

Project Report
Financial Assistance to 60 (Sixty) Farmers for Banana
Plantation
Rs. 21,000.00 (Twenty One Thousand) Each
Under Mising Autonomous Council

Department: Agriculture

Scheme ID Code: 04-1314-00-012

Amount: Rs. 12.60 Lakh

INTRODUCTION:

Banana is an important Horticulture crop, pre-dominantly growing in Tropical and Sub Tropical region. It is known as *Musa sp.* in Botanical nomenclature. In Assam, Banana plant plays an important role in community life. Apart from banana being a delicious and nutritious fruit, banana hearts and tender stem of certain species are popular vegetable in Assam. Banana leaves are used as eco-friendly disposable plate and food wrapping material. In all forms of social and religious functions in Assam, banana leaves are ritually used. Such extensive use of banana plant has made it ubiquitous in every homestead garden.

Banana is a nutritious food with valuable vitamin and mineral contents. It is an excellent source of Vitamin B6, A and C and minerals like Potassium and manganese.

Banana has many species belonging to *Musa* genera. The common Banana cultivars in Assam are *Jahaji*, *Bhimkol*, *Chenikol*, *Malbhog* and *Chenichompa*. Now-a-days, other than consumption as fruit, Banan is also used in food products like – Chips, Biscuits etc.. It has been considered as important cash crop for the marginal farmers.

Therefore, the MAC is earmarking Rs. 12.60 Lakhs (Rupees Twelve Lakhs and Sixty Thousand) to financially assist 60 (Sixty) small entrepreneurs with Rs. 21000.00 (Rupees twenty One Thousand) each during the financial year 2013-14 under its Agriculture Department.

Estimate for One Bigha Banana Plantation

A Fixed Capital for 1 (One) Bigha Banana Plantation

Sl	Item	Quantity	Unit	Rate	amount
1	Land Preparation (Tractor, Roller & cultivator)	4	round	200	800.00
2	Bamboo Boundary Fence	LS			2500.00
3	Digging of pit and planting	320	Pit	5.5	1760.00
4	Farm Yard Manure (FYM)	3	Trolley	1000	3000.00
5	Banana Seedlings	320	No.	25	8000.00
6	Tools and Implements : Spray machines(Foot spray & Hand spray)	1	No.	1850	1850.00
7	Provision of Irrigation with one STW and one 5 HP Pump Set (One unit can cover 10 Bighas of land):	0.1	Unit	39000	3900.00
	Sub Total :				21810.00

B Recurring Capital for Fertilizer and Medicine:

Sl	Items	Quantity	Unit	Rate	Total
1	Cost of Fertilizer for 320 Nos. of Plants: 1 st time 3 months after planting. (Urea: 100 gm, SSP: 100 gm and MoP: 300 gm per plant)	160	Kg	15	2400.00
2	Cost of micronutrient for 320 Nos. of Plant - Borax: 10 gm/plant	3.5	Kg	100	350.00
3	Cost of Fertilizer for 320 Nos. of Plants: 2 nd time 6 months after planting. (Urea: 250 gm, SSP: 250 gm and MoP: 500 gm per plant)	320	Kg	15	4800.00
4	Cost of micronutrient for 320 Nos. of Plant - Borax: 10 gm/plant	3.5	Kg	100	350.00
5	Cost of Fertilizer for 320 Nos. of Plants: 3 rd time 9 months after planting. (Urea: 250 gm, SSP: 250 gm and MoP: 500 gm per plant)	320	Kg	15	4800.00
6	Cost of micronutrient for 320 Nos. of Plant - Borax: 10 gm/plant	3.5	Kg	100	350.00
7	Labour Cost @ Rs. 4.00 per plant for 3 times (4 x 3 = 12) of fertilizer application in 320 Nos. of Plants	12	Rs	320	3840.00
	Sub-Total				16890.00

C Recurring Capital for Medicine and Pesticides:

Sl	Items	Quantity	Unit	Rate	amount
1	Furadon application at the time of plantation	3.5	Kg	100	350.00
2	Bavistin application at the time of plantation	0.5	Kg	1000	500.00
3	Boron application after 3 months up to harvesting (Total 9 times)	9	Kg	300	2700.00
4	Tracel application after 3 months up to harvesting (Total 9 times)	9	Kg	240	2160.00
5	Bordeaux Mixture: 2 times up to harvesting	10	Kg	250	2500.00
6	Pesticides: After 3 months of planting up to harvesting (9 times): 300 ml/bigha per application	2.7	Ltr	700	1890.00
7	Labour Cost for Medicine and Pesticide application: 29 Man days	29	Days	200	5800.00
8	Sub-Total				15900.00
1	Grand Total (A+B+C) for 1 Bigha of Banana Plantation:				54600.00
2	Financial Assistance from MAC				21000.00
3	Farmer's own contribution including cost of labour				33600.00

Cost Benefit Analysis: 1st Year

	Production	Qty	Unit	Rate	Amount
1	Banana Bunch from 320 Nos. of Plants with 10% loss	288	Bunch	250	72000.00
2	Gross Profit against total investment:				17400.00

Project Implementation Strategy:

Implementation Committee: The Project will be implemented with a hand holding approach rather than giving away the assistance and leaving the beneficiary on his/her own. A Central Implementation Committee with the following Members will guide and monitor the entire implementation;

1. Executive Councillor i/c Agriculture Deptt, MAC, Chairman
2. Principal Secretary
3. District Agriculture Officer, Dhemaji
4. Representative from a reputed NGO
5. General Member of MAC: 2
6. One Junior Engineer, MAC

Selection of Beneficiary: Beneficiaries will be selected and recommended by the General Members of the MAC by holding Gram Sabha or equivalent meeting. Beneficiary must belong to BPL category with preference being given to educated unemployed youths.

Sharing of Project Cost: The MAC is opposed to giving 100% assistance or subsidy to any beneficiary and holds a view that such an act is detrimental to the very object of developing a self-reliant rural entrepreneur and economic growth in true sense. Therefore, the beneficiary, out of his own effort, must bear a part of the project cost.

Training & Motivation: Banana is very common in every homestead garden in Assam; but its organised and scientific cultivation as a cash crop is totally absent in MAC area. MAC has taken up a larger scheme for demonstrative banana plantation in Bhimpura GP to provide on-hand training to beneficiaries willing to take up commercial Banana Plantation. The Implementing Committee will be responsible for imparting on-hand training to farmers – particularly about the importance of soil testing, plantation method, use of fertilisers and micronutrients, pest control, irrigation etc.

Monitoring & Evaluation: The Implementation Committee shall be responsible for visiting the locations, interact with the beneficiaries, evaluate their performance, identify the problems and critical gap area and intervene as and where necessary. The Committee will submit a Report to the Council on the basis of which future similar schemes will be formulated incorporating important recommendations of the Committee.

CONCLUSION:

Conclusion: The Economic analysis shows that Banana cultivation for an area of 1 Bigha for marginal farmer is highly beneficial in comparison to the existing crop like Paddy and other field crops. Hence, the enterprise would be an immediate primary venture for providing sustainable livelihood to the BPL families of the locality.

Prepared by

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