

CHAPTER XII

INCOME OF THE FARM-FAMILIES

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12.1 Introduction

The purpose of this chapter is to present an estimate of the gross and net annual income of the farm-families in the sample villages during the period under study.

12.2 Sources of Income

The following sources of income have been identified :

- (i) Income from cultivation ;
- (ii) Income from milk ;
- (iii) Income from shop-keeping ;
- (iv) Income from working as a day-labourer ; and
- (v) Income from miscellaneous sources like bidi-making, rickshaw-pulling, tuition, working as agents for Life Insurance Corporation etc.

12.3 Difficulties in Estimating Income

The following difficulties had been faced in this regard:

(i) Not always the requisite data and information were available ;

(ii) The respondents generally did not keep requisite records of their income - expenditure sides and whatever they reported came from their memories which sometimes were found to be conflicting and under the circumstances, the average of these had been considered for the estimate. This indicates that much accuracy may not be claimed in this regard ;

(iii) In calculating net income, the depreciation factor associated with any items connected with the sources identified had been ignored as very little reliable data and information were available in this regard ;

(iv) Much difficulty in estimating income from sources two to five had been experienced because of the following factors :

- (a) they did not keep a systematic account and or record for these sources ; and
- (b) the income from these sources especially for (2), (4) and (5) was mostly found to be irregular, sporadic and uncertain and it was indeed, difficult to make

any reasonable estimate for these sources. Repeated enquires had been made to gather relevant data and information and the average of the findings of these enquires had been considered for these sources. Indeed, it has to be frankly admitted that some guess-work and bias-element might have found their places in these estimates and much accuracy in this regard, had not, however, been claimed ; and

(v) Income from the cultivation of vegetables, mug, musur, khesari, etc. had been grouped under miscellaneous though this should belong to the first source. This had deliberately been done as income from this source was very meagre, uncertain and irregular and some guess-work had been applied to make an estimate of income in this regard. Because of all these factors, the income from this source had been placed under miscellaneous.

12.4 Income from the Cultivation of Paddy

The average production of paddy in the sample villages is 8 quintals per acre. Selling price was more or less the same in 1975-76 and 1976-77. The average price in the areas under study was Rs. 90.00 per quintal. The average cost of cultivation as discussed earlier was

Rs. 564.00 per acre. In 1975-76, in village 1, 326 acres of land was used for cultivating paddy. The total investment was Rs. 1,83,864.00. The gross income from the produce was Rs. 2,34,720.00, cost of cultivation was Rs. 1,83,864.00, giving a net income of Rs. 50,856.00. In this way, the net incomes in village 2, village 3, village 4, village 5 and village 6 were Rs. 23,400.00, Rs. 17,160.00, Rs. 28,080.00, Rs. 8,112.00 and Rs. 30,732.00 respectively (Table 12.3). In 1975-76, net income from paddy cultivation in these villages were Rs. 51,480.00, Rs. 22,932.00, Rs. 19,032.00, Rs.26,832.00, Rs. 9,360.00 and Rs. 64,428.00 respectively. Income from cultivation of paddy has been shown in Table 12.3 and Table 12.4. From the tables, it is found income on this head increased in 1976-77, in village 1, village 3, village 5 and village 6 while it decreased in village 2 and village 4. Such increase or decrease is due to an increase or decrease in the acreage of land under cultivation of paddy. The remarkable increase in income was found in village 6, where income from paddy cultivation increased by 109.6 per cent in 1976-77 over that of 1975-76. There was no such remarkable decline in any village.

12.5 Income from the Cultivation of Wheat

The average cost of cultivation of wheat, as discussed earlier, was Rs. 1,363.50 per acre. The average

price of wheat in the area was Rs. 125.00 per quintal. The average production of wheat in the area is 13 quintals per acre. On these bases, the net incomes in different villages in 1975-76 and 1976-77 have been shown in table 12.5 and table 12.6 respectively. In 1975-76, the net incomes on this head in village 1, village 2, village 3, village 4, village 5 and village 6 were Rs. 16,997.00, Rs. 16,213.00, Rs. 8,106.00, Rs. 20,397.00, Rs. 6,537.00 and Rs. 16,997.00 respectively. In 1976-77, these incomes were Rs. 24,822.00, Rs. 19,612.00, Rs. 13,336.00 Rs.20,920.00, Rs. 15,983.00 and Rs. 8,368.00 respectively. In all villages except in village 6, income from wheat cultivation increased in 1976-77 as compared to that of 1975-76. The percentages of such increase over the previous year were 46.0, 21.0, 64.5, 2.6, 144.5 in village 1, village 2, village 3, village 4, and village 5 respectively. In village 6, the percentage of decline was 50.8.

