

RURAL INDEBTEDNESS - ITS NATURE AND PROBLEMS

A STUDY OF SIX VILLAGES IN JALPAIGURI DISTRICT, NORTH BENGAL

1975-1977

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P R E F A C E

Agriculture in Jalpaiguri district may not be renovated and reorganised unless the problems of rural credit are effectively solved.

What are financial requirements of the sample farm-families to cover up their consumption expenditure in a year ? What are their financial requirements for cultivation in a year ? To what extent, farm-families are in a position to meet up their total financial requirements (consumption finance plus production finance is equal to the total financial requirements of the farm-families for the present study) through self-financing ? What are the other sources of finance - individual and institutional available to them ? What is the impact of credit on farm production and income of the sample farm-families who are utilising the same ? These are important questions indeed.

The present study has, however, been designed to study rural indebtedness - its nature and problems (Please see, "Plan of the present Project", Section 1.5 of Chapter-I for details) in six sample villages (Please see, Section 1.3 of Chapter-I for the "Selection of the Sample Villages") in one of the Blocks viz. RAJGANJ, in Jalpaiguri district, North Bengal, during 1975-77.

The problem of rural indebtedness appears to be stupendous in this region and its study with reference to farm-families in sample villages is indeed, significant and meaningful.

I like to express my gratitude to my Teacher and Supervisor, Dr.S. N. Bhattacharya, Head of the Department of Humanities, Jalpaiguri Govt. Engineering College, West Bengal, for suggesting the title of the present project and for his purposeful guidance in the completion of the same.

I am also thankful to my colleagues in the College where I have been teaching for the last fourteen years who some way or other, have encouraged me to complete the present project. Thanks are also due to various rural people in the

sample villages and various Government Officers, Social Workers, etc. who have helped me a lot in collecting data and information, relevant for the study.

I also thank my wife Nibedita who is also a colleague of mine in the College where I have been teaching and whose help and inspiration have been felt at each stage of the work.

I also convey my thanks to Shri B. Paul who has typed the manuscript of the present dissertation.

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Shri Shymal Chakravarty.

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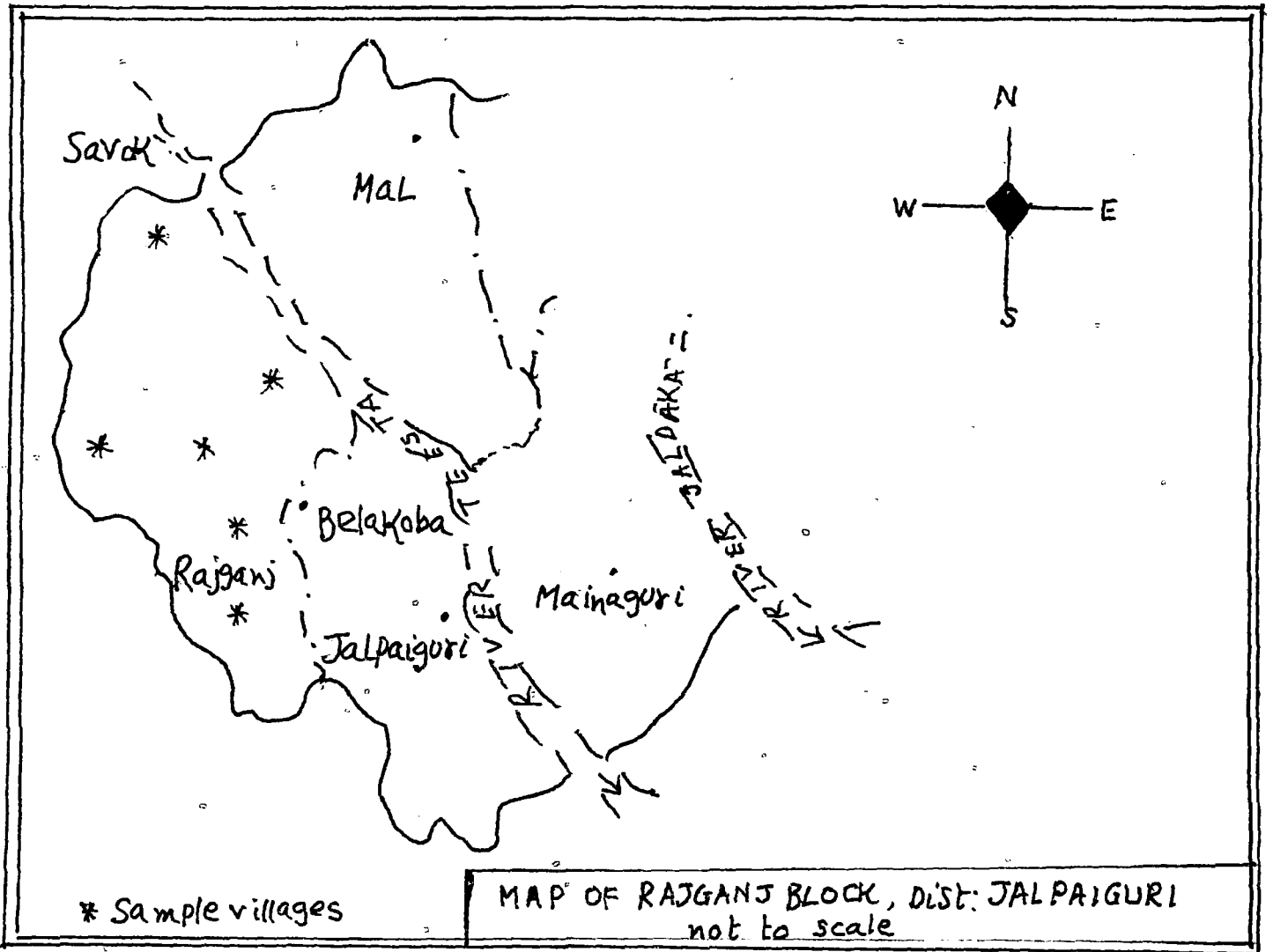
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CHAPTER - I.

