

**BUSINESS PERFORMANCE OF ASTHA GRAM
SANGATHAN SELF HELP GROUP (SHG) : A CASE STUDY
OF RAIPUR DISTRICT OF CHHATTISGARH**

M.B.A. (ABM) THESIS

BY

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MANAGEMENT**

COLLEGE OF AGRICULTURE

FACULTY OF AGRICULTURE

INDIRA GANDHI KRISHI VISHWAVIDYALAYA

RAIPUR (CHHATTISGARH)

(2020)

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SANGATHAN SELF HELP GROUP (SHG) : A CASE STUDY
OF RAIPUR DISTRICT OF CHHATTISGARH**

THESIS

Submitted to the

Indira Gandhi Krishi Vishwavidyalaya, Raipur

By

Aman Kumar Gupta

IN PARTIAL FULFILMENT OF THE REQUIREMENT

FOR THE DEGREE OF

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in

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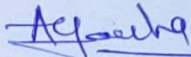
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CERTIFICATE-I


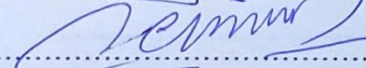
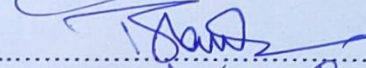

This is to certify that the thesis entitled “**Business Performance of Astha Gram Sangathan Self Help Group (SHG) : A Case Study of Raipur District of Chhattisgarh**” submitted in the partial fulfillment of the requirement for the degree of **Master of Business Administration (Agri-Business Management)** of the Indra Gandhi Krishi Vishwavidyalaya, Raipur, is a record of the bonafide project work carried out by **Aman Kumar Gupta** under my guidance and supervision. The subject of the project report has been approved by the Student’s Advisory Committee and the Director of Instructions.

No part of the thesis has been submitted for any other degree or diploma of instruction (certificate awarded etc.) or has been published/published part has been acknowledged. All the assistance and help received during the course of investigation have been duly acknowledged by him.

Date- 7/8/2020

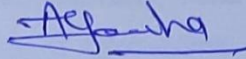

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THESIS APPROVED BY THE STUDENT’S ADVISORY COMMITTEE

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Member (Dr. M. R. Chandrakar) : 
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7/08/2020

CERTIFICATE –II

This is to certify that the thesis entitled “**Business Performance of Astha Gram Sangathan Self Help Group (SHG) : A Case Study of Raipur District of Chhattisgarh**” submitted by **Aman Kumar Gupta** to the Indira Gandhi Krishi Vishwavidyalaya, Raipur, in partial fulfillment of the requirements for the degree of **Master of Business Administration (Agri-business management)** in the Department of Agri-Business and Rural Management has been approved by external examiner and Student’s Advisory Committee after oral examination, under the chairmanship of head of the Department/Dean.

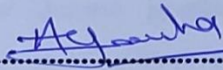


**Signature of Head of the Department/
Dean**

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Date:- 24/8/2020

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Approved/Not approved

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Director of Instructions

.....

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Aman Kumar Gupta

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LIST OF NOTATION/SYMBOLS

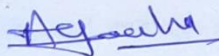
°	Degree
E	East
gm	Gram
'	Feet
kg	Kilogram
km	Kilometre
l lt.	Litre
mm	Millimetre
N	North
Rs	Rupees
Sq. km	Square Kilometre
%	Percent


LIST OF ABBREVIATIONS

et al.	And other / co-workers
Fig.	Figure
i.e.	That is
MRP	Maximum Retail Price
NABARD	National Bank for Agriculture and Rural Development
NRLM	National Rural Livelihood Mission
NGOs	Non-Government Organizations
No.	Number
RMK	Rashtriya Mahila Kosh
RRB	Regional Rural Bank
RBI	Reserve Bank of India
SGSY	Swarnajayanti Gram Swarozgar Yojana
SHG	Self Help Group
SHPI	Self Help Group Promotion Institute
SIDBI	Small Industries Development Bank of India
S. No.	Serial Number
VC Ratio	Variable Cost Ratio
Viz.	Namely

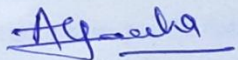
THESIS ABSTRACT

- a) Title of the Thesis : “Business Performance of Astha Gram Sangathan Self Help Group (SHG) : A Case Study of Raipur District of Chhattisgarh”
- b) Name of the Student : Aman Kumar Gupta
- c) Major Subject : Agri-Business and Rural Management
- d) Name and address of the : Dr. A. K. Gauraha, Professor and Head
Major Advisor Department of Agri-Business and Rural Management, College of Agriculture, Raipur (C.G.)
- e) Degree to be Awarded : Master of Business Administration (Agri-business Management)


Signature of Major Advisor


Signature of Student

Date : 24/8/2020


Signature of Head of the Department

ABSTRACT

“A Self- Help Group (SHG) is a financial intermediary committee usually composed of 10 to 20 local women between 18 to 40 years. SHG is nothing but a group of people who are on daily wages, they form a group and from that group one person collects the money and gives the money to the person who is in need”. To know the business performance of SHG, Astha Gram Sangathan Self Help Group of village Biladi (Tilda) district Raipur was selected purposively for the present study. The selected SHG was established on 2016. The Krishi Vigyan Kendra (KVKs) of Indira Gandhi Krishi

Vishwavidyalaya (IGKV), Raipur gave the technical guidance for producing and marketing of moringa products. Astha Gram SHG Biladi performed different activities like preparation of nurseries of different crops, production of seeds, making of vermicompost and NADEP compost, chain fencing, making of poha . From year 2018 they are mainly work on moringa, in this project 10 workers/members were worked assigned. Under this project they were making three products of moringa i.e. moringa leaf powder, drumstick pickle and moringa herbal tea. *Moringa oleifera* is recognized globally for its nutritional and medicinal benefits and industrial uses. Almost each and every part of moringa plant has dietary value and having pharmacological properties. In India pods are cooked as a vegetable and exported fresh or canned to many countries for Indian migrants. The moringa leaf powder was produced in major amount i.e. 60 percent and rest of the products like drumstick pickle and moringa herbal tea were 30 and 10 percent respectively.

The literacy rate of the members of SHG was 50%, the majority of the respondents of SHG belonged to the age between 30 to 40 years and most of them were married (80 percent). The average Input-Output ratios of moringa leaf powder, drumstick pickle, and moringa herbal tea were 1:3.84, 1:1.25 and 1:1.5 respectively. Similarly VC ratios were found to be 0.26, 0.80 and 0.66 respectively. The business performance of moringa products moringa leaf powder gives maximum profit followed by drumstick pickles and moringa herbal tea. Overall net profit of Astha gram sangathan SHG was found to be rupees 106725/year from the different moringa products.

Major constraints were found in order of their ranking priority of SHG Biladi were unavailability of moringa in off seasons, high packaging cost, transportation cost, lack of advertisement, poor facilities, knowledge and hygiene in village, long distance market, lack of marketing skills etc. To overcome these constraints, certain measures were suggested such as Tie ups with local super markets/e-commerce space to increase shelf presence is recommended and establishing self-service kiosk in garden porch colonies, market places will enhance product sale along with educating about the products health benefits.

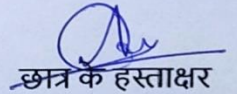
शोधग्रंथ- सारांश

- क) शोधग्रंथ- का शीर्षक : "आस्था ग्राम संगठन स्व सहायता समूह का व्यावसायिक प्रदर्शन (एसएचजी) : छत्तीसगढ़ के रायपुर जिले का एक व्यष्टि अध्ययन
- ख) छात्र का नाम : अमन कुमार गुप्ता
- ग) प्रमुख विषय : कृषि-व्यवसाय और ग्रामीण प्रबंधन
- घ) प्रमुख सलाहकार का नाम और पता : डॉ. ए. के. गौराहा प्रमुख सलाहकार, प्राध्यापक एवं विभागाध्यक्ष, कृषि व्यवसाय एवं ग्रामीण प्रबंधन विभाग, कृषि महाविद्यालय, रायपुर (छ.ग.)
- ई) प्रदान की जाने वाली उपाधि : व्यवसाय प्रबंधन में स्नातकोत्तर की उपाधि (कृषि-व्यवसाय प्रबंधन)

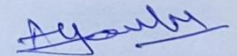


प्रमुख सलाहकार के हस्ताक्षर

तिथि- 24/08/2020



छात्र के हस्ताक्षर



विभागाध्यक्ष के हस्ताक्षर

सारांश

"एक स्वयं सहायता समूह (एसएचजी) एक वित्तीय मध्यस्थ समिति है जो आमतौर पर 18 से 40 वर्ष के बीच 10 से 20 स्थानीय महिलाओं से बनी होती है। एसएचजी कुछ और नहीं बल्कि उन लोगों का एक समूह है जो दैनिक मजदूरी पर हैं, वे एक समूह बनाते हैं और उस समूह से एक व्यक्ति धन एकत्र करता है और उस व्यक्ति को धन देता है जो जरूरतमंद है। एसएचजी के कारोबारी प्रदर्शन को जानने के लिए ग्राम बिलाड़ी (तिल्दा) जिला रायपुर के

आस्था ग्राम संगठन स्वयं सहायता समूह को वर्तमान अध्ययन के लिए पुरोधा का चयन किया गया। चयनित एसएचजी की स्थापना 2016 को हुई थी। इंदिरा गांधी कृषि विश्वविद्यालय (आईजीकेवी) रायपुर के कृषि विज्ञान केंद्र (केवीके) ने मोरिंगा उत्पादों के उत्पादन और विपणन के लिए तकनीकी मार्गदर्शन दिया। आस्था ग्राम एसएचजी बिलाड़ी ने विभिन्न फसलों की नर्सरी तैयार करने, बीजों का उत्पादन, वर्मीकंपोस्ट और एनएडीईपी कंपोस्ट बनाने, चैन फेंसिंग, पोहा बनाने जैसी विभिन्न गतिविधियों को अंजाम दिया। वर्ष 2018 से वे मुख्य रूप से मोरिंगा पर काम कर रहे हैं, इस परियोजना में 10 श्रमिकों/सदस्यों को सौंपा गया था। इस प्रोजेक्ट के तहत वे मोरिंगा यानी मोरिंगा लीफ पाउडर, ड्रमस्टिक अचार और मोरिंगा हर्बल चाय के तीन उत्पाद बना रहे थे। *मोरिंगा ओलिफेरा* को इसके पोषण और औषधीय लाभों और औद्योगिक उपयोगों के लिए विश्व स्तर पर पहचाना जाता है। मोरिंगा संयंत्र के लगभग प्रत्येक भाग में आहार मूल्य होता है और औषधीय गुण होते हैं। भारत में फली को सब्जी के रूप में पकाया जाता है और भारतीय प्रवासियों के लिए कई देशों को ताजा या डिब्बाबंद निर्यात किया जाता है। मोरिंगा लीफ पाउडर का उत्पादन प्रमुख मात्रा में किया गया यानी ६० प्रतिशत और बाकी उत्पाद जैसे ड्रमस्टिक अचार और मोरिंगा हर्बल चाय क्रमश 30 और 10 प्रतिशत थे।

