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Socio-economic impact of Mahatma Gandhi-Rural Industrial Park (MG-RIPA) on self-help groups: A micro level evidence from rakhi, Bemetara District of Chhattisgarh

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Abstract

A self-help group is an autonomous association of people who share a goal, collaborate, or reside in the same community. The study's main goal was to examine socio-economic profile of selected SHG's members under RIPA and evaluate the business performance selected SHGs. The district of Bemetara in the Chhattisgarh was chosen for the study. Bemetara district comprises of four blocks namely Nawagarh, Bemetara, Saja, and Berla blocks out which Saja block was be select purposively. Chhattisgarh consists of 300 RIPA, and Bemetara District consist of 8 RIPA, out of which Rakhi village Ripa was be selected purposively. Products made from banana fiber included conference bags, file folders, mat, and flower pots. Input-output ratio of conference bag was calculated at 1:44, File folder was calculated at 1:189, mats was calculated at 1:361, flower pots was calculated at 1:1969, stem fiber was calculated as 1:20. Analyses shows the highest business performance of banana stem fiber, compared to conference bag, file folder, mat, flower pot.

Keywords: SHG, RIPA, MRP, NGGB, Banana fiber.

Introduction

Self-Help Groups the National Bank for Agriculture and Rural Development's (NABARD) definition of a self-help group (SHG) Through dynamics, the group offers a foundation for self-employment and development; these mutual aid-based groups are referred to as SHGs.

The Chhattisgarh government's Narva, Garuwa, Ghuruwa, Baari (NGGB) program is an inventive flagship initiative focused on restoring livelihoods and ecological. Consequently, in about 97% of its Panchayats, the Government has developed Gothans. Three acres of Gothan's five acres are set aside for the conservation of cattle, the manufacturing of organic fertilizer, and numerous other off-farm endeavors. The remaining property is set aside and designated to be developed as an industrial zone with the goal of fostering rural entrepreneurship.

On the occasion of Gandhi Jayanti in 2022, Chief Minister Bhupesh Baghel lay the foundations for 300 rural industrial parks spread across the state's districts as part of the grand 'Mahatma Gandhi Rural Industrial Park Scheme' grand launch. The Chhattisgarh government's intention to establish 300 RIPA units around the state, with a budget of Rs 600 crore, demonstrates its dedication to promoting financial self-reliance among peasants. With the help of this large-scale project, the villagers will be able to produce, process, and market their final goods not only at nearby marketplaces but also in urban retail establishments like C-Mart.

Materials and Methods

Sampling procedure

The sampling procedure of selection of the district, block, village and respondents are presented as follows:

Selection of the district

The state of Chhattisgarh is divided into 33 districts, one of which, Bemetara, was specifically chosen for the current study.

Selection of the block

Bemetara district comprises of four blocks namely Nawagarh, Bemetara, Saja, and Berla blocks out which Saja block was be select purposively.

Selection of the MG-RIPA and village

Chhattisgarh consists of 300 RIPA, and Bemetara District consist of 8 Ripa, out of which Rakhi village Ripa was be selected purposively.

Selection of respondents

appropriate sample of SHG's was be selected for study.

Collection of data

To meet the objectives of the study both primary and secondary data were collected and used for the study. The study's many objectives were realized by collecting primary data from respondents via personal interviews and recording

information on pre-tested questionnaires and schedules from chosen self-help groups (SHGs) in MG-RIPA on a number of topics. Secondary data was collected from Reference report, from journals and internet also were the source of secondary data.

Tools of Analysis
The major tools used for data collection were interview schedules, designed questionnaire and secondary sources. The data was analyzed using frequency distribution technique, Simple tools like percentage and average were also used to analyzed the data.

Input-output ratio
Input-output ratio can be expressed as the ratio of total output to total input. The ratio was calculated as:

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

Total input
Expense of purchasing raw materials such as banana stem., packaging materials, labour cost, transport cost, electricity cost, maintenance cost and other cost.

Total output
The quantity of banana fiber product sold by SHGs were 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.

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

With the help of this ratio the management will be able to plan how much gross income required to cover the cost and how the profit is going to change with the production level. This can be used as a tool for future production, budget, pricing and profitability planning.

