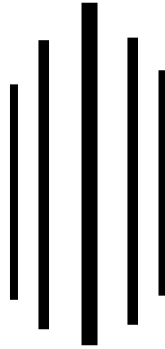


A STUDY OF BANANA MARKETING IN KAILALI DISTRICT



A Thesis

Submitted By:

Dipendra Prasad Shrestha

Kailali Multiple Campus

T.U Regd. No: 17235-95

Exam Roll No: 3270058

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Faculty of Management

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DECLARATIONS

I hereby declare that the outcome of the thesis entitled “Study of Banana Marketing in kailali district” submitted to Kailali Multiple Campus, Faculty of Management, T.U, Dhangadhi, Kailali is my original work done in the form of partial fulfillment of the requirement for the Master of Business Studies (MBS) under the supervision of Mr. Padam Kant Joshi of Kailali Multiple Campus.

Dipendra Prasad Shrestha
Kailali Multiple Campus

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This Study has been prepared basically for MBS program. Finally I Hope this study may helps to provide information to scope of banana market in kailali and expand this business in all over the Nepal.

Dipendra Prasad Shrestha
(Researcher)

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LIST OF ABBREVIATIONS

| | |
|------|--|
| AMA | : American Marketing Association |
| AGDP | : Agriculture Gross Domestic Product |
| FAO | : Food and Agriculture Organization |
| FW | : Far Western |
| DADO | : District Agricultural Development Office |
| NCA | : The National Commission on Agriculture |
| NTB | : Nepal Tourism Board |
| TU | : Tribhuvan University |
| VDC | : Village Development Committee |
| WTO | : World Trade Organization |
| GATT | : General Agreement on Traffic and Trade |
| JTA | : Junior Technician Assistant |
| ADB | : Agriculture Development Bank |
| SLC | : School Living Certificate |
| ADO | : Agriculture Development Office |
| HMG | : His-Majesty of Government |

CHAPTER-1

INTRODUCTION

1.1 Background of the Study

As we know, production is the prime activity of each and every industry and successful selling of the product is the ultimate goal. And, marketing is the ultimate source or means to achieve such goals. However this is not as easy as said as today's marketing environment is surrounded by various factors and influenced by them with greater degree of magnitude as well. Some of such factors may include technological changes, stiff competition, change in the taste of customers, distribution channels, political changes, globalization, financial crises in both the home and abroad countries, etc. Amidst such scenario, very few of the companies get success with the help of proper marketing plans, strategies, and right products and its brand names in the long runs. For having better insight regarding the concept, some of the definitions have been mentioned below as taken from the statements given by various scholars/institutions.

“Marketing is the process of planning and executing the conception, pricing, promotion and distribution of ideas, goods and services to create exchange that satisfy individual and organizational objectives”. (**American marketing Association**)

“Marketing is a total system of business activities designed to plan, price, promote and distribute want-satisfying products, services and ideas to target market in order to achieve organization objectives” (**Villam J. Stanton**)

“Marketing is a societal process by which individuals and groups obtain what they need and want through creation, offerings, and freely exchanging products and services of value with others.” (**Kotler, Philip: 2003:9**)

“So the marketing is the total activity that is concerned with satisfying consumers’ needs and wants. It includes planning, organizing, distributing and controlling functions. It is the system that is concerned with creating, offering and exchanging the

products and services in an effective and systematic manner.” (Shrestha Prakash, 2006:1)

Therefore, it can be said that marketing is the managerial process by which product are matched with the market. With the help of marketing a producer can distribute this product effectively and efficiently while the consumer can get the satisfying product at a reasonable price. In this way both the producer and consumer and maximize their benefits. The marketing system embraces commercial and non- commercial as well related with the flow of goods from the producer to ultimate consumer. Marketing obviously includes such activities as movement of goods, price, strong, advertisement and so on..

In a generic way, marketing is considered as a process of selling products with the help of advertising and various promotional activities. This indicates selling and advertising are the strongest components of marketing in the eyes of general public. Thus, it can be understood marketing helps an organization to find out what the needs of the customers are in actual and helps to design and produce the products based on such findings though the decisions are undertaken after going through a long research in the potential market segment.

Marketing is the most important part of the business and marketing research is also most important part of the marketing. The concept of marketing research is the gift of the modern concept of marketing ie.. Consumer- oriented approach. Now a days a marketing manager is charged with the responsibility of decision- marketing in various field connected with the marketing of goods and service. He is to satisfied consumer’s demand by supplying the right types of product at right price, at right time and right place. These various decisions can be made either on the basis on fact of guess- work, institution or through some scientific process based on the latter concept of marketing decision. It is be use of scientific method in the solution of marketing and distribution-problems for the purpose of increasing sales, decreasing marketing and distribution cost and maximizing the profit.

The different experts have defined marketing research as follow.

Marketing research is the systematic gathering, recording and analysis of data about marketing problems towards the end of providing information useful in marketing decision- marketing” (**Cundiff and Still**)

“Systematic problems analysis model building and fact finding for the purpose of improved decision-making and control in the marketing of goods and services.” (**P. Kotlers**).

As the above mention definition, marketing research is the collection, analysis and interpretation of data for helping marketing manager in marketing wise decision in marketing field. It includes various subsidiary types of research such as market analysis, sales research, product research and sales promotion and planning research. It is a continuous process of investigation, recommendation and follow-up of marketing problems.

Having been discussed on the generic background of marketing and its concepts, let us move ahead in knowing about a banana business and what roles it plays to the field of marketing.

Agricultural marketing is an essential part of business marketing. It is of must need and need is growing, even urbanization is causing more and more people leaving far from place where agricultural commodities are produced. Again the income of people also increased and this increase naturally increase the demand of fruit. To full fill the demand at low cost and from within the country to produce at place which are geographically utmost need of the time, so to provide the demanded commodities at right time and at right condition and at affordable price efficient system of agricultural marketing service like collection, storage, handling, transportation and probably processing play of significant and different role. The fruit marketing is an indivisible part of agricultural marketing. Fruit marketing studies the production, price, promotion, place and distribution of various fruits. From the some time now, the business of fruits has been a successful professional around the world. And the banana business is one and prominent among them. Banana is widely used in the world in a massive scale. It has a wide and important scope in fruit marketing that can be hardly isolated. Banana marketing studies over the every activity – Producton, quality,

quantity and consumption of banana. To be more distinct, the banana marketing even evaluates and observes the production planning, quality, production, transportation and distribution channels, consumer contentment, cost condition and comfortable distribution of banana. Among these aspect regarding the banana marketing the banana quality has a peak position since quality, test, price, total consumption and costumer's contentment are influenced by this very factor.

1.1.1 Introduction of Banana fruit

The first thing to consider in starting a banana farm is looking for the right climate. Bananas cannot thrive in an environment that is too hot or too cold. The ideal climate for bananas is the tropical climate with temperature ranging from 26 to 30 degrees Celsius. Below 14 degrees and the bananas would die. The banana fruits can cultivate to 1000 mt high and 1000 cm to 2000 cm annual rain fall area. Banana plants also need good irrigation and humidity. The banana plantation must have a good drainage system as they need to be watered at least three times a day to keep the humidity. A rich, naturally fertilized soil is the ideal for planting bananas. If such is not available, one can create compost and add chicken manure. Banana plants also grow best in bunches or groups because they protect each other from the harsh rays of the sun. It is important to create an environment where the banana plants are sheltered either because they are bunched up together or there are other trees to protect them. It is important to maintain the humidity of the banana plantation.

Considering that a banana plant is not a tree but a type of herb, they cannot actually be grown from seeds like most trees. Banana plants are grown through suckers. Suckers are those that grow from a dying, mature banana plant that can be transplanted and re-grown. They may be considered as baby plants that are used to start new banana plants. Choose suckers from plants that are vigorous. They should have small, spear shaped leaves and are about four feet high.

There is a corm at the bottom of each mature banana tree. In transplanting a sucker, it is necessary to cut downwards and get as much corm and root as possible. Plant these and cut or decapitate the sucker to facilitate good evaporation. Keep around two to

five meters between planted suckers. In the early days of your plant, keep them moist but not too wet as they don't have leaves yet to evaporate the water.

As the banana grows, it is important to protect it from strong winds. It is also important to keep it well watered. One can also sprinkle fertilizers every now and then but mostly throwing the bananas dead leaves back into the plant is enough to sustain the rich quality of the soil. Unlike other trees, bananas do not need complicated pruning. Just remove dead leaves and dead plants near the banana. Also remove suckers from the plant keeping only one or two that have spear shaped leaves.

Going back to its chronology banana is supposed to be organized some where in India, Indonesia, Philippines and Thailand. Presently the banana farming is properly in vogue in almost every country situated in 30 degree northern and southern latitude from equator. However the range of production is very far and wide. Mexico, Brazil, Panama, Cuba, Guatemala, Philippines, Indonesia, Thailand, India and some of African countries have the scaling records of banana production.

Nepal produces banana worth Rs. 2.66 billion annually, according to government statistics. The country produces 88,849 tons of banana on 5,714 hectares of land. The banana output accounts for 0.4 percent of the Agriculture

Gross Domestic Product (AGDP). Other large producers are Morang, Nawalparasi, Chitwan, Sunsari, Rupendehi and Kapilvastu. Production in these districts amounted 10,635 tons, 8,021 tons, 6,202 tons, 6,038 tons, 3,661 tons and 2,893 tons respectively. *According to the Food and Agriculture Organization (FAO)*, Nepal ranks 56th in banana production in the world.

Though the fruit are available in all seasons, Dashain, Tihar and Chhath are the major events when consumption of bananas surges in Nepal. With traditional crops like rice, wheat, maize and millet having lower yields in recent years, farmers are switching for cash-crops like banana of the late. Banana market has been increment in the commercial banana farming in Nepal.

The Far-Western (FW) Tarai has potential for economic development: extensive areas of productive farm land, water resources, forest areas all with potential for

commercial commodities and a large labor force. Additionally, the transport infrastructure has greatly improved in the lowlands and the adjacent hills over the past decade. Border towns such as Mahendranagar and Dhangadi provide market access to India. However, significant technical, social, economical and management challenges need to be overcome to develop the local economy.

Although, bananas are grown across the country, the Tarai plains lead in output. Kailali is the top banana producing district in Nepal with production in the last fiscal 2066/67 reaching 12500 mt. *District Agricultural Development Office (DADO)*.

Banana is a fruit bearing plant belong to family musaceae . Even musaceae has two distinct groups *Ensete* and *Musa*. *Ensete* consists of about 6-7 races. While the *Musa* is comprised of over fifty races. The banana that we consumed is from *Musa* group . The Banana is classified with its shape and quality. They are:

- *Musa Cavendishi*
- *Musa spheniolum*
- *Musa paradisiaca*

A banana can be consumed season, fresh after processing. Many products can be made by the processing of fresh banana like chip, chocolate, Jam, Juice, anger, power etc. and banana tree is also raw material of cloth, paper, cardboard etc product.

The banana contains vitamins and minerals essential for proper body growth, thus the banana is died of human. Some African countries have used the banana fruits to substitute the food. It contain 70% water,27% carbohydrates,1.2 % Proten and Vitamin A,B,C and other minerals are available in ripe banana fruit. The 100% calories are available from 100 G banana.

1.1.2 A Brief introduction of kailali district

Kailali is located in tarie district. Kailali district is one of the district of Seti zone in Far Western Development Region. The geographical location of kailali lies between the 80 to 81 15' east longitudes 28 degree 22' to 29 Degree north latitude. The total area of the district is 2742 Sq. Km . The maximum temperature reaches up 46 degree in May to June and annual average temperature of this district is maximum-30.5

degree centigrade and minimum is 17.6 degree centigrade kailali receives an annual rainfall of 1577.4 ml in the average. The total population of this district is 6200350 (Male 312524 and Female 307511).

It's maximum land is plain and few land of north side is covered by mountain. Kanchanpur district of Mahakali Zone is lies in west and Bardiya district of Bhari Zone is lies in east of kailali. India's open border is in south of it.

Dhangadhi and kailali are two Municipality in kailali district. The district Head quarter is located in Dhangadhi. Dhangadhi is a main market of Far western region (Achham, Bhagunj , Bhajura, Doti and Dadeldhura) and some few foreign trades also connected to India. Small cottage and large Business industries are also available in the district.

Kailai district has various small market like Narayanpur, tikapur, Satti, lamki, chisapani, sukhad, pahapbanpur, Chaumal, attariya and Dhangadhi etc. Nepalgunj and Mahendranagar are neighbor cities of this district.

Tikapur municipality is developing area of kailali district. Tikapur lies in eastern part of kailali . t has irrigational and fertile land . So maximum cultivators are attractive in cultivation to modernize in scientific system. So it is green and peaceful area of district.

1.2. Focus/Importance of the Study

Agricultural is the largest and oldest business in the world. Market had its beginning in agriculture. It develop after man was able to produce more then he required only after he had found as a way of exchanging the products of his labor for those of other. The Agricultural marketing is one of the major fields of market, which refers to the marketing of farm product to be marketed. A farm product is much more affected by the forces of nature season is relative perishable in a short period of time, not properly standardized in size color and quality as manufactured product is produced by a large number of producers and supplied from scattered areas.

Agricultural marketing is composed of two words -agriculture and marketing. Agriculture, in the broadest sense means activities aimed at the use of natural resources for human welfare, and marketing connotes a series of activities involved in moving the goods from the point of production to the point of consumption. Specification, the subject of agricultural marketing includes marketing functions, agencies, channels, efficiency and cost, price spread and market integration, producer's surplus etc. The agricultural marketing system is a link between the farm and the non-farm sectors.

Agricultural marketing involves in its simplest form the buying and selling of agricultural produce. This definition of agricultural marketing may be accepted in olden days, when the village economy was more or less self-sufficient, when the marketing of agricultural produce presented no difficulty, as the farmer sold his produce directly to the consumer on a cash or barter basis. But, in modern times, marketing of agricultural produce is different from that of olden days. In modern marketing, agricultural produce has to undergo a series of transfers or exchanges from one hand to another before it finally reaches the consumer.