एसएचजी के सदस्यों की साक्षरता दर 50% थी, एसएचजी के अधिकांश उत्तरदाताओं की आयु 30 से 40 वर्ष के बीच थी और उनमें से अधिकांश विवाहित (80 प्रतिशत) थे। मोरिंगा लीफ पाउडर, ड्रमस्टिक अचार और मोरिंगा हर्बल चाय का औसत इनपुट-आउटपुट अनुपात क्रमशः 1:3.84, 1:1.25 और 1:1.5 था। इसी तरह कुलपति का अनुपात क्रमश 0.26, 0.80 और 0.66 पाया गया। मोरिंगा उत्पादों का व्यावसायिक प्रदर्शन मोरिंगा लीफ पाउडर ड्रमस्टिक अचार और मोरिंगा हर्बल चाय के बाद अधिकतम लाभ देता है। आस्था ग्राम संगठन एसएचजी का कुल शुद्ध लाभ अलग-अलग मोरिंगा उत्पादों से 106725 रुपये प्रति वर्ष पाया गया।

एसएचजी बिलाड़ी की उनकी रैंकिंग प्राथमिकता के क्रम में प्रमुख बाधाएं पाई गईं, जिसमें ऑफ सीजन में मोरिंगा की अनुपलब्धता, उच्च पैकेजिंग लागत, परिवहन लागत,

विज्ञापन की कमी, खराब सुविधाएं, गांव में ज्ञान और स्वच्छता, लंबी दूरी के बाजार, विपणन कौशल की कमी आदि शामिल हैं । इन बाधाओं को दूर करने के लिए, कुछ उपायों का सुझाव दिया गया था जैसे कि शेल्फ उपस्थिति बढ़ाने के लिए स्थानीय सुपर बाजार/ई-कॉमर्स स्पेस के साथ टाई अप की सिफारिश की जाती है और बगीचे पोर्च कॉलोनियों में स्वयं सेवा कियोस्क की स्थापना की जाती है, बाजार स्थान उत्पादों के स्वास्थ्य लाभों के बारे में शिक्षित करने के साथ-साथ उत्पाद बिक्री में वृद्धि करेंगे ।

CHAPTER- I

INTRODUCTION

1.1 Background

Self-Help Group or in-short “SHG is a small economically homogeneous affinity group of the rural poor voluntarily coming to gather to save small amount regularly. It is reported that the SHGs have a role in hastening country’s economic development. Mainly, members of the SHGs are women. Consequently, participation of women in the country’s economic development is increasing. They also play an important role in elevating the economic status of their families. This has lead boost to the process of women’s empowerment. The Self Help Group concept is not a very new phenomenon to our civilization. Self Help Groups in quasi organized form started to exist even in very primitive age of civilization. The members are linked by a common bond like caste, sub-caste, consanguinity, community, place of origin or activity in these natural groups or affinity groups”.

Self Help Group (SHGs) benefits the economy in numerous steps of production process by undertaking common action programmes such as cost effective credit delivery system, generating a forum for collective learning with rural people, promoting democratic culture, fostering an entrepreneurial culture, providing a concrete base for coordination and cooperation in programmes with mainstream development institutions, possessing credibility and power to ensure participation and helping to assess the individual members management capacity. “The Self Help Groups empower women and train them to take active part in socio-economic progress of the nation. Formation of SHGs with women has empowered them largely SHGs are now gaining acceptance as an alternative system credit delivery for meeting the credit needs especially to the people who are the poorest of poor generally comprising small/marginal farmers and landless agricultural labours”. (Fernandez, 1995).

In the recent years, “empowerment has been recognized as the central issue in determining status of women. It aims at increasing women’s power in terms of their self-reliance and internal strength to determine choices in life and to influence the direction of change. The empowerment of women through SHGs would lead benefits not only to the individual women but also for the family and community as a whole through collective action and development. Empowering women is not just for meeting their economic needs but also more holistic social development. The following institutions promoting SHGs are the government financial institutions and NGOs. The promoting institution plays a significant role in the way a SHG develops and functions. NABARD (National Bank for Agriculture and Rural Development) is the pioneer in conceptualizing and implementing the concept of SHG through the SHG-bank linkage programme. Apart from NABARD, about half a dozen other apex bodies or wholesalers provide loans to financial intermediaries to SHGs” (Mandke *et al.* 2016).

Moringa oleifera commonly known as moringa, drumstick tree or ben oil tree is indigenous to the sub-Himalayan regions of northern India and Pakistan. The tree is cultivated and has become acclimatized in the wild in several areas of the world. Products from the tree have numerous health, food and cosmetic uses. Health products: food supplements are the main market for moringa (leaf powder) Food: as a herbal tea (dried leaves) and vegetable (fresh seed pods) Cosmetics: main market for moringa seed oil, called Behen or Ben oil (known since Egyptian times). Moringa belongs to the family Moringaceae a fast growing multipurpose miracle plant native to the Sub-Himalayan tracts of India, extensively grown in tropics and subtropics of India and Africa (Ponnuswami *et al.* 2010).

The moringa plant is recognised globally for its nutritional and medicinal benefits and industrial uses. Almost each and every part of moringa plant has dietary value. Almost each and every part of the plant has pharmacological properties. In India pods are cooked as a vegetable and exported fresh or canned to many countries for Indian migrants. “Foliage is eaten as greens, boiled, fried, in soups or for seasoning. Dried leaf powder can be added to any kind of meal as a nutritional supplement”. The seed can be

roasted and eaten like a peanut. Seeds can also be used as a flocculent to clarify water and as a source of a non-drying and very stable oil. This oil is used for lubricating the watches and other delicate machinery. It is becoming increasingly popular in the cosmetics industry.

Moringa leaves can also be used as fodder and fish and poultry feeds. From the bark of moringa a blue dye is made and can also be used in tanning. For the production of papers moringa woods can be used. From young shoots of the moringa plants growth hormone might be extracted then applied as a foliar spray which increases yields intensely in nearly several plants. It is now broadly cultivated and has turned out to be established vegetation in numerous places in the tropics. Moringa leaves found to be a rich source of protein, B-carotene, vitamin C, potassium and calcium. It acts as a viable and good source of natural antioxidant. Thus, the shelf-life of fat containing food is enhanced by the presence of different types of antioxidant compounds like phenolics, ascorbic acid, carotenoids, and flavonoids (Dillard and German, 2000).

Moringa leaves have been extensively used to combat malnutrition, especially among infants and nursing mothers. Flowers contain nine amino acids, sucrose, D-glucose, traces of alkaloids, wax and quercetin (Ruckmani *et al.*, 1998). Faizi *et al.* 1994, Siddhuraju and Becker, 2003 also reported that some flavonoid pigments such as alkaloids, kaempferol, rhamnetin, isoquercitrin and kaempferitrin. In moringa pods some anti-hypertensive compounds, thiocarbamate, isothiocyanate glycosides and cytokinins also shown to be present in the pods (Faizi *et al.* 1998, Nagar *et al.* 1982).

Astha Gram Sangathan Self Help Group of village Biladi (Tilda) was constructed on 3rd March 2016 under Raipur district of Chhattisgarh. The Krishi Vigyan Kendra (KVKs) of Indira Gandhi Krishi Vishwavidyalaya (IGKV) gave the funding to these SHGs so they sell their products in the KVKs, Kisan Mela and sometimes in local markets also. Total 300 workers work in Biladi SHG and they are assigned to perform different works *viz.* making of moringa products, preparation of nurseries of different crops, production of seeds, making of vermicompost and NADEP compost, chain fencing, making of gothan and poha. The workers of SHG of village

Biladi are from near by villages. They made different groups for the manufacturing of different products. From march 2016 to 2017 they joined the members in this SHG from near by villages and made the budgets for making the different products. In year 2018 they started the moringa project, in this project 10 workers were assigned. Under this project they are making three products of moringa i.e. moringa leaf powder, drumstick pickle and moringa herbal tea and two more upcoming products are moringa bark and root powder.

The Present title:- “Business performance of Astha Gram Sangathan Self Help Group (SHG) : A case study of Raipur district of Chhattisgarh” was carried out with the following objectives:

1.2 Specific Objectives:-

1. To document the various products of Moringa by Aastha Gram Sangathan Self Help Group (SHG) in village Biladi, tehsil Tilda of Raipur district.
2. To work out the business performance of various Moringa products.
3. To analyse the marketing pattern of various Moringa products.
4. To find out the constraints in production and marketing of Moringa products and suggest some suitable measures to overcome them.

1.3 Scope of Study

The study attempt to understand the demographic profile, business performance and the major constraints in the marketing of the women SHGs with reference to profitability in the Chhattisgarh plain. This in turn, helps to review the market sustainability of the women SHGs and enhancing the business performance with suitable marketing strategies for profitability that may be necessary to make the organisation and effective institution arrangement of the women leading to development of rural India.

1.4 Limitations of the Study

The current study suffered from insufficient money, time and other physical facilities required for the research and resources frequently faced by the student investigator. Limitation of time has set up a barrier for probing into more dimensions of the research. The study area was limited only in Chhattisgarh plains of Raipur districts. The study largely depend on the responses of the members of SHGs and their remembrance. They were often disinclined to give detailed information on most of the elusive matters, but they were undertaken by creating a detailed connection with them.

1.5 Setup of the Study

This project report has been distributed into five chapters containing the introduction and objectives of the study Chapter I. In Chapter II review of literature of work done earlier is given. Chapter III compacts with materials and methods. Chapter IV comprises of critical analysis of data results and discussion and Chapter V contains summary, conclusion and suggestions for future research work.

CHAPTER II

REVIEW OF LITERATURE

In this chapter a brief description of review of literature are discussed. The recent study entitled “Business Performance of Astha Gram Sangathan Self Help Group (SHG) : A Case Study of Raipur District of Chhattisgarh” was conducted in Biladi village. A brief description of the work conveyed by the earlier investigators has been discussed under the following objectives.

Objective of Investigation :-

- 2.1 To document the various products of Moringa products by the Aastha Gram Sangathan Self Help Group (SHG) in village Biladi, tehsil Tilda of Raipur district.
- 2.2 To work out the business performance of various Moringa products.
- 2.3 To analyse the marketing pattern of various Moringa products
- 2.4 To find out the constraints in product and marketing of Moringa products and suggest some suitable measures to overcome them.

2.1 To document the various products of Moringa products of Aastha Gram Sangathan Self Help Group (SHG) in village Biladi, tehsil Tilda of Raipur district.

Chandramouli *et al.* (2012) observed that various kinds of soup powders available in the markets. These soup powders made from the combination of various vegetables. They are highly nutritious soup powder made from the combination of fresh green leaves such as *Moringa Oleifera*, *Solanum trilobatum*, *Centella asiatica*. These products were evaluated for cooking quality, appearance, nutritional characteristics and sensory quality and the results for sensory evaluation were highly accepted.

Mensah *et al.* (2012) examined the nutritional, phytochemical, and anti-bacterial properties of the dried leaf powder of moringa. They founded that tannins, saponins, alkaloids, phenols flavonoids and glycosides are the phytochemicals present in the dried leaves. The nutritional examinations indicated the existence of

carbohydrates (29.08%), protein (6.88%), vitamin A (19.9 mg/100g), vitamin C (17.8 mg/100g), ascorbic acid (140mg/100g), fibre (2.1%), iron (70mg/100g), calcium (1530 mg/100g),) potassium (255 mg/100g), and magnesium (250 mg/100g). But they founded very low or non-existence when tested against *Staphylococcus aureus* (0-7cm), *Pseudomonas sp.* (0), *Klebsiella* (0) and *Escherichia coli* (0). Then they concluded that the dried leaf powder is a good source of phytochemicals secondary metabolites and nutrients but not antimicrobials.

