

CHAPTER IX

EXPENDITURE-PATTERN OF CONSUMPTION OF SAMPLE FARM-FAMILIES

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### EXPENDITURE-PATTERN OF CONSUMPTION OF SAMPLE FARM-FAMILIES

#### 9.1 Introduction

The present chapter is prepared to present expenditure-pattern of consumption for goods and services of the sample farm-families during the period under study.

#### 9.2 Items Considered

The following items of consumption expenditure have been identified :

- (1) Food ;
- (2) Fuel ;
- (3) Clothing ;
- (4) Household expenditure ;
- (5) Amusement ;
- (6) Cattle ; and
- (7) Miscellaneous.

### 9.3 Limitations of the Present Study

Not always the requisite data and information are available and much accuracy is, however, not claimed over the estimate for monthly expenditure of the sample farm-families during the period under study. In the absence of requisite data and information, in order to arrive at meaningful results, sufficient care has been taken to minimise the 'bias' element and guess-work as far as possible but still, it is admitted that the resort to some guess-work and personal interpretation of the data and information available by the present investigator have been undertaken where the same are required and perhaps, cannot be avoided under the circumstances. Secondly, the farm-families did not maintain any records of their consumption-expenditure and whatever they said had been carefully noted and recorded systematically before writing. Then various checks and re-checks in the form of repeating the same questions in different forms and manner had been applied where necessary, and the average of such findings had ultimately been considered for the present study. But still it is believed that there are some gaps ( due to non-availability of requisite data, etc.) in the estimate which does not, however, claim much accuracy. Thirdly, it had also been experienced that not always the respondents did like to

divulge their family secrets and sometimes some of them had shown displeasure when they had been requested to respond in this regard. Sufficient care, tact, intelligence, foresight and patience were perhaps, required to face such situations squarely. To the extent the present investigator was able to rise to the occasion, to that extent his attempt might claim success in this regard. Fourthly, in order to have further checks, the village chowkidars, members of Gram and Anchal Panchayats, progressive farm-families, etc. had been consulted before arriving at the estimate for respective villages.

#### 9.4 Table 9.1

The following table has, however, presented in a tabular form showing the average monthly expenditure of a farm-family for consumption goods and services in the sample villages during the period under study :

Table 9.1

Table showing average monthly expenditure of a farm-family for consumption (goods and services) in the villages during the period under study

Villages	Food (in Rs.)	Fuel (in Rs.)	Clothing (in Rs.)	Household equipments (in Rs.)	Amusement (in Rs.)	Cattle (in Rs.)	Miscellaneous (in Rs.)	Total (in Rs.)
V <sub>1</sub>	158/-	10/-	9/-	1/-	12/-	3/-	12/-	205/-
V <sub>2</sub>	165/-	8/-	12/-	1/-	13/-	4/-	14/-	217/-
V <sub>3</sub>	146/-	11/-	8/-	2/-	10/-	3/-	11/-	191/-
V <sub>4</sub>	156/-	9/-	9/-	1/-	8/-	5/-	9/-	197/-
V <sub>5</sub>	162/-	8/-	10/-	1/-	9/-	2/-	12/-	204/-
V <sub>6</sub>	166/-	11/-	12/-	1/-	10/-	4/-	12/-	216/-
Total:	953/-	57/-	60/-	7/-	62/-	21/-	70/-	1,230/-
% on Total Exps.	77.48	4.63	4.88	0.59	5.03	1.70	5.69	100*

\* Observed distribution differs significantly from the expected distribution at the 0.01 level of significance.

### 9.5 Expenses For Food

Average expenses for food accounted for 77.48 per cent of the total expenses. This percentage was similar\* in all the villages. This is shown in table 9.2.

Table 9.2

Table showing percentage of expenditure for food on the total expenses on consumption of goods and services

Villages	% of expenses for food on total expenses
V <sub>1</sub>	77.07
V <sub>2</sub>	76.04
V <sub>3</sub>	76.44
V <sub>4</sub>	79.19
V <sub>5</sub>	79.41
V <sub>6</sub>	76.35

\* more or less similar.

Expenses for food ranges from 76.04 per cent to 79.41 per cent of total expenses in different villages. This variation is perhaps due to variation in prices of commodities in different places. Villagers were found to spend for cereals, vegetables, fish, flesh, eggs, pulses, fruits, sweets and miscellaneous food articles. Table 9.3 shows the distribution of the average monthly expenses for food of a farm-family in different villages during the period under study.