The National Commission on Agriculture defined (NCA) “agricultural marketing as a process which starts with a decision to produce a saleable farm commodity and it involves all aspects of market structure of system, both functional and institutional, based on technical and economic considerations and includes pre and post- harvest operations, assembling, grading, storage, transportation and distribution.

Agricultural marketing plays a vital role in accelerating the economic development of underdevelopment like Nepal. The country is not much urbanized, so major part of the population stays in villages using traditional method of population. Most of the products are marketed by the farmer themselves or by private businessman, mostly in unprocessed forms.

The kingdom of Nepal is a land locked mountainous country located between China in the north and India on other three sides. The country is almost rectangular in shape and enclosed between 26°22' to 30°27' north latitude 80°04' to 88°12' east longitude. The

east west length is about 885 Km and north south width is about 193 km. The total land area is approximately 147,181 sq. Km. the altitude ranges from 60m in the south to 8848 m. in the north.

Nepal has a population of 23 million people with increasing annual rate of 2.3%. People made different races living in different regions, with diverse culture, language and dialects. The Gurung and Magars live mainly in the west. The Rais, Limbu and Sunuwars inhabit the slopes and valleys of the Eastern mid hills. The Sherpass live in the Himalayan region. The Newars constitute important ethnic groups of the capital valley Kathmandu. There are Tharus, Yadavas, Satar, Rajvanshis and Dhimals in the Terai region. The Brahmans, Chhetris and Thakuris are spread generally over all parts of the Kingdom.

(Sours :A guide book, Nepal Tourism Board(NTB) 1998)

Nepal is an agricultural country. Little over the half (57%) of the population of working age reported economically active and among them 81% were engaged in agricultural activities. As a result the agricultural production is a backbone of Nepalese economy.

The climate is amazingly different in accordance with the geographical stricture in Nepal. The unequal temperature and topography has naturally affected the agriculture; production of Nepal, however the climate condition is favorable for fruit production.

In Nepal due to the wide variation in attitude, and consequent climates ranging from tropical to alpine types wide range to horticulture crop (fruit, vegetables, spices, herbs and flowers) can be grown successfully. Moreover mobilization of resources for the development of horticultural crops can help to improve import substitution and promotes export to a great extent.

Considering the tremendous scope and potential of horticultural crops for generating comparatively better income, horticulture sectors needs to have independent growth and development at its own course.

Agricultural marketing needs a basic improvement in Nepalese condition so that the efforts directed towards the economic development could materialize fruits, specially, the banana, the banana species after its greatest scope in the terai are. To bring the rural areas into the market mechanism a concomitant development of efficient marketing is the most.

Terai and mid mountains part of Nepal are fertile and cozy spot to banana production. In some place, a wild banana with seeds is even in used. The local banana properly production everywhere in the place mentioned above has its history dating from time immemorial. Terai and Inner terai have the biggest production tropical fruits banana rather than the other fruits. Thus banana production termed to be farthest and largest growing fruit in the climate condition of Nepal that can uplift the individual earning and national economy.

Kailali, a terai district in the far western development region is a well-known district for banana production in Nepal. The tropical climate, irrigation facilities and the fertile land in the region have madder kailali the haven for abundant banana production.

The banana faming is a very good scope mainly in Tikapur municipality and the surrounding areas. The part of Kailali have been highly allured by banana farming since the banana farming is easy and three to four time advantageous than that of the other traditional crops.

The banana cultivators say the one that one can take net profit of one to two hundred thousand from each hectors of land per year. The financial and technical support from local financial organization, Nature output of irrigation, fertility and accessible market has been an additional support for the banana orchards.

According of data the banana farming has covered almost 500 hectares of land in kailali in 2066/67.

In Actual data of survey, the banana farming has covered 500 hectares in kailali district and its main pocket area of banana cultivation are Chaumala, Malakhati, Fulbari, Tikapur, Narayanpur, Dhansingpur and khailad .

TableNo.1
Productive Area and production of tropical Banana on kailali
(Area in Ha, and production in Mt)

| Year | Area | Production |
|---------|----------|------------|
| 2060/61 | 550(450) | 13000 |
| 2061/62 | 700(600) | 18000 |
| 2062/63 | 810(700) | 20500 |
| 2063/64 | 880 | NA |
| 2064/65 | 991 | 23268 |
| 2065/66 | 500 | 12500 |
| 2066/67 | 500 | 12500 |

Sources: Statistical information on Agriculture Development office annual report 2066/67

1.3. The Statement of Problem

Agricultural is the predominant sector of Nepalese economy. There is an increasing dependency of the rapidly growing population on Agriculture due to the absence of other alternative employment opportunities. The production of agricultural is not increasing with increasing rate of population. The productivity is relatively low. The people is engaged in the agriculture earn little and live in poverty in rural areas, most of the people engaged in the agriculture earn little and live at the dare subsistence level .Over 80 Percent people ie, the country total labor force is absorbed in this sector, the backwardness of this sector will kept the people also backward and poor. There are many reasons for the productivities in the agricultural sector to be low.

Some of there are traditional method of production, lack of irrigation facilities, infertile land very back ward technology, lack of financial facilities etc. Unless we can increase the productivity in agricultural, we can't improve living standard of the people. To fulfillment of this, we must modernized our agricultural sector as for possible. We can utilize the local resource at maximum level and recognized the pattern of agricultural production as our first steep for its development. There is no remarkable diversification of product in our agricultural system, People are mostly concentrated to produce food, grain and more over animal husbandry is their supplementary sources of income. In most cases it is supporting occupation to farming. But due to the non availability of fertile land and inappropriate climate, the productions of food grain dose not contribute more. In this context the diversification in the agriculture becomes more vital, which may help to increase the productivity in this sector.

Horticulture is related field of agriculture. In most of the conditions for crops may be suitable for producing fruits etc. and we can diversify the agricultural by introducing horticulture, wherever possible and raising the productivity in this sector. The farmer has realized the importance of adopting new techniques of production and is making efforts for more income and higher standards of living.

Another one is also fluctuation or unsustainable of governments ever a days like Nepal band, HADTAL. It's also of the major problem for marketing.

In this context, this study will try to identify the person condition and future prospects of banana production and marketing in kailali district.

Kailali is the green and peaceful area of terai belt. It has plain land, which is suitable for farming crops. There the cultivation of fruits can be suitable than traditional crops for economic condition. Banana fruit can produce in large scale in kailali. The bananas are imported form India to city are of Nepal. In this condition, If there is an organized and systematic way of production and if we can supply the banana to our local and different market cities that will be economically profitable. Banana and

other fruit are improved to Nepalese curtailed to some extent. Banana of kailali are fairly cheaper than Indian. To supplying the banana from kailali, we can encourage our home production through diversity in agriculture. At later on enhance the productivity, raise income of the people and improves living standard of people.

The banana farming has some problem to face ahead. The lack of irrigation, poor technology support, Lack of financial assistance from the related organization, the lack of distribution channels and transportation inconveniences have negative effects on banana farming. Besides, the lack of knowledge on banana packing and storing has been a cause to discourage the banana farming. The lack of good seeding and the shortage of pesticide are still a tough problem. The banana producers do not have enough knowledge about the market and market situations and other information like the nature and the extending demand.

The chronology of systematic banana farming is not that old in kailali. It seems very difficulties to frame out or collect actual production data in this regard.

1.4. Objective of the Study

As this study is directed towards analyzing the problem and potentialities of banana marketing, this study is first research in banana marketing in this area move over the data and information rendered in this study will be useful for the further research purpose.

The Major objectives of this study are as follows:

- 1 To study the present situation of banana in kailali district.
- 2 To analyze the existing market situation of banana in kailali districts.
- 3 To analyze the promotional activities and distribution channels of banana in kailali district.
- 4 To study the price situation of banana in local market of Tikapur Municipality, kailali and Nepalgunj District.
- 5 To investigate the market possibilities of banana.

1.5. Significance of the Study

The study will help to producer and these all whole sale distributor to found and analysis the market situation of kailali and evaluate to further improvement for productive. The significance and importance that this study will provide can be bulleted as follows:

1. This study will help any of the concerning people to know the present situation of banana in kailali district for investment.
2. This study can help in the segmentation of their market into loyal consumer market and non-loyal consumer market. This study can give manufactures and marketers protection from competition. This study can be helpful in planning marketing mix as well.
3. This study will help for distribution channels from manufacturer/farmer to customer through different channels.
4. The study will help to found price situation of banana in different city and area for to gain more profit. And any things missing in the entire study can be covered by those who conduct research by making this study as a reference.

1.6. Limitations of studies

- 1 The study is based on sample study of Tikapur municipality and two Village Development Committee (Narayanpur and Dhansingpur).
- 2 The study in general is confined on the market of banana. So, the study is not concentrated on the technical aspect such as quality of soil, required climate, temperature, Species of banana etc.
- 3 The present study is based mainly on primary information and little information has given collected from the secondary data.

1.7. Scheme of study

The entire study has been organized in such a way that would help every reader to get a good picture of the main gist of this study. In order to make the study more

organized and readable, this thesis study has been divided into five chapters as follows in which a wise care and focus has been given:

Chapter I: Introduction

Chapter II: Review of Literature

Chapter III: Research Methodology

Chapter IV: Data Presentation and Analysis

Chapter V: Summary, Conclusions and Recommendations

Chapter I: Introduction

This chapter covers background of the study, statement of problem, objectives of the study, importance of the study and organization of the study.

Chapter II: Review of Literature

The second chapter focuses on review of literature. It contains the conceptual framework and review of past research study related with concerning topic of this study.

Chapter III: Research Methodology

The third chapter deals with the research methodology to be adopted for the study consisting research design, sources of data, data gathering procedure, population and sample, research variables and data processing procedure.

Chapter IV: Data Presentation and Analysis

The fourth chapter deals with, presentation, analysis, interpretation and major findings of primary data collected from questionnaires.

Chapter V: Summary, Conclusions and Recommendations

The last chapter covers the summary, conclusions and recommendations

CHAPTER - 2

REVIEW OF LITERATURE

2.1 Conceptual Review

Marketing is indeed an ancient art; it has been practiced in one form or the other since the days of Adam and Eve. Its emergence as a management discipline, however, is of relatively recent origin. Moreover, within this relatively short period, it has gained a great deal of importance and stature. In fact, today most management thinkers and practitioners the world over regard marketing as the most important of all management functions in any business.

Marketing has been developing together with development in human civilization. If we turn three or four hundred years back to the history of human civilization, we find marketing of that time, by modern standard, relatively uncultured. Craftsmen carried on their business face to face with consumers. They did not need any mechanism, tools or techniques of marketing, as used today, for propagation of qualities of their products and for successful marketing of these products. However, that stage could not last long. Human needs and wants changed. Human aspiration for excellence and better status gave birth to thousands of discoveries, inventions and innovations, and established thousands of units of different types of industry to fulfill those aspirations. These changes in turn not only invented different sophisticated tools and techniques, and effective strategies for successful marketing but also made the marketing a most competitive field.

Today the philosophy of marketing guiding the marketing activity of the organizations has been changed drastically. Originally, companies based their marketing decisions largely on immediate company profit calculations. Then they began to recognize the long-run importance of satisfying consumers' wants. Now they are beginning to factor society's interest in their decision-making.

Today, the marketing philosophy of the organizations is the societal marketing concept. The societal marketing concept holds that "the organization's task is to determine the needs, wants and interest of target markets and to deliver the desired satisfaction more effectively and efficiently than competitors in a way that preserves or enhances the consumer's and society's well-being." **(Kotler, Philip, 2003: 28)**

Thus, today the consumer and the society have been the centre point around which all the marketing activities revolve. The various advancements made in marketing have established the consumers as the sovereign power in the marketing world. Therefore, in order to be successful, products must be produced according to the need of the consumers and interest of the society.

In the modern business world, understanding of consumer choice, purchasing and decision making process, brand preference, factors affecting decision making process, etc, or, say, understanding of consumer behavior is the most necessary to become a successful marketer.

2.1.1 Marketing Concepts

Marketing has been developing together with development in human civilization. If we trace three-four hundred years back to the history of human civilization, we find marketing of that time rather uncultured by modern standard. At that time they did not need mechanism or tools or techniques of marketing as used today. But now all the situations are changed, the needs and wants are also changed. Human aspiration for excellent and better status have given birth to thousand of discoveries, inventions and innovations and established thousands of units of different types of industry to fulfill that aspiration. These changes, in turn not only introduced different sophisticated tools and techniques and effective strategies for successful marketing but also made the marketing a most competitive fields.

There are five competing concepts under which organizations can choose to conduct their business; the production concept, the product concept, the selling concept, the marketing concept and the societal marketing concept. Out of which the marketing concept holds that key to achieving organizational goals consist of determining the needs and wants of target market and delivering the desired satisfactions more effectively and efficiently than competitors.

It starts with a well defined market focuses on customer needs, coordinates all the activities that will affect customer and produces profits by satisfying customers.

In recent years some have questioned whether the marketing concept is an appropriate philosophy in a world faced with major demographics and environmental challenges. The societal marketing concept holds that the organization's task is to determine the needs, wants and interest of target markets and to deliver the desired satisfactions more effectively and efficiently than competitors in a way that preserves or enhances the consumer's and the society's well beings. This concept calls upon marketers to balance three considerations.

1. Company profits
2. Consumers satisfaction and
3. Public Interest

2.1.2 Evolution of Marketing

The evolution of Marketing has been analyzed in similar way by various authors in their independent works. Some of the authors as **Phillip Kotler & Gary Armstrong** are of the view that there are different stages in the process of evolution of marketing as follows.