Results and Discussion
Socio-economic profile of the Pragati Gram Sangathan Self Help Group (SHG) under RIPA: The details of socio-economic profile of the sample of respondents are given in the following figures. The various socio-economic profile such as age, education, marital status are shown below.

Table 1: Age, Literacy level and Marital Status of Respondents (SHG)

Age year	Number of SHG Women	Literacy Level	Number of SHG Women	Marital Status	Number of SHG women
18-30	0	Illiterate	6(20%)	Widowed	3(10%)
30-40	16(54%)	Primary school	10(34%)	Married	27(90%)
40-50-	10(33%)	High school	7(23%)	Unmarried	0
50-60	4(13%)	Higher secondary	7(23%)	Divorced	0
Total	30(100%)		30(100%)		30(100%)

Age of Respondents
Figure 1 shows the respondents' distribution based on age group. Based on data collected from the field survey, it was found that 0% of the participants were in the 18–30 age group, 54% were in the 30–40 age group, 30% were in the 40–50 age group, and 13% were in the 50–60 age group. It was discovered that 54% of the majority of the respondents in the study region were between the ages of 30 to 40 years.

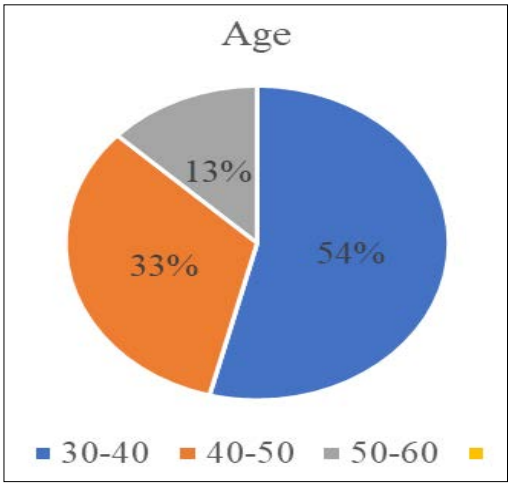

Fig 1: Age of Respondents

Literacy Level of Respondents
The results about the respondents' literacy level were shown in figure 2. It was observed that 20% of respondents were found to be illiterate, 34% to have completed elementary school, 23% to have completed high school, 23% to have completed higher secondary education, and 0% to have completed a degree or higher in education. The majority of respondents (34%), it was discovered, had completed primary school.

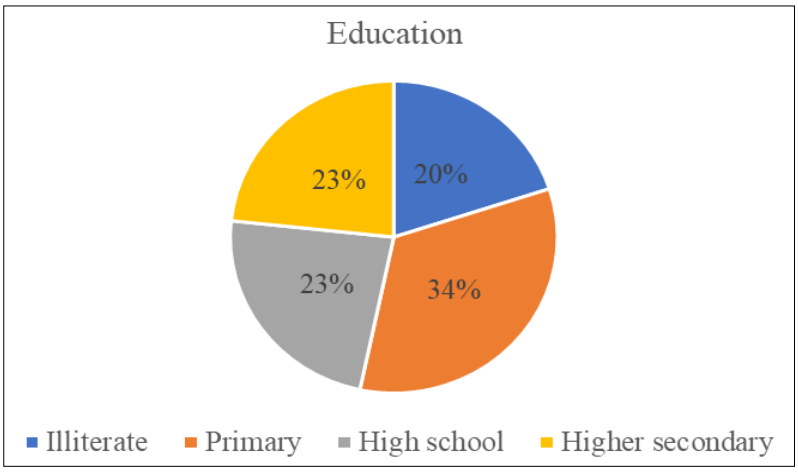

Fig 2: Literacy Level of Respondents

Marital Status of Respondents: Figure 3. shows the respondents' distribution based on their marital status. From the study, it was found that 90% of respondents were married, 0% were single, 10% were widowed, and 0% were divorced. 90 percent of the respondents were found to be married, making up the majority.

