PRESENT MARKET POSITION OF CLOSE-UP AND PEPSODENT TOOTHPASTE IN NEPALGUNJ MUNICIPALITY

A

Thesis

SUBMITTED BY:

BEENA VERMA

Mahendra Multiple Campus, Nepalgunj

T.U. Regd. No.: 7-2-55-815-2000

MBS Exam Roll No.: 1445/2060-062

SUBMITTED TO:

Office of the Dean

Faculty of Management Tribhuvan University

Kirtipur

In partial fulfillment for the requirements for the degree of Master of Business Studies (MBS)

Nepalgunj, Nepal

February, 2010

Fax No.- 081-525578

TRIBHUVAN UNIVERSITY FACULTY OF MANAGEMENT Mahendra Multiple Campus Nepalgunj

Date

RECOMMENDATION

This is to certify that the thesis:

SUBMITTED BY BEENA VERMA

Entitled

PRESENT MARKET POSITION OF CLOSE-UP AND PEPSODENT TOOTHPASTE IN NEPALGUNJ MUNICIPALITY

has been prepared as approved by this D	epartment in the prescribed format of
Faculty of Management. This thesis is for	rwarded for examination.
Mr. Lalmani Pokhrel (Lecturer)	Mr. Chakra Bahadur Bom
(Thesis Supervisor)	(Head of Research Department)

Mr. Laxman Pokhrel (Assistant Campus Chief)

Date:

Ref	Date:
VIVA- VOCE S	HEET
We have conducted the viva-voce examina	tion of the thesis presented by
BEENA VERM	IA
ENTITLED PRESENT MARKET POSITION OF CLO TOOTHPASTE IN NEPALGUN	
And found the thesis to be the original work of the prescribed format. We recommend the thesis to be the requirement for Master of Business Studies (N	be accepted as partial fulfillment of
VIVA-VOCE COM	<u>MITTEE</u>
Chairman of Research Department	
Member (Thesis Supervisor)	
Member (External Expert)	
Member (External Expert)	
Date:	

81-520278 Fax No.- 081-525578

DECLARATION

I hereby declare that the work reported in this thesis entitled "Present

Market Position of Close-up and Pepsodent Toothpaste in Nepalgunj

Municipality submitted to Faculty of Management, Tribhuvan University,

Mahendra Multiple Campus, Nepalgunj is my original work done in the form of

partial fulfillment of the requirement for the Master's Degree in Business Studies

(MBS) under the supervision of Mr. Lalmani Pokhrel, Mahendra Multiple Campus,

Nepalgunj.

Beena Verma

T.U. Regd. No.: 7-2-55-815-2000

MBS Exam Roll No.: 1445/2060-062

Mahendra Multiple Campus

Nepalgunj, Nepal

ACKNOWLEDGEMENTS

This work is an achievement for me and this research tries to analyze the

present market position of toothpaste. The study finds out the reality of toothpaste

market and the position of toothpaste of different brand. A marketer can easily set

his/ her policies and strategies in the market after it.

During the period of writing this thesis, I would like to express my sincere

thanks to my thesis supervisor Mr. Lalmani Pokhrel for his co-operation and

valuable guidance during the whole period of thesis work. Similarly, I would like to

thank respected Lecturer Mr. Mukesh kumar Gupta, Mr. Chakra Bahadur Bom,

Mr. Laxman Pokhrel for valuable suggestions.

Finally, I express my deep thanks Sabin Luitel of New Lumbini Pustak

Pasal, Nepalgunj who helped to provide computer typing properly and timely.

I could never forget the help of the respondents who provided with valuable

information about their views, desires and wants which were very important for

this study. So I would like to express my gratitude to them.

Last but not least, I would like to express my heartfelt gratitude to my

family; especially to my husband Nawaraj Verma and daughter Dristi Verma. And

all other friends who had continuously encourage and boost me to complete this

thesis work.