12.6 Income from Cultivation of Jute

The average cost of cultivation of jute in one acre of land, as discussed earlier, is Rs. 976.00 in the areas under study, and the average output is 7 quintals per acre. The average price of jute was Rs. 175.00 per quintal during the period studied. On these bases, the average net

incomes on this head in the villages were Rs. 32,528.00, Rs. 31,872.00, Rs. 17,928.00, Rs. 26,394.00, Rs. 6,972.00 and Rs. 21,663.00 in village 1, village 2, village 3, village 4, village 5 and village 6 respectively (Table 12.7). In 1976-77, these incomes were Rs. 37,350.00, Rs. 40,587.00, Rs. 26,892.00, Rs. 41,334.00, Rs. 16,683.00 and Rs. 34,611.00 respectively (Table 12.8). Income on this head increased in 1976-77 in all villages over the previous year. The percentages of increase were :

V ₁	...	...	14.8
V ₂	...	...	27.3
V ₃	...	...	50.0
V ₄	...	...	56.6
V ₅	...	...	139.2
V ₆	...	...	59.8

12.7 Income from Rabi Crops

Rabi crops are not grown in abundance in the sample villages. A few farmers sow musur, khesari, potatoes etc. in some parts of their holdings. It appears that much importance is not given to it. The present investigator could not procure any account regarding income and expenditure on the cultivation of Rabi crops as such accounts were not maintained by any farmer.

12.8 Total Agricultural Income

The total income from agricultural source has been found out by adding the net incomes from the cultivation of paddy, wheat and jute. This has been shown in Table 12.9. In 1975-76, total income from the cultivation of principal crops were Rs. 1,00,381.00, Rs. 71,485.00, Rs. 43,194.00, Rs. 74,871.00, Rs. 21,621.00 and Rs. 69,392.00 of village 1, village 2, village 3, village 4, village 5 and village 6 respectively.

In 1976-77, these incomes were Rs. 1,13,652.00, Rs. 83,131.00, Rs. 59,260.00, Rs. 89,086.00, Rs. 42,026.00 and Rs. 1,07,407.00 of village 1, village 2, village 3, village 4, village 5 and village 6 respectively. It is clear that such income increased in 1976-77 in all villages over the previous year. The percentages of increase in income in 1976-77 over that of 1975-76 were :

V ₁	...	...	13.2
V ₂	...	...	16.3
V ₃	...	...	37.1
V ₄	...	...	19.0
V ₅	...	...	94.4
V ₆	...	...	54.8

12.9 Income from Cows

Many farmers were found to possess milk-giving cows. The cows are of most ordinary type. High-breed cows were not found in the villages under study. Many were found to possess cows of others on 'barga system', under this system the farmers undertake the responsibility of maintaining the cows and in exchange they enjoy half of the share of the milk and calves produced by the cows. These cows generally give 1.5 litres of milk on the average per day for 9 months in a year. The cultivators sell most of this milk. The percentage of the quantity of milk consumed by the farmers on their total production of milk is negligible. The farmers spend very little for maintaining these cows. The members of the families who are not engaged in cultivation generally tend these cows in the forest areas or on the fallow-land of the villages. For once or twice in a week, they give on the average 250 grams of oil cakes to a cow. These cows are generally given one small bunch of straws in each evening. These cows are generally given a little salt, gur and boiled broken rice from time to time. The average annual income from a cow may be accounted for as follows :

Table 12.1

Annual Income and Expenditure Account on the
Milk Given by a Cow

Expenditure	Rs.	Income	Rs.
1. 26 Kg. Oil Cakes @ Rs.2.00 per Kg.	52.00	Value of 405 liters of cowmilk	708.75
2. 13 Kg. of Gur @ Rs.1.00 per Kg.	13.00	(270 days x 1.5 Ltrs.) @ Rs.1.75	
3. 13 Kg. of Salt @ .40 Paisa per Kg.	5.20	per liter.	
4. 52 Kg. Broken Rice @ Re.1.00 per Kg.	52.00		
5. 365 Bundles of Straws @ .10 Paisa per Bundle	36.50		
	158.70		708.75
<hr/>			
Net income :	Income - expenditure = 708.75 - 158.70		
	= Rs. 550.05		

The net income from one owned cow comes to Rs.550.05 (approx.) annually, and from a 'barga cow', this income is just half of it i.e. Rs. 275.00 per cow. Cows also give

calves ; but it has not been accounted as the farmers generally sell them to meet their extra expenses like marriage, sradha, rice taking, thatching of house etc. Net income from the cows in the villages have been shown in Table 12.10.