Mishra *et al.* (2012) reported that the nutritional analysis indicated that moringa leaves contain affluence of essential disease avoiding nutrients. The plant contains all the essential amino acids, which is rare for a plant source. The young leaves are commonly used for cooking and eaten like spinach or used to make soups and salads. They are remarkably good source of vitamin A, vitamins B, and C, minerals (in particularly iron) and the sulphur containing amino acids methionine and cystine. The composition of proteins and amino acids in leaves is well balanced meanwhile the dried leaves are intense they contain higher amounts of numerous nutrients. In this paper, processing of fresh moringa leaves into dry form for consumption purpose has been described.

The effect of blanching method and period on the preservation of nutrition in Moringa leaves powder. The unblanched Moringa leaf powder contained 340 mg 100 g-1 dry mass vitamin C, 16.51 mg 100 g-1 dry mass β -carotene and 24.59% crude protein. While blanched Moringa contained decreased level of vitamin C about 120-238 mg 100 g-1 dry mass and increased level of β -carotene about 19.30-21.52 mg 100 -1 dry mass, increase in the level of β -carotene about 24.70 - 30.68% (except steam blanching 5 minutes). The abundant and inexpensive leaves of *M. oleifera* served as a pool house of nutrients and can be used in the developing countries to combat malnutrition as stated by Titi *et al.* (2012)

Bidwe and Khan (2013) examined the effect of drumstick leaves powder on blood pressure. Chemical compounds like quercetin, antioxidants, phytochemicals are present in drumstick leaves. The supplementation of drumstick leaf powder chutney

daily for a period of 60 days to a experimental group. The supplementation of drumstick leaves powder chutney showed improvement in the blood pressure levels, systolic (131 mm Hg to 116 mm Hg) and diastolic (86 mm Hg to 78 mm Hg) at the end of experimental period.

Ghada (2013) observed the anti-hyperglycemic effect of dried Moringa leaf powder or its ethanolic extract in STZ-induced diabetic male rats and on normal rats also. 140 rats were divided into 7 groups (20/group). He founded a significant increase in body weight of normal groups treated with Moringa leaf powder and a significant increase in blood glucose, plasma and liver. In the STZ-induced diabetic rats a significant ($P < 0.001$) reduction in insulin, liver glycogen, protein, super oxide dismutase and total antioxidant capacity level were observed..

Madukwe *et al.* (2013) estimated that the nutrient composition of dry moringa leaf aqueous extract and organoleptic properties of leaf powder. The outcomes stated that the ash content were 0.04, crude fibre were 0.00, fat content were 0.001 and moisture content were 96.68% respectively. The protein content were 0.66, carbohydrate contents were 2.63%, iron content were 2.07 and calcium were and 33.35mg, vitamin C 6.26 mg and beta-carotene contents were 223RE, flavonoids contents were 0.20 and alkaloids were 0.07% respectively.

Senge *et al.* (2013) determined “the effect of Moringa leaf powder supplementation on some physico-chemical and sensory properties of wheat bread. Bread was prepared from varying proportions of 100%, 99% 98% 97% 96% and 95% wheat flour supplemented with 0%, 1%, 2%, 3%, 4% and 5% moringa leaf powder respectively. Moringa leaf powder supplementation also significantly ($p < 0.05$) decreased the leaf volume, weight loss, leaf height and specific leaf volume from 796.70 to 496.70 cm, 32.32 to 25.65 g, 7.00 to 5.83 cm and 4.70 to 2.65 cm/g respectively, while the leaf weight increased from 169.20 to 185.86g. Sensory evaluation showed that although there was significant ($p < 0.05$) improvement in nutritional composition, the acceptability of all bread samples decreased with increasing level of moringa supplementation.

Upadhyay *et al.* (2013) compared the molluscicidal activity of the leaf powder of Moringa and lyophilized fruit powder of *Momordica charantia* against the snail *Lymnaea acuminata* was time and concentration dependent. Moringa leaf powder (96 h LC50: 197.59 ppm) was more toxic than *M. charantia* lyophilized fruit powder (96 h LC50: 318.29 ppm). The ethanolic extracts of *M. oleifera* leaf powder and *M. charantia* lyophilized fruit powder were more toxic than other organic solvent extracts. High performance liquid chromatography analysis confirmed that the active molluscicidal components in *M. oleifera* leaf powder and Lyophilized fruit of *M. charantia* are benzylamine. Inhibition of ACHE, ACP and ALP activity in the nervous tissues of *L. acuminata* by benzylamine and momordicine may be responsible for the molluscicidal activity of *Moringa oleifera*”.

2.2 To work out the business performance of various Moringa products.

Jyothy and Sundar (2002) examined the business orientation of SHG members and stated that the conduction of workshops at the block and district levels with the involvement of officials of DRDA, NGOs, SHGs and members of Women Development Corporation was desired. Moreover, it was essential to facilitate the linkages between SHGs and local industry and business networks for marketing and skill upgradation.

Harper (2002) gave emphasis to lack of statistics about SHGs and suggested that a regular national SHG sample survey should be put in place, to enable NABARD to monitor SHG quality and to delegate the management of SHG promotion to banks.

Rajan and Zingales (2003) stated that a strong financial system encourages expansion in the market and competition for existing firms. This system ensured that poor households and small entrepreneurs need not depend on middlemen. On the other hand, an underdeveloped financial system could be uncompetitive, conservative and inimical to poor or small entrepreneurs.

Sahu and Tripathy (2005) observed that 70 percent of world were poor women access to banking services was important not only for poverty alleviation but also for improving their contribution to the growth of regional as well as national economy. Self Help Groups had emerged as the most vital instrument in the rural women process of participatory development and women empowerment. They remained backward and lower position of the social hierarchical ladder. They could boost themselves from the chaos of poverty and lack of progress through micro finance and formation of Self-Help Groups.

Gopalan (2007) indicated that creative business models were required in low income markets that seek to rise development, benefits and reduce risks. In such cases, the grassroots approach in creation of social markets, placed value on local resources and on the information of markets that social networks bring into business. Accessing these and building on these, created in its wake, a win-win situation for all - business, local entrepreneurs, networks, consumers and communities. And stated that any successful business model needed to be scalable, in order to maximize impact and achieve some level of efficiency.

2.3 To analyse the marketing pattern of various Moringa products

Das (2008) studied that for any goods or services that are produced, existence of a suitable market is essential. Usually, the self-employment programme through formation of Self Help groups focused on the inputs rather than the outputs and their marketing. The major constraints in marketing of livestock products are transportation and distress-sale. Low volume of production and distance of good market from the villages, increase the transportation cost of the products to the market. At the same time, disease condition of animals and false market information increase the chances of distress sale. Mixed type of enterprises gives better return than other type of enterprises. Proper market linkages can reduce chances of distress sale and SHG members can get a fair share of the profit. To assure the marketing of goods outside the locality requires an intermediary agency. This can be in the governmental, non-governmental or private sector.

Fatima *et al.* (2013) reported that “*Moringa oleifera*, commonly called the horseradish tree, drumstick tree, ben oil tree, miracle tree, and Mother’s Best Friend, known for its multi-purpose attributes, wide adaptability, and ease of establishment. Its leaves, pods and flowers packed with nutrients important to both humans and animals. This review gives information regarding cultivation, nutrients and uses potentials of *Moringa oleifera*. Where diets lack in these essential nutrients the *Moringa* tree makes a major contribution to human health”.

Dhiman and Amitta (2014) reported that in this era of globalized market to sustain in the market our micro enterprises have to implement and strengthen the marketing strategies as choice of an idea, distribution channels and pricing strategies etc. for their lion-share in the market. In the present study, it has been found that type of business activity of SHGs, location of SHGs, promotion techniques adopted by SHGs and number of members per group does not have significant influence on the sales. The finding of the research also reveals that the sales of SHGs is only influenced by the price policy adopted by SHGs whereas in case of profits, only type of activity chosen and promotional techniques adopted by them influence the profitability of their concerned enterprises.

Savitha and Rajashekar (2014) concluded that “the women as a significant human resource can play their role effectively if they are provided equal opportunities and status as those of the men. They need to be enabled to use improved technology in their daily activities for which relevant education and training are to be imparted to them in the same measures as they are available to men. The success of SHGs depends upon efficiency and effectiveness of groups. The government need to focus on major problems faced by SHGs as to make their resource mobilization meaningful and economic upliftment of members of SHGs”.

Datta (2016) reported that Self Help Groups, in general, face a lot of constraints in marketing of their products. Marketing the finished products is the most challenging task to the members of the SHGs in Tripura. It has been stated earlier that SHGs do not

produce a single product. Due to lack in marketing skills more often they are unable to forecast the future demand of their products. At times, variety is considered desirable but in case of these SHGs, focus is lost and they are not able to develop core competence in any of the products.

Deshmukh (2018) reported that the major constraints of marketing of SHGs products were high packaging cost, transportation cost, lack of advertisements, long distance markets, and lack of marketing skills. To overcome these constraints, certain measures were suggested such as enhancement of packaging standards, making attractive products so that customers were attracted, making good marketing strategies like tie ups with local super markets/ e-commerce space, establishing self-service kiosk in garden, porch, colonies and market places to enhance product sale along with their benefits.

2.4 To find out the constraints in product and marketing of Moringa products and suggest some suitable measures to overcome them.

Kumar (2003) conveyed that unorganized market, lack of storage facilities for milk and milk products and non cooperation of state AH deptt were the main constraints observed by SHGs members in running their dairy farms.

Narayanaswamy *et al.* (2003) stated that linkage between the SHGs production and the co-operative societies which have to take marketing responsibilities are very weak. This in turn affected the every purpose of the philosophy of SHGs. They suggested that both formal and informal efforts shall be made to establish a active link between production and marketing.

Nirmala *et al.* (2004) investigated that “SHGs should be provided with institutional supports like training, marketing and information on existing latest technology. They should also be strictly made to utilize the Self-Help Groups credits for productive purposes alone.

Terry F. Buss (2005) stated that microfinance programme sustainability is a huge issue in the microcredit field. Self-help groups are sustainable to the extent that they serve the credit needs of members and continue to replenish capital. He suggested that regardless of microcredit organizational type, sustainability probably is achievable for all at least in part if the following principles are adhered to understanding the market for microcredit, adhering to proven best practices in the field, decentralizing decision-making, building and maintaining capacity, focusing on the mission, being accountable and transparent, and striving for efficiency and effectiveness.

Mohanty (2006) observed that the success of SHGs lies in the choice of viable income generating activities by WSHGs. The present mechanism followed in targeting the women for inclusion in WSHGs is undoubtedly defective as it fails to cover the poorest of the poor and therefore, it contradicts the very fundamental objective of the scheme. He suggested that the SHGs programme would be successful only if WSHGs undertake immediately productive activities as soon as they receive credit from financial and banking institutions. But it is almost a usual happening that such funds what they receive being a member of the group do not flow into channels of investment but to consumption activities thereby defeating the purpose of directly empowering the women functioning under the SHGS through the creation of adequate livelihood for them”.

Rath (2007) described that the major constraints for participation of women in agriculture are discrimination in wages, low wages for women, gender based technology training and extension services, women have limited access to modern technical *viz.* credit training etc. and job security and availability is less due to seasonal nature of agricultural production.

Dabas *et al.* (2009) explained that the women found difficulties in gaining the land credit, inputs, tools, supporting infrastructure, technologies and education training and basic human rights. For sustainable economic and social development, it is imperative that rural women should participate in necessary economic and social process of development.

Naveen K. Shetty (2009) specified the SHGs were made by the government, lacked sufficient managerial skills and knowledge of microfinance. They recommended that timely training on bookkeeping, banking, leadership, income generating activities, community development activities etc., are the essentials for progress of microfinance in general, and to sustain the impact of microfinance on the poor in particular.

