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## Business performance of Mamtva Yojna Mahila self help group (SHG): A case study of Durg district of Chhattisgarh state

**Akash Chandrakar, Dr. Hulas Pathak and Dr. AK Gauraha**

### 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 lifestyle always tend to build a sense of belonging and camaraderie. In this present study to know the Business Performance of Mamtva Yojna Mahila Self Help Group (SHG): A case study of Durg District of Chhattisgarh state. Mamtva Yojna Mahila Self Help Group (SHG) was producing the Ready to Eat product. For making the Ready to eat product of 1 Kg the following raw materials and labours was used along with their costs. The cost of raw materials, labour cost, packaging materials, machinery with electricity cost and other cost was Rs. 34.5 (77.62%), Rs. 5.00 (11.25%), Rs. 2.00 (4.50%), Rs. 1.45 (3.26%) and Rs. 1.00 (2.25%) thus the total cost of the production was Rs. 44.40. The total sale of Ready to eat product was 1975.30qtl, net return Rs. 4.05/kg and total return was Rs. 800000/year. The MRP and selling price was Rs. 48.50. The net return, input output ratio and V.C. ratio was Rs. 4.05, 1:1.09 and 0.84.

**Keywords:** SHG, MRP, selling price and ready to eat product

### Introduction

SHG is a holistic program of micro-enterprises covering all aspects of self-employment, organization of the rural poor into self Help groups and their capacity building, planning of activity clusters, infrastructure build up, technology, credit and marketing. To providing supplementary nutritional foods to the children between 0-59 months for adolescence girl children to initiatives to preparation of ready to eat, it works very actively and also provides meals in aganbadi, school, pregnant ladies and children (age 0-59 months) provide essential meal for fight against Malnutrition. Members of the SHG are empowered economically, socially, politically in the process of development through the initiatives of ready to eat (nutrition dietary supplements) manufacturing. To alleviate poverty from family, each and every member of SHG has their bank account and enough bank balance and children of SHG member go to school and attend the classes regularly. Member of the SHG getting employment through ready to eat (nutrition dietary supplements) manufacturing members get 20/- rupees per hour through daily engaged in ready to eat (nutrition dietary supplements) manufacturing approximate earning of SHG member Rs.3000-4000 per months as salary.

### Reviews

Nedumaran, *et al.* (2001) [8] studied that the performance and the socio economic impact of SHGs in Tamil Nadu and there was an increase of 23 per cent in the net income in the post SHGs situation, compared to the pre SHG situation. Social conditions of the members also considerably improved after joining the Self Help Group.

Rangi *et al.* (2002) [10] performed in the Punjab District of Fatehgarh Sahib.70% of SHG members have been trained and the remainder have been illiterates. Of the qualified grades, the majority of respondents earned education up to the 5th and middle level, with a total of about 57 per cent. Even the educated respondents' groups were not therefore highly skilled. In addition, 56 percent of the respondents had up to five family members, while 44 percent had six to 10 family members. The respondents' following groups were representatives of the joint families.

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Khobarkar, Vanita; Ingole, D.N. and Nage, G.V. (2016) observed that Self-Help Groups (SHGs) emerge as an important strategy for empowering women and to alleviate poverty. India's SHG movement has emerged as the world's largest and most successful network. The main objective of this paper is to assess the study is conducted by using multi-stage random sampling method to collect primary data from the Akola District. The study revealed that Self-help group has earning on an average 14528/year to each member through dairy enterprise and 19600 thorough goats rearing. The study also concluded that on the extent of various levels of empowerment achieved by the members through their participation in SHGs. Personal, social, economic and financial empowerment were attempted which was possible due to microfinance.

## Material and Methods

### Collection of data

Chhattisgarh state consist 28 districts, out of which 1 district from Chhattisgarh Durg, was to be selected purposively for the present study. 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.

### 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, packaging materials, labour cost, Electricity cost and other maintenance cost etc.

### Total output

The quantity of Ready to Eat 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

## Sampling methodology

### Data Collection

In this study, the data related to expenditure, income, marketing pattern, process, details and constraints in vermi compost production was collected from selected self-help group (SHG).

