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Role of self-help group in socio-economic empowerment of women: A case study of Chhattisgarh

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Abstract

Women empowerment is essential not just for meeting their economic demands, but also for a more comprehensive social and economic outlook. They urge women to take leadership roles in their homes, communities, and local democratic areas by making them to participate in decision-making. Thus, the present study was carried out with an objective to know about the features of women in Dondi block of District Balod of Chhattisgarh. All the members of Jai Maa Laxmi women SHG's were selected as respondents for the present study. The selected SHG namely – Jai Maa Laxmi SHG. Total number of members are 12. Literacy rate of selected 12 members was 83.33%, the majority of the respondents in the study area belonged to the age between 31 to 50 years. Jai Maa Laxmi SHG were producing various products like - Turmeric powder, Chilli powder, Coriander powder. In these three products the maximum Input-Output ratio was 1:1.41 for chilli powder and minimum Variable Cost (VC) ratio was 0.70 for Chilli powder. The minimum Input-Output ratio was 1:1.24 for coriander powder and maximum VC ratio was 0.80 for Coriander powder.

Keywords: Self-help groups (SHGs), socio-economic empowerment, women empowerment, economic development

Introduction

Women are basic unit of society because their population is half of the world. In third world countries or developing countries women are forced to do house hold work due to lack of education and lack of employment. They have limited access to resources and lack of opportunities. Women are responsible for making family, society and ultimately the country. Countries development is possible only, when women were given equal importance, education, employment, which is called women empowerment.

Methodology

Chhattisgarh state is having 33 districts out of which Balod district was selected purposively for the present study. Dondi-block of Balod district was selected. Jai Maa Laxmi SHG from the Dondi block are village namely Kusumkasa was selected looking to the more names of SHGs which are working regularly. All the members of Jai Maa Laxmi women SHG's were selected as respondents for the present study. The selected SHG namely – Jai Maa Laxmi SHG. Total number of members are 12. The study required primary as well as secondary data. The primary data is collected from the member of women Self Help Groups on various aspects which was fulfil the different objectives of the study. The personal interview method was adopted for collection of primary data on well- designed questionnaire. Secondary data is collected from Reference report, collected from journals and internet also were the source of secondary data.

General characteristics of Jai Maa Laxmi SHG

Self-help groups are small groups of people, mainly women,

who live in rural and come together to save money and provide loans to each other. Self-help groups are given loan on minimum or no interest rate. They decide on savings and loan activities together, including the purpose, amount and interest rate and repayment schedule. Thus the present study was taken up with an objective to know about the business performance of women SHGs in Balod district of Chhattisgarh. The selected SHGs is namely-Jai Maa Laxmi SHG. Literacy rate of selected 12 members was 83.33%, the majority of the respondents in the study area belonged to the age between 31 to 50 years. the majority of three respondents were married (100 percent)

Table 1: General characteristics of Jai Maa Laxmi SHG

Jai maa laxmi		
1	No. of member	12
2	Age group	
	18-30	2 (16.67)
	31-40	5 (41.67)
	41-50	5 (41.66)
	Total	12 (100)
3	Literacy level	
	Illiterate	2 (16.67)
	Primary School	2 (16.67)
	High School/H.S.S	8 (66.66)
	Total	12 (100)
4	Marital Status	
	Married	12 (100)
	Unmarried	0
	Total	12 (100)

Note: figures in parentheses indicate percentage to total

Results and Discussion

Total cost and returns of Jai Maa Laxmi SHG

Jai Maa Laxmi SHG were producing various products like - Turmeric powder, Chilli powder, Coriander powder. In these three products the maximum Input-Output ratio was

1:1.41 for chilli powder and minimum Variable Cost (VC) ratio was 0.70 for Chilli powder. The minimum Input-Output ratio was 1:1.24 for coriander powder and maximum VC ratio was 0.80 for Coriander powder.

Table 2: Cost and Returns of various products of Jai Maa Laxmi SHG

S. N	Particulars	Turmeric powder	Chili powder	Coriander powder
1	Raw material cost (Rs/kg)	165 (87.7)	175 (88.38)	130 (84.97)
2	Processing Cost (/kg)	18 (9.57)	18 (9.09)	18 (11.77)
3	Packaging Labelling cost (/kg)	2 (1.07)	2 (1.01)	2 (1.30)
4	Labour cost	3 (1.59)	3 (1.52)	3 (1.96)
5	Total variable cost (TC)	188 (100)	198 (100)	153 (100)
6	MRP	240	280	190
7	Gross Returns (GR)	240	280	190
8	Net Returns (GR-TC)	52	82	37
9	Input-output ratio(1:(GR/TC)	1:1.27	1:1.41	1:1.24
10	Variable cost ratio (TC/GR)	0.78	0.70	0.80
11	VC Ratio %	78.33	70.71	80.53