In 1975-76, the income from 105 owned cows and 20 barga cows was Rs. 63,250.00 in village 1. In village 2 such income was Rs. 53,075.00 from 83 owned and 27 barga cows. In village 3, 71 owned and 18 barga cows gave an income of Rs. 44,000.00. In village 4, an income of Rs. 58,575.00 was derived from 95 owned and 23 barga cows. In village 5, 55 owned and 13 barga cows gave an income of Rs. 33,825.00. Rs. 55,550.00 was the income from 87 owned and 28 barga cows in village 6.

In 1976-77, income from this source increased in all villages except in village 2 and village 5. In this year, incomes from this source in different villages were : Rs. 71,500.00 from 120 owned and 20 barga cows in village 1, Rs. 52,250.00 in village 2 from 81 owned and 28 barga cows, Rs. 45,925.00 from 73 owned and 21 barga cows in village 3, Rs. 60,225.00 from 100 owned and 19 barga cows in village 4, Rs. 33,275.00 from 54 owned and 13 barga cows in village 5, and Rs. 56,100.00 from 88 owned and 28 barga cows in village 6.

12.10 Income from Shop-Keeping

A few farmers were found to run small shops at the village 'Hata' when there was no work in the field and sell vegetables, fish, betel nuts, betel leaf etc. Numbers of such farmers were found to be as follows :

V ₁	...	...	25
V ₂	...	...	12
V ₃	...	...	18
V ₄	...	...	14
V ₅	...	...	10
V ₆	...	...	22

It was gathered that such farmers run such shops for six months in a year, and the average income per head is Rs. 45.00 per month in the range Rs. 30.00 - Rs. 60.00. Therefore, income from such source was as follows :

Table 12.2			Rs.
V ₁	-	270 x 25	= 6,750.00
V ₂	-	270 x 12	= 3,240.00
V ₃	-	270 x 18	= 4,860.00
V ₄	-	270 x 14	= 3,780.00
V ₅	-	270 x 10	= 2,700.00
V ₆	-	270 x 22	= 5,940.00

Such incomes may be taken to be similar to both the years as the number of shop-keepers, prevailing market conditions were found to be same in 1975-76 and 1976-77 (Prevailing market conditions changed very little).

12.11 Income of Agricultural Day-Labourers

In all villages agricultural day-labourers were found. Such labourers work in the field of others as they have no field of their own or they appear to be proved surplus for working in the field of their families. Each day-labourer gets Rs. 6.00 as his daily wage or Rs. 4.00 in cash and one meal. On an average, each was found to have work for 150 days in a year. Therefore, the annual income of one day-labourer may be taken to be Rs.6.00 x 150 = Rs. 900.00. The income of the farm-families from this source has been given in Table 12.11. Such incomes were :

(in Rs.)		
V ₁	...	31,500.00
V ₂	...	25,200.00
V ₃	...	10,800.00
V ₄	...	19,800.00
V ₅	...	9,000.00
V ₆	...	22,500.00

12.12 Miscellaneous Sources

Farmers also earn from some other sources. Some were found to sell cane-works in the market. Some were found to catch fish with their small nets and sell it in market. Some young educated sons of farmers were found to earn from private tuitions. But, it was not possible for the present investigator to assess the income of the farm-families from these sources as no account could be collected from any one. Of course, the income from such sources appears to be negligible in amount and it appears that very little impact on the economy of the village might be there due to income from these sources.

12.13 Total Income of the Farm-Families

Approximate total income of the farm-families in the villages under study has been shown in Table 12.12 and Table 12.13. In 1975-76, such total incomes were Rs. 2,01,881.00, Rs. 1,53,000.00, Rs. 1,02,854.00, Rs. 1,57,026.00, Rs. 67,146.00 and Rs. 1,53,382.00 in village 1, village 2, village 3, village 4, village 5 and village 6 respectively. In 1976-77, these incomes were Rs. 2,23,402.00, Rs. 1,63,821.00, Rs. 1,20,845.00, Rs. 1,72,891.00, Rs. 87,001.00 and Rs. 1,91,947.00.