NCSW Report (2009) explained the “self-help groups have taken a form of a movement for women especially rural women's social and economical development. SHGs have arisen out of the perceived problems of women's lack of access to resources at both the household and the village level. In the past 20 year, self help groups have become important institutions for rural development particularly for poor women in India”.

Bortamuly and Khuhly (2013) concluded the numerous constraints faced by SHGs while taking up the several income generating activities. Poor economic status of land was considered as mostly faced constraint (81.67%) in mobilization land. The major problem faced in labour mobilization was high cost of paid labours (80.00%) while complex procedure of getting loan (90.83%) was the major problem faced in fund mobilization.

CHAPTER III

MATERIALS AND METHODS

The methodological framework used in the study mainly covered selection of study area, sampling methodology, data collection, costing methodology and the analytical tools to meet the different objective of the study. These are presented and discussed under the following headings.

3.1 Sampling methodology

3.2 Data collection

3.3 Analytical framework

3.1 Sampling methodology

The study was conducted in Village Biladi, Tilda, Raipur district of Chhattisgarh. A Self Help Group called Astha Gram Sangathan was established in 3 march, 2016 under the Krishi Vigyan Kendra (KVK) of Raipur was selected. For the present study the three moringa products *viz.* Moringa Powder, Drumstick Pickle and Moringa Herbal Tea was selected for the detailed study of business performance of Astha Gram Sangathan.

3.2 Data collection

Both primary and secondary data were collected from the Astha Gram Sangathan to accomplish the objectives. To work out the processing and manufacturing cost of moringa products, data on expenditure incurred on raw materials and other input like packaging material, fuel and energy expenditure on manpower etc. and depreciation on buildings and equipments were obtained from the record of the Self Help Group of village Biladi, Tilda. Wherever required, the data was supplemented by interviewing the place personnel. The constraints faced by the moringa producers, Self Help Group

and consumers were collected from appropriate respondents on a well-structured questionnaire (Appendix A, B, C).

3.3 Analytical framework

All the cost and return involved in moringa and moringa products were consist for the present study. The data were analyzed by using simple tabular analysis, average, percentage, and ratios were calculated wherever necessary.

Tools of Analysis

The major tools used for data collection were interview schedules, designed questionnaire and secondary sources. The data was analysed using frequency distribution technique, weightage frequency average, 5 point rating scale. Simple tools like percentage and average were also used to analyse the data.

3.3.1 Input-output ratio

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

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

Total input

- Expense of purchasing raw materials such as garlic, mustard oil, cumin, different powder etc., packaging materials, labour cost, and other cost (electricity cost and other maintenance cost).

Total output

- The quantity of moringa product sold by SHGs were treated as the output values.

3.3.2 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 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.

3.4 Profile of the study area

3.4.1 Chhattisgarh Plain

“The districts that fall in the central plains region are Raipur, Mahasamund, Dhamtari, Durg, Rajnandgaon, Kabirdham, Bilaspur, Gariyaband, Balod, Korba, Mungeli, Bemetara, Baloda Bazar, Janjgir and part of Kanker District (Narharpur & Kanker block) along with part of Raigarh District. This region includes Hasdo-Mand plain, Bilaspur plain, Shivnath-Pairi plain, Mahanadi-Shivnath Doab and Mahanadi plain. The average height of this plain is 220 m increasing toward the highland”. Map of Chhattisgarh shown in fig. 3.1.

Chhattisgarh

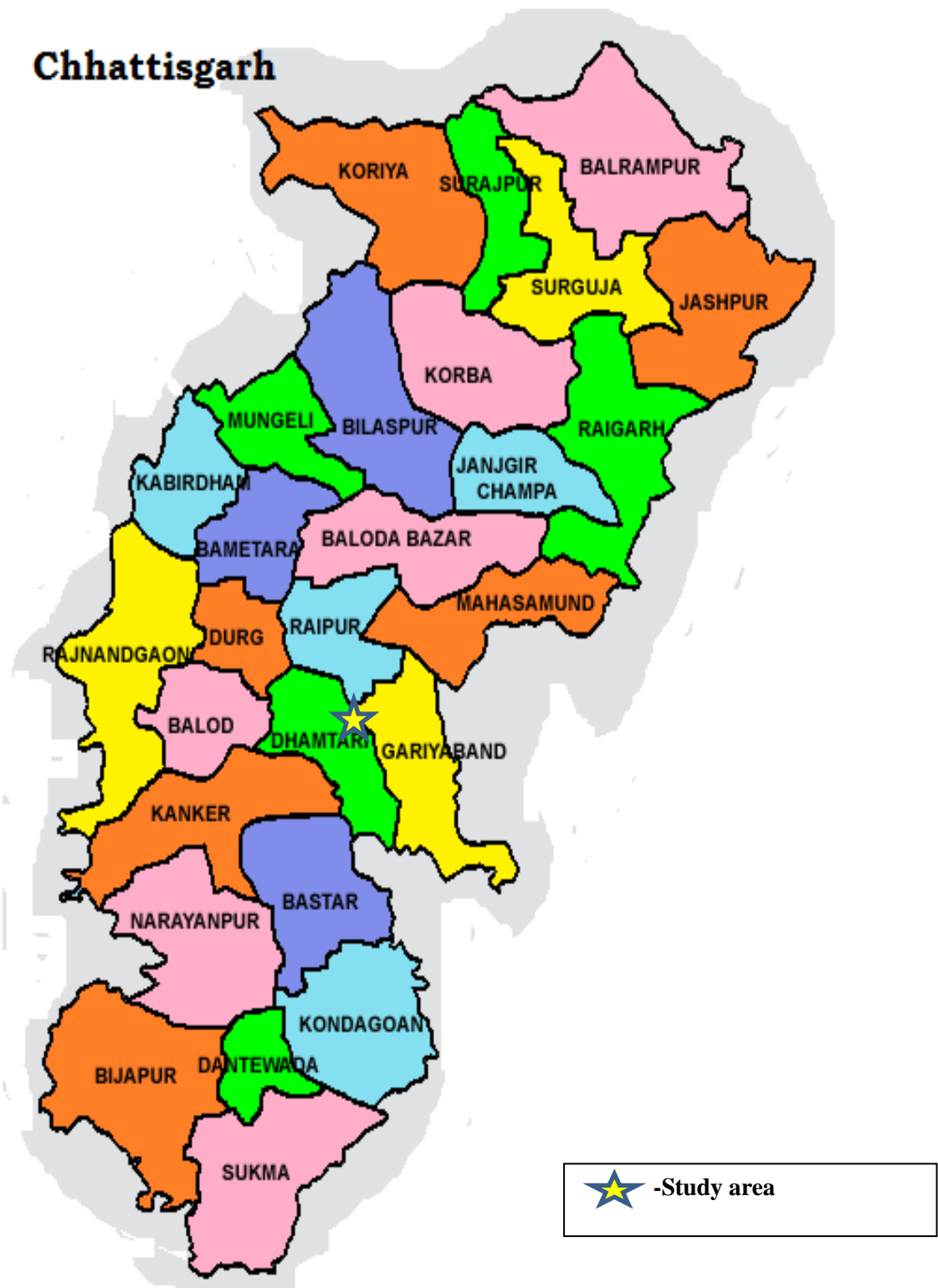


Fig. 3.1 Map of Chhattisgarh

3.4.2 Raipur District

“Raipur District is situated in the fertile plains of Chhattisgarh Region. This District is situated between 22° 33' N to 21° 14' N Latitude and 82° 6' to 81° 38' E Longitude. The District is surrounded by District Bilaspur in North, District Bastar and part of Orissa state in South, District Raigarh and part of Orissa state in East and district Durg in West. The district occupies the south eastern part of the upper Mahanadi valley and the bordering hills in the south and the east. Thus, the district is divided into two major physical divisions, viz., the Chhattisgarh plain and the Hilly Areas”. Map of Raipur district shown in fig. 3.2.

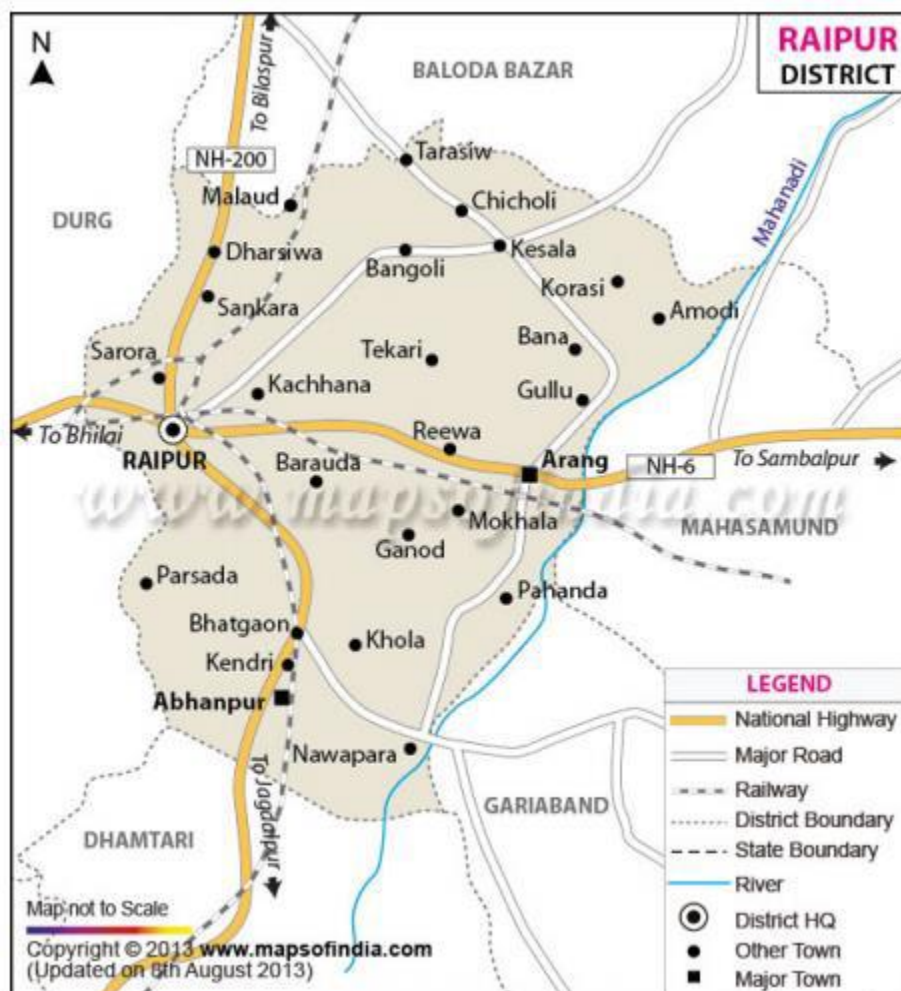


Fig 3.2 Map of the Raipur (selected) districts (study area)

CHAPTER - IV

RESULTS AND DISCUSSION

In achievement of the objectives of the present study, the data were examined in respect of its various aspects. In the present study the secondary data were collected analyzed and the results obtained are presented into the following four sections:-

4.1 To document the various products of Moringa products by the Aastha Gram Sangathan Self Help Group (SHG) in village Biladi, tehsil Tilda of Raipur district.

4.2 To work out the business performance of various Moringa products.

4.3 To analyse the marketing pattern of various Moringa products.

4.4 To find out the constraints in production and marketing of Moringa products and suggest some suitable measures to overcome them.

Astha Gram Sangathan Self Help Group (SHG) collect or purchase the moringa plant parts like leaves, pods etc. from the fields of farmers and local markets whenever it is needed. After the collection of required raw materials the members of self help group processed the moringa plant parts and manufactured it into the different types of moringa products.