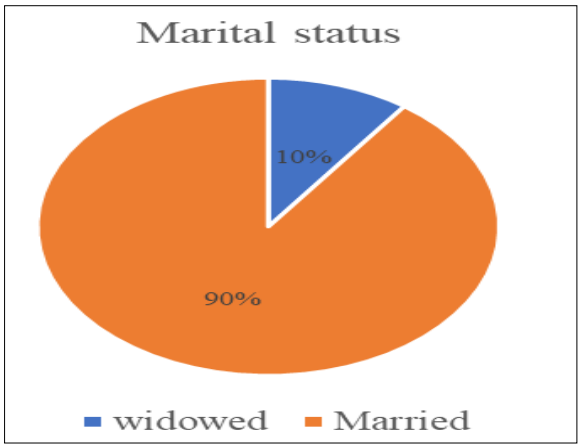

Fig 3: Marital Status of Respondent

To evaluate the business performance of Selected SHG's in the study area

Cost and Returns of various Banana Fiber Products and Banana Stem Fiber

Cost and Returns of Banana Fiber Conference Bag

Products made from banana fiber included conference bags, file folders, mats, and flower pots. These were produced by the Pragati Gram Sangathan Self Help Group (SHG) under RIPA for making the first product, a banana fiber conference bag of one piece, the following raw materials and labors were used, along with their costs: the total cost of the production was 346.98 rupees. The MRP of the product was 500 rupees, and the net return of the product was 153 rupees. So according to this data, the input-output ratio was calculated at 1:44. The variable cost was 0.69, and the V.C. ratio was 69 percent.

Table 2: Cost and returns of banana fiber conference bag

S. No.	Particulars	Conference Bag (Rs / piece)	Percentage of total variable cost
1	Raw Material Cost	30	9
2	Packaging Materials Cost	5	1
3	Labour Cost	160	46
4	Transport Cost	9.14	3
5	Electricity Cost	74.64	22
6	Maintenance Cost	8.2	2
7	Other Cost	60	17
8	Total Variable Cost	346.98	100
9	MRP	500	
10	Net Returns (TR-TC)	153	
11	Input-Output Ratio	1.44	
12	Variable Cost (VC) Ratio	0.69	
13	VC Ratio (%)	69	

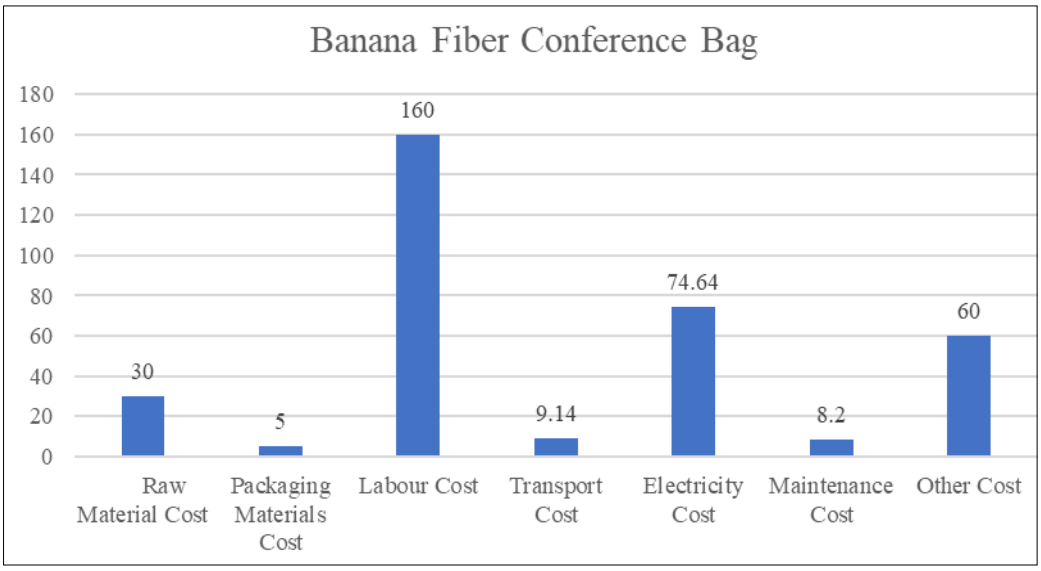

Fig 4: Cost and returns of banana fiber conference bag

Cost and Returns of Banana Fiber File Folder

To make a single piece of banana fiber file folder, the total cost of the production was 252.18 rupees. The MRP of the product was 300 rupees, and the net return of the product was 47.82 rupees. So according to this data, the input-output ratio was calculated as 1:189. Variable cost was 0.8406 and V.C. ratio was 84 percent.

