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Business performance of ujala gram sangthan self help group Shirdikhedi of Raipur District: A case study

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Abstract

The state Government has envisaged to develop retail outlets named "District Level C-MART, across 32 Districts for providing a sales and marketing platform for the goods produced or prepared under various state government-supported programs by women self-help groups, craftsmen, weavers, artisans, potters, and other traditional and cottage industries. Ujala Gram sangthan SHG shirdikhedi's top five best-selling products included a variety of goods such as saboodana papad, mango pickle, turmeric powder, chilli powder, and coriander powder. The cost estimation of 5 different products is shown, including saboodana papad, mango pickle, turmeric powder, chilli powder, and coriander powder. For these 5 products, the minimum Variable Cost (V:C) ratio was 0.72 and the minimum Input-Output ratio was 1:1.39. For coriander powder, the minimum Input-Output ratio was 1:1.07 and the maximum VC ratio was 0.94. Overall annual income produce different products sale by the Ujala Gram sangthan SHG shirdikhedi produce was Rs.51, 270. The total disposal pattern of various products generated by total net return of supply to C-mart products was 21,952 per year which was highest amount of disposal product whenever total net return of disposal product of store other than Raipur and Raipur city were Rs. 13,138 and Rs. 16,217 respectively. Major constraints were found in order of their rank priority in selected Women SHGs were Fluctuation in price of raw materials in market, Shortage of manpower for selling the products, Fluctuation in the demand of products, lack of advertisement etc. Proper promotional activity should be under taken like giving TV advertisements with brand ambassadors will attract the consumers and also enhances the sales of the store. Since 60 percent of Indian clients live in rural areas, SHG should relocate there if they want to increase their profits.

Keywords: C-mart, self-help group

Introduction

Government schemes are being implemented by various Departments to support Women SHGs, artisans, Farmer Producer Organizations and other beneficiaries to produce variety of products related to agriculture, horticulture, FMCG, Beauty products, health products, MFPs, handloom, Handicraft, wooden sculptures, Bell metal, Khadi village industries, etc. However, these products that are either manufactured or processed by these beneficiaries do not attract market competitive sale prices due to lack of infrastructure facilities, marketing avenues, uniform sales network and presence of middleman who takes away major share of the profit. The State government has envisaged to develop retail outlets for providing a sales and marketing platform for the products manufactured / prepared by the SHGs, FPOs, artisan and other beneficiaries under Government schemes which are being implemented by various Departments functioning under the State Government. The Chief Minister has instructed Laghu Vanopaj Sangh to make preparations for marketing these goods similarly to those produced by "Chhattisgarh Herbals." In addition, he has ordered the district collectors to work in tandem with the Small Forest Produce Association's managing director on all aspects of processing, packaging, branding, and marketing for all other traditional goods produced by women's organizations.

Objectives

1. To estimate the profitability of selected SHG of C-mart in Raipur city.
2. To analyze the business performance of selected SHG.

Research Methodology

Selection of SHG: Ujala gram sangthan SHG was selected for the present study.

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Input-output ratio

The ratio of total output to total input is known as the input-output ratio. The formula used to determine the ratio was: Input-output ratio = Total output/Total input.

Total input

Expenses for packaging materials, labor costs, and other costs (such as energy and other maintenance costs) as well as for the purchase of raw materials like mango, Saboodana, chili, coriander, and Turmeric.

Total output

SHG's sales volume was used to calculate the output figures.

Variable Cost Ratio (VC Ratio)

The variable cost ratio, which is determined by dividing variable costs by total gross income, expresses a SHG's variable production costs as a proportion of sales.

$$V C \text{ Ratio} = (\text{Variable cost} / \text{Gross income}) \times 100$$

The management will be able to plan how much gross income

is necessary to pay the cost and how the profit will fluctuate with the level of production with the aid of this ratio. Planning for future production, spending, pricing, and profitability can be done with this tool.

