



Value addition and Enterprises Development in Horticultural Crop

Abha Kumari

Self-Help Group (SHG), Krishi
Vigyan Kendra, Hajipur, Bihar



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INTRODUCTION

A Model of Rural Women Entrepreneurship Through Banana

Processing With knowledge, determination, institutional support, and the courage to innovate, rural women can transform locally available resources into successful enterprises and become key contributors to their family's and community's economic development."

Executive Profile, Background & Initial Challenges

Smt. Abha Kumari, residing in the rural expanse of Mohabbatpur village in Hajipur block, Vaishali district, Bihar, represents a transformative model of rural women-led entrepreneurship. Her story demonstrates how higher education, family backing, natural agricultural assets and structured institutional guidance can converge to establish a resilient and sustainable rural enterprise. Abha holds an M.A. degree in Home Science a specialized background that provides a foundational understanding of food preparation, human nutrition and household-level resource management. She is married to Shri Sunil Kumar Suman, a dedicated practitioner of traditional agriculture. The family owns and operates a modest 1.5-acre agricultural plot. Like many women in rural India, Abha's initial role was predominantly oriented around household management, domestic responsibilities and family care.

Livelihood Challenges & The Catalyst for Change

The family's primary source of livelihood was traditional farming, managed by her husband. However, relying solely on raw agricultural output from a 1.5-acre landholding presented severe economic constraints:

Income Instability: Her husband's earnings from basic farming were insufficient for the long-term economic stability and survival of the family.



Name:	Smt. Abha Kumari
Address	At-Mohabbatpur, Post-Industrial, Area, Hajipur, District-Vaishali Bihar-844102
Qualification	M.A. (Home Science)
Age:	39 years
Institutions Affiliation	JEEVIKA, Shurya JEEVIKA Self-Help Group (SHG), Krishi Vigyan Kendra, Hajipur, Bihar
Name of venture	M/s Hajipur Alpan Banana
Nature of enterprises	Processing, value addition, packaging, and marketing of banana-based food & non-food products
Annual turnover	Approximately ₹ 2.42 lakh
No. of employment	05
Mobile	7654391430
Email (if any)	shaury03022022@gmail.com
Website	N.A

Daily Living Constraints: Financial pressure created ongoing hardship in managing routine household expenses and long-term security.

Market Vulnerability: Selling raw produce, specifically fresh bananas, in local markets yielded low profit margins due to price fluctuations, perishable crop risks and intermediary dependencies.

Motivated to alleviate these financial struggles, Abha sought to leverage their existing land resources and her academic training. She recognized that selling fresh bananas directly into the open market was financially inadequate, prompting her desire to make productive, value-added use of locally cultivated ananas to generate an independent source of income.

Institutional Convergence, KVK Intervention & Enterprise Building

Consultative Process & Strategic Shift

The transition from raw farm sales to food processing was guided by a deliberate consultative process. Abha and her husband held multiple rounds of detailed discussions with agricultural scientists at Krishi Vigyan Kendra (KVK), Hariharpur, Hajipur. Recognizing the local abundance of banana crops in the Hajipur region, KVK experts advised the couple to pivot away from bulk fresh-fruit selling and focus on farm-gate value addition through simple food processing technologies. This advisory marked the turning point where Abha's focus shifted decisively toward banana processing.

Institutional Integration: JEEVIKA & SHG Networks

Parallel to her technical consultations, Abha integrated herself into local community-based institutions:

- **Association with JEEVIKA:** She joined the Bihar Rural Livelihoods Promotion Society (JEEVIKA) network.
- **Group Participation:** She became an active member of the Shurya JEEVIKA Self-Help Group and subsequently affiliated with the Swarna JEEVIKA Mahila gram Sangathan.