A. Production Oriented Stage

The production concept lies in the philosophy that consumers will favor products that are available and highly affordable and that management should therefore focus on improving production and distribution efficiency. (*Kotler, Philip, 2003: 17*)

These Authors believe that that is a useful philosophy in two types of situations

- 1 When the demand of a product exceeds the supply, management should look for ways to increase production.

- 2 When the cost of production is high and is required to decrease to expand market. (*Kotler P. and Armstrong, 2008: 14*)

B. The Product Oriented Stage

The idea that the consumer will favor products that offers the most quality, performance and features and that the organization should therefore, devotes its energy to making continuous product improvements.

C. The Sales Oriented Stage

This stage emerged with the philosophy that consumers would not buy enough of the organizations' products unless the organization undertakes a large-scale selling and promotion effort.

D. Marketing Oriented Stage

The basic target of this stage is that the achievements of organizations goals depend on determining the needs and wants of target markets and delivering the desired satisfactions more effectively and efficiently than do competitors.

E. Societal-Marketing Oriented Stage

This is the latest development in the field of marketing. The stage is based upon the fact that the organization should determine the needs/wants and interests of the target markets and deliver the desired satisfactions more effectively and efficiently than do competitors in a way that maintains or improves the consumer's and society's well being. (*Agrawal, Govind Ram, 2004: 17*)

2.1.3. The Marketing Concept in Nepal

(Agrawal and Govind Ram, 2004: 2)

1. The economy of Nepal is characterized by excessive dependence on agriculture. The industrial sector is in a developing stage. The role of services has been growing in the recent years. Due to the topography diversity of the country coupled with poor transport and communication facilities, marketing has remained fragmented.
2. The public sector remains dominant in the Nepalese economy. The private sector is developing and dominated by the family owned and managed business. The advent of global companies, especially in tourism and finance sectors, has resulted in the transfer of new marketing skill along with capital and technology.
3. Marketing has traditionally remained a neglected aspect in Nepal. Enterprises tend to concentrate on production and selling rather than marketing. The selling concept has been serving as the marketing philosophy of Nepalese managers. The public sector has generally remained indifferent to the marketing concept.
4. The marketing concept has not been embraced by most Nepalese organizations.

This is clear from the following points.

- Management Philosophy of most organizations of Nepal do not emphasize customer orientation.
- Target markets have not been clearly defined by most Nepalese organizations
- Marketing information system has remained very weak in most organizations.
- Marketing activities have remained fragmented in the organization structures. They have not been organizationally coordinated. Marketing department has

not become a part of the top management team.

- Organizations tend to be more interested in producing products and making profit through selling and production. They seem least concerned about satisfying the needs of the customers.

2.2 Concept of agricultural market

Agriculture marketing is the famous profession around a world. Therefore, we can study articles, books, information, research studies about Agricultural Marketing. Horticultural Marketing is an indivisible part of agriculture marketing so we can easily achieve the articles, reports, books, booklets, research studies etc. about it. All countries deeply study about agriculture field. In our country, we can do study in Horticulture and agriculture marketing to research through various sources i.e. university thesis, writings, agricultural development and research center, Fruit development Division, government and non-government organizations and from experienced and intellectual persons. Many research studies are available on Horticulture production and marketing but they are limited only mainly on orange and apple fruits.

In apple production and marketing most of the studies have been conducted in famous apple producing districts. The transportation problems have been seen as the major restriction to the development of apple cultivation. Many studies are available about apples cultivation by various source person like Sarita Karki (Apple Marketing in Solukhumbu Distirict-1985), No frills (Report on Fruit Orchard, Survey in Jinabang-1988, No frills consultants KTM), R.S. Rana (Role of Himanchal Pradesh Horticulture produce marketing and processing corporation in Development of Horticulture-1990), Bishnu Prasad Chapagai (Syau Kheti Eka Parichaya-1995), District Agriculture Development Office, Solukhumbu), Men Bahadur Adhikari (Apple Production and Marketing in Rolpa District of Nepal-1997, thesis writing Tribhuvan University (T.U.) etc. All these studies have focused on the production and marketing situation of apple cultivation in relative area. These studies also point out the production situation, cultivation methods, suitable temperature, climate and others technical aspects,

transportation and distribution channels, price situation and market situation, processing methods, opportunities of apple markets in production area. Few studies have focused on the importance of apples farming on the hills for income, employment and good environment and most of studies have given the conclusion that the transportation problem is the major hindrance of the development of apple fruit farming.

Similarly some theoretical and empirical studies are available in the field of production and marketing of orange in Nepal. Some studies of management and economics have prepared thesis paper concerning orange and its trading. Available studies are Yadev Kumar Chapagai (A Study on Orange Marketing in Bhojpur, its Position, Promotion and Prospects-1987), New Era (Viable Processing Alternatives and Effective Marketing Strategies for Mandarin in Dailekha-1989), Adhikary Gyan Mani (Mandarin Orange Production in Bhojpur-1992); Shrestha Buddiman (Mandarin Orange Production in Bunkot VDC of Gorkha District-1995) etc. Many studies have explained about production marketing of orange fruit. Studies have focused on the present situation of orange production, channel of distribution and transportation, price situation of different markets, packaging and storage of orange fruits in different areas. They have also analysed the major problems of orange fruits production and marketing like lack of transportation, lack of technical knowledge, lack of financial supports, lack of co-ordination between producer and real consumer. They have given some suggestions for orange cultivators about market policy, probability and possibility of orange markets, future demand, encourage to farmer for stander life etc.

In Nepalese context, there are not sufficient literature on the banana production and its marketing. Not much research has been made in the field. In spite of this, some related studies are available about fruits and agricultural marketing. Banana is also related to fruits and Horticulture production. So defined here are about some related studies on the fruits and banana production and marketing.

Harry W. Von Loesecke (1950)¹⁰

Harry has published book “Economic Crops, Volume 1, Bananas in 1950. The writer has construed on his book about Banana. This study has focused on the Banana trade before 1950. He has explained on history and growth of the trade, structure and ripening, transportation on banana, banana products, nutritive value in health and disease and insect pests of banana, world banana production and trade etc. According to the book, the United State is the world’s largest importer of banana and during the World War II she imported 80% of all bananas entering international commerce. In pre-war years the fruits were the third most important agricultural food product imported into the United State from Latin America.

This study has discussed the detail of transportation method of banana. Most of the countries have used channel of transportation by ships. A cargo of 85000 bunches will require form 12 to 15 hours for loading. Banana transportation starts to attain 53 to 54 F. (11.7 to 12.2⁰ c) if the ships are so called refrigerated ships. This study has shown various data of banana trade before 1950. In conclusion, the writer has focused only introduction of banana and technical aspect. So it has not consulted with marketing element.

Jacob, K. Cherian (1952)¹¹

Jacob published the book “Madras Bananas” in 1952. This book has specified the banana cultivation in Madras of India. It has not mentioned about marketing aspects. The writer has only explained the introduction of banana cultivation. He has focused on various chapter like- introduction, nomenclature of cultivate banana, description of banana plant, origin of banana, name of the varieties, description of the varieties, banana product, analysis of one fruits. This study has pointed out specially banana production in Madras and chemical analysis of some common Indian fruits.

Lee C.Y. (1972)¹²

C. Y. Lee has best pointed out the general and the characteristic problem on Nepalese agricultural marketing on “Agricultural Marketing System in Nepal”. He points the

problems as due to the lack of national market and infrastructure the losses in the distribution, small volume of unit transaction, in sufficient cultivation of potential demand and lack of co-ordination among the various supporting agencies. Lack of modern transportation network covering the country and lack of efficient information dissemination system has largely caused to the isolation of the market as per the geographical regions. Similarly losses in terms of physical quantity during the distribution are associated with the lack of proper handling practices and processing methods.

Gurung C.B. (1972)¹³

This study has pointed out the overall existing problems of fruit marketing. He has pointed out the periodically updated statistics on cultivation and production for systematic orchards with improved and certified varieties of plants while selling in a large scale. Graded fruits are identified as to “build the presetting of the produce and fetch better prices”. Similarly, thing identified as to be done are improvement in the physical facilities of the village Haatbazar (periodical market) to induce the marketing improvement on the packing, establishment of fruit juice, collection and preservation plants and availability of storage facilities to avoid the glut and high price of fluctuation. In the same connection, the root causes due to which the intermediaries keep a high margin, thus leading to less net return to the producers were identified as higher transport and spoilage. Similarly, the need for market research to the policy makers, the producers and consumers are also revealed there.

H.M.G. DFAMS (1976)¹⁴

The annual report prepared by this institution focused on production cost, production trend and existing market channels of major fruits like orange, lemon, lime, banana and papaya in Kaski and Syangja districts. It has discussed only about favorable climate, suitable, soil, availability of natural resources like water, for the fruit cultivation. Its main focus was on the development of agro-forestry through orange farming in this district. It has also pointed out the appropriation of citrus farming in neighbor districts like Tanahu, Lamjung, Parbat and Gorkha.

Upadhyay Uttam Prasad (1979)¹⁵

This study has attempted to analyze the supply and demand of fruits in various seasons. It indicates that there is fruit surplus in peak harvesting seasons and shortage in the off seasons in Nepal. For this condition the study has suggested to have natural as well as modern cold storage in the production area. Further more it indicates the migration from hill to urban and Terai, Terai to city have caused imbalance in market demand and supply of agricultural product. The study has suggested taking measures to reduce out migration from the rural area.

Manandhar, D.N. (1987)¹⁶

MG/FAO has jointly sponsored a training workshop entitled "Proceeding of Small Farmers Marketing Extension Training Workshop" in Pokhara in the year 1987. In this training workshop D.N. Manandhar has presented the paper on "Production of Fruit and Marketing: Needs of the Farmers in Nepal". The paper focused that fruit production plays the vital role to fulfill the basic needs of the people fruits are more valuable sources of nutrients particularly vitamins and minerals required for a balance diet. Fruit growing provides more income per unit area as compared to other food grains. Establishment of fruit orchards also helps control the soil erosion and land slide in the country. He has also mentioned the main strategies to achieve the needs. There are so many constrains in fruit production and marketing. Also shown is the lack of financial investment, highly perishable nature, lack of technical knowledge and storage facilities. Similarly, there are lacks of processing industries, grading, packing and prompt marketing information. Thus for removing these problems, this study has recommended the following measures:-

- The fruit production and marketing survey should be conducted
- The local market Haatbazar and fruit collection centre should be developed.
- Wholesaler market should be established.
- Grading and packing system should be developed.
- Well organized marketing system should be developed.
-

Sucha Singh Gill/ Jaiswinder Singh Barar (1996)¹⁷

The paper has suggested necessary policy recommendation, which must be considered by the country in order to promote export competitiveness in international market. This paper has analysed the issues of the competitiveness on Indian Agricultural product in the international market. It has examined competitiveness of some selected agricultural crops in the light of empirical evidence of domestic and international price, and the global market for agricultural commodities.

Against the back ground of Indian, signing GATT agreements in 1994 and joining the WTO as a founder member the paper shows that existing production efficiency and agriculture structure might help Indian agricultural product to enter into international market. But for this, the paper recommends that it has to reduce market handling, grading and packing, charge, local transport and storage charges transshipment charges, overseas transport and insurance lost unloading charges from the ship trader's margin local charges and taxes.

Dr. Gyan K. Shrestha (1996)¹⁸

Dr. Gyan K. Shrestha has explained about banana fruits on his book "World Commercial Fruits at a Glance". This book has construed about various fruits. Among them, Banana is also introduced in the book. The chapter on banana fruits has shown Guatemala, Honduras, Mexico, Panama, Brazil, Columbia, Ivory Coast, Burundi, Kenya, Tanzania, India, Thailand, Cost ari, Philippines, Indonesia etc. as major banana producing countries. We can use banana by various methods. Ripe fruits are used for taste purpose; unripe fruits are boiled directly and powdered to make flour, chips, flakes, juice and beer can be used on umbrellas, dining of fast plants or wrapping materials. Fibers from pseudo stems make ropes, bags and textile materials. The pseudo stem is used as a livestock feed during dry season. Also explained in that chapter is about nutritional value in ripe banana. It has very high caloric value and tissue building elements. It contains 22% carbohydrates, 1.3% protein and a fair amount of vitamin A, B and C. the writer has also focused about origin of banana, vegetable traits, reproductive traits, pollination, important cultivars, ecological

requirement, planting and care, insect pests and diseases, propagation, harvesting and yield. But it has not discussed over the marketing of banana fruits.

Buddi Raj Dhakal (2055 B.S.)¹⁹

“Sada Bahar Phalphul Kheti” (written in Nepali) has been published by Buddi Raj Dhakal in 2055 B.S. This book has focused on the general introduction of Horticulture. The writer has explained various fruits in Nepal. He has also discussed on banana cultivation in Nepal. The writer has confirmed the favorable climate, temperature, soil condition, varieties, plant production, banana plantation, irrigation, insect and disease, storage and ripening method. He has found out the local methods of ripening banana in Nepal. He also suggested the scientific methods of storage and ripening of banana fruits.

Vidhya Pandey (2055/056 B. S.)²⁰

Vidhya Pandey has published a booklet “Kera Kheti” (written in Nepali) which is published by HMG. This study has focused on the general introduction of banana cultivation. The writer has confirmed the favorable climate, temperature and soil condition for banana cultivation. Writer has discussed on various varieties of banana, methods of plant product, techniques of protection, irrigation production and picking, idea of simple storage, problems of various diseases are barriers for the banana cultivation and suggestions. The writer has not mentioned about marketing feasibility. He has given emphasis on the cultivation aspect and techniques.

A study on marketing”Marketing Fruits and Vegetables” was conducted by food and Agriculture Organization of the United Nation of Rome in 1990. This study has focused on various aspects of the marketing condition of the fruits and vegetables in developed and developing countries, based on the collection of the secondary information. Also the study highlights the procedure of production and distribution. The study concludes that a consumer price falls affects a small percentage of the growers. This study significantly helps in developing the methodology of the present study.