Thus, income increased in all these villages in 1976-77 in comparison to that of 1975-76. Total income increased due to increase in agricultural income mainly.

12.14 T a b l e s

Tables 12.3 to 12.13 are presented below :

Table 12.3

Income and Expenditure on Paddy Cultivation
in 1975-76

Vi- lla- ge	Land cultiva- ted (in acres)	Produc- tion (Quintals)	Gross Income (in Rs.)	Cost of cultiva- tion (in Rs.)	Net Income (in Rs.)
V ₁	326	2,608	2,34,720.00	1,83,864.00	50,856.00
V ₂	150	1,200	1,08,000.00	84,600.00	23,400.00
V ₃	110	880	79,200.00	62,040.00	17,160.00
V ₄	180	1,440	1,29,600.00	1,01,520.00	28,080.00
V ₅	52	416	37,440.00	29,328.00	8,112.00
V ₆	197	1,576	1,41,840.00	1,11,108.00	30,732.00

Table 12.4
Income and Expenditure on Paddy Cultivation
in 1976-77

Vi- lla- ge	Land cultiva- ted (in acres)	Produc- tion (in Quintals)	Gross Income (in Rs.)	Cost of cultiva- tion (in Rs.)	Net Income (in Rs.)
V ₁	330	2,640	2,37,600.00	1,86,120.00	51,480.00
V ₂	147	1,176	1,05,840.00	82,908.00	22,932.00
V ₃	122	976	87,840.00	68,808.00	19,032.00
V ₄	172	1,376	1,23,840.00	97,008.00	26,832.00
V ₅	60	480	43,200.00	33,840.00	9,360.00
V ₆	413	3,304	2,97,360.00	2,32,932.00	64,428.00

Table 12.5
Income and Expenditure on Wheat Cultivation
in 1975-76

V ₁	65	845	1,05,625.00	88,628.00	16,997.00
V ₂	62	806	1,00,750.00	84,537.00	16,213.00
V ₃	31	403	50,375.00	42,269.00	8,106.00
V ₄	78	1,014	1,26,750.00	1,06,353.00	20,397.00
V ₅	25	325	40,625.00	34,088.00	6,537.00
V ₆	65	845	1,05,625.00	88,628.00	16,997.00

Table 12.6
Income and Expenditure of Wheat Cultivation
in 1976-77

Vi- lla- ge	Land cultiva- ted (in acres)	Produc- tion (in Quintals)	Gross Income (in Rs.)	Cost of cultiva- tion (in Rs.)	Net Income (in Rs.)
1.	2.	3.	4.	5.	6.
V1	95	1,235	1,54,375.00	1,29,533.00	24,822.00
V2	75	975	1,21,875.00	1,02,263.00	19,612.00
V3	51	663	82,875.00	69,539.00	13,336.00
V4	80	1,040	1,30,000.00	1,09,080.00	20,920.00
V5	42	546	68,250.00	52,267.00	15,983.00
V6	32	416	52,000.00	43,632.00	8,368.00

Table 12.7
Income and Expenditure on Jute Cultivation
in 1975-76

1.	2.	3.	4.	5.	6.
V1	152	1,064	1,80,880.00	1,48,352.00	32,528.00
V2	128	896	1,56,800.00	1,24,928.00	31,872.00
V3	72	504	88,200.00	70,272.00	17,928.00
V4	106	742	1,29,850.00	1,03,456.00	26,394.00
V5	28	196	34,300.00	27,328.00	6,972.00
V6	87	609	1,06,575.00	84,912.00	21,663.00

Table 12.8
Income and Expenditure on Jute Cultivation
in 1976-77

Vi-lla-ge	Land cultivated (in acres)	Production (in Quintals)	Gross Income (in Rs.)	Cost of cultivation (in Rs.)	Net Income (in Rs.)
1.	2.	3.	4.	5.	6.
V1	150	1,050	1,83,750.00	1,46,400.00	37,350.00
V2	163	1,141	1,99,675.00	1,59,088.00	40,587.00
V3	108	756	1,32,300.00	1,05,408.00	26,892.00
V4	166	1,162	2,03,350.00	1,62,016.00	41,334.00
V5	67	469	82,075.00	65,392.00	16,683.00
V6	139	973	1,70,275.00	1,35,664.00	34,611.00

