



ISSN (E): 2277- 7695
ISSN (P): 2349-8242
NAAS Rating: 5.23
TPI 2021; SP-10(8): 210-212
© 2021 TPI
www.thepharmajournal.com
Received: 04-06-2021
Accepted: 06-07-2021

Shivangini

M.Sc., Agricultural Economics,
Indira Gandhi Krishi
Vishwavidyala, Raipur,
Chhattishgarh, India

Dr. AK Gauraha

Professor and Head, Department
of Agri-Business and Rural
Management, IGKV, Raipur,
Chhattishgarh, India

Dr. VK Choudhary

Professor and Head, Department
of Agricultural Economics,
IGKV, Raipur,
Chhattishgarh, India

Business performance of Navjagriti self help group (SHG): A case study of Kanker district of Chhattisgarh

Shivangini, Dr. AK Gauraha and Dr. VK Choudhary

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 group of people’s who are on daily wages, they form a group”. To know the business performance of SHG, Nav-Jagriti Self Help Group of village Sambalpur, Bhanupratappur tehsil of Kanker district was selected purposively for the present study. Nav-Jagriti SHG performed activities like preparation of different home-made processed products. In this project 12 members were assigned for work. Under this project they were making products like- Achar, Papad, Badi, Muruku, Potato Chips. The business performance of these products pickle gives maximum profit followed Papad then Badi, after these Potato chips and the last Muruku gives minimum profit. Overall net profit of Nav-jagriti SHG was found to be rupees 1,62,000/year from the different products.

Keywords: input-output ratio, variable-cost ratio, business performance, net income, gross income

Introduction

"A Self-Help Community (SHG) is a registered or non-registered group of people’s having clear social & economic context, meet’s together on a voluntary basis, in order to save small amounts, to contribute common fund and respond to their emergency needs."

The achievement of SHGs relies on the proficiency of gatherings. The public authority needs to focus on serious issues handled by SHGs, as to make their asset assembly significant and monetary upliftment of SHG individuals. (Kumar and Kavithasri, 2017) ^[4]

Pickles are typically produced using a combination of vegetables and organic products. Pickles are saved by a mix of expanded corrosiveness (diminished pH), added salt, decreased dampness and added flavors. Potato chips are assortment of food that individuals utilizes with breakfast as bites. Chips are ready by cutting potatoes and searing the vessel contained oil at controlled temperature utilizing the furnance. Dried balls having a width around 3-8 cm named Badi, is utilized as a subordinate for coocking vegetables, grains or vegetables. A papad is a meager, fresh, round level bread from India. It is regularly founded on a prepared batter typically produced using stripped dark gram flour (urad flour), either singed or cooked with dry warmth. Flours produced using different sources like lentils, chickpeas, rice, custard, certain millets or potato can be utilized. Murukku is a flavorful, crunchy nibble starting from the Indian subcontinent.

Materials and Method

The study required primary as well as secondary data. Well- designed questionnaire used for collection of primary data, interview method adopted for these. Secondary data was collected from Reference report, collected from journals and internet also were the source of secondary data.

Tools of analysis

Input-output ratio

It can be expressed as the ratio of total output to total input. Calculated as:

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

Corresponding Author

Shivangini

M.Sc., Agricultural Economics,
Indira Gandhi Krishi
Vishwavidyala, Raipur,
Chhattishgarh, India

Variable Cost Ratio (VC Ratio)

The variable cost ratio is the ratio of variable production costs to total sales price or gross income, calculated as:

$$VC\ Ratio = \frac{\text{variable cost}}{\text{Total gross income}}$$

Result and Discussion

The total 12 woman are working under the Nav-Jagruti self-help group whose contributions are made in making these products. There are mainly 5 products made in this self-help group whose list is the followings: Achar, Papad, Badi, Muruku, Potato Chips. Distribution of these products in selected SHG - Papad 22.22%, Potato chips 19.44%, Badi 22.22%, Achar 25%, Muruku 11.11%

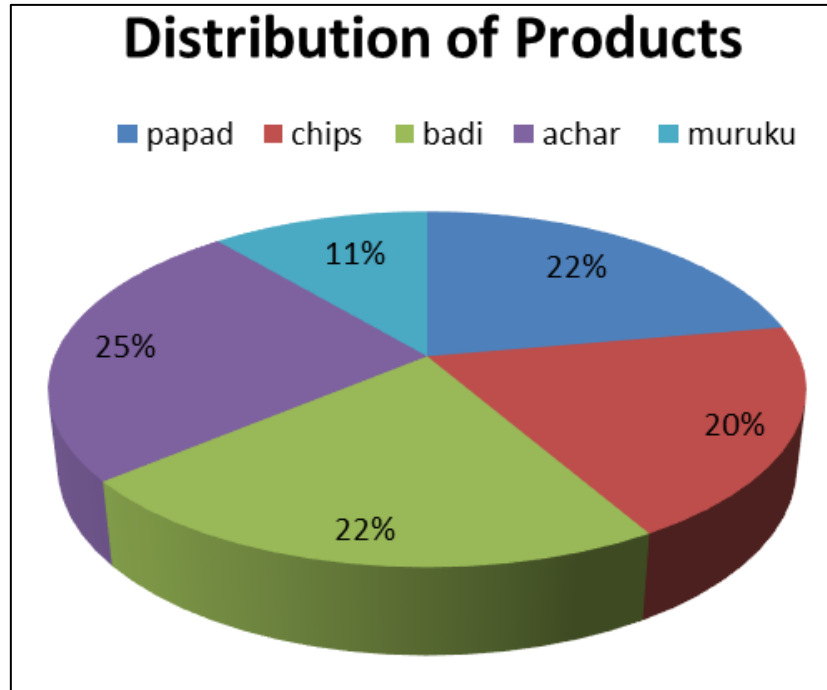


Fig 1: Distribution of different products made by Nav-Jagruti SHG

The average Input-Output ratios of Papad's- chaval papad, sabutdana papad and moong-urd papad 1:1.14, 1:1.44, 1:1.26 respectively. The V.C. ratio 67 per cent for chaval papad, for sabutdana papad V.C. ratio 69 percent, for moong-urd papad V.C. ratio is 78 percent. The input-output ratio of Potato chips 1:1.51 and V.C. ratio 66 percent. The input output ratio of Badi's- adouri badi, Rakhiya badi, jimikand badi 1:1.23, 1:1.28, 1:1.31 respectively and V.C. ratio 80 per cent, 77 percent, 76 percent. The input output ratio of Pickle's-1:1.57,