Table 3: Cost and returns of banana fiber file folder

S. No.	Particulars	File Folder (Rs / piece)	Percentage of total variable cost
1	Raw Material Cost	15	6
2	Packaging Materials Cost	5	2
3	Labour Cost	112.5	45
4	Transport Cost	10.5	4
5	Electricity Cost	55.98	22
6	Maintenance Cost	8.2	3
7	Other Cost	45	18
8	Total Variable Cost	252.18	100
9	MRP	300	
10	Net Returns (TR-TC)	47.82	
11	Input-Output Ratio	1.189	
12	Variable Cost (VC) Ratio	0.84	
13	VC Ratio (%)	84	

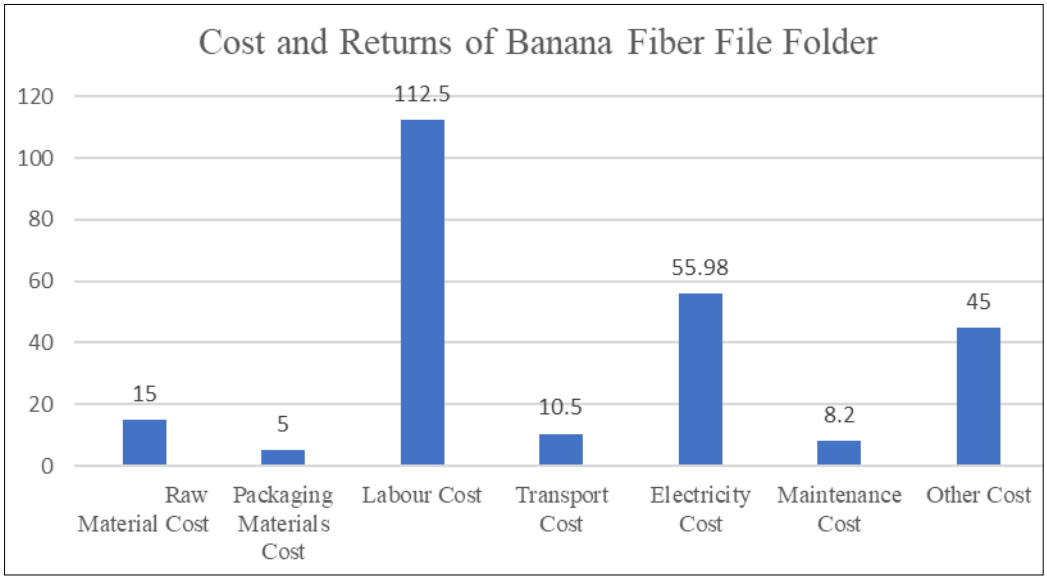

Fig 5: Cost and returns of banana fiber file folder

Cost and Returns of Banana Fiber Mat

To make a single piece of banana fiber mat, the total cost of the production was 440.59 rupees. The MRP of the product was 600 rupees, and the net return of the product was 159.05 rupees. So according to this data, the input-output ratio was calculated as 1:361. Variable cost was 0.7343 and V.C. ratio was 73 percent.

Table 4: Cost and returns of banana fiber mat

S. No.	Particulars	Fiber Mat (Rs / piece)	Percentage of total variable cost
1	Raw Material Cost	25	6
2	Packaging Materials Cost	5	1
3	Labour Cost	250	57
4	Transport Cost	15	3
5	Electricity Cost	74.64	17
6	Maintenance Cost	10.95	2
7	Other Cost	60	14
8	Total Variable Cost	440.59	100
9	MRP	600	
10	Net Returns (TR-TC)	159.05	
11	Input-Output Ratio	1.361	
12	Variable Cost (VC) Ratio	0.7343	
13	VC Ratio (%)	73	