#### 9.5.1 Live-Chart

Live-chart showing distribution of an average monthly expenditure of a farm-family over different heads is presented below :

#### 9.5.2 Table 9.3 Table 9.3 is presented below :

Table 9.3

Distribution of average expenses for food per month per farm-family over different items of food consumed during the period under study

		EXPENSES FOR					FOOD			
Vi-	Cereals	Pulses	Vegetables	Non-vegetables	Fruits	Sweets	Miscellaneous	Total		
ages	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.		
1.	2.	3.	4.	5.	6.	7.	8.	9.		
V <sub>1</sub>	118/-	6/-	10/-	12/-	2/-	2/-	8/-	158/-		

Table 9.3 (Continued)

1.	2.	3.	4.	5.	6.	7.	8.	9.
V <sub>2</sub>	117/-	8/-	7/-	15/-	1/-	3/-	14/-	165/-
V <sub>3</sub>	113/-	5/-	8/-	8/-	-	2/-	10/-	146/-
V <sub>4</sub>	127/-	9/-	6/-	7/-	-	1/-	6/-	156/-
V <sub>5</sub>	128/-	6/-	4/-	13/-	3/-	2/-	6/-	162/-
V <sub>6</sub>	126/-	5/-	6/-	16/-	3/-	2/-	8/-	166/-
Total :	729/-	39/-	41/-	71/-	9/-	12/-	52/-	953/-
% on the Total	76.5	4.09	4.30	7.45	.94	1.25	5.47	100*

\* Observed distribution differs significantly from the expected distribution at .01 level of significance.

### 9.5.3 Cereals

Farmers consume mainly rice. Wheat was also found to be consumed as tiffin during the morning and evening time. Maize and Millets are not produced here. Table 9.3 shows that 76.5 per cent of the total expenses for food in the sample villages was spent for cereals during the period under study.

#### 9.5.4 Pulses

Farmers are very fond of pulses. They were found to consume mainly Musur, Mug and Khesari. Generally, they take pulses with every meal. Table 9.3 shows that expenses for pulses accounted for 4.09 per cent of the total expenses for food in the sample villages during the period under study. The farmers also consume a part of the pulses produced by themselves which is not accounted for in this study.

#### 9.5.5 Vegetables

Potatoes, brinjals, gourds, palmkins, patal, jhinga, green bannas, raddish, ladies finger etc. are the main vegetables grown in these areas. The farmers were found to consume them in abundance. Each farmer was found to consume a part of his own produce and sell the remaining portion in the village markets. A farmer was also found to spend for some vegetables not produced by himself. Pot herbs like Pui, Data, Palang, Dheki, Methi are also consumed by the farmers. But seldom they buy it. Cabbages and cauli flowers were found to be used in festivals and occasions. This item accounted for 4.3 per cent of total expenses for food in the sample villages during the period under study ( Table 9.3 ).

#### 9.5.6 Non-Vegetables

Farmers are very fond of taking fish, eggs and flesh. They catch fish from the village ponds, canals, rivers and ditches. They also catch fish from the paddy field in the rainy season. Generally, everyday they take some sort of fish or flesh or eggs. They take small fish, Boal, Singi, Showl etc. They were found to sell the costly fish like Rohi, Katal, Chital, Kai, Magur etc. caught in their nets. Of course, on occasions like marriage ceremony, rice-taking ceremony etc. they also consume such fish. Apart from own fishing they also spend in the market for buying fish and flesh of goats and hogs. They generally do not buy eggs. They take eggs and flesh of their pet hens and ducks. Of course, major part of their production from poultry was found to be sold. Table 9.3 shows how the farmers spent for this item. 7.45 per cent of the total food-expenses was spent for this item.

#### 9.5.7 Fruits

Banana, guava, mango, jack fruits are the fruits which the farmers consume. But hardly they were found to spend for this. Only 0.94 per cent of the total food-expenses was spent for this during the period. (Table 9.3).

#### 9.5.8 Sweets

Farmers consume molases as sweets. They use it in tea, and with bread. On occasions they use it for preparing sweetmeats made of rice-powder. On the average, farmers were found to spend 1.25 per cent of total food expenses for this head. (Table 9.3).

#### 9.5.9 Miscellaneous

This includes expenses for edible oil, spices, milk etc. These items are very costly. The farmers cannot buy much oil and spices. Very few of them were found to buy milk. On this head they were found to spend 5.47 per cent of total food expenses during the period under study (Table 9.3).