4.1 Documentation the various products of Moringa products by the Aastha Gram Sangathan Self Help Group (SHG) in village Biladi, tehsil Tilda of Raipur district.

At Astha Gram Sangathan total ten womens were working under the manufacturing and processing of the moringa products. There are mainly three products of moringa which were made in this self help group (SHG) whose list is given below.

1. Moringa leaf powder
2. Drumstick pickle
3. Moringa herbal tea



Plate 4.1 Moringa Leaf Powder



Plate 4.2 Moringa herbal tea



Plate 4.3 Drumstick pickle

Table 4.1 Documentation of various moringa products in Astha Gram Sangathan, Biladi.

S. No.	Moringa Products	Production (%)
1	Moringa leaf powder	60
2	Drumstick pickle	30
3	Moringa herbal tea	10

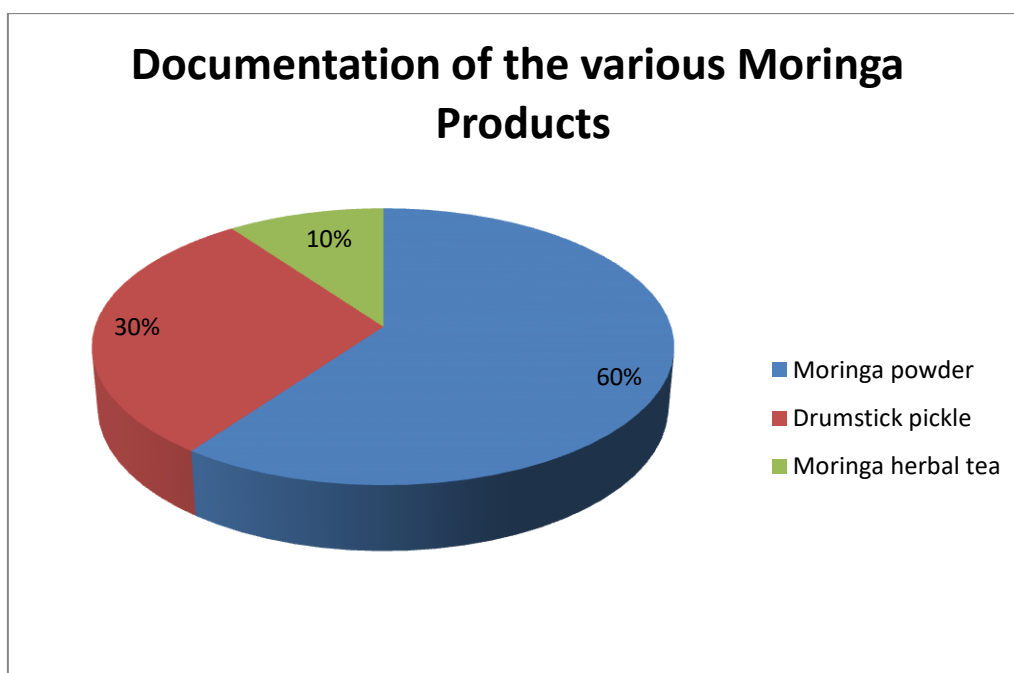


Fig 4.1 Documentation of the various Moringa products

In Astha Gram Sangathan SHG among all three products i.e. moringa leaf powder, moringa herbal tea and drumstick pickle, the major products was moringa powder which covers about 60% of the pie chart while, the remaining 40% portion covered by drumstick pickle and moringa herbal tea i.e. 30% and 10% (Table 4.1 and Fig. 4.1).

4.1.1 Manufacturing process of moringa products.

4.1.1.1 Moringa leaf powder

Moringa powder is prepared by drying the fresh and young moringa leaves at low temperature. First they collect the leaves from the trees and wash it properly with clean water to remove all the dirt and dust then it is dried in shady area or in rooms where direct sunlight is avoided. Leaves were dried at low temperature such that the plant tissue reaches a fine powdered consistency. After the drying process the dried leaves were grounded in the grinder machine then this leaf powder is sieved.



Plate 4.4 Drying and Grind of Moringa Leaves

After that it is filled in the clean plastic containers, while filling the containers precaution must be taken to avoid contamination with microbes viz. use head caps, masks and hand gloves etc. Label the containers with the product stickers where all details like date of manufacturing, expiry and MRP is given and stored in a cool and dry place. The fresh moringa leaf powder is deep green in colour and has a rich nutty smell.



Plate 4.5 Dried Moringa Leaves and Refine of leaves



Plate 4.6 Packing of Moringa Leaves

4.1.1.2 Drumstick pickle

Like other pickle recipes the ingredients are similar except the main ingredient which is drumstick. “Heat 1 tablespoon of oil in a pan, add fresh red chilies and saute it. Add fenugreek seeds, garlic cloves, salt and saute it for a minute. Transfer it into mixer jar and grind it by adding tamarind, later blend it to a smooth paste. Heat 3 tablespoons of oil in the same pan, add mustard seeds, curry leaves, garlic cloves, drumsticks and saute it for 2 minutes till there, color is slightly changed. Then add red chili paste and mix thoroughly and check for seasoning. Later transfer into jar and keep it aside for 3 days”.



Plate 4.7 Packing of Moringa pickle

4.1.1.3 Moringa herbal tea

For the making of moringa herbal tea, moringa leaves, lemon grass leaves, mulethi, black pepper, dry ginger, cloves and cardamom are needed. First air dry the moringa leaves including the stalks until the leaves become crisp and the remaining raw materials were also dried then after drying all the ingredients are coarsely grounded in the grinder. After that it is filled in the clean dry and opaque plastic bags, while filling the bags precaution must be taken to avoid contamination with microbes *viz.* use head caps, masks and hand gloves etc. Each package must be sealed properly to prevent leakage and moisture absorption, then it is labelled with product name and other details like date of manufacturing, expiry and MRP etc. and stored in a cool and dry place.



Plate 4.8 Moringa Herbal Tea

4.1.2 Demographic profile of the Astha Gram Sangathan Self Help Group (SHG)

:-

The details of demographic profile of the sample of respondents are given in the following figures. The various demographic profile such as age, education, marital status are shown below.

4.1.2.1 Age of Respondents

Fig. 4.2 represents the distribution of respondents according to their age group. From the field survey it was observed that 0 per cent of the members belonged to the age group of 18-30 years, 70 percent of the members belonged to the age group 30-40 years, 20 percent members belonged to the age group 40-50 years and 10 percent members belonged to the age group 50-60 years. It was found that the majority of the respondents in the study area belonged to the age between 30 to 40 years (70 percent).

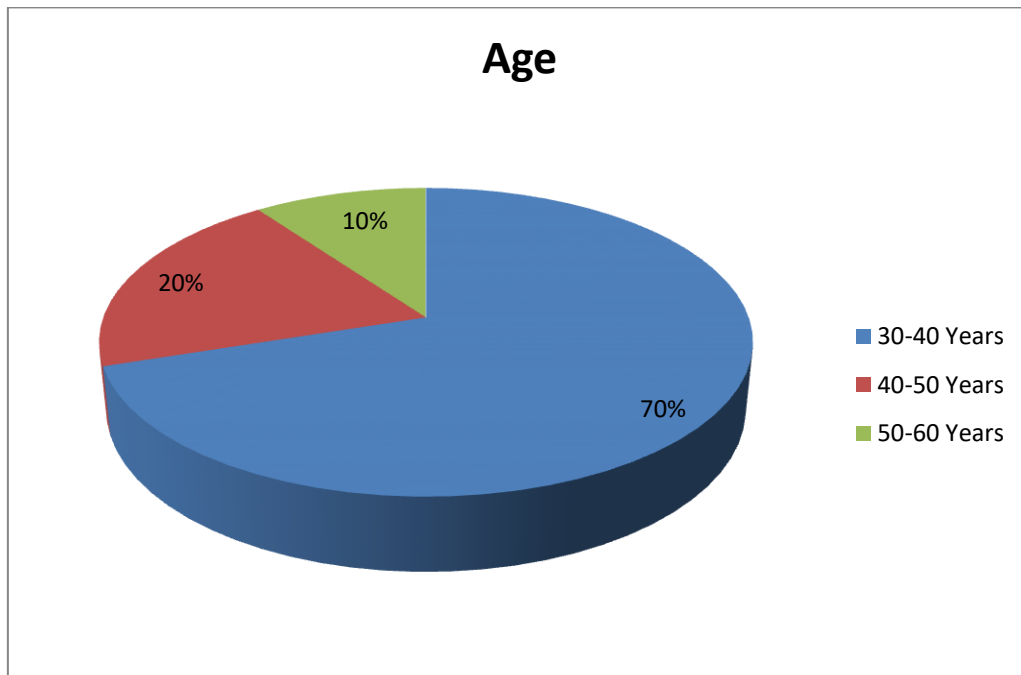


Fig 4.2 Age of Respondents

4.1.2.2 Literacy Level of Respondents

The findings on literacy level of the respondents were presented in fig. 4.3. It was observed that 10 per cent of respondents were illiterate, 40 per cent of respondents had completed their primary schooling, 50 per cent respondents have done their high schooling, 0 per cent respondents have completed higher secondary education, and 0 per cent respondents have completed degree and above education. It was found that the majority of the respondents have done their high school schooling (50 per cent).

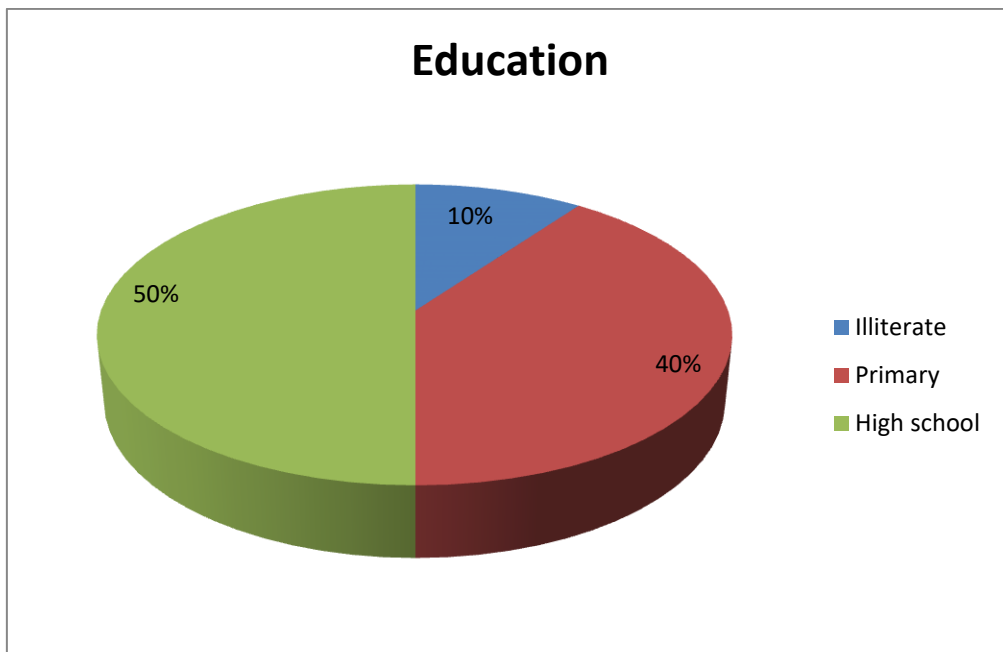


Fig 4.3 Literacy Level of Respondents

4.1.2.3 Marital Status of Respondents

Fig. 4.4 represents the distribution of respondents according to their marital status. From the study it was observed that 80 per cent of respondents were married, 0 per cent of respondents were unmarried, 10 per cent of respondents were widowed and 10 per cent of respondents were divorced. It was found that the majority of the respondents were married (80 per cent).