## Analytical framework

### Cost of production

Cost of Production = Total Fixed Cost + Total Variable Cost

#### (A) Fixed cost

Fixed Cost are remaining constant and do not vary with level of production. To calculate fixed cost of production, various cost components are taken into consideration.

#### (B) Variable cost

It includes cost of wheat, gram, sugar, electricity charge, labor cost, and miscellaneous cost.

#### (C) Interest on working capital

Interest on fixed capital will be charged at the rate of 10 percent.

## Profitability Concept

### (A) Gross Income

It is defined as total value of main product  $\text{Gross Income} = \text{Physical Production} \times \text{Price/qt}$ .

### (B) Net Income

It is defined as gross income minus total cost  $\text{Net Income} = \text{Gross Income} - \text{Total Cost}$ .

### (C) Input – Output Ratio

$\text{Input - Output Ratio} = \text{Gross Income} / \text{Total Cost}$

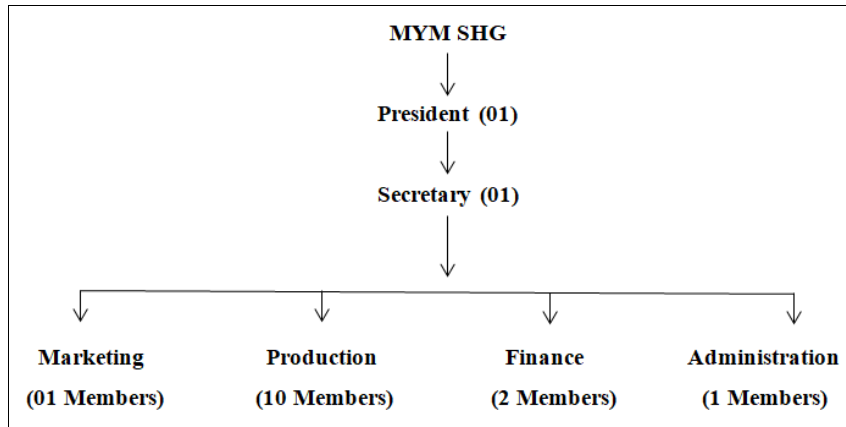
### (D) Benefit - Cost Ratio

$\text{Benefit - Cost Ratio} = \text{Net Income} / \text{Total Cost}$

## Results and Discussion

### The activities and organizational setup of Self Help Group (SHG)

Mamtva Yojna Mahila Self Help Group (SHG) was established 05/02/2011. Location of Mamtva Yojna Mahila Self Help Group (SHG) in village Jamgaon, tehsil of Patan, Durg district. Total 10 women's are working under the self-help group (SHG) whose contributions in production Ready to Eat product. The Self-Help Group to Ready to Eat product production reduces is 15-16 qlt/month.



There are three level of in this SHG was President, Secretary and members.

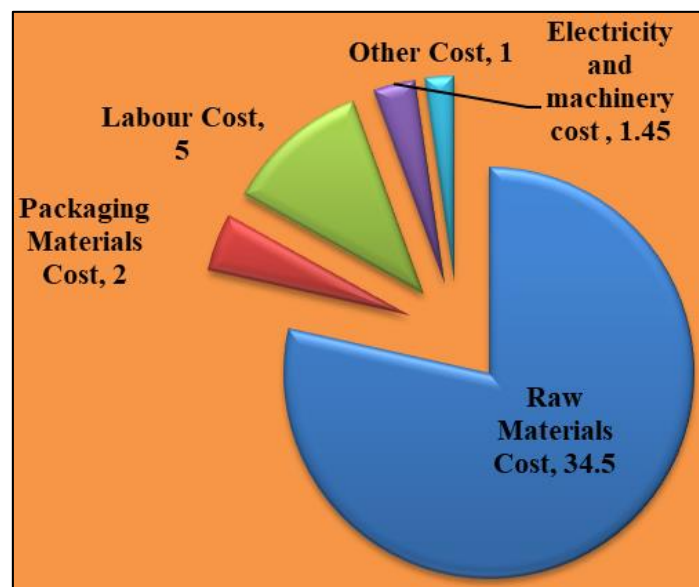
**Cost and returns of Ready to Eat product**