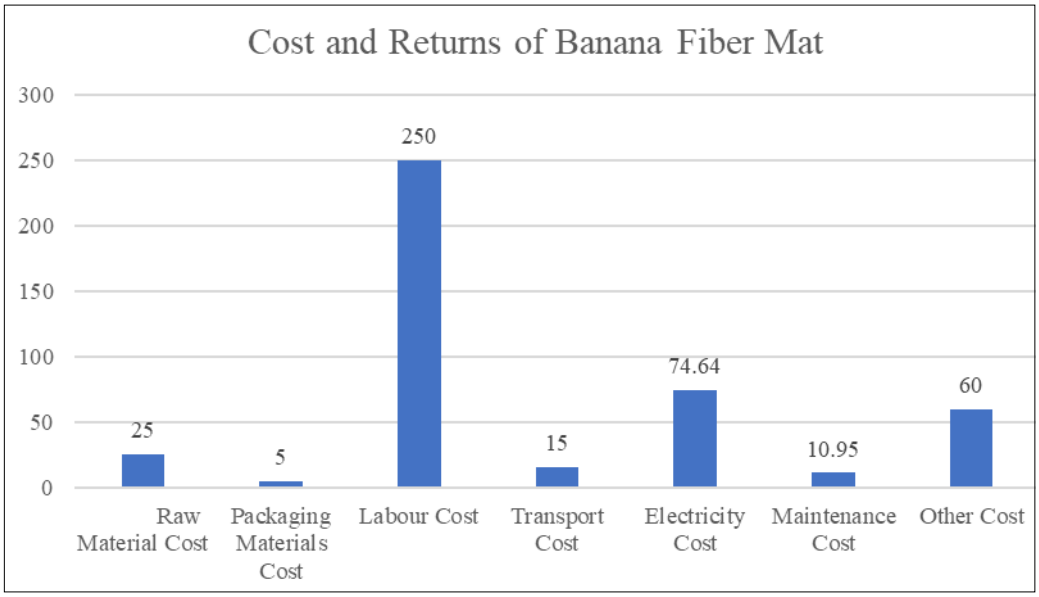

Fig 6: Cost and returns of banana fiber mat

Cost and Returns of Banana Fiber Flower Pot:

To make a single piece of flower pot**,** the total cost of the production was 250.64 rupees. The MRP of the product was 300 rupees, and the net return of the product was 49.36 rupees. So according to this data, the input-output ratio was calculated as 1:1969. Variable cost was 0.8354 and V.C. ratio was 83 percent.

Table 5: Cost and returns of banana fiber flower pot

S. No.	Particulars	Flower Pot (Rs / piece)	Percentage of total variable cost
1	Raw Material Cost	10	4
2	Packaging Materials Cost	2	1
3	Labour Cost	134.61	54
4	Transport Cost	6.15	2
5	Electricity Cost	57.41	23
6	Maintenance Cost	5.47	2
7	Other Cost	35	14
8	Total Variable Cost	250.64	100
9	MRP	300	
10	Net Returns (TR-TC)	49.36	
11	Input-Output Ratio	1.1969	
12	Variable Cost (VC) Ratio	0.8354	
13	VC Ratio (%)	83	