A.R.Bhatta (1997)

A study on “A profiles on Banana in Far Western Terai Region of Nepal” has been done by A.R.Bhatta in 1997. The study focuses on the cost and return from banana cultivation and marketing of banana in local market. On the basis of primary information the study come to the conclusion that the farmers of kailali to Mahendranagar have not been able to receive reasonable price due to the regular supply of banana from India market in low price

D. Rawal (2001)

A dissertation titled “ A Study on Banana Marketing in Kailali District” in 2001 carried by D. Rawal has mentioned that in kailali Districts, there are some lack of knowledge to the farmers. Farmers are attracted to earn more profit from banana farming without technical knowledge. In other to get good production of banana, regular maturing is necessary operation. Directly or indirectly provided technical knowledge to the various banana farmers, HMG has been given due attention to the banana farming in technical aspect in this area. The lack of irrigation facility. The farming of fruits depends on the seasonal irrigation by channel. Some farmers have irrigated by boring (pump set). But this method of irrigation is very costly for banana farming. Financial supporting services program is also lacking there. Especially the Agriculture Development Bank is responsible to provide the loan for banana production.

Devi Prasad Khanal (2006)

A study on “A Study of Banana Marketing in Kailali District” has been done by Devi Prasad Khanal in 2006. The study focuses on the marketing status of banana farming in Kailali. The study has focused on banana production status of the district, focused on banana marketing distribution system and promotion of banana, focused on selling system of banana and focused on the consumption of banana in kailali district.

The Present study will focus on present situation of banana marketing, its marketing activities, promotional and distribution channels activities in banana marketing in Kailali and Nepalgunj district. The present study will be helpful to the researcher, planners, experts etc. in Nepal.

CHAPTER – 3

RESEARCH METHODOLOGY

3.1 Study Area

The present study is studied of banana marketing in kailali district and production of banana for commercial cultivation. This study is analysed the main focus in Tikapur and kailali Municipality of banana cultivation farms.

The source of information for this study is both primary and secondary data. Primary data was generated through interview and with banana growing farmer. And secondary data consist of information obtain form municipality and VDC office as well as report and journal dealing with banana cultivation. Information has been obtained also from published and unpublished document and articles etc. Some information and data were collected form Nepal agricultural repots such as agricultural service center, other related agencies and experienced person of government and non government organization.

This study is mainly based on primary sources of information. So the information needed for this study was collected for this study was collected form primary sources. The banana grower's survey was the most important sources of primary data collection.

In the study, the entire farmer involved in growing bananas constitutes the universe.

3.2 Nature and Sources of Data collection and Analysis

The questionnaire was used for the collection of data or information. The data was collected from sample growers by conducting personal interview with the most informative person of the banana growers. Other necessary information was also collected through field observation and interview with other relevant person.

The collected data analysed using appropriate statistical tools. Different diagrams, average, Percentage, maps are also used for analysis of study.

3.3 Sample selection:

This research is supported to represent the general situation prevailing in kailali district. For the collection of primary information, one municipality and village development committee of kailali district (Tikapur Municipality, Narayanpur and Dhansinghpur) were selected by the method of judgment for random sampling . In total 15 farmers were approached with a structured questionnaire. Total 15 farmer chose for interview and 3, 3 farmers from each VDCs and municipality. The structure of Questioners is Appendix . Similarly Total 15 customer (5 Dhangadhi, 5 Tikapur, 5 Nepalgunj) and 10 interested and experts (Tiakpur, Dhangadhi and nepalgunj) were questioned informally on the subject as appendix 2,3 and 4 and options were taken to enrich the observation. At the time of field observation, several questions were asked with the interviewees (banana growers, salesman customer officer of horticulture farm, and experience persons. To obtained accurate and actual information with regards to present and past banana marketing structure and its production patterns

3.4 Data Collection Procedure

The relevant information and data have been collected through personal interviews and questionnaires with farmer and customer and some has collected from agricultural development office annual report and personal interview with there concern staffs. The questionnaire were carefully designed, first of all with a view to facilitate the concerned respondent in providing the accurate, reliable and indispensable information and statistical without confusion.

3.5 Data Processing, Tabulation and Analysis

The data collected in this way have been appropriately organized and then tabulated. The responses of the questions have been tabulated on different tables. Percentage and other computations have been calculated and included in the respective tables and the

tabulated data have been described upon the analysis. To make it more effective various pictorial tools such as graphs, bar diagrams and pie charts have been used.

CHAPTER 4

PRESENTATION AND ANALYSIS OF DATA

“To analyze something is to break it down to its constituent parts and to identify these and the relationship between them. This is necessary to understand how thing works and therefore, the necessity for each of the parts and their relative.”

So, in order to know the importance of some particular things or “parts” and to assess their relative importance, “we are first to analysis the existing situation of banana marketing on the study area. The discussion on the later section of the chapter is thus, directed towards this.

4.1 Banana Production in Kailali District

4.1.1 Historical Background

Agriculture is the main occupation of the people of Kailali district. The ne region recognized for “Landlord” and “Kamaiya” occupation (now Kamaiya Liberalized) to available district is famous for paddy crop. Paddy, maize, wheat, mustard (oilseed) and Lentil are main crops of Kailali district. The farmers cannot obtain more advantage from these traditional crops. So they work hard but achievement is very low. Few years ago, one of the big sugar mills of Nepal has been established in this area. Many farmers were interested in cultivation of sugarcane.

The availability of tropical climate in this area is suitable for to farming of various tropical fruits like banana, mango, guava, jack fruit, lime, litchi, peach, papaya, pear etc. Farmers for grow these fruits only to consumed. Similarly, banana fruit used to be grown only for family consume in this area in some years ago. Some peoples have should little scale of excess of banana in nearest markets, villages, Hatbazar etc. At present, the eastern side of this direct, mainly Tikapur Municipality, Narayanpur V.D.C. and Dhansinghpur V.D.C. fulbari VDC, Chaumala VDC are growing by banana cultivation. In this area, Mr. Kalu Hamal is the first person who has been started banana cultivation in commercial scale. He is also an agriculturist. His role is

very important for growth and development of banana cultivation in this region. Nowadays, many farmers of this area have been attracted of banana fruits and banana farming and banana cultivation is growing in commercial scale. In kailali district around 650 bigha farmers were cultivate banana farming.

4.1.2 Banana Growing Areas

Mentioned that banana fruits can be easily cultivated almost all the areas in the Kailali district. According to statistical information on Nepalese Agriculture Dept. 1988/99, the banana farming has covered 88.60 hectors of land in Kailali district. But, till date According Agricultural Development Office Annual report 2066/67 covered 500 hectors land in Kailali District. A few land covered by banana farming area around Dhangadhi muncipality, Chaumala, phulbari and khailad VDCs. And banana farming has tough scope mainly in the Tikapur Municipality and its surrounding VDCs (Dhansinghpur and Narayanpur) and little some other areas around it. So this study has analyzed about the main areas of banana farming.

The major banana growing area of Tikapur Municipality are ward No.,1, 2, 3,4, 6, 7 and 8. It is the basic area of banana farming. Bananas are growing almost every wards of Tikapur Municipality, Narayanpur V.D.C. and Dhansinghpur V.D.C. depending upon the land and soil condition. The banana growing places are Jhanjhetpur, Manikapur, Ranimahal, Shahipur, Sitapur, Bangown, Bandipur, Indraiha, ,etc. in Tikapur municipality; Narayanpur, , Pahadipur, Okhadpur, Beluwa, Bandarpur, Bhagawanpur, etc. in Narayanpur V.D.C.(Especially in Ward no 6, 7 and 8) and Bisnu Kantipur, Batanpur, Jhunga, Arunafata, Phata, Darabojhi, Suryapur, Khakraula, durjanpur etc. in Dhansinghpur VDC (Especially in ward no 5). It is very difficult to estimate the total area covered by banana farming in this area. According to field survey, the total area covered by banana farming is 73 bighas in Tikapur municipality, 85.5bighas and in Narayanpur VDC and18.5 bighas in Dhansinghpur VDC. The sum of area is 177 bighas this area. The following tables show the detail information about the use of land for banana cultivation in Tikapur, Narayanpur and Dhansinghpur.

Table No. 2

Land covered by banana cultivation in Tikapur municipality

| Ward No. | Areas in Bigha |
|----------|----------------|
| 1 | 5 |
| 2 | 10 |
| 3 | 10 |
| 4 | 15 |
| 6 | 7 |
| 7 | 16 |
| 8 | 10 |
| Total | 73 |

Source: Field Survey, June. 2011

Table No. 3

Land covered by banana cultivation in Narayanpur VDC

| Ward No. | Areas in Bigha |
|----------|----------------|
| 1 | 5 |
| 3 | 1.5 |
| 4 | 2 |
| 6 | 10 |
| 7 | 42 |
| 8 | 20 |
| 9 | 5 |
| Total | 85.5 |

Source: Field Survey, June. 2011.

Table No. 4

Land covered by banana cultivation in Dhansinghpur VDC

| Ward No. | Areas in Bigha |
|----------|----------------|
| 2 | 1 |
| 3 | 4 |
| 5 | 10 |
| 6 | 2 |
| 8 | 1.5 |
| Total | 18.5 |

Source: Field Survey, June. 2011.

The above table shows that total covered area in each ward by cropped banana in Tikapur municipality, Narayanpur and Dhansinghpur VDC. According to table no 2, 3

and 4 shows that in 7 wards total 73 bigha has covered and similarly 85.5 and 18.5 bigha covered in Narayanpur VDC and Dhansingpur VDC.

4.1.3 Banana Varieties

In this area they are produced different types and variety of bananas just like Malbagh, sweet banana, Cheeni Champal, William hybrid , Australian Hybrid and other different types of local banana is grown in all villages. Accordingly to the information obtained from the banana growing farmers Mr. Bishram kushmi. He told around 90 percent farmer has produced William hybrid , 8 Percent farmer has produced Australian Hybrid , 1 percent Hirachal and 1 percent is other local banana are grown in one municipality and two VDCs.

4.1.4 Seedling/Nursery Plants Supply

Mr. Bishram kushmi is a authorized person of nursery plants supply. He took some nursery plant form Nepal government and some form Kathmandu and provided to farmer. First time he took tesu culture technology by government and provide to grower and then they produced by themselves from previous years banana tree. According to direct field survey the extra banana tree are brought and distributed by the some banana growers. Some banana farmers also prepare the plantlets themselves for their use and distribute it to recognized person. All banana cultivators are selling nursery plants to a same prices, that is Rs. 18 (eighteen) per nursery tree. There is not price cutting system of banana nursery tree.

Banana plantlet can be planted any times of the year. According to Bishram Kushmi, most suitable time is during south west monsoon in May-June which continues till November. In most parts the colder season of the year is unsuitable for planting. In this district, the farmers plant the plantlet of banana from Falgun to Ahadh and before the winter the month of Aswin and Kartik. The selection of time must be fruit bearing in month of Bhadra or after the winter. Because the winter season (cold climate) can be defected to banana fruits bearing.

4.1.5 Estimated Number of Banana Plants

Banana orchard development is one of the important activities in this site. From the survey, it has been found that the villagers are involved in banana farming with keen of interest. More and more farmers are planted in the project area every year. It is very difficult to estimate the total no. of banana trees in this area. Mr Binod shah is also a one of the person who has produced banana around 45 bigha.

According to banana farmers around 2000 (Two thousand) banana trees has produce in each bigha. But all banana plants are not to be saved. According to field survey, 25% plants are damaged. In average 1600 banana plants can grow very successfully in one bigha.

According to the survey, June.2011, the total estimated number of plants in the banana cultivating in Tikapur municipality is around 146000, Narayanpur VDC has been estimated around 171000 number of banana plants in total cultivated land. Similarly, Dhansinghpur VDC has been estimated around 37000 number of banana plants in total cultivation area. The sum of plants in the banana cultivating of this area have been estimated around 374000 number of banana plants (trees) in total cultivation land (187 bigha). Among them 75 % banana tree are fruit bearing stage. This data is based on 2000 plants (tree) in per bigha. So it can be changed in future.

4.1.6 Average Production Per Banana Tree

After personal interviewed with banana farmer we found that the average production of per banana tree is from 180 kosa to 240 kosa (fingers) . The farmer can keep to number of hand in per bunches as situation of banana tree. According to banana farmers, the average production per fruit bearing tree is estimated 15 dozen (180 kosa) fingers in per bunches. So we know the average production per tree is 15 dozen of banana fruit.

4.1.7 Average Production Per Katha and Per Bigha

The farmers are produced 2000 numbers of banana tree in per bigha. The average production per fruit bearing tree is 15 dozen (180 finger) of banana. The following table no. 7 shows the average production per katha and per bigha.

Table No.5

| Average production per katha and per bigha | | | |
|---|--------------------|-------------------|-----------------------|
| Categories | No. of banana tree | Dozen in per tree | Total dozen of finger |
| Per katha | 100 | 15 | 1500 |
| Per bigha | 2000 | 15 | 30000 |

Source: Field Survey, June. 2011

According to table no.7 the average production is estimated to 1500 finger of banana fruit in per katha and 30000 finger of banana in per bigha this area.

4.1.8 Estimated of Total Banana Production

The estimation of banana production in this area is important from various aspects but it is very difficult to estimate it since the farmers do not keep record of banana production properly. Very few farmers are interested to keep record for further study. The following tables show, the estimation is based on total number of fruit bearing plant and average production every year. Here, it is estimated that by during the year 2010, the total production will be 3982500 dozen of banana fruits. The following table shows the production.

