



ISSN (E): 2277-7695
ISSN (P): 2349-8242
NAAS Rating: 5.23
TPI 2023; SP-12(12): 2526-2528
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www.thepharmajournal.com
Received: 13-11-2023
Accepted: 15-12-2023

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Business performance of self-help groups those supply products to c-mart of Mahasamund district of Chhattisgarh

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Abstract

The present study was conducted on Business performance of Self Help Groups Those Supply Products to C-Mart of Mahasamund District of Chhattisgarh. SHGs bring people together to pool resources, create social capital, and participate in group decision-making. Because of these organizations' potential to reduce poverty, advance women's emancipation, and promote community development, politicians, development practitioners, and scholars have given them a great deal of attention. C-Mart was founded to offer a market for regional goods produced in Chhattisgarh by female members of self-help organizations. The shop not only offers a venue for the sale of goods created by members of self-help organizations, but it also raises awareness of regional goods from Chhattisgarh.

The present study aims to examine the business performance of selected self-help groups those supply products to C-mart of Mahasamund district of Chhattisgarh. Sharda SHG have top three best-selling products included a variety of goods such as Agar batti Banana Chips, and Floor Cleaner. The cost estimation of 3 different products is shown, including Agar batti Banana Chips, and Floor Cleaner. For these 3 products, the minimum Variable Cost (V:C) ratio was 82 and the minimum Input-Output ratio was 1.82. For Agar batti, the minimum Input-Output ratio was 1.22 and the maximum VC ratio was 0.817. Overall annual income produce different products sale by the Sharda SHG produce was Rs.21,329. Major constraints were found 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, lack of market expertise and e-commerce

Study suggested that the products of SHG's should be popularize through social media platforms and F.M. Radio and make an exhibition for displaying of SHG products at different places and organize training programmes to develop entrepreneurial capabilities for SHG members.

Keywords: C-mart, Self Help Group, products

Introduction

Self Help groups, or SHGs for short, are tiny, economically homogeneous affinity groups of rural poor people who voluntarily meet to socialize and save modest amounts of money on a regular basis. Whether they are registered or not, it is a group of individuals who have a shared goal, work together, reside in the same neighborhood, and engage in a comparable occupation. They are intimate, economically homogeneous affinity groups of rural poor people who meet voluntarily on a regular basis to socialize and save small sums of money. SHGs are said to aid in a country's economic development. The majority of SHG participants are female. Women are consequently contributing more to the nation's economic development. SHGs bring people together to pool resources, create social capital, and participate in group decision-making. Because of these organizations' potential to reduce poverty, advance women's emancipation, and promote community development, politicians, development practitioners, and scholars have given them a great deal of attention. In order to assist women SHGs, artisans, farmer producer organizations, and other beneficiaries in producing a range of goods related to agriculture, horticulture, FMCG, beauty products, health products, MFPS, handloom, handicraft, wooden sculptures, bell metal, Khadi village industries, etc., various government programs are being implemented by various Departments. However, due to a lack of infrastructure facilities, marketing opportunities, a unified state network, and the presence of middlemen who steal the lion's share of the profit, these items that are either created or processed by these beneficiaries do not attract market competitive sale rates. (<https://www.iasexpress.net/self-help-groups-shgs>).

Objective

1. To work out the cost and returns of different products supplied by selected SHG to C-Mart.
2. To analyze the business performance of selected SHG.

Materials and Methods

Sampling Framework

There are 33 districts in Chhattisgarh state, out of which 16 district are covered by Chhattisgarh plains, 5 district are in northern hills and 7 districts in Bastar plateau. District namely, Mahasamund, belongs to Chhattisgarh plains, was selected purposively for the present study.

Collection of Data

The primary data were collected from respondents through personal interview method and recorded the information on pre-tested questionnaire and schedule from selected SHGs on various aspects to fulfil the different objectives of the study. The primary data comprised of demographic, income, and marketing pattern of various products of selected SHG. Secondary data was collected from Reference report, from

journals and internet also were the source of secondary data.

Analytical tools

The major tools for data collection were interview schedule, designed questionnaire. The Data were analyzed by using simple tabular analysis, average, percentage and ratios were calculated wherever necessary

Results and Discussions

1. To work out the cost and returns of different products supplied by selected SHGs to C-Mart.

Cost and returns of various products of Sharda SHG

The Sharda SHG were producing various products like Agarbatti, Banana Chips and Floor cleaner. The cost determination of 3 different products is presented in table 4.4 In these 3 products the maximum Input-Output ratio was 1.82 for Potato Chips and Floor cleaner minimum Input-Output ratio was 1.22 for Agarbatti. The maximum Variable Cost (V:C) ratio was 0.81 for Agarbatti and minimum VC ratio was 0.54 for Banana Chips and floor cleaner.

Table 1.1: Cost and returns of various products of Sharda SHG (Rs./Kg)

S. No	Particular	Agar batti	Banana chips	Floor Cleaner
1	Raw material Cost	95	66	30
		(58.13)	(63.26)	(37.5)
2	Other cost	49	16.33	22
		(29.98)	(15.65)	(27.5)
3	Packaging+ Labelling Cost	11.4	10	7
		(6.97)	(9.58)	(8.75)
4	Labour cost	8	12	23
		(4.89)	(11.50)	(28.75)
5	Total variable Cost	163.4	104.33	82
		(100)	(100)	(100)
6	MRP Gross Returns	200	190	150
7		200	190	150
8	Net Returns (GR-TC)	36.6	85.67	68
9	Input -Output Ratio	1.22	1.82	1.82
10	Variable Cost Ratio (VC) Ratio	0.817	0.54	0.54
11	VC Ratio (%)	17	54	54

To analyze the business performance of selected SHG.

Business performance of Sharda SHG

The business performance of various products like-Agar batti, Banana chips & Floor cleaner of Sharda SHG is presented in table 4.5. The total sale of Banana chips was 95 kg, net return 85.67 Rs/kg and total return was 8567 Rs. / yr. This was the

maximum among all three products. The total sale of Agar batti was 70 kg, net return 36.6 Rs/kg and total return was 2562 Rs /yr. Whereas the total sale of Floor cleaner was 150 Kg, net return 68 Rs/kg and total return was 10200 Rs./yr. This was the minimum among all three products.

Table 1.2: Business performance of various products of Sharda SHG (in Rs.)

Product	Quantity Sale Kg /Year	Net Return Per Kg in Rs	Total Net Return in Rs	Percentage to Total Net Return
Agar batti	70	36.6	2562	12.01%
Banana chips	100	85.67	8567	40.16%
Floor cleaner	150	68	10200	47.82%
Total	320	190.27	21329	100%

Marketing Channel

Channel I:- SHGs– Consumer

Channel II:- SHGs – Other SHG'S

Channel III:- SHGs – Store

Channel IV:- SHGs – C Mart

Channel-I i.e., SHGs - Consumer was the most popular channel for marketing of different products produced by selected SHGs.

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