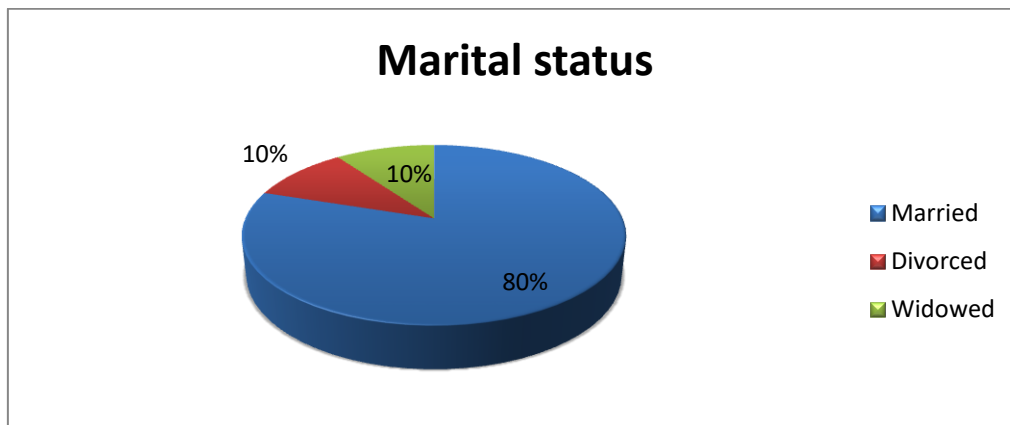


Fig 4.4 Marital Status of Respondents

4.2. Cost and Returns of various Moringa products.

Cost and Returns of Moringa Leaf Powder :

Astha Gram Sangathan Self Help Group (SHG) were producing the products viz., moringa leaf powder, drumstick pickle, moringa herbal tea. For making the first product, moringa powder of 200 gms the following raw materials and labours were used along with their costs. The cost of raw materials i.e. dry leaf was 10 rupees, the cost of packaging materials was 40 rupees, the labour cost was 14 rupees and other cost was 14 rupees thus the total cost of the production was 65 rupees. The MRP cost of product was 250 rupees and selling price (total returns) was 250 and the net return of the product was 185 rupees. So according to this data the input output ratio was calculated 1:3.84. Variable cost was 0.26 and V.C. ratio was 26 percent (Table 4.2 & Fig.4.5).

Table 4.2 Cost and Returns of Moringa Leaf Powder

S. No.	Particulars	Moringa Leaf Powder Cost
		(Rs / 200 gms)
1	Raw Materials Cost	10
2	Packaging Materials Cost	40
3	Labour Cost	14
4	Other Cost	1
5	Total Cost	65
6	MRP	250
7	Sale Price (Total Returns)	250
8	Net Returns(TR- TC)	185
9	Input- Output Ratio	1:3.8
10	Variable Cost (VC) Ratio	0.26
11	VC Ratio (%)	26

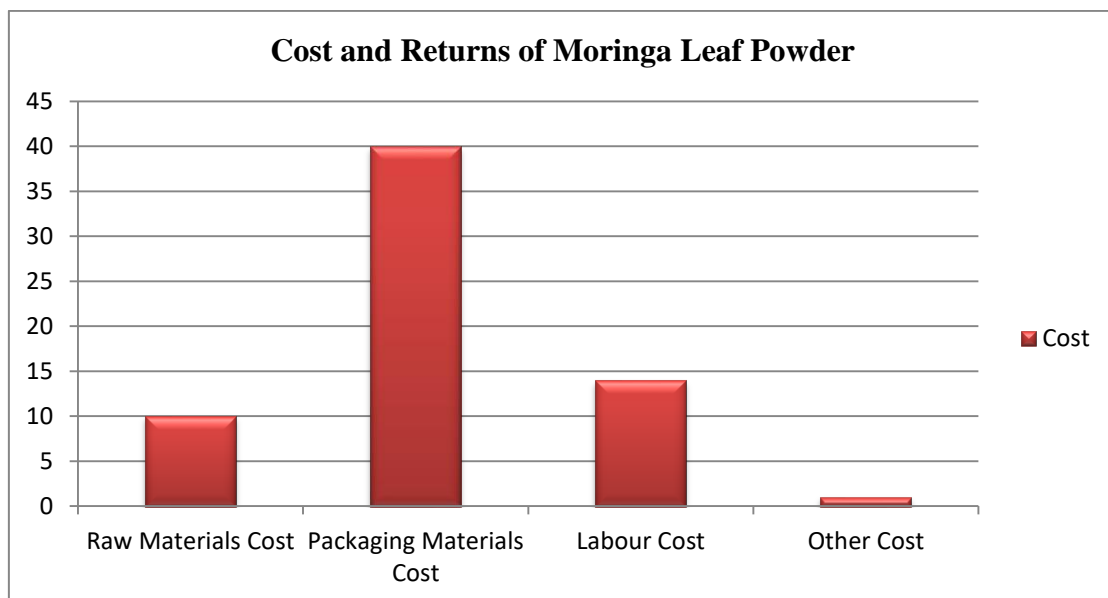


Fig. 4.5 Cost and Returns of Moringa Leaf Powder

Cost and Returns of Drumstick Pickle :

For making 100 gms of drumstick pickle the following raw materials were needed that includes the cut of pieces of moringa pods, mustard dal, garlic, black papper, cumin, fenugreek, turmeric powder, salt, red chilli powder, vinegar, and mustard oil. The total raw materials cost for making 100 gms of pickle was found to be 40 rupees, packaging material cost was 18 rupees, labour cost was 5 rupees, and other cost was 1 rupee. Thus, the total cost required for making 100 gms of pickle was 64 rupees. The MRP and sell price (total returns) both were equivalent i.e. 80 rupees and the net return was found to be 16 rupees. So according to the datas its input output ratio is 1:1.25. Variable cost is 0.80 and V.C. ratio is 80 percent (Table 4.3 & Fig. 4.6).

Table 4.3 Cost and Returns of Drumstick Pickle

S. No.	Particulars	Drumstick Pickle
		Cost
		(Rs / 100 gms)
1	Raw Materials Cost	40
2	Packaging Materials Cost	18
3	Labour Cost	5
4	Other Cost	1
5	Total Cost	64
6	MRP	80
7	Sale Price (Total Returns)	80
8	Net Returns(TR- TC)	16
9	Input- Output Ratio	1:1.3
10	Variable Cost (VC) Ratio	0.80
11	VC Ratio (%)	80

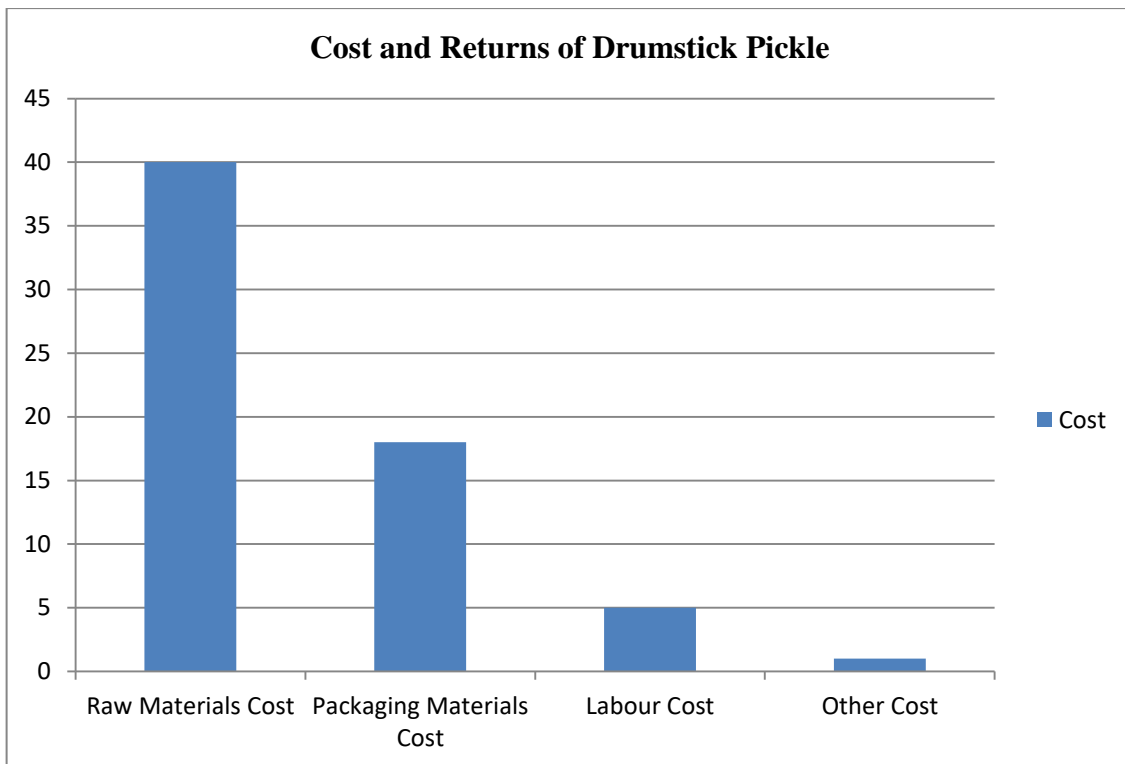


Fig. 4.6 Cost and Returns of Drumstick Pickle

Cost and Returns of Moringa Herbal Tea :

For the manufacturing of third product i.e. moringa herbal tea the following raw materials were required. To make 50 gms of moringa tea we needed moringa leaves, lemon grass, dry garlic, clove, cardamom, black paper, licorice (mulethi), and cinnamon (dalchini). The total cost of these raw material was found to be 14 rupees, packaging material cost was 01 rupee, labour cost was 04 rupees, and the other cost is 01 rupee. The amount of the total cost was the 20 rupees. Both MRP and sell price (total returns) was 30 rupees and net return was 10 rupees. So according to this data the input output ratio was 1:1.5 and the variable cost is 0.66 and V.C. ratio 66 % (Table 4.4 & Fig. 4.7).