Table 12.9
Total Agricultural Income From The Principal Crops

Vi-lla-ge	1975 - 76				1976 - 77			
	Income from Paddy (in Rs.)	Income from Wheat (in Rs.)	Income from Jute (in Rs.)	Total (in Rs.)	Income from Paddy (in Rs.)	Income from Wheat (in Rs.)	Income from Jute (in Rs.)	Total (in Rs.)
V1	50,856/-	16,997/-	32,528/-	1,00,381/-	51,480/-	24,822/-	37,350/-	1,13,652/-
V2	23,400/-	16,213/-	31,872/-	71,485/-	22,932/-	19,612/-	40,587/-	83,131/-
V3	17,160/-	8,106/-	17,928/-	43,194/-	19,032/-	13,336/-	26,892/-	59,260/-
V4	28,080/-	20,397/-	26,394/-	74,871/-	26,832/-	20,920/-	41,334/-	89,086/-
V5	8,112/-	6,537/-	6,972/-	21,621/-	9,360/-	15,983/-	16,683/-	42,026/-
V6	30,732/-	16,997/-	21,663/-	69,392/-	64,428/-	8,368/-	34,611/-	1,07,407/-

Table 12.10

Annual Incomes from Cows of Farmers

Villages	1975 - 76					1976 - 77				
	No. of own cows	No. of Bar-ga cows	Income from own cows (in Rs.)	Income from barga cows (in Rs.)	Total (in Rs.)	No. of own cows	No. of bar-ga cows	Income from own cows (in Rs.)	Income from barga cows (in Rs.)	Total (in Rs.)
V ₁	105	20	57,750/-	5,500/-	63,250/-	120	20	66,000/-	5,500/-	71,500/-
V ₂	83	27	45,650/-	7,425/-	53,075/-	81	28	44,550/-	7,700/-	52,250/-
V ₃	71	18	39,050/-	4,950/-	44,000/-	73	21	40,150/-	5,775/-	45,925/-
V ₄	95	23	52,250/-	6,325/-	58,575/-	100	19	55,000/-	5,225/-	60,225/-
V ₅	55	13	30,250/-	3,575/-	33,825/-	54	13	29,700/-	3,575/-	33,275/-
V ₆	87	28	47,850/-	7,700/-	55,550/-	88	28	48,400/-	7,700/-	56,100/-

Table 12.11

Annual Income of the Agricultural Day-Labourers

Villages	No. of Day-labourers	Annual Income (in Rs.)
V ₁	35	31,500/-
V ₂	28	25,200/-
V ₃	12	10,800/-
V ₄	22	19,800/-
V ₅	10	9,000/-
V ₆	25	22,500/-

Table 12.12
Total Income of the Sample Farm-Families
in 1975-76

Vi- lla- ges	Income from Agriculture (in Rs.)	Income from Cows (in Rs.)	Income from Shops (in Rs.)	Income from Day- labours (in Rs.)	Total (in Rs.)
1.	2.	3.	4.	5.	6.
V ₁	1,00,381/-	63,250/-	6,750/-	31,500/-	2,01,881/-
V ₂	71,485/-	53,075/-	3,240/-	25,200/-	1,53,000/-
V ₃	43,194/-	44,000/-	4,860/-	10,800/-	1,02,854/-
V ₄	74,871/-	58,575/-	3,780/-	19,800/-	1,57,026/-
V ₅	21,621/-	33,825/-	2,700/-	9,000/-	67,146/-
V ₆	69,392/-	55,550/-	5,940/-	22,500/-	1,53,382/-

Table 12.13
Total Income of the Sample Farm-Families
in 1976-77

1.	2.	3.	4.	5.	6.
V ₁	1,13,652/-	71,500/-	6,750/-	31,500/-	2,23,402/-
V ₂	83,131/-	52,250/-	3,240/-	25,200/-	1,63,821/-
V ₃	59,260/-	45,925/-	4,860/-	10,800/-	1,20,845/-
V ₄	89,086/-	60,225/-	3,780/-	19,800/-	1,72,891/-
V ₅	42,026/-	33,275/-	2,700/-	9,000/-	87,001/-
V ₆	1,07,407/-	56,100/-	5,940/-	22,500/-	1,91,947/-