1:1.75, 1:1.33 for mango pickle, lemon pickle, jackfruit pickle and the V.C. ratio 63 per cent, 57 percent, 75 percent. The input output ratio of Muruku 1:1.48 and the V.C. ratio 67 percent. The business performance of these products pickle gives maximum profit followed Papad then Badi, after these Potato chips and the last Muruku gives minimum profit. Overall net profit of Nav-jagruti SHG was found to be rupees 1,62,000/year from the different products.

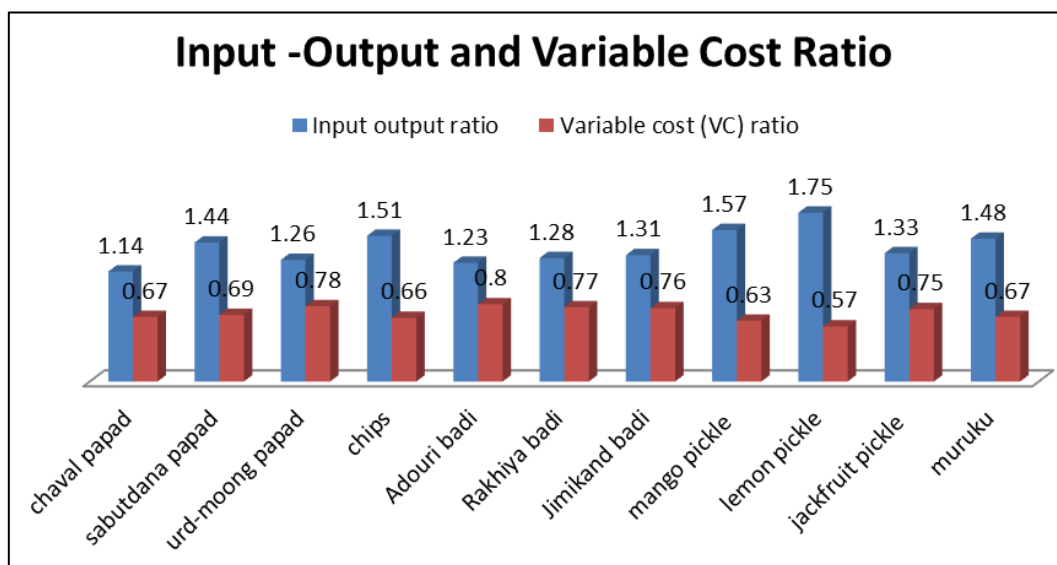


Fig 2: Input- Output and Variable Cost ratio of different products

Business performance of selected SHG**Table 1:** Business Performance of Selected SHG

S. No.	Product	Total sale kg/year	Net returns Rs/kg	Net returns Rs/year
1.	Papad	400	119	47600 (29.38%)
2.	Potato chips	350	44	15400
3.	Badi	400	93	37200
4.	Pickle	450	120	54000 (33.33%)
5.	Muruku	200	39	7800
	Total	1800		162000

References

1. Datta. Self Help Groups in Tripura and Marketing of the Products: an Overview. Indian Journal of Applied Research 2016;6(1):529-532.
2. Ganapathi R, Malar S Anbu. Consumers attitude and preferences towards self help group products. Magazine, Asia-Pacific Institute of Management 2008. ISSN: 0973-2470.
3. Joshi SS, Gauraha AK. Ethnic food marketing in Raipur city of Chhattishgarh. International Journal of Research in Marketing Management and Sales 2020;2(2):49-53.
4. Kumar AS, Kavithasri S. Problems faced by the members of self help groups with special reference to Thimmampalayam area in Coimbatore district. International Journal of Applied Research, 2017;3(9):593-598.
5. Poornima, Ramanaiah. A Study on Entrepreneurial Challenges faced by Women SHG Members with Special Reference to Kolar. New Horizon International Journal of Management & Research 2019;7:51-64
6. Puhazhendi V, Badaty KC. "SHG- bank linkage programme for rural poor- An impact assessment", Micro Credit Innovations Department, National Bank for Agriculture and Rural Development, Thomson Press (I) Ltd. Mumbai 2002.
7. Ramanujam V, Homiga U. A study on the performance of Self Help Groups in Mysore District, International Journal of Business and Administration 2014.
8. Savitha V, Rajashekar H. Evaluation of major problems faced by the members of Self Help Groups: A study of Mysore district. International Journal of Research in Applied, Natural and Social Sciences 2014. ISSN (E):2321-8851; ISSN(P):2347-4580.
9. Selvachandra, "Micro finance through SHGs" 'Kisan World' 2004;31(12):23-24.
10. Singh S, Gauraha AK. Business Performance of Vandana Self Help Group: A case study of Koriya district of Chhattishgarh. International Journal of current microbiology and applied sciences 2020.
11. Sharma, Neetu, Singh, Anand. An insight into traditional foods of north western area of Himachal Pradesh;, CSK Himachal Pradesh Krishi Vishwavidyalaya, Palampur 2011.