INTRODUCTION

CHAPTER - I.

I N T R O D U C T I O N

1.1. General

The district of Jalpaiguri extends over an area of 6234 square kilo metres in the shape of an irregular rectangle lying lengthwise East and West. 24.4 per cent of this area i.e. 371642 acres is under forests at various stages of the commercial exploitation, 19.5 per cent i.e. an area of 296769 acres is under tea gardens, 36.9 per cent or about 564192 acres is under cultivation and rest 19.2 per cent includes river beds, roads, towns and others.

Out of the total population of 1750159 according to 1971 census, 31.12 per cent i.e. 544686 are workers, of whom 50.01 per cent are cultivators and agricultural labours, 49.99 per cent are engaged in plantations and other allied occupations. The density of population is not high which is 280 per square kilo metre.

It may appear that tea is an important industry which contributes substantially to the betterment of economic life of this district and that in forest there are sufficient exploitable resources which can be expected to contribute towards the general development of the district. But these two sizeable income as well as employment-generating sectors

remain almost as enclaves and they are neither interdependent with or complementary to the agricultural and agro-industrial sectors which are the primary fields of economic activities of the major portion of the population. It appears that economic life in the district depends primarily on agriculture.¹

1.2. The Need For the Study

Agriculture will remain Jalpaiguri's major problem for many years to come.² Farm sector in Jalpaiguri is now undergoing unprecedented changes that are both quantitative and qualitative. Looking back over the development during the past five or six years, one cannot but be struck by what has been achieved in a sector which largely remained tradition-bound and mostly stagnant for many years and has always been regarded as not susceptible to any quick transformation. The application of science and technology to agriculture with its ingredients of high-yielding seeds, chemical fertilisers, pesticides and water management has opened up new vistas of crop yields from farms, irrespective of their size and achievement of levels of income to farmers that were not even thought of a decade earlier.¹

1 Developmental Activities of the District of Jalpaiguri (November, 1976), published by Government of West Bengal, Development and Planning Department, Office of the Deputy Commissioner, Jalpaiguri - No pagination.

2 Bhattacharya, S. N., "Rural Conditions in Agricultural North Bengal", unpublished ph. D. dissertation of the Calcutta University, Preface, PP. (1 - xv).

Admittedly, the process is only now beginning² and is not yet all pervasive. Agricultural development along with the development of subsidiary occupations in animal husbandry and fisheries and development of fishery, including farm forestry, requires substantial capital and short-term finances.³ Indeed, many things depend upon the nature and extent of credit available to the rural people of Jalpaiguri⁴ in their efforts for going ahead with farm production, income and output along with other subsidiary non-farm occupations to supplement farm income.