#### 9.6 Expenses for Fuel

Village farmers were found to use firewood mainly as fuel. They also use leaves of trees, saw dust, straws, cowdung as fuel, though they accounted for a very negligible percentage on the total fuel consumption during the period under study. Average expenses for fuel of farm household was as follows during 1975-77 :

Firewood	...	89	Per cent
Sawdust	...	8	" "
Cowdung	...	2	" "
Straws, leaves etc.	...	1	" "

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100 Per cent

Acute scarcity of fuel mainly during the rainy season was found in the villages. During the period under study 4.63 per cent of the total expenses was spent for fuel as shown by table 9.1.

### 9.7 Expenses for Clothing

Clothing is very simple among the male and female members of a farm-family. The male members use one dhuty and a napkin and the females use one petty coat and a sari. While going to distant places or to village market and during festivals, males use a shirt and the females a blouse in addition. In winter, most of the farmers do not have any warm clothings. Very few of them use cotton-wrappers and khadi-wrappers in winter. Table 9.1 shows that clothing covered 4.88 per cent of total monthly expenses of a farm-family in the sample villages during the period under study.

### 9.8 Expenses for Household Equipments

Farm-families were found to use very simple household equipments. The use of earthen pots, jars, tumblers etc. are very common. Earthen and colourcoated iron plates and glasses are popularly used. Wooden dishes, tumblers, etc. are also used. Utensils made of aluminium were found in some families, though their size is ignorable. Farm-families mainly depend on earthen utensils. It is only because these things are very cheap, and the farmers cannot afford to pay much for this item. Table 9.1 shows that a farm-family spends on the average 0.59 per cent of total monthly expenses for household equipments.

### 9.9 Expenses for Amusement

Table 9.4

Table showing the percentages of amusement expenses of a farm family in different villages during the period under study.

Villages	Exps. for intoxican- ts.	Gamb- ling	Exps.in village fair	Exps.for cinema, jatra	Total
1.	2.	3.	4.	5.	6.
V <sub>1</sub>	60	30	8	2	100
V <sub>2</sub>	72	20	5	3	100
V <sub>3</sub>	55	15	10	20	100

Table 9.4 (Continued)

1.	2.	3.	4.	5.	6.
V <sub>4</sub>	63	18	7	12	100
V <sub>5</sub>	58	35	4	3	100
V <sub>6</sub>	65	25	6	4	100
% on total expenses	62.17	23.83	6.67	7.33	100*

\* Observed distribution differs significantly from the expected distribution at .01 level of significance.

The farmers spend much <sup>on</sup> ~~for~~ amusement. On the average, a family was found to spend ( Table 9.1 ) 5.03 per cent of the total monthly expenses for amusement. For amusement they spend <sup>on</sup> for intoxicants, gambling, village fair, cinema and jatra. The farmers are very fond of taking intoxicants. Almost all the male and female adult members are accustomed to take intoxicants very often. They take 'Haria' ( a type of rice-made intoxicants ) from the village markets. On festivals and on the occasion of village fair, they take much. This is very cheap and within the reach of the farmers. Due to their poverty, the farmers cannot afford to pay for other types of intoxicants like wine, ganja, opium etc. Table 9.4 shows that the percentage of expenses for intoxicants on the total

amusement expenses was quite high in all the villages. The highest was as high as 72 per cent in village 2 and lowest was 55 per cent in village 3. The variation depends on the availability of the stuff.

Farmers are also addicted to gambling. Generally, in village markets and fairs, they spend money for various sorts of gambling games. Table 9.4 shows that expenses for gambling varies from 15 per cent to 35 per cent of total expenses for amusement in the sample villages. The percentage varies directly with the number of village 'Hats' and 'Fairs' where the farmers generally spend for gambling.

Table 9.4 shows that the farmers spend a little amount for making purchases in village fairs. In such fairs they spend for glass-bangles, biscuits, cheap sweets, etc. Farmers also spend for cinema, jatragan etc. They are fond of going to cinema, but in all villages cinema house is not there. So, percentage ( Table 9.4 ) on this varies widely in different villages as much as 2 per cent to 20 per cent of total amusement expenses.

#### 9.10 Expenses for Cattle

On the average, each farm-family was found to possess two cattles ( cows, bullocks, oxen ). The farmers spend very little ( 1.70 per cent of total expenses as

per Table 9.1 ) amount of money for their cattle. They feed them mainly green grasses, starch ( available from rice cooking ) and a little quantity of straws. In addition, they purchase some salt, oilcakes and wheatflakes for the cattle ; but the quantity of these things is very little.