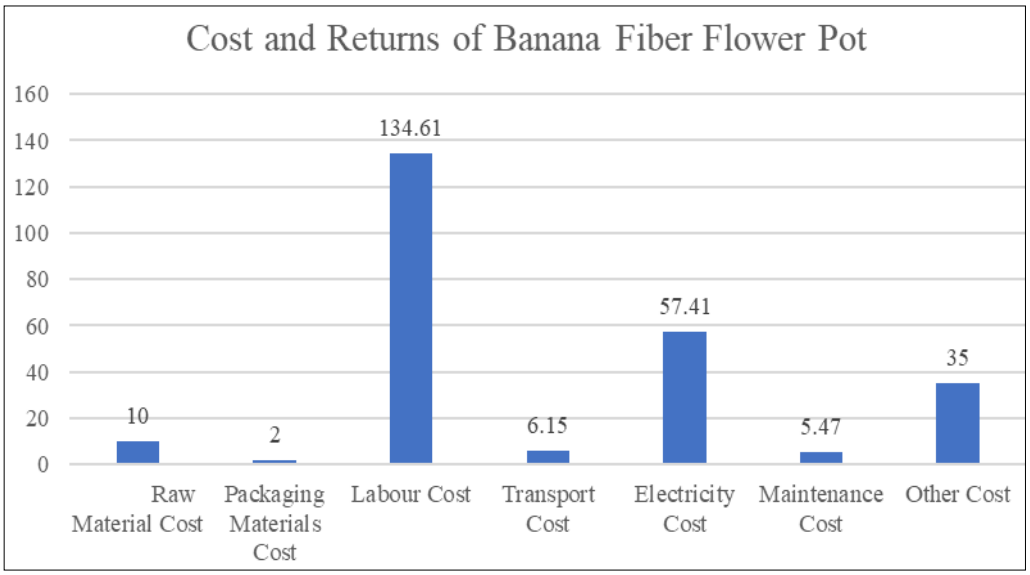

Fig 7: Cost and returns of banana fiber flower

Cost and Returns of Banana Stem Fiber

To make a one kg of banana stem fiber. The total cost of the production was 124.2 rupees. The MRP of the product was 150 rupees, and the net return of the raw was 25.8 rupees. So according to this data, the input-output ratio was calculated as 1:20. Variable cost was 0.82 and V.C. ratio was 82 percent.

Table 6: Cost and returns of banana stem fiber

S. No.	Particulars	Stem Fiber (Rs / KG)	Percentage of total variable cost
1	Raw Material Cost	25	20
2	Packaging Materials Cost	1	1
3	Labour Cost	50	40
4	Transport Cost	15	12
5	Electricity Cost	20	16
6	Maintenance Cost	8.2	7
7	Other Cost	5	4
8	Total Variable Cost	124.2	100
9	MRP	150	
10	Net Returns (TR-TC)	25.8	
11	Input-Output Ratio	1.20	
12	Variable Cost (VC) Ratio	0.82	
13	VC Ratio (%)	82	

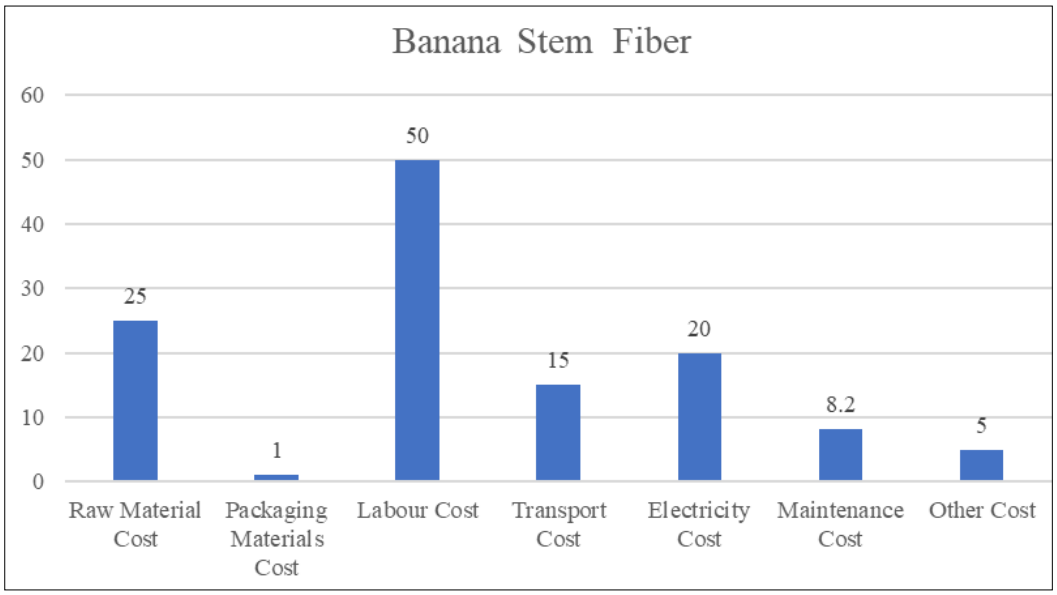

Fig 8: Cost and Returns of Banana Stem Fiber

Business performance of Banana Fiber products and Banana Stem Fiber

The business performance of banana fiber products (banana fiber conference bag, banana fiber file folder, banana fiber mat, banana fiber flower pot and banana stem fiber) in Pragati Gram Sangathan SHG under RIPA Rakhi village, Bemetara District was as follows: The total sale of banana fiber conference fiber was 350 pieces, net returns were 153/ pieces, and total returns were 53,550 rupees per year. Which was the maximum among all four products. The total sale of the banana fiber file folder was 400 pieces, the net return was 47.82 pieces, and the total return was 19,128 rupees per year. Whereas, the total sale of banana fiber mat was 40 pieces, the net return was 159.05, and the total return was 6,363 rupees per year. The total sale of banana fiber flower pots was 65 pieces, the net return was 49.36 pieces, and the total net return was 3,208.40 rupees per year and the total sale of banana stem raw 2,200 kg / year, the net return was 25.8 per kg and the total net return was 56,760 rupees per year.