Jalpaiguri is typically backward in agricultural and economic development in the State of West Bengal but in recent years, there has been some upsurge in the farm sector and some changes are taking place in certain directions in the vast countryside of the district. New crops mainly of high-yielding varieties are being increasingly cultivated, modern inputs like chemical fertilisers and pesticides are being extensively used and improved technology is in the process of adoption which, however, appears to be very slow.

1 Ibid.

2 Ibid.

3 Bhattacharya, S. N., "Green Revolution, Small Farmers and Rural Co-operatives", Indian Co-operative Review, April, 1971, Vol. 8, No. 3, pp. 321-32.

4 _____, "Help That Does Not Heal - A Study", Kurukshetra, Vol. 19, No. 14, April, 1974, pp. 4-5.

One of the reasons for this slow progress appears to be the lack of the availability of sufficient and timely credit in the rural areas in this district.¹ What is the credit need of the farm-families? What is the institutional impact of credit on farm production and income? What are the sources of finance of farm-families? These are important questions indeed. Not nearly sufficient discussions seem to have taken place on the aforesaid questions and it is ~~believed~~^{felt} that indepth studies on the aforesaid questions appear to be significant and useful in the context of the development of the farm sector through the increase of the farm income and output in the sample district.

1.3. Methodology, Scope and Period of the Study

At the first stage, ^{1 of} on the blocks viz. RAIGANI had been selected at random out of the thirteen blocks in the district.

At the second stage, six villages in all were sampled. The villages were selected at random by giving each village a probability proportional to the cultivating households in it according to 1971 census.

At the third stage, after the selection of the villages, all the cultivating households of the sample villages were listed and arranged firstly, in relation to the landholding and secondly, in relation to the tenurial status of the farm-families in the sample villages. Based on field information,

¹ Ibid.

the following tenurial classes have been identified : (a) Self-cultivator ; (b) Bargadar ; (c) Self Plus Bargadar ; and (d) Self Plus Bargadar Plus Hired Labour.

At the fourth stage, direct interview method was adopted to gather data, information, etc. relevant for the study. Total number of families in sample villages was 590 (vide, Table No. 2.2).

The study then relates to six sample villages in the sample Block.

The period of study is 1975-77.

1.4. Concepts Used

(a) Self-cultivator¹

For this study "Self-cultivator" means to cultivate on one's own account ---

- (i) by one's own labour ; or
- (ii) by the labour of any member of one's family ; or
- (iii) by servants on wages payable in cash or in kind, but not in crop-share under one's personal supervision or the personal supervision of any member of one's family.

¹ Planning Commission, Govt. of India - First Five Year Plan,

In the case of an undivided Hindu family, land shall be deemed to be cultivated personally, if it is cultivated by any member of such family.

(b) Bargadar¹

Persons who cultivated the land of others on payment of rent in cash or in kind are treated as "Bargadars" or "tenants".

In West Bengal, on the abolition of Zamindari, landlords were not allowed to resume lands held by raiyats or under-raiyats. Share-croppers (known as "Bargadars" or Bhagchasis in West Bengal) were not treated as under-raiyats and no protection was extended to them until July, 1970, when the West Bengal Land Reforms Act was amended to accord limited protection to the "Bargadars".

On the abolition of intermediary interests, all raiyats and under-raiyats were brought into direct relationship with the State. But the share-croppers (bargadars) were not treated as under-raiyat. A landowner who owns less than seven and a half acres of land enjoys a continuing right of reservation in respect of land leased out to bargadars. When a landowner resumes tenanted land from a bargadar, a minimum area of one hectare is to be left with the bargadar. There is no special provision regarding defence personal or disabled landowners.

¹ Planning Commission, Government of India - Second Five Year Plan, P. 186.

(c) Self Plus Bargadar

A part of the land is cultivated personally on one's own account : (i) by one's labour; or (ii) by the labour of any member of one's family; or (iii) by servants on wages payable in cash or kind but not in crop-share under one's personal supervision or the personal supervision of any member of one's family and a part of the land of the same owner is cultivated by persons who cultivated the land of the said owner on payment of rent in cash or kind.

(d) Self Plus Bargadar Plus Hired Labour¹

A part of the land is cultivated personally on one's own account : (i) by one's labour; or (ii) by the labour of any member of one's family; or (iii) by hired labour under one's personal supervision or the personal supervision of any member of one's family and a part of the land of the said owner is cultivated by persons who cultivate the land of the aforesaid owner on payment of rent in cash or kind.