Table No.6

The Total estimated average production of banana (dozen) in one year period 2010.

| Categories of area | Total banana tree | 75% fruit bearing tree in average | Per tree average production in dozen | Total production in dozen |
|--------------------|-------------------|-----------------------------------|--------------------------------------|---------------------------|
|--------------------|-------------------|-----------------------------------|--------------------------------------|---------------------------|

| | | | | |
|----------------------|--------|--------|----|---------|
| Tikapur Municipality | 146000 | 109500 | 15 | 1642500 |
| Narayanpur VDC | 171000 | 128250 | 15 | 1923750 |
| Dhansinghpur VDC | 37000 | 27750 | 15 | 416250 |
| Total | 354000 | 265500 | 15 | 3982500 |

Source: Field Survey, June. 2011

According to table no 7 shows that in Tikapur Municipality by 146000 trees has produced 1642500 dozen in average 15 dozen banana produced per tree and out of 100 only 75 percent banana has alive, So similarly form Narayanpur and Dhansinghpur VDC out of 171000 and 37000 cultivated tree only 128250 and 27750 tree are alive and produced 1923750 and 416250 dozen banana in year 2010.

4.1.9 Production Cost of Banana

Before starting banana cultivation, there is necessary to calculate cost and revenue. Without calculation of cost and revenue, it cannot be said whether it is profitable or not. Here, the scientific calculation of cost revenue is virtually non-existence and the farmers do not measure cost and revenue in monetary terms. The calculate roughly and do not maintain any book of records to record cost and revenue only to take loan from the bank, they used to estimate cost and revenue besides very few farmers.

The cost of production of banana in this area contains the cost of establishment of the orchard and the recurring cost during the pre-harvesting or picking stages. The production cost of banana orchard includes expenditures on labor for fencing, pit digging, planting of sapling, land preparation on the materials such as compost and urea, sampling horticulture tools and equipments, irrigation and nursery plants. According to the field survey, the details of average cost of banana orchard production cost per bigha, katha and dozens of banana as following table.

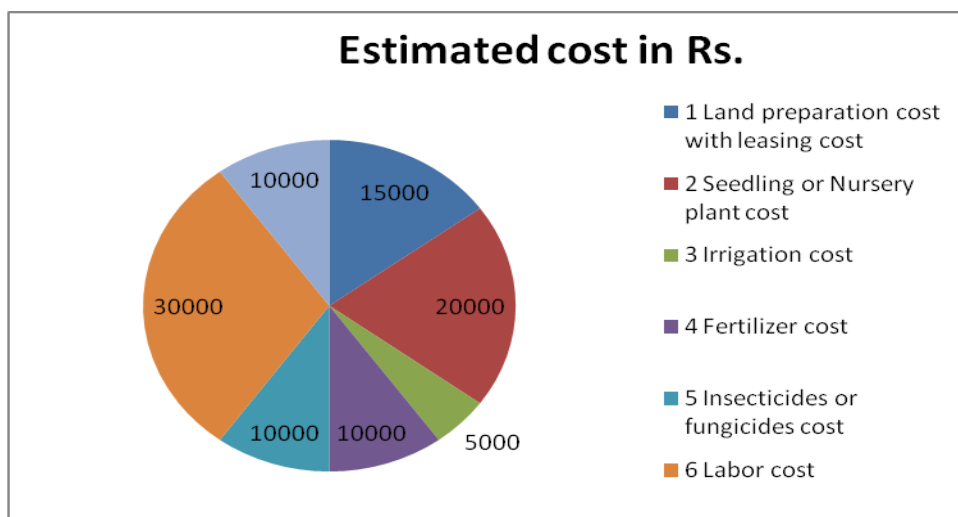
Table No.7

The Average production cost of bigha of banana

| SN | Description of cost | Estimated cost in Rs. |
|----|---|-----------------------|
| 1 | Land preparation cost with leasing cost | 15000.00 |
| 2 | Seedling or Nursery plant cost | 20000.00 |
| 3 | Irrigation cost | 5000.00 |
| 4 | Fertilizer cost | 10000.00 |
| 5 | Insecticides or fungicides cost | 10000.00 |
| 6 | Labor cost | 30000.00 |
| 7 | Other cost | 10000.00 |
| | Total cost | Rs.100000.00 |

Source: Field Survey, June.2011

Figure No. 1



The table no. 7 shows, the average production cost a bigha of banana orchard estimated Rs. 1, 00,000.00 (One hundred thousand only) in first year or during the first crops (bali). Now calculate the average production cost of per katha.

One bigha=20 katha

So, per katha production cost = total production cost of per bigha/20

= Rs 1, 00, 000.00/20= Rs 5000.00

The average production cost is Rs. 5000.00 (Rs. Five thousand only) in per katha.

Similarly, calculate the average production cost of per dozen of banana. The banana can be produced 30000 dozen in per bigha in case of all banana are living , But out of 100% 25% are lose so we calculate only 22500 banana, the average production is Rs. 100000.00 per bigha.

Here, per dozen production cost = 100000/22500 = Rs. 4.44

The average production cost of per dozen is Rs. 4.44 in first year or first crop.

The production cost of banana is reduced in per bigha, katha and dozen of banana form second to 5 to 10 year. Because from 2nd year some cost will not include in total cost like some land preparation, seedling or nursery plantlets and other costs. By themselves can prepare the banana plantlets from main banana tree on his orchard. So that the details of average cost of banana production cost per bigha, katha and dozen as following table no. 8.

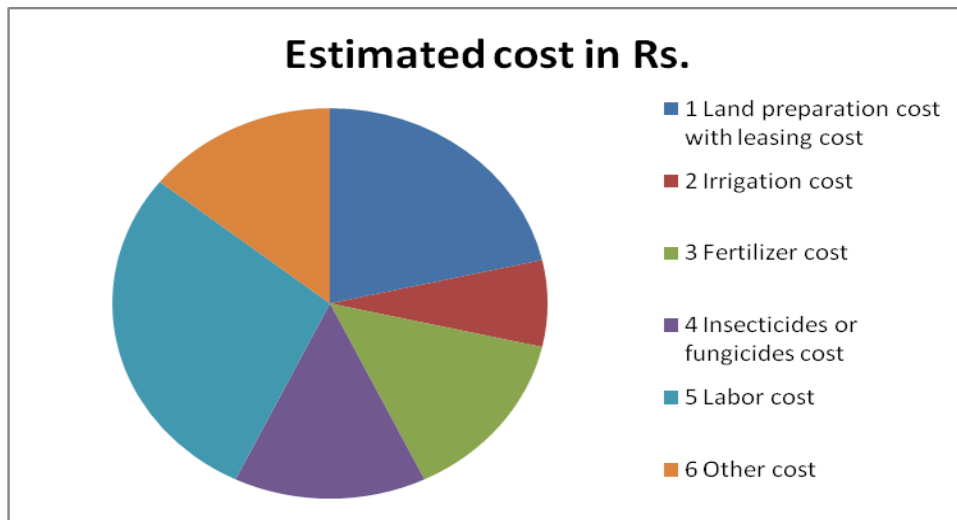
Table no. 8

Banana production cost in per Bigha (from second year to fourth year) in per year

| SN | Description of cost | Estimated cost in Rs. |
|------------|---|-----------------------|
| 1 | Land preparation cost with leasing cost | 15000.00 |
| 2 | Seedling or Nursery plant cost | ----- |
| 3 | Irrigation cost | 5000.00 |
| 4 | Fertilizer cost | 10000.00 |
| 5 | Insecticides or fungicides cost | 10000.00 |
| 6 | Labor cost | 20000.00 |
| 7 | Other cost | 10000.00 |
| Total cost | | 70000.00 |

Source: Field Survey, June.2011

Figure-2



The above table's shows the average production cost a bigha of banana orchard is estimated Rs 70000.00 (Rs. Seventy thousand only) in per year from second year to fourth year. Now calculate the average production cost per katha. It also showed by Pie-chart.

$$\begin{aligned} \text{Production cost per katha} &= \text{production cost per bigha}/20 \\ &= 70000.00/20 = \text{Rs. } 3500.00 \end{aligned}$$

The average production cost is Rs. 3500.00 (Rupees Three thousand five hundred only) in per katha. Similarly, average production cost per dozen will be calculated.

$$\text{Per dozen production cost} = 70000.00/22500 = \text{Rs. } 3.11$$

The average production cost of per dozen of banana is estimated Rs. 3.11 (Rupees Three only eleven paise in per year from second year to fourth year period of banana cultivation. By the same presentation have shows by pie-chart.

4.1.10 Harvest and Picking

The banana fruit has no exact harvest time. Bananas are harvested at various stage of its maturity depending upon the purpose for which it is cultivated. Banana tree can be bear after planted from six to ten months as management of orchard. The banana fruits can be picked three month after fruit bearing, according to the farmers, they have taken advantage from banana fruits for the one-year period. So the banana tree's life is one year. The harvest period is majority of the surveyed farmers, the month from

March to September during the year. When banana finger (kosa) comes to dark green to light green color and hard and big size of finger (70 to 90 days after fruit bearing) then farmer are picking or cutting to banana bunches.

In this area, more farmers are picking or cutting to banana bunches one by one and bring through from the farming area to wholesaler. Some farmer already agreement with wholesaler for yearly, when the bananas are ready to sell the farmers is contact to wholesaler and they themselves picking banana from the produced area. The picking cost has been computed assuming that a labor cost the average picking cost per bunches of banana is estimated to be Rs. 5.00 (Rs.0.5 per dozen of banana. The following table shows detail.

Table no. 9

Total harvest and picking cost

| Description | Per Bigha | Per katha | Per dozen |
|------------------------------------|-------------|-------------|-----------|
| The total harvest and picking cost | Rs 20000.00 | Rs. 1000.00 | Rs.0.88 |

Source: Field Survey, June. 2011

According to the above table the total harvest and picking cost is Rs. 20000.00 in per bigha, Rs. 1000.00 in per katha and Rs. 8.88 per dozen of banana.

4.1.11 Packaging and Branding

In this area, no special packing it requires. For the local markets the fruits are taken by bamboo baskets on cycle, bullock cart, etc on local market. And out of local market sellers or wholesaler bring truck and load the banana fruits but there are not done to packaging and branding by farmers. The bunches are marketed naked. There is no practice of using any special types of containers. The bunches are as such loaded or unloaded from carts, buses, trucks or other.

Branding or packaging is not needed for banana fruit farmers in this area. So, there is no applicable of branding and packaging cost to banana grower therefore packaging and branding cost is zero.

4.1.12 Ripening and Storage

According to banana farmer for banana there is no necessary to storage but some banana grower has stored for days/ weeks together adopting proper post harvest handling attention. Depending on the distance to destination markets banana harvested at maturity are stored in different ways such as (I) ordinary atmosphere storage at room temperatures and humidity for local markets (II) storage at a temperature slightly above 13⁰c and a relative humidity of 85-95 percent for about 3 week and then ripen in a week or two at 20⁰c for distance markets.

In Kailali district, banana farmers are carried to banana bunches in home or store from banana cultivated field. So, the farmers are used to ordinary storage and some farmer do not use store. Because they don't have need of store. There is not scientific storage facility for banana fruit. According to survey, they have a few type of storage in farmer house. Farmer stores the banana in ground floor or hanging to banana bunches. Some farmers are sent to the market directly from banana field or they are not used store.

The temperature is needed more than 20⁰c for banana ripening. The most difficulties come in winter season. The best temperature is 25⁰c for banana ripening for good condition of color and quality of fruit. In that area, more farmers use only one method of ripening to banana. They use ethylene Harmon, sodium carbohydroxide and ethrel etc. on banana bunches in the storeroom. This method is easy and less expensive for fruit ripening to banana growers

Some amount is invested to store and to ripe for banana. According to survey, the average cost of ripening and storage is estimated as show the following table no. 10

Table No. 10

Storage and ripening cost of banana in per bigha, katha and per dozen

| Description | Per bigha | Per katha | Per dozen |
|---|--------------|------------|-----------|
| Total storage and ripening cost of banana | Rs. 10000.00 | Rs. 500.00 | Rs. 0.44 |

Source: Field Survey, June 2011

According to Table no 10 Shows that the ripening and storage cost is very low. In average Rs.10000 in per bigha, 500 in per katha and 0.44 in per dozen.

4.1.13 The total production cost

The total production cost is calculated here. The sum of the average production cost, harvesting and picking cost and storage and ripening cost estimated of banana cultivation in production period as following table no. 11.

Table no. 11

The total production cost of banana cultivation (in Rs.) in first year

| S.N. | Description of cost | Per bigha | Per katha | Per dozen |
|------|---|---------------|-------------|-----------|
| 1 | The average production cost | Rs. 100000.00 | Rs. 5000.00 | Rs. 4.44 |
| 2 | The average harvesting and picking cost | Rs. 20000.00 | Rs. 1000.00 | Rs. 0.88 |
| 3 | The average storage and ripening cost | Rs. 10000.00 | Rs. 500.00 | Rs. 0.44 |
| 4 | The total average production cost | Rs. 130000.00 | Rs. 6500.00 | Rs. 5.76 |

Table 12

The total production cost of banana cultivation in second year to fourth year (in per year)

| S.N. | Description of cost | Per bigha | Per katha | Per dozen |
|------|---|---------------|-------------|-----------|
| 1 | The average production cost | Rs. 70000.00 | Rs. 3500.00 | Rs. 3.11 |
| 2 | The average harvesting and picking cost | Rs. 20000.00 | Rs. 500.00 | Rs. 0.88 |
| 3 | The average storage and ripening cost | Rs. 10000.00 | Rs. 500.00 | Rs. 0.44 |
| | The total average production cost | Rs. 100000.00 | Rs. 4500.00 | Rs. 4.43 |

Source: Field Survey, June 2011

In first year (first crop), the total average production cost of banana is estimated Rs. 130000.00 (Rupees One Lakes thirty thousand only) in per bigha, Rs. 6500.00 in per katha and Rs. 5.765 per dozen. Similarly, in second to fourth year, the total production cost is estimated Rs. 100000.00 (Rupees One lakes only) in per bigha, Rs. 4500.00 in per katha and Rs. 4.43 per dozen of banana in each year.