Table 7: Business performance of banana fiber products and banana stem fiber

Products	Quantity sale piece/ year	Net Return/ Piece	Total Net Return /piece	Percentage of Total Net Return
Banana Fiber Conference Bag	350	153	53,550	38
Banana Fiber File Folder	400	47.82	19,128	14
Banana Fiber Mat	40	159.05	6,362	5
Banana Fiber Flower Pot	65	49.36	3,208.40	2
Banana Stem fiber	2,200 kg / year	25.8 / kg	56,760 / year	41
Total			1,39,008.4	100

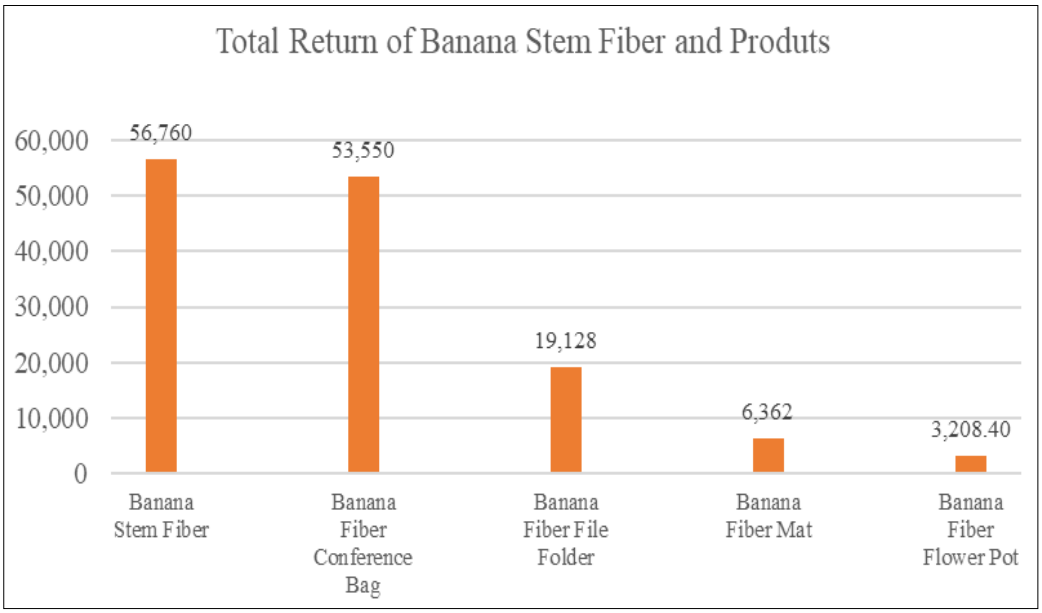

Fig 9: Business performance of banana stem fiber and products

Conclusion

It was discovered that 54% of the majority of the respondents in the study region were between the ages of 30 to 40 years. The majority of respondents (34%), it was discovered, had completed primary school. 90 percent of the respondents were found to be married, making up the majority.

The average Input-Output ratios of banana fiber conference bag, banana fiber file folder, banana fiber mat, banana fiber flower pot and banana stem fiber 1:44, 1:189, 1:361, 1:1969 and 1:20 respectively. Similarly, VC ratios were found to be 0.69, 0.84, 0.73, 0.83 and 0.82 respectively.

The business performance of banana fiber products in Pragati Gram Sangathan SHG is as follows: The total net returns on conference fiber bags were 53,550 rupees per year. Which was the maximum among all four products. The total net return on the fiber file folder was 19,128 rupees per year. Whereas, the total net return on fiber mat was 6,363 rupees per year. The total net return on fiber flower pots was 3,208.40 rupees per year, and the total net return on banana stem fiber was 56,760 rupees per year.

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