(e) Farm²

For the present thesis, agricultural farm has been considered as a tract of land cultivated by a tenant on an agreed or contracted terms and conditions usually determined by the law and

1 They are engaged by the farm-families on daily basis for farming as and when required by paying a wage-rate prevailing in the market, whereas servants are full-time employees of the farm-families engaged in farm and domestic activities on agreed salary on monthly or annual basis, payable in cash and or in kind.

2 Lahiri, Chandidas, "Agricultural Enterprise in North Bengal -- A study in Farm Economy in Jalpaiguri district (1973-75) Ph. D. dissertation submitted for the Ph. D. (Arts) Degree of the North Bengal University, P. 20.

or local practice or cultivated by the owner himself with or without the assistance of hired labour. For the present project, the presence of any go-between (there may be cases where a person takes lease of a piece of land i.e. farm and manages himself or by others) has not been considered and in the sample families, there is no such family other than either owner, share-cropper or hired labour.

(f) Farm Management¹

No distinction has been made between farm and the management (farm-families) because of the fact that it appears that the farms are either owned or managed or operated by the sample farm-families.

(g) Customs²

Customs are long established usages or modes of behaviour. They refer primarily to practices -- such as eating, conversing, shaking or joining hands to greet other people, etc.; -- these have been off repeated by many generations. They vary from society and from time to time.

(h) Institutions³

Institutions may be defined as recognized and established forms of procedure governing the relations between individuals or groups.

(i) Marginal Farmers

Those who have landholdings below 2.00 acres.

1 Ibid.

2 M. Shetif and Cantril, "The Psychology of Ego-Involvements", New York, 1947, pp. 19-23.

3 Ibid.

(j) Small Farmers

Those who own land between 2.00 acres to 5.00 acres are conceived as small farmers.

(k) Agricultural Labourer¹

Cultivators without any landholdings but having a homestead and deriving more than fifty per cent of their income as agricultural wages may be called as Agricultural Labourer.

(l) Institutional Impact²

If institutions are in a position to increase farm income, output and investment of those who are utilising the service of such institutions, it may be said that such institutions have favourable impact on them and vice versa during the given period other things remaining the same (e.g. socio-political conditions, etc.).

(m) Household

Household means a group of persons, males and females, related or otherwise, having a common kitchen and pooling all or part of their earnings and incomes.

1-2 Lahiri Chaudhary, Op cit, PP. 21-24.

(n) Rural Credit

The term rural credit has been used in a restricted sense. For the present dissertation, it means loans and advances, interest bearing or non-interest bearing extended to the sample farm-families in cash and or in kind for agriculture and allied purposes like animal husbandry, fishery, etc. It does not, however, include loans and advances extended to rural industries.

Further, the term rural credit includes loans and advances in cash and or in kind from institutional agencies like commercial banks, co-operatives, etc. as well as from individuals.

1.5 Interview Method

The interview is a conversation with a purpose and therefore is more than a mere oral exchange of information. Its importance arises from the necessity to come into contact with individuals to get access to facts and opinions and to receive them directly from the persons. Where the source is accessible to the investigator, an interview is the device to tap it, and if it is not easily reachable, the questionnaire is the means. Apart from accessibility, the controlling factor in the success of the interview is the reaction of the personalities involved -- the investigator ^{and} the respondent.

1.6 Nature of Training to use Interview

Method Meaningfully

At the very outset, the Supervisor of this dissertation advised the present investigator to go through some literature that may enlighten some insight into the present work. The sources from which such insights were developed have been duly acknowledged in 'Bibliography'. The list is, however, not exhaustive.

At the second stage, the Supervisor advised to make the present investigator enriched by discussions with research scholars worked or have been working under his guidance to have feed-backs from them and to know their problems in using this method as a tool of data collection for their respective projects and how and to what extent they overcame or have been overcoming their respective problems. The present investigator frankly admits that most of such discussions proved useful and purposeful to him for his project.

At the third stage, the Supervisor advised to know various problems as far as possible of the farming community of the sample villages to have mental base that might help to appreciate the place of study and its problems of which the present project is a part. In Chapter II, various information with regard to sample villages have been given. Such information are not however, exhaustive.

At the fourth stage, before starting to use interview method the Supervisor advised to make an attempt to be a man of them as far as possible. Initially, care had been taken not to put forward questions in a systematic manner. Casual gossips, conversation, participation in some of their socio-cultural functions/ceremonies etc. in the initial stage had been made.