Mamtva Yojna Mahila Self Help Group (SHG) was producing the Ready to Eat product. For making the Ready to eat product of 1 Kg the following raw materials and labours were used along with their costs. The cost of raw materials, labour cost, packaging materials, electricity with machinery cost and

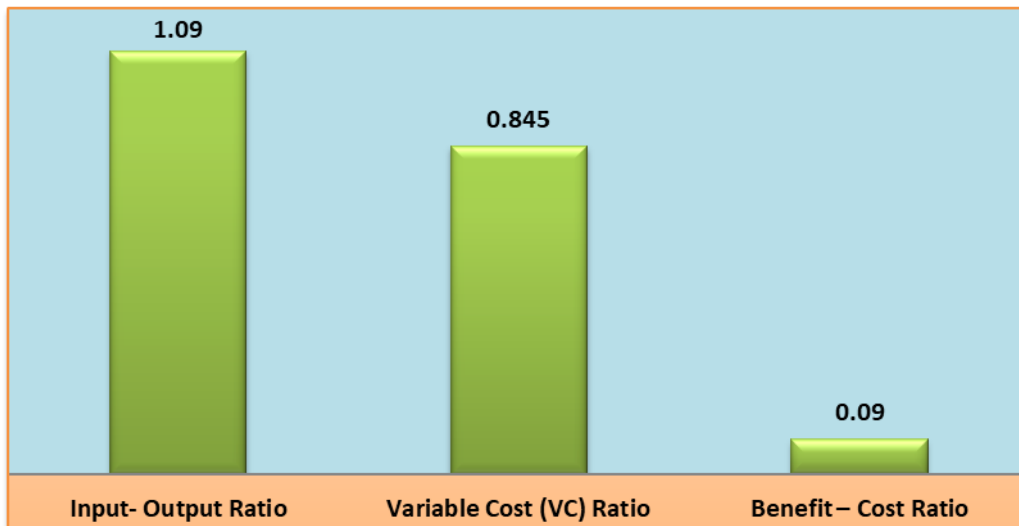
other cost was Rs. 34.5 (77.62%), Rs. 5.00 (11.25%), Rs. 2.00 (4.50%), Rs. 1.45 (3.26%) and Rs. 1.00 (2.25%) thus the total cost of the production was Rs. 44.40. The MRP and selling price was Rs. 48.50. The net return of the product was Rs. 4.05. So according to this data the input output ratio was calculated 1:1.09 and V.C. ratio was 0.84. (Table and fig.1.)

**Table 1:** Cost and returns of Ready to eat product

Particulars	Ready to Eat product	
	Cost (Rs/Kg)	Percent
1. Raw Materials Cost	34.50	77.62
2. Packaging Materials Cost	2.00	4.50
3. Labour Cost	5.00	11.25
4. Electricity and machinery cost	1.45	3.26
5. Other Cost	1.00	2.25
6. Total Cost	44.45	100.00
7. MRP	48.50	
8. Sale Price	48.50	
9. Net Returns(TR- TC)	4.05	
10. Input- Output Ratio	1.09	
11. Variable Cost (VC) Ratio	0.845	
12. Benefit – Cost Ratio	0.09	



**Fig 1:** Cost of production in Ready to eat product



**Fig 2:** Different cost ratios of Ready to eat production

**Table 2:** Business Performance of Ready to eat product

Product	Quantity sale	Net Returns per	Total Net Returns in Rs
	(Qtl/Year)	(Qtl in Rs)	
Ready to eat product	180	405	729000
Total			729000

The business performance of Mamtva Yojna Mahila Self Help Group (SHG) in village Jamgaon, tehsil of Patan, Durg district were as follows. The total sale of Ready to eat product was 180qtl, net return Rs. 4.4/kg and total return was Rs. 729000/ year. (Table 2)

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