This institutional linkage delivered vital social and organizational support:

- **Confidence Building:**
The collective environment of the SHG provided a safe space to explore business ideas and move beyond conventional homemaking roles.
- **Capacity Development:**
Exposure to group-level livelihood activities helped her develop leadership decision-making, and financial management skills.
- **Economic Perspective:**
It shifted her perspective from basic subsistence farming toward structured market-oriented entrepreneurship
- **Confidence Building:**
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Technical Capacity Building by KVK Hariharpur

While the SHG network provided social motivation, KVK Hariharpur supplied the necessary technological inputs. KVK scientists delivered systematic.

Technical training and hands-on guidance covering:

- **Processing & Formulation:** Technical protocols for processing raw and ripen bananas into safe, uniform and shelf-stable products
- **Hygiene & Sanitation:** Essential food safety practices, clean handling methods and quality maintenance required for commercial production
- **Packaging Solutions:** practical guidance on packaging materials and Methods designed to preserve product freshness, enhance aesthetic appeal and extend shelf life.
- **Waste utilization:** Techniques for extracting and utilizing non-edible banana plant parts (such as pseudo-stem fibres) for industrial/craft uses.

Establishment of "Hajipur Alpan Banana" & Product Portfolio

With technical knowledge and institutional support in place, Abha established her enterprises under the brand name "Hajipur Alpan Banana"

The venture converted locally grown bananas into a highly diversified portfolio of consumer goods:



HAJIPUR ALPAN BANANA

(Product Spectrum)

Banana Food products



Non food products



This extensive product line proves that bananas are not restricted to fresh consumption; they can be effectively processed into zero-waste, high-value commercial items with superior market potential

Outcomes, ecosystem impact & strategic road ahead

Comprehensive Outcomes & Multi-Dimensional Impact

The establishment of *Hajipur Alpan Banana* has created measurable benefits across multiple fronts:

A. Economic Empowerment & Financial Returns

Turnover: The micro-enterprise generates an average annual turnover of approximately ₹2.45 lakh earning, stabilizing the family's financial position and enhancing overall livelihood security.

B. Value Addition & Post-Harvest Management

Waste reduction: Converting fresh bananas into processed items significantly minimizes post-harvest losses caused by crop perishability and market gluts

Shelf-Life Extension: Products like banana flour, powder, cookies, and pickles allow for long-term storage and distribution, enabling off-season sales at premium prices.

C. Gender Empowerment & Social Standing

Utilization of Education: Abha effectively applied her M.A. in Home Science to practical food science, nutrition, and home-based enterprise management.

Role Model: Balancing household responsibilities as a wife and mother with entrepreneurial duties, her transformation from a homemaker to a self-reliant business owner serves as a practical model for rural women.

D. Rural Ecosystem & Community Benefits

Agricultural Linkages: By generating steady demand for raw bananas, her unit encourages local farmers to view food processing as a viable market alternative.

SHG Ecosystem Support: Her success strengthens the broader JEEVIKA network, demonstrating to fellow SHG members that small-scale agricultural processing can yield real economic independence.

Summary of Key Impact Indicators

- **Financial Growth:** ₹2.45 Lakh Annual Turnover
- **Product Diversity:** 6+ Value-Added Items (Food & Fibre)
- **Post-Harvest Care:** Substantial Reduction in Banana Wastage
- **Social Impact:** Strengthened SHG & Local Extension Ties

Economic Analysis of Abah's Banana Value Addition Venture

From Cultivation (April 2025) to Completed Products (July 2026)



S. No.	Product	Raw Banana Used	Yield per 1 kg	Total Yield (kg)	₹/kg	Amount	Total Cost of making the Items	Cost of cultivation of crop	Net profit
1	Banana Chips	590 kg	180 g	106	280	29736	23025	60000	242904
2	Banana Pickle	590 kg	400 g	236	380	89680	32480		
3	Banana Cookies	590 kg	2 Kg	1180	360	424800	175220		
4	Banana Powder	590 kg	170 g	100	250	25075	35662		
	Total	2360 Kg		1622		569291	266387		

The Journey of Abah

- April 2025 – Planting the Dream**
Abah began her banana cultivation with dedication and careful planning. Investment was made in quality planting material, fertilizers, and farm care.
- April 2025 – June 2026 – Nurturing with Patience**
Over 14 months, Abah nurtured her crop, managed pests, ensured proper irrigation and nutrition, and protected her farm. This period represents hard work, time, and commitment.
- July 2026 – Harvest to Value Addition**
The bananas were harvested and transformed into four high-value products – Chips, Pickle, Cookies and Powder – creating more value than selling raw bananas.
- Economic Outcome**
Abah not only recovered her investment but earned a substantial profit of ₹242904, creating a strong foundation for growth and expansion.