Here, the interest of investment of banana cultivation is not estimated or included in above figure of banana production cost. Because the another subsidiary advantage or profit is not also calculation. In first year the banana farmers can be earn some profit from subsidiary crops (intercrops). Similarly, second to fourth year period they can be earn some more profit from sales of some extra plantlets. So there is applicable to principle of equality in banana cultivation and ignore for interest and subsidiary profit.

4.2 Distribution

The banana farmers distribute banana fruits in various local and others markets by various channels after fruit production in Kailali district. In main banana production center (Tikapur area), the banana growers are distribute use various method in local markets and Maximum quantity of bananas to send out area market.

4.2.1 Short Introduction of markets

According to field survey, in this area, 40% of total production of banana has been supplying in local market and 60% of total production of bananas has been supplying other areas i.e. Dhangadhi, Nepalgunj and others local market. But main market of this area is Nealgunj. The local markets around of production area like Tikapur bazaar, Satti bazaar, Chauraha, Daulatpurghat, Lamki, Chisapani, Manuwa, Rajapur and other various villages. There are maximum utilization of banana markets, mainly Tikapur bazaar has first position in utilization of banana than the other markets, similarly, nearest villages from growing area also make maximum consumed of banana quantity. Dhangadhi is the headquarters this district it is big city of this area. Dhangadhi lies in south west since and nearly 90 km far from Tikapur. Banana can be supplied in others some all markets of Kailali i.e. Vajani, Sukkhad, Chaumala, Attriya, Fulbari etc. similarly, bananas are supplied in Nepalgunj and Mahendranagar. These are commercial big cities out of Kailali district too.

4.2.2 Channels of Distribution

Marketing institutions involved in the process of moving goods and services from producer to the ultimate consumer known as channel of distribution. A part from the producer and consumer, a channel may include other parties such as agent, trader, and contractors and so on. The channel of distribution differs on the basis of the nature of the product to be marketed; its quantity, distribution cost availability of marketing facilities and how much of the marketing function the producer wants to undertake.

The channel of distribution of banana from the farmer is very short in this area. Moreover, most of them are not operating as business norms. The producer and local traders is the most common marketing channel in this district. It was found that 20% of total producer who sell their products themselves and remaining 80% sell through the traders. Banana distribution channel is as following figure- 1 & 2 in production area.

Figure-3

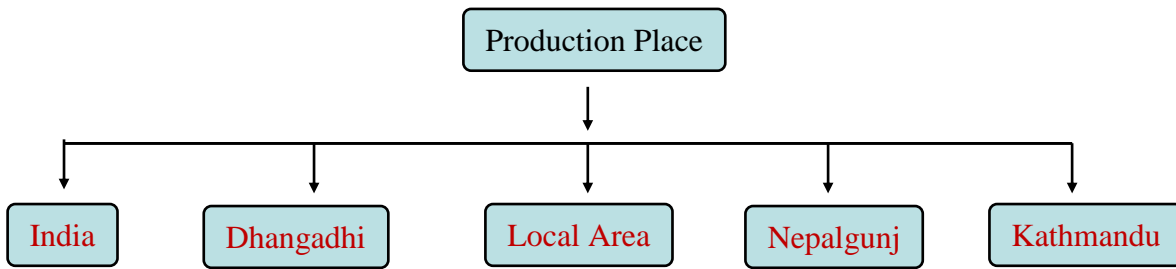
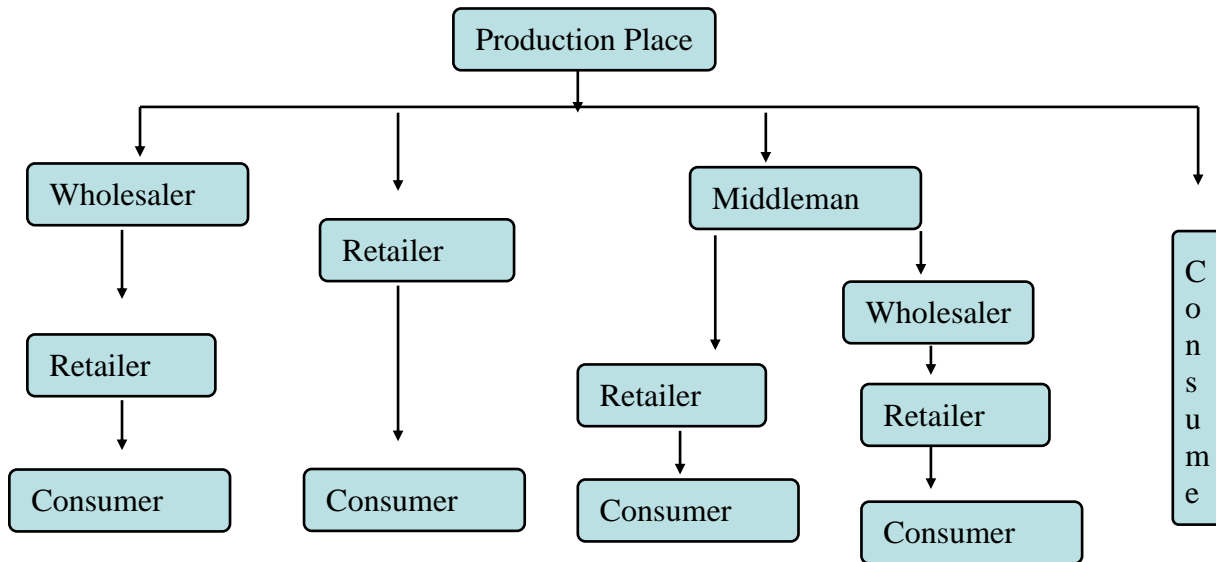


Figure – 4



4.2.2.1 Producer – Consumer

In this channel, a large volume of banana is directly sold by the producer to the consumer. Growers carry a little of the fruit with them while going to the market and villages every day by day. This channel of distribution is used only in local area. The banana producer sells to the consumer by cycle and other small shop in local markets and villages i.e. Tikapur, Satti, Chauraha, Rajapur and neighboring villages. Some consumers directly go to purchase banana fruit to growers home. Producer directly sell the banana to consumer by this channel are used 20% in total production of banana. The small banana grower has used this distribution channel.

4.2.2.2 Producer-Retailer-Consumer

Growers carry the banana fruit and sell to the retailer or retailers has brings the banana to purchase from producer. Maximum local retailer sells banana to the consumer by these channels in Tikapur bazaar, Satti bazaar, Chauraha, Lamki, Rajapur etc. This

channel used 50% of total banana production in this area.

4.2.2.3 Producer-Wholesaler-Retailer-Consumer

Mostly 80% of total banana producer has used to distribute by this method in the district. The producer directly contract to the wholesaler in out of production area like Dhangadhi, Nepalgunj and Tikapur wholesaler and pick up from grower farm. Some wholesalers come to banana growing area and take to the largest fruits of banana.

4.2.2.4 Producer-Middleman-Wholesaler-Retailer-Consumer

About 10% of total banana production is distributed by this method in Kailali district. Some middlemen or contractors contract with banana farmers and take to the large no. of banana bunches from this area. The middlemen sell the banana to the direct to the wholesaler or retailer. Now, contractors from Dhangadhi, Mahendranagar, Nepalgunj and India contract with banana grower in this area.

4.2.3 Transportation

Transportation is an essential factor the overall economic development of the country. It is the means by which goods are moved from the production centers to the market. Today people enjoy the benefits of many goods that cannot be produced in their region or even within their country and such goods are acquired by means of transportation. Since goods tend to move from places where supply is high to the places where the demand is high, thus equalizing the two.

Although transportation has been given priority in Nepal the difficult rugged topographical condition of the country has posed a great problem to all sort of transportation lack of roads and their efficient transportation facilities have resulted involvement of more time and money losses are incurred during transit. Since banana is perishable product, it should be moved as far as possible from the producer to consumer and careful handling during the transit is essential. Efficient transportation system extend the range of distance and facilitate, the banana grower to reach more market and to top new demand.

4.2.3.1 Transportation System

The nearest markets for the banana of this area are Tikapur, Satti, Narayanpur, Rajapur, Lamki etc. banana is maximum consumed in local area (villages and small markets) and other main supplied in Dhangadhi and Nepalgunj. The banana can be supply out of Kailali district, mainly Mahendranagar, Nepalgunj and Kathmandu. But growers have not enough quantity of banana at present. They have little production of banana which is easily consumed in local areas and neighbor district.

The local retailer of this area usually carries the banana on their cycles, bullock carts to local markets and villages from produced areas. The growers are mostly used transportable tools like cycles, bullock carts, tractors, Mini Trucks in nearest or around the markets from farming. Therefore, the mean of transport for the banana can be cycles, bullock carts, tractors and Mini Trucks for local markets.

The wholesaler and middlemen use mostly Tractors, Mini Trucks and buses to banana transportation for Dhangadhi and Nepalgunj.

4.2.3.2 Transportation Cost

The cost of transportation by various transportation tools to different destination is found different in local market and out of district of nearest market from produced area. There is very low cost of transportation. Some people or salesman carried on cycle or others mean with themselves, so there is no calculations of transportation cost in local markets.

According to survey, the cost of transportation by bus is Rs 8000 (Rupees Eight thousand) for each Mini Truck from Tikapur to Nepalgunj. In Each Truck around 3000 Dozon banana will be contained, here is a calculation of per dozen transportation cost by truck.

Here, per tripe Rs. 8000.00

Capacity of truck = 3000 Dozon

Transportation cost of per dozen = Per trip cost/Total dozen

$$= 8000/3000$$

$$= \text{Rs. } 2.66$$

Therefore, the cost of transportation by truck is Rs. 2.66 per dozen of banana from Tikapur to Nepalgunj. The transportation cost is same from Tikapur to Dhangadhi. Because the distance is almost equal of Dhangadhi and Nepalgunj from Tikapur. The banana can be supplied in Rs. 2.66 cost of transportation in per dozen in all markets of Kailali district and out of district like Mahendranagar and Nepalgunj.

4.3 Price

In banana growing area, the prices received by the farmers selling bananas are differently by nature and quality and seasons. But according to Banana grower some sellers are contacted with wholesaler in same price for whole year so only these will be purchased this banana for whole year. The banana farmers receive the price within the growing area. The average price is Rs. 12 (Twelve) per dozen. But nature and quality of banana and seasons the rate are changes like Harichhal 12, Malbhog 15 William 12 and season wise winter 15, festival 18, Summer 12. The price is Rs. 12.00 per dozen of banana selling by banana farmers to whichever buyers like consumer, retailer, wholesaler and middlemen. The policy has been adopted to fix the price of banana by cultivators in this area. The producer can succeed to sell their expected quantity in the above price in cultivated area. Because demand for banana is very high and increasing day by day.

As in case of other products, pricing of the fruit is also based on the demand and supply. So the price differs among the markets, among the buyers according to the season and sometimes even among the days of week.

4.3.1 Price Variation on different Marker

The quality of banana is most effective in price. The price to be paid differs as per the quality of bananas. The consumer pay high price to qualitative banana fruits but farmers makes assuming 12 rupees equal price of all kinds of banana in this area. But in Nepalese markets, the price differs significantly as quality of banana defers. The high quality bananas cost high and low quality bananas cost lower. The following

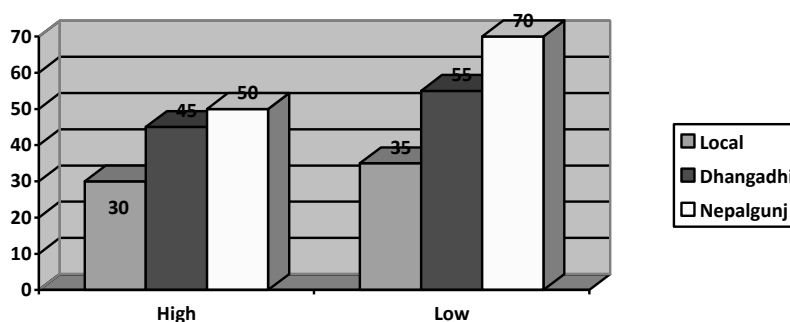
table no. 12 shows the details

Table No. 13

The retail price of William and harichhal banana as per the quantity of bananas in various markets. (In average)

| S.N | Markets | High quantity | Low quantity |
|-----|---------------|---------------|--------------|
| 1 | Local Markets | Rs. 30 | Rs. 35 |
| 2 | Dhangadhi | Rs. 45 | Rs. 55 |
| 3 | Nepalgunj | Rs. 50 | Rs. 70 |

Figure-4



According to table no 13, table shows that in average price of banana as per quantity of banana in various market(local market, Dhangadhi and Nepalgunj) similarly, Rs. 30, 45 and 50 on high quantity and Rs. 35, 55 and 70 on low quantity. And this difference has also showed by Bar-diagram.

4.3.2 Price Variation on different quality

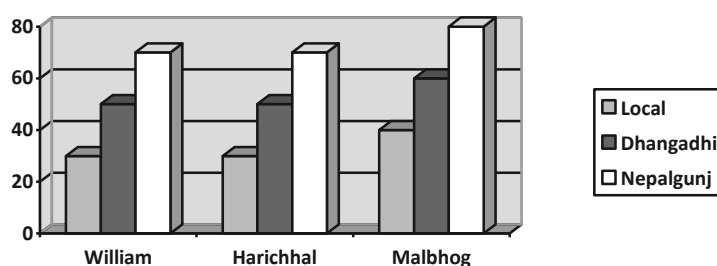
To visualization the price at different market farmer gate price, local and short distance market and Dhangadhi and Nepalgunj market are consider here investigation. It was found the in person; there is different price of banana of different quality on different market. The price of banana is very low in local market of Tikapur but very high in Nepalgunj and Dhangadhi. The average retail price of banana is shown in the following table.