At the fifth stage, when it was realised that gradually they were frank to the present investigator to a reasonable extent, select questionnaires (some of which have been appended with this thesis) relevant for the study were put forward to them through interview method.

At the sixth stage, checks and rechecks through tact, intelligence, patience etc. to balance conflicting remarks/opinions/expressions were applied and the average of the findings was recorded for writing.

At the seventh stage, data, information, etc., gathered for this study were systematically studied, interpreted, logically arranged and re-arranged before finally writing for the project.

The above is a brief reference to a lengthy and rigorous training undertaken to use the tool under reference for the present study. In between, there are intermediary stages which, however, have not been stated here (broad nature of training under reference has only been given).

1.7 The Unit of Data Collection

The unit of investigation for this study is the household, which connotes numbers of a family having a common living house and a common hearth for their meals.

To keep the sample manageable it was decided to interview the heads of all the sample families. The head of the household, besides being the chief of the family, is also identifiable from the other members of the family as one who pays the tax to the Panchayat.

A household may comprise a single family or an extended family, living in separate rooms but sharing a common hearth. This family is reckoned to be unit of social organisation in rural communities, and the head of the household exercises a great influence on all other members. Besides this, the head of the household is responsible for intra and inter-family relationships and is thus the representative of his household in the developmental activities of the village. The head of the household is the chief actor of the familial group, and is the most enlightened person to provide information on village life.

The decision to interview all the heads of the sample families was taken with a view to avoid respondent bias or limited awareness of the capability of certain individuals.

1.8 Collection of Data - Some Problems

One of the problems appeared to emanate from the dearth of requisite data and information. Collection of primary data appeared to be hazardous and the present investigator had to face various problems in gathering these. A brief mention of a few such problems may be interesting to note in this connection.

In general, the apprehensive and evasive nature of the village people seemed to be great stumbling block in the way of meaningful collection of primary data from the field. Some of the people did not appear to be adequately willing to divulge information to a stranger on the plea that those information might create complications leading to their suffering. The existence of widespread illiteracy^a and ignorance appeared to create problems in gathering precise information.

During the initial stages of the survey, some adverse and unpleasant situations had to be encountered which were mostly averted by tact and endurance only. The present investigator faithfully remembered that during training before going to collect the requisite information his supervisor very often advised to make it a point that he had to deal with rural people and rural sentiments and hence sufficient tact, intelligence, foresight and above all an amicable and pleasing behaviour to win the hearts of the yokels were indeed necessary and at no stage of such collections, one should not show any sign of desparatism or displeasure even if such situations might arise.

Moreover, an introduction to some of the prominent members of sample villages by certain well-known personalities helped to a great extent to make the situation more congenial for the present investigator. These influential persons (social and political leaders) tried to impress upon the rural people the real purpose of the visits and requested them to co-operate in all

possible ways. This procedure appeared to make a favourable impact upon them. It helped to efface from their minds many sceptic ideas about the purpose of the study.

The aforesaid strategy paid a rich dividend to overcome initial difficulties. The problems eased out further due to frequent routine visits to these villages and free talks with rural people on personal as well as general problems of the locality and these drew them close to each other to a certain extent. This resulted positive results and gradually it was possible to become a man of their confidence who could be often consulted on intricate problems of the village. This gave an added opportunity to know the rural folks more intensively and helped to establish a rapport between the two.

It may be pointed out here that, these impacts were not uniform on all sample rural people and at the time of investigations a few were found to be hard nut to crack. They appeared to be a little bit hesitant to express the actual conditions as they felt on the queries made by the present investigator. However, sufficient care was taken to see that the investigation was not in any way vitiated.

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1.9 Plan of the Project

In Chapter I, the subject is introduced. The need for the study as well as the methodology, adopted, for the same, scope and period of the study have been pointed out. Concepts used for the study and limitations of the present project have been given in brief.

In Chapter II, the sample villages have been introduced. It is believed that such an introduction appears to be significant for better understanding of the problem at hand.

In Chapter III, an attempt has been made to make an estimate of the consumption pattern of the sample farm-families groupwise (i.e. on landholding basis).

In Chapter IV, a further attempt has been made to make an estimate of the consumption pattern of the sample farm-families class-wise (Please see section 1.5).

