raw material for

making papad net return was found to be Rs.14 and variable cost ratio was 0.65.

Table 5: Cost and returns of Papad

Sl. No.	Particulars	Pen Cost	
		(Rs/200gm)	Percentage
	Raw Materials Cost	20	77
	Packaging Materials Cost	1	3
	Labour Cost	3	15
	Other Cost	2	5
	Total Variable Cost	26	100
	MRP	40	
	Sale Price (Total Returns)	40	
	Net Returns(TR- TC)	14	53
	Input- Output Ratio	1:1.53	
	Variable Cost (VC) Ratio	0.65	
	VC Ratio (%)	65	

E. Badi: Cost and returns of badi making by selected SHG is presented in table no.5 the total variable cost badi was Rs.19 Rs. Major components of cost was raw material for making badi net return was found to be Rs.11 and variable cost ratio was 0.63.

Table 6: Cost and returns of badi

Sl. No.	Particulars	Pen Cost	
		(Rs/200gm)	Percentage
1.	Raw Materials Cost	11	58
2.	Packaging Materials Cost	1	5
3.	Labour Cost	4	22
4.	Other Cost	3	15
5.	Total Variable Cost	19	100
6.	MRP	30	
7.	Sale Price (Total Returns)	30	
8.	Net Returns(TR- TC)	11	57.89
9.	Input- Output Ratio	1:1.57	
10.	Variable Cost (VC) Ratio	0.63	
11.	VC Ratio (%)	63	

4. Business performance of SHG products

The business performance of selected SHG product is presented in table. The total net returns in year was estimated about Rs. 178250 of the year selected SHG from various product pickle, pencil and pen were the major source of income of selected SHG which contribute almost 76% of the total income of selected SHG.

Table 7: Business Performance of SHG Products

Product	Quantity sale (Per Year)	Net Returns Rs. (No. of pen and per kg)	Total Net Returns in Rs.	Percentage to total year
Pen (No.)	11000	3.75	41250	23.14
Pencil (No.)	9000	4.5	40500	22.72
Pickle	800 kg	65	52000	29.17
Papad	400 kg	70	28000	15.70
Badi	300 kg	55	16500	9.27
Total			185500	100

5. Conclusion

The main purpose of this chapter is to summarize the results, draw conclusions based on the above analysis, and point out some enlightenment for future actions. The logical concept of self-help through mutual aid was first developed by women. Women in a male-dominated society have no money or sources of income for personal expenditures or to spend on their own preferences. The government has made a sincere

effort to enlist more women in the SHG movement in order to empower them politically, socially, psychologically, and economically. The various types of SHG products were found to be Pen, Pencil, Pickle, Papad and Badi. The majority of produced of product Pen (30 per cent) and rest of the products like Pencil, Pickle, Papad and Badi were 23, 26, 13 and 8 per cent respectively. The business performance of Pen is total sale 11000 /year and net returns are 41250 Rs/year. The total sale of Pencil 9000 /year and net returns are 40500 Rs/year. The total sale of Pickle 800 kg/year and net returns are 52000 Rs/year. The total sale of Papad is 400 kg/year and net returns are 28000 Rs/year. The total sale of Badi 300 kg/year and net returns are 16500 Rs/year and total returns of different products are 178250 Rs/year of Jai Ambe Self-Help Group. The average Input- Output ratios of SHG Products Pen, Pencil, Pickle, Papad and badi were 1:1.33, 1:1.42, 1:1.37, 1.1.53 and 1:1.57 respectively. Similarly VC ratios were found to be 0.75, 0.70, 0.72, 0.65 and 0.63 respectively.

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