Table 14

Average price of banana per dozen in various market of different quality (retail price)

| S.N | Market | William | Harichhal | Malbhog |
|-----|--------------|---------|-----------|---------|
| 1 | Local Market | 30 | 30 | 40 |
| 2 | Dhangadhi | 50 | 50 | 60 |
| 3 | Nepalgunj | 70 | 70 | 80 |

Figure-5



According to Table No 15, it shows that among William, Harichhal and Malbhog different prices in various markets. The average prices in per dozen 30, 30 and 40 in local market , 50, 50 and 60 in Dhangadhi market and 70, 70 and 80 in Nepalgunj market among William, Harichhal and Malbhog. And that has also showed by bar-Diagram.

4.3.3 Price verification among the buyers and sellers

The price will be paid different on the same market among the buyers and sellers. In the area studied, the average Price is Rs. 15 per Dozen But out of market the price is different among the buyers and sellers.

Of the study found, in the various market ie, Tikapur, Dangadhi and Nepalgunj retail price is very different to each other. The banana sellers in above market are selling indifferent prices. They have taken more profit, depending on various buyers and sellers. The price verification Chart of buyers and sellers is as bellow of different market.

Table 15

Price verification among the buyers and sellers

| S.N | Market | William | | Harichhal | | Malbhog | |
|-----|-------------------------|---------|---------|-----------|---------|---------|---------|
| | | Buyers | Sellers | Buyers | Sellers | buyers | Sellers |
| 1 | Local Market/Tikapur | 15 | 30 | 15 | 30 | 18 | 40 |
| 2 | Dhangadhi | 20 | 50 | 20 | 50 | 25 | 60 |
| 3 | Nepalgunj | 20 | 70 | 20 | 70 | 25 | 80 |

According to table no:15 shows that prices variance between buyers and sellers in different qualities of banana at different market. The table shows that in local market 15 to 30 on William, 15 to 30 on Harichhal and 18 to 40 on Malbhog form buyer to seller. Similarly on Dhagadhi and Nepagunj market 20 to 50, 20 to 50 and 25 to 60 and 20 to 70, 20 to 70 and 25 to 80 in Harichhal and Malbhog.

4.3.4 Seasonal price verification in Price

The season verification is due to the supply situation of the market. During the harvesting season, Supply is more than the other months and this is the reflected on the average price.

In the general observation, the price determination on the various market of banana is not change in any season . They are determine to fixed price is Rs. 12 per Dozen. But some grower are selling in differently with seasonally. Because of this, the banana is consumed little quantity.

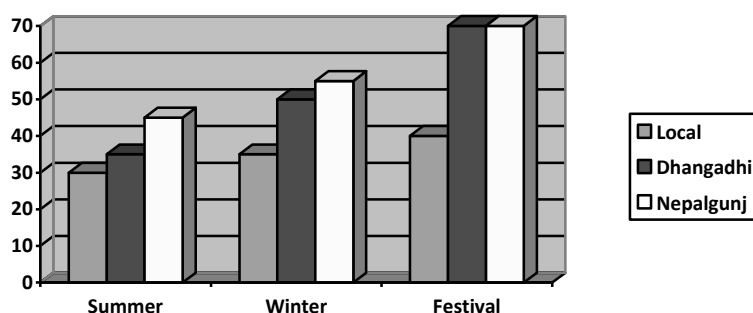
Out of the market from grower areas, The market price is changed in season. The banana price is higher in winter season then summer season , Because in this season banana is supplied in raw material. In festival time, banana price is very higher than other season. The following table is shows the details price situation in various season on various market.

Table 16

Average price situation in various seasons on various markets.

| S.N | Market | Summer | Winter | Festival |
|-----|--------------|--------|--------|----------|
| 1 | Local Market | 30 | 35 | 40 |
| 2 | Dhangadhi | 35 | 50 | 70 |
| 3 | Nepalgunj | 45 | 55 | 70 |

Figure-6



According to Table No 16, the table shows that the price situations are different in various markets at different seasons. As on field survey summer, Winter and festival seasons prices are different in various market 30, 35 and 40 in local market, 35, 50 and 70 in Dhangadhi marker and 45, 55 and 70 in Nepalgunj market. And presentation has also showed by Bar-Diagram.

4.4 Processing

Processing plays an important role in the market of highly perishable product like fruit. It helps to change the time and information of sole. Most of the food rains are used for consumption only when they are processed. Processing avoids wastage of product arising from oversupply. Thus the perish ability of those product are minimized. Besides the processing of fruits and vegetable helps generate income and employment opportunities at large.

Banana can be used in various methods. Ripe fruits are boiled direct and powdered to

make flour, Chips , Flakes, Juices and beers can be used on umbrellas, dining or fast plants or wrapping materials, fibers from pseudo stents make ropes, bags and textiles materials . So many product canbe made by the processing of fresh banana like chips, jam juices, anger, power, beer, wine, brandy and banana tree is also row material of cloths, paper cardboard, handicraft material etc.

When the productions of fruit heavily increase it doesn't succeed to get market s a fresh fruit, the processing function takes a remarkable place. The farmer don't process banana in kailalai at present due to the lack o opportunity and technology. Some of the interested farmer makes the wine and brandy in their own house by tradition methods. They are used to make wine and brandy for family purpose. They don't make large Production of wine since they have not taken licensees of wine for selling purpose because it is dry area. According of interview Mr. Kalu Hamal, the process of making Jelly, Jam, and Juice by banana will be increased in the fruits if bear factory will established.

4.5 Promotion Activities

The Technical and financial support programs have been essential for the farmer to promote fruit farming. But the government/His Majesty of Government have been due attention to the banana farming of Kailali The district Agricultural office has established many year ago. It provides only few number of extension services through JA/JTA to the farmers and provides agricultural tour for selected farmers to the selected areas of a Country. But these services are inadequate to the banana of this area.

There is only one person Mr. kalu Humal who is directly or indirectly involved in the supporting activities to the banana farming in his area. He provides suggestion of technical terms to the banana farmers. The major support necessary in the banana farming are identified as the credit facility extension services tools and implements, insecticide and pesticide management of appropriate market etc.

During the field survey, it was found that ADB has organized exclusively with purpose of financing project related to agricultural. It provides loan to individual and

farmer too. Under different schemes likes small farmer development project, incentive banking program etc. It also distributes money to the schemes related to banana in the selected areas. So the ADB has positive to investment in banana cultivation. In present, it has provided to loan till Rs 100000 per bigha on 13.5% interest to banana cultivation. It also supports activities of promotion for banana cultivation. Some another commercial bank and cooperatives has also established and support to investment.

4.6 Profit

Banana is one of the profitable fruit crops. The banana grower and seller are taken to advantage from many by banana fruit business. Here is the revenue of estimation profit from banana business. The banana farming is easy and three to four times advantage then that of other traditional crops in kailali district. Here, only the revenue receipts from the banana cultivation is estimated and calculated as profit and no comparison is made to other crops.

The revenue receipts from banana cultivation is estimated to based on total production cost and selling price of banana in there grower area. The table shows that the relation between cost and revenue from which it can be estimated net profit to grower in per bigha and per katha of banana.

Net profit = Total Revenue- Total Production Cost

Table 17

a. The estimated net profit from banana orchard in per bigha

| S.N | Year(Crops) | Total revenue | Total Production Cost | Net profit |
|-----|----------------------|---------------|-----------------------|-------------|
| 1 | Year 1 st | 2,88,000.00 | 1,30,000.00 | 1,58,000.00 |
| 2 | Year-1-4 | 2,88,000.00 | 1,00,000.00 | 1,88,000.00 |

Here, the total estimated production cost is already calculated on Table No. 11 and total revenue cost is calculated on assuming 1600 productive tree in per bigha and in per tree assumed produced 15 dozen and assuming in average Rs 12 Per dozen cost .

Here, the calculation of estimation total revenue cost in per Bigha.

Total no of tree in per bigha= 2000.

20% tree are unproductive = 400

Therefore Productive tree in per bigha is = 1600 tree

Per tree average 15 Dozen produced = $1600 \times 15 = 24000$ dozen

Total revenue cost in per bigha @ of 12 per dozen= $24000 \times 12 = \text{Rs } 2,88,000.00$

Now Here we calculate in per katha= $24000/20 = 1200$ dozen.

Table 18

b. The estimated net profit from per katha.

| S.N | Year(Crops) | Total revenue | Total Production Cost | Net ptofit |
|-----|--------------|---------------|--------------------------|------------|
| 1 | Year 1st | 14,400.00 | 6,500.00 | 7,900.00 |
| 2 | Year-1-4 | 14,400.00 | 4,500.00 | 9,900.00 |

According to the above table No 16 in first year, the banana grower can get low profit in first year then year 2nd to 4th year. We can see the banana grower can get net profit only 1, 58,000.00 (Rupees One lakes fifty- eight thousand only) and from 2nd year to 4th year 1, 88,000.00(Rupees One lakes eighty-eight thousand only) in per bigha. And also table shows in per katha the banana grower can get net profit in 1st and 2nd to 4th year Rs 7,900.00 and 9,900.00 respectively.

Here we calculation of banana cultivation till four year and after four the banana cultivation is not good condition so from this year the income will be reduced up to 10 years. Then after farmer change another crops or gain new plant of banana nursery plantlets.

CHAPTER-5

SUMMARY, FINDINGS AND RECOMENDECTIONS

5.1. Summary

Kailali is located in tarie district. Kailali district is one of the district of Seti zone in Far Western Development Region. The geographical location of kailali lies between the 80 to 81 15' east longitudes 28 degree 22' to 29 Degree north latitude. The total area of the district is 2742 Sq. Km . The maximum temperature reaches up 46 degree in May to June and annual average temperature of this district is maximum-30.5 degree centigrade and minimum is 17.6 degree centigrade kailali receives an annual rainfall of 1577.4 ml in the average. The total population of this district is 6200350 (Male 312524 and Female 307511).

Dhangadhi and kailali are two Municipality in kailali district. The district Head quarter is located in Dhangadhi. Dhangadhi is a main market of Far western region (Achham, Bhagunj , Bhajura, Doti and Dadeldhura) and some few foreign trades also connected to India. Small cottage and large Business industries are also available in here.

Kilali district has various small market like Narayanpur, tikapur, Satti, lamki, chisapani, sukhad, pahapbanpur, Chaumal, attariya and Dhangadhi etc. Nepalgunj and Mahendranagar are neighbor cities of this district.

The banana faming is a very good scope mainly in tikapur municipality and the surrounding areas. The part of kailali have been highly allured by banana farming since the banana farming is easy and three to four time advantageous than that of the other traditional crops.

In Actual data of survey, the banana farming has covered 500 hectares in kailali district and its main pocket area of banana cultivation are Chaumala, Malakhati, Fulbari, Tikapur, Narayanpur, Dhansingpur and khailad .

Tikapur municipality, Narayanpur VDC and Dhansingpur VDC lie in eastern part of Information and data for the study are collected from primary as well as secondary sources. ten farmers, Ten wholesalers/ retailers, Ten costumers and ten e related person about banana farming were selected randomly for the interview. Secondary data and information also had been collected from various government and nongovernmental organizations.

Banana farmers plant banana in 10 katha to 35 bigha of land. The total area of banana cultivation in kailali district is 500 in the 2066/67. The major banana cultivating area is Chaumala , Fulbari, Narayanpur and Dhansinghpur Tikapur municipality. The major varieties are willaam , malbogh and Harichha in that area.

The study estimates that there are planted two thousand banana tree planted in each bigha and 25% plants can be expired in per bigha. In average 1500 banana plants (tree) are grown in one bigha. The farmers are produced 2000 numbers of banana tree in per bigha. The average production per fruit bearing tree is 15 dozen (180 finger) of banana. the average production is estimated to 1500 finger of banana fruit in per katha and 30000 finger of banana in per bigha this area.

Most of the farmers apply fertilizer in banana cultivation. None of the farmers test soil before establishing their orchards. The regular maturing and insecticides is used by the farmers in pre-bearing as well as past-bearing stage. There is an intercropping system and the major intercrops are soybean, cowpea etc. There is irrigation facility by channel and pump set.it is estimated that by during the year 2010.

The total production will be 3982500 dozen of banana fruits in Tikapur Municipalityn Dhansingpur and Narayanpur VDC. The average production cost a bigha of banana

orchard estimated Rs. 1, 00,000.00 (One hundred thousand only) in first year or during the first crops (bali). The average production cost of per dozen is Rs. 4.44 in first year or first crop. The production cost of banana is reduced in per bigha, katha and dozen of banana from second to 5 to 10 year. The average production cost a bigha of banana orchard is estimated Rs 70000.00 (Rs. Seventy thousand only) in per year from second year to fourth year.

Mr. Bishram Kushmi is an authorized person of nursery plants supply. He took some nursery plant from Nepal government and some from Kathmandu and provided to farmer. First time he took tissue culture technology by government and provide to grower and then they produced by themselves from previous years banana tree. According to direct field survey the extra banana tree are brought and distributed by the some banana growers.

All banana cultivators are selling nursery plants to a same prices, that is Rs. 18 (eighteen) per nursery tree. There is not price cutting system of banana nursery tree. Banana plantlet can be planted any times of the year. According to Bishram Kushmi, most suitable time is during south west monsoon in May-June which continues till November.

The harvest period of majority of the surveyed farmers, the month from March to September during the year. When banana finger (kosa) comes to dark green to light green color and hard and big size of finger (70 to 90 days after fruit bearing) then farmer are picking or cutting to banana bunches.

In first year (first crop), including all expenses the total average production cost of banana is estimated Rs. 130000.00 (Rupees One Lacs thirty thousand only) in per bigha, Rs. 6500.00 in per katha and Rs. 5.765 per dozen. Similarly, in second to fourth year, the total production cost is estimated Rs. 100000.00 (Rupees One lacs only) in per bigha, Rs. 4500.00 in per katha and Rs. 4.43 per dozen of banana in each year. About 10% of total banana production is distributed by this method in Kailali district.