Then, in Chapter V, cost of production of the sample farm-families groupwise has been calculated and in Chapter VI, the cost of production class-wise of the sample farm-families has been estimated.

In Chapter VII, sources of finance of the sample farm-families for farming operations groupwise and in Chapter VIII, class-wise have been studied.

In Chapter IX, the impact of institutional credit on agricultural production and income has been studied through regression analysis.

Based on field data and information of earlier chapters, in Chapter X, certain concluding observations have been made. Much accuracy of the data, information is not, however, claimed and these may be subject to revision should more extensive data, information become available.

An Appendix is added to describe relevant information of the sample district and the same are given for better appreciation of the present project. It is based on secondary sources duly acknowledged.

Appendix II is appended to describe relevant information of the sample Block and it is believed that such a brief description appears to be relevant and necessary for better comprehensive of the present study. It is based on secondary sources duly acknowledged.

In Appendix III, a select questionnaire is appended.

The present project is not an archival research. It is primarily based on field research. Yet a select 'Bibliography' is appended with the thesis to acknowledge intellectual debts to some books, journals, articles, etc. from which insight into the present work has been fruitfully appropriated.

1.10 Limitations of the Thesis :

The present dissertation, however, appears to suffer from the following limitations :

- (i) the period of the study is short, which is limited to 1975-77 only ;
- (ii) six villages of only one Block of the district have been considered for the study. The scope of the project may appear to be limited but more blocks and more villages have not been considered because, it has been felt that depth of the thesis might have to sacrificed on account of extensive nature of such a study, if undertaken by an individual researcher confronted with paucity of time, money, etc. required for undertaking such an extensive nature of a study ;
- (iii) the term rural credit is used in a restricted sense [Please see the concepts used, section 1.4 (P)] ; and
- (iv) adequate requisite information were not, however, always available.

CHAPTER II.

INTRODUCING THE SAMPLE VILLAGES

CHAPTER - II.

INTRODUCING THE SAMPLE VILLAGES

2.1. Introduction

The names of the villages under study are Amaldighi, Dhantala East, Dhantala West, Gathamabari, Kachanbari and Chengrabanda. All these villages belong to Rajganj Block of Jalpaiguri District. Henceforth, the villages will be referred to as Amaldighi - Village 1, Dhantala East - Village 2, Dhantala West - Village 3, Gathamabari - Village 4, Kachanbari - Village 5 and Chengrabanda - Village 6.

2.2. AN APOLOGIA

The description of the sample villages may appear not to be based on much intensive study and research. Some observations have, however, been made without adequately going deep to the problem in each case. The reason for doing the same is the following : this Chapter is primarily designed to introduce the sample villages in order to better appreciate the indepth research that has been undertaken and presented in the subsequent chapters on the project at hand and the purpose of adding this chapter would perhaps, be best served, if the aforesaid purpose is realised.

2.3. Population

The number of population and sex-wise distribution in sample villages during 1975-76 is shown in the Table 2.1 given below :

TABLE 2.1

NUMBER OF POPULATION AND SEX-WISE DISTRIBUTION IN SAMPLE VILLAGES DURING 1975-76

Village	Male	Percentage	Female	Percentage	Total
V ₁	925	61.6	575	38.4	1,500 *
V ₂	230	46.0	270	54.0	500
V ₃	215	57.3	160	42.7	375
V ₄	155	62.0	95	38.0	250
V ₅	68	54.4	57	45.6	125
V ₆	110	55.0	90	45.0	200

The above table shows that the proportion of male population is higher than the proportion of female population in all the villages, excepting village 2. It is reported that village 2 is mostly inhabited by refugees from East Pakistan, now Bangladesh. Most of them are either landless labourers or marginal farmers having less than 2 acres of land.

* The figures of the population of the selected villages and of the number of persons in the household are rounded. Average family size is approximate to five.

A good proportion of male members have shifted to urban areas in search of employment leaving their families in the village. This is done mainly because in urban areas, it may be much more difficult to find a house. Also, the females in the village attend to agriculture or animal husbandry. The non-availability of adequate gainful employment for females appears to discourage them to shift to urban areas, while the non-folk appear to find it easier to face the hazards of urban life alone.