To estimate the profitability of selected SHG of C-mart in Raipur city

The profitability of the products sale by the selected Ujala Gram sangthan SHG are as under:

Cost and returns of products produce by Ujala Gram sangthan SHG

The Ujala Gram sangthan SHG produced a variety of goods, including coriander powder, turmeric powder, mango pickle, and saboodana papad. Table 1 lists the costs for five different products: saboodana papad, mango pickle, turmeric powder, chilli powder, and coriander powder. The largest input-output ratio for these 5 goods was 1:1.39, and the lowest variable cost (V:C) ratio was 0.72 for chili powder. For coriander powder, the minimum Input-Output ratio was 1:1.07 and the maximum VC ratio was 0.94.

Table 1: Cost and returns of different products produce of SHG in Raipur city.

S.no.	Particular	Sabudana Papad (Rs/Kg)	Mango Pickle (Rs/Kg)	Turmeric Powder (Rs./Kg)	Chilli Powder (Rs/Kg)	Coriander Powder (Rs/Kg)
	Raw Material Cost	190 (85.49)	140 (82.72)	160 (77.78)	170 (78.81)	240 (85.50)
	Processing Cost	10 (4.50)	0 (00)	20 (9.72)	20 (9.27)	15 (5.34)
	Packaging + Labelling Cost	3.5 (1.57)	10.5 (6.20)	0.7 (0.34)	0.7 (0.32)	0.7 (0.25)
	Labour Cost	18.75 (8.44)	18.75 (11.08)	25 (12.15)	25 (11.59)	25 (8.91)
	Total Variable Cost	222.25 (100)	169.25 (100)	205.7 (100)	215.7 (100)	280.7 (100)
	MRP	250	200	250	300	300
	Gross Returns	250	200	250	300	300
	Net Returns (GR-TC)	27.75	30.75	44.3	84.3	19.3
	Input-Output Ratio	1:1.12	1:1.18	1:1.22	1:1.39	1:1.07
	Variables Cost (VC) Ratio	0.89	0.85	0.82	0.72	0.94
	VC Ratio (%)	88.90	84.63	82.28	71.90	93.57

To analyze the business performance of the selected SHG

The business performance of the selected SHG are as under:

Business Performance of Ujala Gram sangthan SHG

Table 2 shows the financial results for Saboodana papad, Mango Pickle, Turmeric Powder, Chilli Powder, and Coriander Powder in a few SHG. Total sales of saboodana papad (3 quintal), mango pickle (3 quintal), turmeric powder

(2 quintal), and chilli powder (2.5 quintal) resulted in net returns of 27.5 and 30.75 rupees per kilogram, respectively, and total sales of 2.5 quintal of each resulted in net returns of 84.3 and 21075 rupees per kilogram, respectively. The overall sale of coriander powder, 2 quintal, net returns 19.3 Rs/kg, and the total return was 3860 Rs/kg, which was the highest of all five items.

Table 2: Returns of different products produce by Ujala Gram sangthan SHG

S.no.	Product	Quantity Sale (Rs/Year)	Net Return (Rs/kg)	Total Net Return In Rs	Percentage to total Net Return
1	Saboodana papad	3 Quintal	27.5	8250	16.10%
2	Mango Pickle	3 Quintal	30.75	9225	17.99%
3	Turmeric powder	2 Quintal	44.3	8860	17.28%
4	Chilli powder,	2.5 Quintal	84.3	21075	41.11%
5	Coriander powder	2 Quintal	19.3	3860	7.52%
	Total	12.5 Quintals		51,270	100%

Total Business performance of different products produce by SHG

Total disposal pattern of different products produce by SHG is presented in table 3. The total net return of supply to C-

mart products was 21,915 Rs/year which has the highest among disposal products. Whereas the total net return of disposal products of different store of Raipur and other than Raipur city was 13,138 and 16,217 respectively.

Table 3: Total Disposal pattern of different products produce by SHG.

S. No.	Disposal products	Total Net Return (in Rs/year)
1	Supply to C-mart products	21,915
2	Different store of Raipur	13,138
3	Other than Raipur city	16,217
	Total	51,270

Conclusions

Ujala gram sangthan SHG was producing different products like- Saboodana papad, Mango Pickle, Turmeric powder, Chilli powder, Coriander powder and sale of different marketing channels. About Rs. 51,270 was gained by the SHG in a year as a net Profit.

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