Thanks

Date: February, 2010

BEENA VERMA

TABLE OF CONTENTS

	Page No.
Viva- Voce Sheet	i
Recommendation	ii
Declaration	iii
Acknowledgements	iv
Table of Contents	V
List of Tables	
List of Figures	
List of Acronyms	
CHAPTER- I	
INTRODUCTION	
1.1 Background	1
1.2. Description of Banke District	7
1.3 Description of Bageshwori VDC	8
1.4 Saving and Credit Groups in Study Area	9
1.5 Statement of the Problem	10
1.6 Review of Microfinance Sector in Nepal	12
1.6.1 The Institutional Sector	12
1.6.2 The Community Based Sector	14
1.6.3 Financial Services to Poor through Micro Finance Institution	16
1.7 Objectives of the Study	22
1.8 Need and Significance of the Study	22
1.9 Limitations of the Study	23

CHAPTER- II REVIEW OF LITERATURE

CHAPTER-III

RESEARCH METHODOLOGY

3.1 Research Methodology	31
3.1.1 Research Design	31
3.1.2 Nature of the Data	31
3.1.3 Population and Sample	32
3.1.4 Methods and Technique of Data Analysis	33
CHAPTER- I	\mathbf{v}
DATA ANALYSIS AND MA	JOR FINDINGS
4.1 Socio- Economic Characteristics of the Samp	le 34
4.1.1 Age Structure of the Respondents	34
4.1.2 Ethnic Composition of the Sample	35
4.1.3 Educational Status of the Sample	36
4.1.4 Family Size	37
4.1.5 Land Holding	38
4.1. 6 Food Sufficiency	39
4.1.7 Condition of House of the Respondents	40
4.2 Living Standard of Respondents	40
4.3 Empowerment	45
4.3.1 Benefit from the Programs	45
4.3.2 Saving Groups	46
4.3. 3 Sources of Group Saving	47
4.4 Changes in Consumption	48
4.5 Profitability of Income Generating Projects	50
4.5.1 Participation by Project Categories	50
4.5.2 Loan Disbursement Situation	51
4.6 Major Findings	52

SUMMARY, CONCLUSION AND RECOMMENDATIONS

5.1 Summary and Conclusion	54
5.2 Recommendations	57
REFERENCES	59-60
Interview Questionnaire	
ANNEX 1	

List of Table

Table No	Name of the Table	Page No
Table III.1	Coverage of Study Area by Population and Households	32
Table IV.1	Distribution of Sample by Age Structure	34
Table IV.2	Distribution of sample according to Ethnicity	35
Table IV.3	Education Status of Sample	36
Table IV.4	Family Size	37
Table IV.5	Size of Land Holding	38
Table IV.6	Food Sufficiency from Own Product	39
Table IV.7	Food Insufficiency from Own Product	39
Table IV.8	Condition of House of the Respondents	40
Table IV.9	Change in Fooding Pattern Before & After	
	Intervention of the Program	41
Table IV.10	Change in Clothing Pattern before & after Joining the Gro	oups 43
Table IV.11	Distribution of Sample according to	
	Benefit Experienced	46
Table IV.12	Amount of Monthly Saving of Groups	47
Table IV.13	Sources of Group Saving	47
Table IV.14	Individual Saving of the Respondents	
	in Their Groups	48
Table IV.15	Consumption of Respondents Before and after	
	Joining the Groups	49
Table IV.16	Participation by Project Categories	50
Table IV 17	Purpose of Loan and No. of Respondents	51

LIST OF FIGURES

Fig. No.	Title Page No.	
Fig. IV-1	Composition of Respondents according to the Ethnicity	36
Fig. IV-2	Educational Status of Sample	37

LIST OF ACRONYMS

ADB Asian Development Bank

CB Commercial Bank

DDC District Development Committee

Fig. Figure

FINGO Financial Intermediary Non-Government

Organization

HDI Human Development Index

HDR Human Development Report

MF Micro Finance

MFI Micro Finance Institution

NGO Nepal Government Organization

NRB Nepal Rastra Bank

NLSMS Nepal Life Standard Measurement Survey

PCRW Production Credit for Rural Women

PRSP Poverty Reduction Strategy Paper

RMDC Rural Micro-Finance Development Center

RSRF Rural Self Reliance Fund

SACCOS Saving and Credit Co-operative

SCG Saving and Credit Group

SFDP Small Farmer Development Program

UNDP United National Development Program

Veg. Vegetable

WBR World Bank Report