Note: figures in parentheses indicate percentage to total

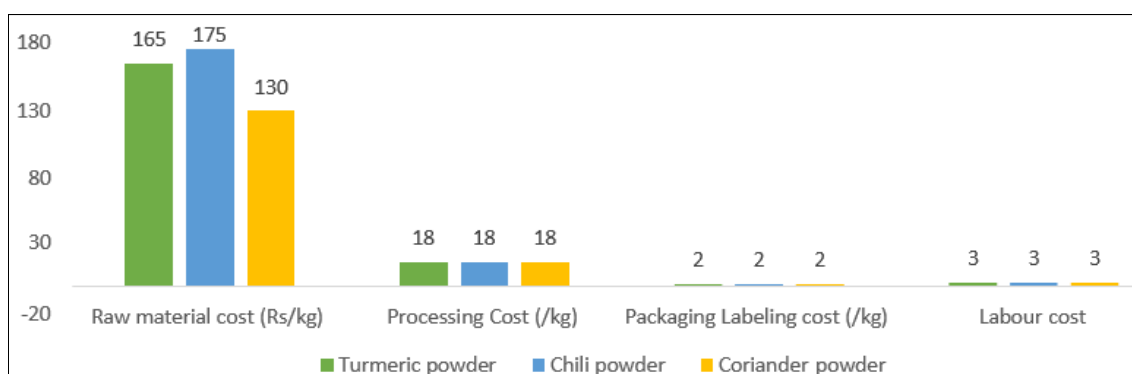


Fig 1: Cost and Returns of various products of Jai Maa Laxmi SHG

Business performance of Jai Maa Laxmi SHG

The business performance of various products like Turmeric powder, Chilli powder, Coriander powder is presented in table 3. The total sale of Turmeric powder was 2.5 quintal, net return 52 Rs/kg and total return was 13000 Rs. / year.

The total sale of Chilli powder was 2.5 quintal, net return 82 Rs/kg and total return was 20500 Rs. / year, this was the maximum total return. Whereas the total sale of Coriander powder was 2.4 quintal, net return 37 Rs/kg and total return was 8880 Rs. / year.

Table 3: Business Performance of various products of Jai Maa Laxmi SHG (in Rs)

Product	Quantity sales (kg/year)	Net returns (Rs/kg)	Total net return in (Rs/Year)	Percentage total net returns
Turmeric powder	250	52	13000	30.67
Chili powder	250	82	20500	48.37
Coriander powder	240	37	8880	20.96
Total	740		42380	100

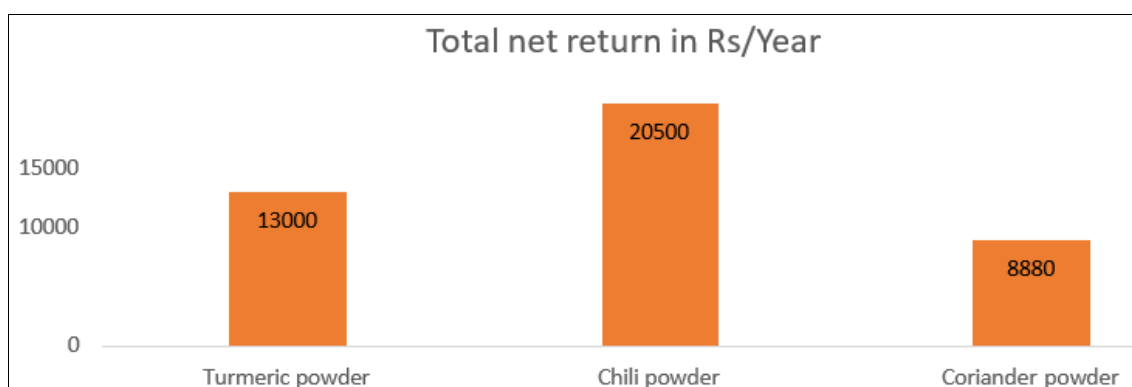


Fig 2: Business Performance of various Products of Jai Maa Laxmi SHG (in Rs)

Constraint**Production constraints**

- Lack of training
- Lack of focus on limited product
- Conflict due to dual responsibility
- Fluctuation in price of raw materials in market
- Lack of processing machines as capital is very less
- Lack of permanent place for production of the products

Marketing constraints

- Lack of advertisement.
- lack of branding
- Lack of proper labelling
- Packaging is not good
- Lack of packaging machine
- Fluctuation in the price of products due to fluctuation in price of raw material
- Competition with branded companies

Conclusion

Literacy rate of selected 12 member was 83.33%, the majority of the respondents in the study area belonged to the age between 31 to 50 years; the majority of the respondents were married (100 percent). The Input-Output ratios of Jai Maa Laxmi SHG for various products like- Turmeric powder, Chilli powder, Coriander powder were 1:1.27, 1:1.41, 1:1.24 respectively. Similarly, V:C ratios were found to be 0.78, 0.70, 0.80 respectively. Overall net profit of Jai Maa Laxmi SHG was found to be Rs. 42380 /year from the various products.

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