Some middlemen or contractors contract with banana farmers and take to the large no. of banana bunches from this area.

But growers have not enough quantity of banana at present. They have little production of banana which is easily consumed in local areas and neighbor district.

The local retailer of this area usually carries the banana on their cycles, bullock carts to local markets and villages from produced areas. The growers are mostly used transportable tools like cycles, bullock carts, tractors, Mini Trucks in nearest or around the markets from farming. The wholesaler and middlemen use mostly Tractors, Mini Trucks and buses to banana transportation for Dhangadhi and Nepalgunj.

The cost of transportation by bus is Rs 8000 (Rupees Eight thousand) for each Mini Truck from Tikapur to Nepalgunj. The transportation cost is same from Tikapur to Dhangadhi. Because distance is almost equal Dhangadhi and Nepalgunj from Tikapur.

The average Price is Rs. 15 per Dozen But out of market the price is different among the buyers and sellers. Of the study found, in the various market ie, Tikapur, Dangadhi and Nepalgunj retail price is very different to each other 30,45 and 50 similarly. But the grower determination of banana is not change in any season. They are determine to fixed price is Rs. 12 per Dozen. But some grower is selling in differently with seasonally. Because of this, the banana is consumed little quantity.

The banana grower can get low profit on first year then year 2nd to 4th year. We can see the banana grower can get net profit only 1, 58,000.00 (Rupees One lacs fifty-eight thousand only) and from 2nd year to 4th year 1, 88,000.00 (Rupees One lacs eighty-eight thousand only) in per bigha. And also table shows in per katha the banana grower can get net profit in 1st and 2nd to 4th year Rs 7,900.00 and 9,900.00 respectively.

There is only one person Mr. Kalu Humal who is directly or indirectly involved in the supporting activities to the banana farming in his area. He provides suggestion of

technical terms to the banana farmers. The major support necessary in the banana farming are identified as the credit facility extension services tools and implements, insecticide and pesticide management of appropriate market etc.

During the field survey, it was found that Agriculture Development Bank (ADB) has organized exclusively with purpose of financing project related to agricultural. It provides loan to individual and farmer too. Under different schemes likes small farmer development project, incentive banking program etc. It also distributes money to the schemes related to banana in the selected areas. So the ADB has positive to investment in banana cultivation. In present, It has provided to loan till Rs 1, 00,000 per bigha on 13.5% interest to banana cultivation. It also supports activities of promotion for banana cultivation. Some another commercial bank and cooperatives has also established and support to investment.

5.2. Findings And Conclusion:

During the Field visit and discussion with banana cultivators, In kailali district, there are some lacks and challenges for growing banana, the following findings are as bellows:

- Lack of technical knowledge to farmer is main challenges, the farmer are attracted to earn more profit from banana cultivation, they are directly started banana farming without gain and enhance technical knowledge. In order to get good production of banana, regular maturing is necessary operation. Similarly, pruning, controlling weeds and protection form diseases, insect's and livestock are not also less important operation. But most of the farmer who has low knowledge about the appropriate quality of compost manure and chemical fertilizer for plant of different ages as well as planting stage.
- Some year ago there are lack of irrigation facility but now a day they take water from karnali by cannel, But also every were they could not provides this facilities so they set a boring/ PUMP set which is very costly.

- Especially ADB has regularly provided the loan for banana production. It provides loan 15% interest rate and only one lake for one bigha which is not enough for banana farming and also percentage is very high. Not only ADB some other private banks are also provide loan in high percentage rate.
- There is less coordination between banana cultivators. Due the less coordination they did not get and sharing innovative idea to each others.
- Mostly the banana grower produced William and in small quantity malbogh and hirachhal. There are lacking of varieties of banana producing farmer.
- According to field survey and by data in kailali district only 500 bigha the banana has cultivated which is not enough quantity. It produced banana has consumed in local marker and Dhangadhi, Mahendranagar and Nepalgunj etc. Although banana farmer has produced in 500 bigha, but they could not able to supply as per demand of market. So many wholesalers will fulfill demand from near India's market.
- The farmers are not used especially packing and neither its requires. The farmers did not do packing and branding. The bunch and hands are directly delivery in market. They have no practices of using especially types of packing.
- Lacking of scientific storage facilities. Most of the farmer can use traditional storage method for a short time only. Because they did not have a large quantity of banana. When banana to be ripe or matured for sell the wholesaler has take it from the banana tree.
- Lack of education is also one of the problem in banana farmer 50 percent banana grower are SLC pass and others are in under SLC. So it creates problem to understood technical knowledge for banana growers.
- In kailali District lack of technical knowledge and lack of opportunities they did not process banana to produced other things. Only some interested farmers are make wine, brandy, chips, juices for there home purposed and business purposed. But they did not make large production of wine, brandy for business purposed.

- The price received from selling banana is very low then retail market price while customer have pay Rs 50 to 70 per dozen but farmers has received in average Rs 12 in each season. There is very vast different.
- There are not any research activities about marketing situation by banana grower. Grower are not feeling marketing problem in present but the problem of marketing situation will come in future.

5.3. Recommendations

The followings recommendations are analysis based on field survey of kailali district on banana marketing:

- Used modern tools and techniques, chemical fertilizations and agro fertilizers for better production of banana in kailali district. So Agricultural corporation and Cooperative organization should be responsible to provide such material at farm level. The optimal rate, time and method of application of agro-chemical, compost manure and chemical fertilizer should be determine and these information should be mentioned in a hand book and it should be provided to each banana grower.
- Irrigation is important not only for banana farming but also for whole agricultural system. It will be minimized the cost of production and easy for production better crops. So government should provided and available resources for irrigation in minimum cost in kailali district.
- Most of the Farmer has facing the financial problems. They cannot receive loan of desired amount and in a simplified way because if low banking facilities. So if government bank and other private bank will provide long term loan facility in minimum percent interest rate. It would be very easy for support strengthen for banana marketing.
- If Agricultural Office has provided different packages of modern and effective training to banana grower, it has improved quality and quantity of production and farmers.
- If banana farmer should be plan for exposure visit in India for observation the harvesting and post harvesting handling of bananas. This needs to be incorporating in the District Agricultural Plan.

- If Government should established Agricultural research center in kailali to identified the causes of the diseases from which the farmers are suffering and the farmers should be made aware of the disease.
- If Clear and scientific concept for storage should be introduced that farmer should be encouraged to use such kind of storage.
- Efficient intermediaries in between the ultimate market and the production area should be developed. They should work on the efficient transformation of the produce form the production area to the market and they should be permanent too.
- To refrains the area from isolation, transport facility is must. Transportation will be help to reduce the substantially high portion of the marketing cost and to reduce the much – skewed marketing margin taken by various banana traders.
- If government has provides training to make wine, brandy, chips, juices etc for business purpose to banana grower and general interested people. I helps to earn more to more many by delivering national and internal market.

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APPENDEX-I

The Question for banana grower

Please fill the following information. Those will be kept secret and used for the research purpose only.

Name:- _____

Date:-

Address:- _____

Age:-

Occupation:- _____

Sex:-

Education:- _____

N. 1 When Did you start to banana cultivation?

Ans:

N.2 Mention the name of agricultural crops practices before doing the banana cultivation?

Ans:

N.3 Have you other crops expect banana at present?

A

ns;

N.4 How much land do you have at present, which cover plantation of banana agricultural?

Ans:

N. 5 Since began how many land doses you have acquire for the banana?

Ans:

N.6 Do you have irrigation facilities?

Ans: (i) Yes (ii) No

N.7 how many numbers of banana plantation at present and take place to cover?

Ans:

N.8 where do you get the nursery plants?

Ans: (i) Self preparation (ii) From local place (iii) From Recommended Place (iv)others _____

N.9 Shall all the nursery of banana plants are living ?

Ans: (i) yes (ii) No living (iii) If Not living, how many percentages of plants is expire. _____ -

N. 10 at present hoe many verities of banana do you have cultivated?

Ans:

N. 11 Do you have seen any types of pest attack in your agricultural of banana plantation? If you have found, what kind of pest and what are doing?

Ans:

N.12 how much effect to your banana crops by the cyclone of air, airflow, Stone, dew etc?

Ans:

N.13 how much amounts do you have paid for per nursery plant of banana or do you have get free?

Ans:

N 14. Where from do you have got the advice for the plantation of banana agricultural?

Ans:

N. 15 Do you have any loan from bank for banana cultivation? If yes how much interest will pay?

Ans:

N. 16 After how many months banana tree will start bearing and how many months it will be harvest & picking?

Ans:

N.17 What is the average product of per banana tree?

Ans:

N.18 Do You consider the quality of banana or quantity of banana ?

Ans:

N. 19 In which market place, do you sold the banana?

Ans:

N. 20 What is the medium of supply the product in market?

Ans; (i) Self (ii) Wholesaler (iii) Retailer (iv) middleman

N.21 The produced banana by you where do you take to sell and in which rate do you sold? (Per Doz/)

Ans

| | Summer | Winter | Festival |
|------------------------|--------|--------|----------|
| (i) Direct to consumer | _____ | _____ | _____ |
| (ii)To Wholesaler | _____ | _____ | _____ |
| (iii) To Retailer | _____ | _____ | _____ |

N.22 How many prices of banana in part years?(Per Doz)

| | | | | | |
|-----------|-------|-------|-------|-------|-------|
| Ans: Year | 2063 | 2064 | 2065 | 2066 | 2067 |
| Rs | _____ | _____ | _____ | _____ | _____ |

N. 23 How much quantity of banana do you have product in last 5 Year?

| | | | | | |
|-----------|-------|-------|-------|-------|-------|
| Ans Year | 2063 | 2064 | 2065 | 2066 | 2067 |
| Per Dozen | _____ | _____ | _____ | _____ | _____ |

N. 24 How much cost do you have spent per bigha ?

Ans :

| | |
|------------------------------------|-------|
| (i) Land preparation cost | _____ |
| (ii) Seeding or nursery plant cost | _____ |
| (iii) Fertilization Cost | _____ |
| (iv) Insecticides/Fungicides Cost | _____ |
| (v) Labor cost | _____ |
| (vi) Irrigation cost | _____ |
| (vii) other Cost | _____ |

Total Cost _____

N. 25 Do you feel the banana crops is more profitable then another crops? How much profit do you get from per bigha (In gross profit)?

Ans:

N. 26 Do you store the banana in godown? Capacity

Ans:

N. 27 Do you packing, branding etc of banana fruits?

Ans:

N. 28 Do you have opened any Institute of corporation? if it is opened than write the name of institute and corporation?

Ans:

N. 29 are you satisfied by agriculture of banana. If not dissatisfied in which aspect?

Ans:

N. 30 : What do you feel the problem in banana cultivation and what are you suggest?

Ans:

APPENDIX-II

The Question for banana seller

(Please fill the following information. Those will be kept secret and used for the research purpose only)

Name: Age:
Address: Sex:
Education: Date:
Wholesaler/Retailer:

1 The banana which is sold you at present and where from get it?

Ans;

1 How many types of varieties of banana are you sold?

Ans:

2 In which seasons you would sell the banana the highest quantity of Banana ?

Ans:

(I) summer (II) winter
(III) Rainy (IV) ALL season

3 How much quantity of the banana was sold by you in festivals time and how much price rate of banana per dozen?

Ans:

4 How much price rate charged by you including supply rate of transport per dozen/per kg?

Ans:

5 How much price rate was charged by you to the customer ? (According to seasons)

Ans: (I) summer (II) winter
(III) Rainy

6 Whether shall you chage the price differential rate to customer?

Ans:

8. Are the customer attention the quantity of the banana?

Ans.:

9. What is the lowest cost of your quality less banana?

Ans:

10. How much price of the qualitative banana?

Ans :

11. Do You know, how much dozen of banana annually sold by you?

Ans;

12. Are you purchased the ripe banana or the unripe?

Ans:

13. How much loss dose you get, if your banana was not sold and it completely rotted?

Ans:

14. Do you have store facilities?

Ans:

15. Do you purchase banana at production place or collection center and where/how?

Ans:

16. What is your opinion and regards about the problem of banana selling and marketing?

Ans:

APPENDIX-III

The question for banana customer

(Please fill the following information. Those will be kept secret and used for the research purpose only)

Name: Age:
Address: Sex:
Education: Date:
Occupation:

1 Do you like fruits; if yes which fruit do you like more and most sweet?

Ans:

2. Which fruit do you like and yours family more consumed?

Ans:

3. Do you like banana, how much do you like?

Ans: (I) Yes I like (II) No I don't like
(III) Little bit I like

4 How many varieties of banana do you know?

Ans: I) Yes I like (II) No I don't like
(III) If yes, write the name of banana varieties _____

5 Did you examine the unripe banana as used to vegetables?

Ans (I) Yes (II) No

6 When do you purchase the plenty of banana?

Ans:

7 Which price rate of banana do you purchase at present?

Ans:

8. Whether according to seasons, is there you have got any change differences in the price of banana?

Ans: (I) summer Rs. (II) Winters Rs.
(III) Rainy Rs.

9. Do you feel there, is high price of banana at the festival time ?

Ans:

(I) Yes

(I) No

10. Are you find there, the price of banana is increasing in every year?

Ans: (I) Yes

(I) No

11. Are you satisfied by quality of present banana?

Ans;

12. Are you satisfied from present selling price of banana?

Ans:

13. Do you know about processing product by banana?

Ans:

14. Can be increased to the demand of banana fruit in future?

Ans:

15. What is your opinion and regards about the problem of banana?

Ans:

SOME PHOTOGRAPHS





Survey Conducted By:

Dipendra Prasad Shrestha

(Thesis Researcher)

MBS 2062/63

Exam Roll No: 3270058

Kailali Multiple Campus,

Dhangadhi, kailali

Nepal