Table 4.4 Cost and Returns of Moringa Herbal Tea

S. No.	Particulars	Moringa Herbal Tea Cost
		(Rs / 50 gms)
1	Raw Materials Cost	14
2	Packaging Materials Cost	1
3	Labour Cost	4
4	Other Cost	1
5	Total Cost	20
6	MRP	30
7	Sale Price (Total Returns)	30
8	Net Returns(TR- TC)	10
9	Input- Output Ratio	1:1.5
10	Variable Cost (VC) Ratio	0.66
11	VC Ratio (%)	66

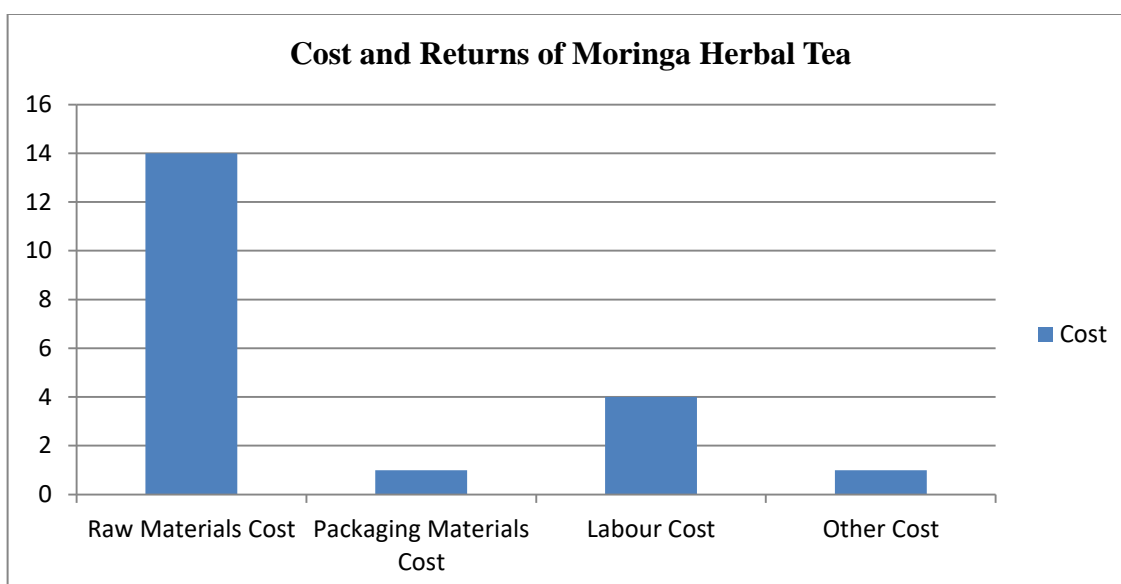


Fig. 4.7 Cost and Returns of Moringa Herbal Tea

Table 4.5 Business performance of moringa products

S. No.	Products	Total Sale	Net returns / kg	Total returns / Year
1	Moringa leaf powder	105	925	97125
2	Drumstick pickle	45	160	7200
3	Moringa herbal tea	12	200	2400
Total				106725

The business performance of moringa products moringa leaf powder, drumstick pickle and moringa herbal tea in Astha gram sangathan SHG Biladi, Tilda were as follows. The total sale of moringa leaf powder was 105 kg, net returns 925 kg and total returns was 11100 rupees/year. Which was the maximum among all three products. The total sale of drumstick pickle was 45 kg, net returns 160 kg, and the total returns was 1920 rupees/year. Whereas, the total sale of moringa herbal tea was 12 kg, net returns 200 kg and the total returns was 2400 rupees/year (Table 4.5 & Fig. 4.8).

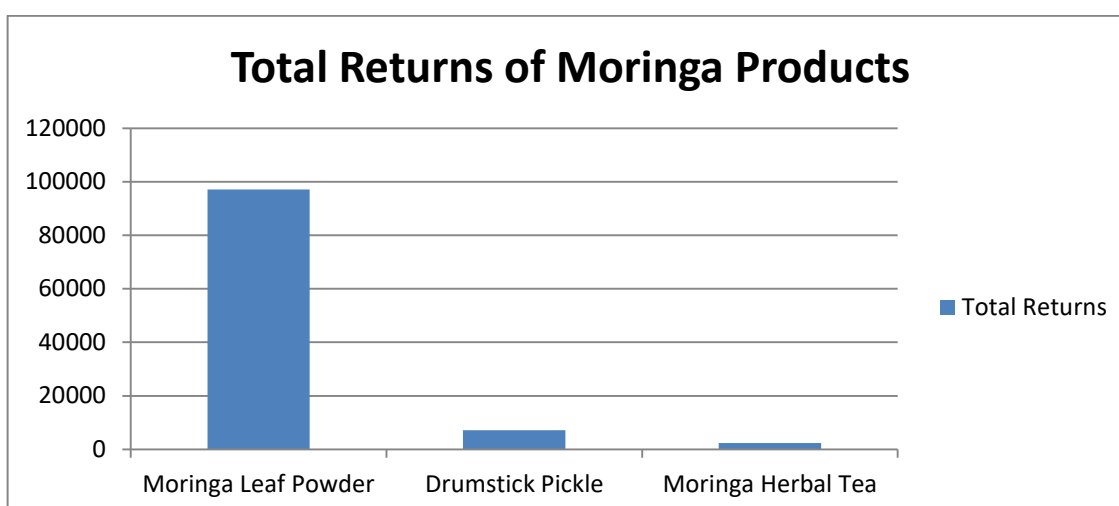


Fig. 4.8 Business performance of Moringa Products

4.3 Analyse the marketing pattern of various Moringa products.

Marketing channel - A link between manufacturers and customers.

Means set of activities or practices necessary to transfer the ownership of product and move to product, from the point of production to the point of consumption. It is a useful tool for management. The distribution channels play an important role to distribute goods. Once a product is ready for the sales, next procedure is of putting the product in the market through different distribution channel. So that, product can be easily available to the people at their doorstep. Distribution channel is as under.

Marketing channel - 1

4.3.1 Manufacture to consumer

In this channel there is no intermediary. Manufacturer makes the goods and directly distribution to consumers.

Marketing channel - 2

4.3.2 Manufacturer to Retailer to consumer

Retailer is the intermediary between manufacturer and consumer. They purchases goods from manufacturer and sells to consumer.

Marketing channel - 3

4.3.3 Manufacturer to Wholesaler to Retailer to consumer

In this channel, there are two options, one is wholesaler and other is retailer. Wholesaler buys large scale and sells to retailer and the retailer sells to consumer.

4.3.4 Manufacturer to agent to Wholesaler to Retailer to Consumer.

The Astha gram sangathan (SHG) works on direct marketing channel. In this type of channel manufacturer sales the products directly to the consumers. This SHG has created its own counter for marketing and sales of the product. They don't have to depend upon any type of intermediaries for the marketing or sales of the products. This allows them to increase their profit by cutting the intermediary cost. It also removes the need of department to control the distribution. This cuts the number of skilled labour required. Also they didn't have to worry about the transportation of the moringa and moringa products as consumer takes it from here themselves. Moringa leaf powder, drumstick pickle, and moringa herbal tea all types of moringa products are available in the SHG and it is directly purchased by the consumer from here itself. Sometimes, the SHG sold their product in bulk quantity as requested by some customers. Some customers too purchased it from the SHG, members, itself. Sometimes, the SHG also sell their products in Kisan Mela or other KVKs also. More than 65% of moringa products were sold directly to consumer and remaining them retails to consumers (Table 4.5).



Plate 4.9 Marketing of Moringa products

Table 4.6 Marketing pattern of Moringa products

Products	Marketing channel		Total Sale Quantity (kg)
	Producer to Consumers (kg)	Producer to Retailer/KVK(kg)	
Moringa Leaf Powder	67 63.80%	38 36.19%	105 100%
Drumstick Pickle	30 66.66%	15 33.33%	45 100%
Moringa Herbal Tea	9 75%	3 25%	12 100%

4.4 Find out the constraints in production and marketing of Moringa products and suggest some suitable measures to overcome them.

An attempt has been made in this section to highlight the important constraints faced at various levels by the cooperative self help group. For studying this, the constraints were discussed under co-operative self help group. The quality and quantity of moringa and moringa products are directly associated with the various activities involved. It was observed that number of problems faced by Astha Gram Sangathan is related to collection, production, processing and marketing of moringa products. The following major constraints were observed in the self help group. The collections of information from Astha gram sangathan are given below:-

Constraints in processing and manufacturing of moringa products.

1. Moringa crop is a seasonal crop so there is unavailability of moringa in offseason.
2. Sometimes, the raw materials are also unavailable in the nearby markets or villages.
3. Lack of facilities in the village for drying, manufacturing and storing leads to the spoilage of the products.

4. Poor hygiene in processing and manufacturing section which causes spoilage of moringa and moringa products.
5. Lack of skilled persons in the village area, like quality control, processing and maintenance of machineries.
6. Due to inadequate facilities of new techniques and machineries they are not able to produce new kinds of moringa products.

Constraints in marketing of moringa products.

1. The products of Astha Gram Sangathan is based on direct marketing channel. So they do not have any other type of distribution channel thus, they are unable to reach wide range of consumers.
2. Some products like moringa herbal tea, are not much popular among the people which needed more promotional activities for marketing.
3. SHG shops for selling the moringa products are not established in outside the city. Therefore, Astha gram sangathan SHG faced the problem in marketing of the products outside the city.
4. They do not have any transportation facilities so they are unable to sale their product at distant places or markets.
5. There is more competition in bigger markets in cities. People won't buy the local products they prefer the products of big brands always.

Table 4.7 Marketing Constraints of selected Women SHGs

Sl. No.	Particulars	Weighted frequency average	Rank
1	Lack of marketing skills	1.40	1
2	Lack of quality	1.33	2
3	Lack of adequate price	1.33	2
4	Lack of consumer support	1.27	3
5	Un-organized marketing	1.27	3
6	High packaging cost	1.20	4
7	Lack of advertisement	1.20	4
8	High quality control	1.13	5
9	Lack of government support	1.00	6
10	Middlemen not providing remunerative price	1.00	6
11	Lack of marketing infrastructure	0.93	7
12	Long distance market	0.87	8
13	Competition among fellow SHGs	0.87	8
14	Lack market information	0.87	8
15	Transportation cost	0.73	9

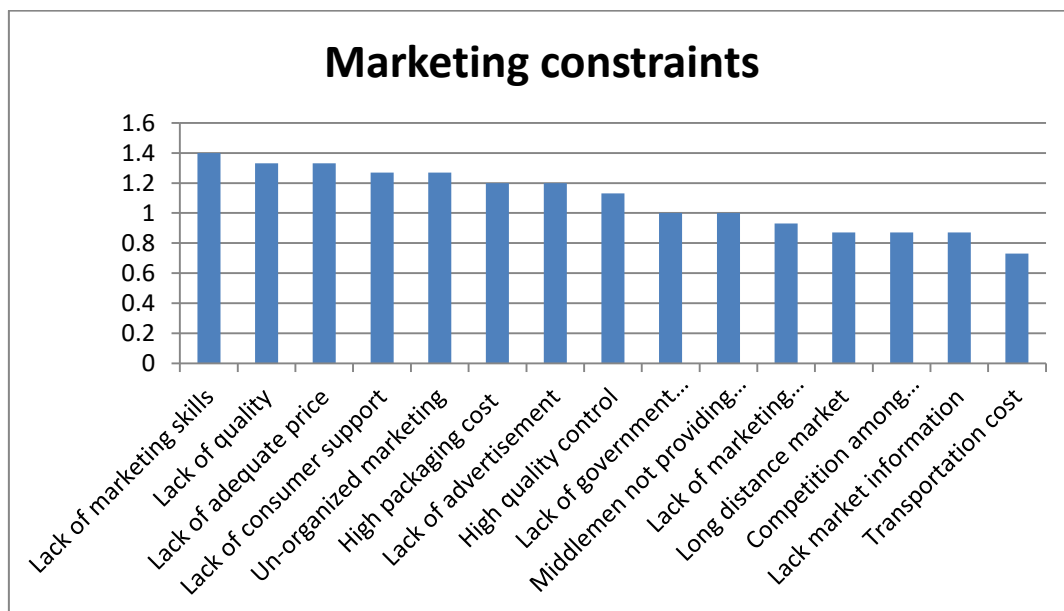


Fig. 4.9 Marketing Constraints of selected Women SHGs.