#### 9.11 Miscellaneous Expenses

This item includes expenses for repairing of houses, purchase of kerosine oil, education expenses etc. The houses of the farmers are built with bamboos and straws and mud and these require constant repairing. Farmers require a little quantity of kerosine oil as they go to bed very early at night. A few of the farmers' children were found to go to primary schools. Two farmers' sons were found in village 2 going to attend college. Expenses for education include buying of paper, pencil, ink, pen, books etc. Private Tutors were not found engaged in any case. For miscellaneous expenses, 5.69 per cent of total expenses was spent as shown in Table 9.1.

9.12 Total Consumption Expenditure

Table 9.5

Total Annual Consumption Expenditure  
of the Farm-Families

Villages	No. of Farm-families	Expenditure per family per month Rs.	Total Annual Expenditure Rs.
V <sub>1</sub>	114	205.00	2,80,440.00
V <sub>2</sub>	90	217.00	2,34,360.00
V <sub>3</sub>	70	191.00	1,60,440.00
V <sub>4</sub>	82	197.00	1,93,848.00
V <sub>5</sub>	48	204.00	1,17,504.00
V <sub>6</sub>	93	216.00	2,41,056.00

Total annual consumption expenditure of the farm-families of the villages on the basis of average monthly expenses of a farm-family has been shown in the above table. Such expenditures were estimated to be Rs. 2,80,440.00 in village 1, Rs. 2,34,360.00 in village 2, Rs. 1,60,440.00 in village 3, Rs. 1,93,848.00 in village 4, Rs. 1,17,504.00 in village 5 and Rs. 2,41,056.00 in village 6.

9.13 The Gap Between Income and Expenditure of the Village Farm-Families

It is found that in all villages, there is a wide gap between the income and expenditure, and the estimated total annual expenditure was more than the total annual income in all cases during 1975-76 and 1976-77. Such deficit income or the excess of expenditure over income has been shown in the following table.

Table 9.6

The Gap Between Expenditure and Income of the Farm-Families

Villages	1975 - 76			1976 - 77		
	Total Expenditure (in Rs.)	Total Income (in Rs.)	Excess Expenditure (in Rs.)	Total Expenditure (in Rs.)	Total Income (in Rs.)	Excess Expenditure (in Rs.)
V <sub>1</sub>	2,80,440/-	2,01,881/-	78,559/-	2,80,440/-	2,23,402/-	57,038/-
V <sub>2</sub>	2,34,360/-	1,53,000/-	81,360/-	2,34,360/-	1,63,821/-	70,539/-
V <sub>3</sub>	1,60,440/-	1,02,854/-	57,586/-	1,60,440/-	1,20,845/-	39,595/-
V <sub>4</sub>	1,93,848/-	1,57,026/-	36,822/-	1,93,848/-	1,72,891/-	20,957/-
V <sub>5</sub>	1,17,504/-	67,146/-	50,358/-	1,17,504/-	87,001/-	30,503/-
V <sub>6</sub>	2,41,056/-	1,53,382/-	87,674/-	2,41,056/-	1,91,947/-	49,109/-

It is found that the excess expenditure of the farm-families over their incomes in 1975-76 were Rs.78,559.00, Rs. 81,360.00, Rs. 57,586.00, Rs. 36,822.00, Rs. 50,358.00 and Rs. 87,674.00 in V<sub>1</sub>, V<sub>2</sub>, V<sub>3</sub>, V<sub>4</sub>, V<sub>5</sub> and V<sub>6</sub>. In 1976-77, these deficits were Rs. 57,038.00, Rs. 70,539.00, Rs. 39,595.00, Rs. 20,957.00, Rs. 30,503.00 and Rs. 49,109.00.

To meet these deficits, the farmers are to take private loan. But the poor farmers' friends and relatives are also poor. So, the scope of the farmers to take loan from their friends and relatives are very limited. Under such circumstances they are to go to moneylenders for loan in cash or in kind or in both who charge a very high rate of interest. As the income is in deficits, so there is no scope of the cultivators to increase the own investment. Hence, if agricultural investment is to be increased, more finance is to be given from the SKUS so that the farmers do not go to the village moneylenders.

It was found that, the excess expenditure decreased in 1976-77 in all villages over that of the previous year. The percentages of such decrease over 1975-76 were 27.4, 13.3, 31.2, 43.1, 39.4 and 44.0 in V<sub>1</sub>, V<sub>2</sub>, V<sub>3</sub>, V<sub>4</sub>, V<sub>5</sub> and V<sub>6</sub> respectively. This is, perhaps, due to increase of income because of more finance supplied by SKUS and Commercial Banks. (vide, chapter XIV).