Key Economic Insights

- High Value Addition:** From 2360 Kg of raw bananas, Abah produced 1622 Kg of diverse products, showing excellent utilization and minimal wastage.
- Strong Revenue Generation:** Total sales value from all products is ₹569291, showing the power of value addition over raw produce selling.
- Cost Efficiency:** Total cost of making all items is ₹266387, which is well managed in relation to the total revenue.
- Excellent Profitability:** After including cultivation cost of ₹60000, the total net profit is ₹242904, giving a high return on investment.

Overall Economic Impact

- ✓ **Return on Investment (ROI):** ₹242904 profit on a total cost (making + cultivation) of ₹326387 gives an ROI of ~74.45%.
- ✓ **Income Enhancement:** Value addition increased the income multiple times compared to selling raw bananas.
- ✓ **Risk Reduction:** Product diversification (chips, pickle, cookies, powder) reduces dependence on a single market and price fluctuation.
- ✓ **Employment & Empowerment:** Abah created self-employment and can also create job opportunities for others in processing and marketing.
- ✓ **Sustainable Growth:** The profit earned can be reinvested for expanding production, buying better equipment, and reaching new markets.

Conclusion

Abah's journey from April 2025 to July 2026 is a remarkable example of how agriculture combined with value addition can turn hard work into high income and sustainable economic growth.

★ Abah's story is an inspiration – showing that with vision, hard work, and smart value addition, farming can be highly profitable and empowering.

The Road Ahead & Future Growth Objectives

Abha Kumari aims to scale Hajipur Alpan Banana beyond a micro-scale operation into a competitive regional brand. Her strategic roadmap focuses on:

- 1. Quality Standardisation & Certification:**
Adopting formal food safety standards and certifications to enter formal retail supply chains.
- 2. Branding & Packaging Upgrades:**
Improving product packaging, labelling, and visual branding to appeal to urban and specialty markets (e.g., marketing gluten-free banana flour and health products).
- 3. Market Expansion:**
Expanding market reach through regional trade fairs, institutional SHG outlets, and broader commercial supply channels.

4. Local Employment Generation:

Expanding processing capacity to create direct employment for local rural women and establishing direct procurement networks with regional banana growers.

In nutshell: Smt. Abha Kumari's journey highlights the impact of linking community-based organizations (JEEVIKA) with scientific extension institutions (KVK Hariharpur). With an initial 1.5 acres of family land, relevant educational background, and targeted technical guidance, she transformed raw agricultural produce into a sustainable enterprise generating ₹2.42 lakh annually. Her enterprise, *Hajipur Alpan Banana*, demonstrates that rural women can successfully lead value-addition initiatives, drive local economic development, and build resilient rural livelihoods.

Mob.- 7654391430

शौर्य जीविका स्वयं सहायता समूह

स्वर्णा जीविका महिला ग्राम संगठन

HAJIPUR ALPAN BANANA

Technical Supported By :

KVK Hariharpur, Hajipur (Vaishali) 844102

Gluten Free Banana Powder

Banana Chips, Banana Cookies, Banana Jam,
Banana Jelly, Banana Pickle, Papar & Fibre bags.



Nutrition Information per 100g Powder			
Energy	368 kcal	Protein	8.8g
Carbohydrate	84.5g	Crude Fat	0.6g
Total Sugar	7.5g	Total Fiber	0.1g
Total Lipid	0.1g	Cholesterol	0.0g

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