SUGGESTIONS

- Proper storage facilities should be provided in villages to procure huge quantity of moringa and its products. It should also be carefully stored, so that the moringa and its products should not get spoiled.
- Skilled persons are required for handling the machineries and processing units.
- Proper training should be given to the members of SHGs about the manufacturing, processing and handling of the equipments.
- Improvement in the hygiene of processing, manufacturing and storage units is required.
- The production of the moringa products should be in accordance with the demands of the consumers to avoid the spoilage and wastage of the products.
- They should involve intermediaries to reach wide range of consumers. This will solve their narrow coverage problem.
- To popularise the products proper advertisement should be done outside the villages and city also.
- Establishment of separate shops for these organic or pure products should install the shops outside the city in order to increase their marketing outside the city.
- They should start transportation facilities in order to supply bulk quantity of moringa and moringa products demanded by the consumers.
- Distribution of the product should be focus to many more places so that the availability of the product will be increased in the market and to gets more profit gains.

SUMMARY AND CONCLUSIONS

Summary Conclusion and Suggestion for future Research Work :

The current study entitled “Business Performance of Astha Gram Sangathan Self Help Group (SHG) : A Case Study of Raipur District of Chhattisgarh” was conducted in Biladi village. The main purpose of this chapter is to concise the result on the basis of the foregoing analysis and to specify some of their suggestions for upcoming research work.

Self Help Group “SHG is a small economically homogeneous affinity group of the rural poor voluntarily coming to gather to save small amount regularly. It is reported that the SHGs have a role in hastening country’s economic development. Mainly, members of the SHGs are women. Consequently, participation of women in the country’s economic development is increasing. They also play an important role in elevating the economic status of their families. This has lead boost to the process of women’s empowerment. The Self Help Group concept is not a very new phenomenon to our civilization. Self Help Groups in quasi organized form started to exist even in very primitive age of civilization. The members are linked by a common bond like caste, sub-caste, consanguinity, community, place of origin or activity in these natural groups or affinity groups”.

“The Self Help Groups empower women and train them to take active part in socio-economic progress of the nation. Formation of SHGs with women has empowered them largely SHGs are now gaining acceptance as an alternative system credit delivery for meeting the credit needs especially to the people who are the poorest of poor generally comprising small/marginal farmers and landless agricultural labours”.

In this context, the current research was formulated to examine the numerous dimensions related to women Self Help Groups in Raipur district of Chhattisgarh plains. Personal interview method was adopted for collection of primary data on well-

designed questionnaire. From reference reports, journals and internet secondary data were collected. The current study was expressed with the following objectives:

1. To document the various products of Moringa products by the Aastha Gram Sangathan Self Help Group (SHG) in village Biladi, tehsil Tilda of Raipur district.
2. To work out the business performance of various Moringa products.
3. To analyse the marketing pattern of various Moringa products.
4. To find out the constraints in production and marketing of Moringa products and suggest some suitable measures to overcome them.

Moringa plant is recognised globally for its nutritional and medicinal benefits and industrial uses. Almost each and every part of moringa plant has dietary value. Almost each and every part of the plant has pharmacological properties. In India pods are cooked as a vegetable and exported fresh or canned to many countries for Indian migrants. The various types of moringa products were made in Aastha Gram Sangathan like moringa leaf powder, drumstick pickle, and moringa herbal tea. The moringa leaf powder was produced in major amount i.e. 60 percent and rest of the products like drumstick pickle and moringa herbal tea were 30 and 10 percent respectively.

The literacy rate of the members of SHG was 50%, the majority of the respondents in the study area belonged to the age between 30 to 40 years and most of them were married (80 percent).

The total cost of the production of moringa leaf powder of 200 gms was 65 rupees. The MRP cost of product was 250 rupees and selling price (total returns) was 250 and the net return of the product was 185 rupees. So according to this data the input output ratio was calculated 1:3.84. Variable cost was 0.26 and V.C. ratio was 26 percent.

Total cost for making 100 gms of pickle was 64 rupees. The MRP and sell price (total returns) both were equivalent i.e. 80 rupees and the net return was found to be 16

rupees. So according to the data its input output ratio is 1:1.25. Variable cost is 0.80 and V.C. ratio is 80 percent.

The total cost of moringa herbal tea of 50 gms was the 20 rupees. Both MRP and sell price (total returns) was 30 rupees and net return was 10 rupees. So according to this data the input output ratio was 1:1.5 and the variable cost is 0.66 and V.C. ratio 66 %.

The business performance of moringa products moringa leaf powder, drumstick pickle and moringa herbal tea in Astha gram sangathan SHG Biladi, Tilda were as follows. The total sale of moringa leaf powder was 105 kg, net returns 925 kg and total returns was 11100 rupees/year. Which was the maximum among all three products. The total sale of drumstick pickle was 45 kg, net returns 160 kg, and the total returns was 1920 rupees/year. Whereas, the total sale of moringa herbal tea was 12 kg, net returns 200 kg and the total returns was 2400 rupees/year.

Major constraints were found in order of their ranking priority of SHG Biladi were unavailability of moringa in off seasons, high packaging cost, transportation cost, lack of advertisement, poor facilities, knowledge and hygiene in village etc.

Suggestion for betterment of selected SHGs

- Tie ups with local super markets/ e-commerce space to increase shelf presence is recommended and establishing self-service kiosk in garden porch colonies, market places will enhance product sale along with educating about the products health benefits.
- Use and develop different mobile apps in future, which provide platform to buyers and sellers for better market access.
- Improve packaging and grading standards to make products attractive to consumers.

- Emphasis should be given to plan the production targets according to the products which have high profit loading with respect to variable cost and not according to raw material availability.

Suggestions for Upcoming Future Work

- Study the performance of SHGs of tribal women's from northern hill region and baster plateau region.
- Compare the performance of different SHGs and other firms also, to get the idea for the betterment or better performance of the SHGs.
- Study the marketing scopes of SHGs products and also create the opportunities.
- The study was restricted to only 1 respondents of 10 women SHGs. Hence, for the detailed study with large number of respondents and more SHGs could be covered for generalizing the recommendations for the entire state of Chhattisgarh.

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APPENDICES - A

Questionnaire / Schedule

1. Name of the Respondent:

2. District Name:

3. Village Name:

4. Name of the SHGs:

5. Date of SHGs Formation:

6. Age: (1) 18-30 years () (2) 30-40 years ()

(3) 40-50 years () (4) 50-60 years ()

7. Are you literate? (1) Yes () (2). No ()

8. What is your level of literacy?

(1) Illiterate () (2) Primary ()

(3) High School () (4) Higher Secondary ()

(5) Degree and above ()

9. What is your marital status?

(1) Married () (2) Unmarried ()

10. Name the organization, which promoted the SHG

1) Bank/any other financial Institution ()

2) NGO ()

3) Govt. Department ()

- 4) Cooperative Society ()
- 5) Self ()
- 6) Any other (specify) ()

11. What is the size of members in your SHG?

- 1)10-14 ()
- 2) 15-18 ()
- 3) 18 & Above ()

12. List out the items produced in your SHGs:

- 1)
- 2)
- 3)
- 4)
- 5)

13. Have you set up an annual budget? Amount (general range)_____

14. What is annual income of the SHGs members?

- Less than Rs.5000 ()
- Rs.5000-Rs.10, 000 ()
- More than Rs.10, 000 ()

15. What is the annual turnover of your SHGs?(in Rs)

- 1) Below 25000 ()
- 2) 25,000-35,000 ()

3) 35,000-45,000 ()

4) 45,000-55,000 ()

5) 55000 & above ()

16. What is the annual earnings of the group (in Rs)

1) Below 20,000 ()

2) 20,001-30,000 ()

3)30,001-40,000 ()

4) 40,001 -50,000 ()

5) 50,000-60,000 & above ()

17. Is there any readymade market available for your product / selected activity at –

1) Local level

2) Regional level

3) National level

18. How do you market your produces?

1) Direct

2) Through middle men

3) Through agencies

19. What quantity do you produce?

20. What quantity do you sell?

21. What type of marketing strategies you sell your produces?

1) Price strategy

2) Place strategy

3) Promotion strategy

4) Personal strategy

22. Is marketing of the product produced SHG difficult?

1) Yes

2) No

23. Are all your products sold all round the year or is it seasonal product?

1) All round the year

2) Seasonal

3) Both

24. Do you focus on any specified target group or do you market to a general target audience?

1) Specific Target Group

2) General Audience

3) Mixed Group

25. Do you have target in marketing your product?

1) Yes

2) No

26. What are the reasons for joining SHG?

1) For income

2) Recognition

3) Government subsidies

4) Other

27. Do you require any special training to market these products?

1) Yes

2) No

28. Have you ever done a comparative study on different marketing strategies used?

1) Yes

2) NO

3) Sometimes

29. Where you able to find purchasers of your product easily in your local market?

1) Yes

2) No

30. Did you ever seek the help of other NGO'S or other Govt. organizations to market your products?

1) Yes

2) No

31. What is the marketing Constraints in your SHGs?

(Rate on 5 point scale, 1=least consideration,5=high consideration)

Lack of marketing skills	1	2	3	4	5
Lack of quality	1	2	3	4	5
Lack of adequate price	1	2	3	4	5
Lack of consumer support	1	2	3	4	5
Un-organized marketing	1	2	3	4	5
High packaging cost	1	2	3	4	5

Lack of advertisement	1	2	3	4	5
High quality control	1	2	3	4	5
Lack of government support	1	2	3	4	5
High marketing cost	1	2	3	4	5
Middlemen not providing remunerative price	1	2	3	4	5
Lack of marketing infrastructure	1	2	3	4	5
Long distance market	1	2	3	4	5
Competition among fellow SHGs	1	2	3	4	5
Lack market information	1	2	3	4	5
Transportation cost	1	2	3	4	5

32. What do you suggest to overcome those problem?

.....
.....
.....

APENDIX – B

Table B-1 :- Business performance of Moringa Products

S. No.	Particulars	Moringa Products Cost
		(Rs / 50/100/200 gms)
1	Raw Materials Cost	
2	Packaging Materials Cost	
3	Labour Cost	
4	Other Cost	
5	Total Cost	
6	MRP	
7	Sale Price (Total Returns)	
8	Net Returns(TR- TC)	
9	Input- Output Ratio	
10	Variable Cost (VC) Ratio	
11	VC Ratio (%)	

Table B-2 :- Marketing pattern of Moringa products

Products	Marketing channel		Total Sale Quantity (kg)
	Producer to Consumers (kg)	Producer to Retailer/KVK(kg)	
Moringa Leaf Powder			
Drumstick Pickle			
Moringa Herbal Tea			

Table B-3 :- Documentation of various moringa products in Astha Gram Sangathan, Biladi.

S. No.	Moringa Products	Production (%)
1	Moringa leaf powder	
2	Drumstick pickle	
3	Moringa herbal tea	

APPENDIX – C

SOME PRACTICES CONDUCTED BY THE RESEARCHER





RESUME

Name : Aman Kumar Gupta
Date of Birth : 23/06/1996
Present Address : IAS Colony, Housing Board Road,
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Academic Qualification:

Examinations	Year of passing	Institution/ Board/ University
Higher Secondary	2013	Chhattisgarh Board of Secondary Education, Raipur, (C.G.)
B.Sc. (Agriculture)	2017	IGKV, Raipur, (C.G.)
MBA (Agri-Business Management)	Pursuing	IGKV, Raipur, (C.G.)

1. Professional Experience:- I did project work of **Rural Agriculture Work Experience Programme (RAWEP)** in **Aamdi Village**, Dhamtari dist.in C.G. for period of **1 year** under the guidance of K.L. College of Horticulture, Dhamtari (C.G.) during the academic year of 4th year 1st Semester **2016-17**.
2. I also did **4 month training of Fruit (Banana) cultivation** and having national certificate in modular employable skills.
3. Also have a certificate of **Basic computer knowledge**.


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