It is reported that in sample villages birth-rates and death-rate both are high. Birth rates are high perhaps, as a consequence of wide-spread prevalence of illiteracy, absence of adequate knowledge about family-planning techniques, early age of marriage and, last but ^{not the} ~~are~~ least, as a consequence of deep-rooted social beliefs and customs about the size of the family, attitude towards children, etc. Death rates are high on account of poor diets, primitive sanitation and absence of effective medical aid. The principal causes of infant mortality appear to be the following : malnutrition, pneumonia, diarrhoea, infections and parasitic diseases. Besides this, mortality among females of reproductive ages is also high. Inadequate pre-natal and post-natal care which appear to be the result of poverty and absence of hospital facilities may be largely responsible for this. Fevers (including malaria), cholera, dysentery and diarrhoea, respiratory diseases, etc., also account for a large number of deaths.

2.4. Classification of Families

The following table (2.2) gives an idea of the classification of families in sample villages during the period under study :

TABLE 2.2

CLASSIFICATION OF FAMILIES IN SAMPLE VILLAGES

Village	No. of families	No. of landless labours	No. of marginal farmers	No. of Small farmers	No. of big farmers	Others
1	2	3	4	5	6	7
V ₁	300	50	90	100	40	20
V ₂	100	35	22	25	10	5
V ₃	75	10	25	31	5	4
V ₄	50	12	15	14	7	2
V ₅	25	8	7	6	3	1
V ₆	40	10	15	8	4	3
Total	590	125	174	184	69	35

Here, farmers having less than 2 acres of land are considered as marginal farmers. Marginal farmers also include bargadars. The farmers having 2 acres to 5 acres of land are considered as small farmers. Big farmers are those farmers who possess more than 5 acres of land. The table shows that in the sample villages 21.7 per cent are landless labourers, 29.5 per cent are marginal farmers, 31.2 per cent are small farmers, 11.6 per cent are big farmers and only 6 per cent rely on other occupations (agricultural labours, fishing, rickshaw-pulling, etc.) to earn their livelihood. Thus, in the sample villages, 60.7 per cent of total families are marginal and small farmers.

It is found that about 85 per cent of the landless labours are casual workers and 15 per cent are attached to land-owners. On an average, they are employed for nearly 300 days in the year. In sample villages, the wages of agricultural labours was Rs. 3/- per worker in 1975-76 and Rs. 4/- per worker in 1976-77. It is found that a vast majority of them are considered as surplus labourers and may not, therefore, bargain for higher wages, etc. They are in a state of enforced idleness for 2 to 3 months in a year. This reduces their average earnings.

2.5. Religion

The sample villages are mostly inhabited by muslims and scheduled caste hindus. This is shown in the table (2.3) given below :

TABLE 2.3

CLASSIFICATION OF FAMILIES ON RELIGIOUS BASIS (IN PERCENTAGE)

Village	Hindu		Muslim
	Caste	Scheduled	
V ₁	10	20	70
V ₂	30	20	50
V ₃	20	60	20
V ₄	5	85	10
V ₅	10	90	Nil
V ₆	5	95	Nil

In general, the farmers of sample villages appear to be superstitious, conservative and are largely bound by the caste system and the joint family. It is found that the hard working member and the lazy fellow get the same treatment in most of the joint families in sample villages. Hence, there appears to be not adequate incentive to work hard for those members who may do so. Most of the farmers appear not to be adequately motivated for going ahead.

2.6. Education

Only two primary schools in sample villages have been found --- one is Anaidighi Primary School in village 1 and another is Chengrabandha Primary School in village 6. It is found that the students of village 2 and village 3 go to Kamrangaguri Primary School. Kamrangaguri is a village near to Dhantala East. The students of Anaidighi and Gathambari come to Anaidighi Primary School and the students of Chengrabandha and Kanchanbari go to Chengrabandha Primary School. In Anaidighi it has been found ^{that} some of the big farmers send their boys and girls to Siliguri Town to attend School there.

In general, it is found that most of the farmers of sample villages are illiterate and appear to be largely ignorant. The following table (2.4) perhaps, reveals the true picture :

TABLE 2.4EDUCATIONAL STANDARD IN SAMPLE VILLAGES DURING 1975-77.

Educational standard	V ₁	V ₂	V ₃	V ₄	V ₅	V ₆	T _x
Read upto Class V	25	30	10	10	5	10	
VI to VIII	15	10	2	Nil	Nil	20	
IX to XII	5	2	1	Nil	Nil	2	
College level	20	Nil	Nil	Nil	Nil	Nil	

It is observed that in sample villages not only is the ratio of children going to the total population is small, but there are other problems too. A large number of pupils drop out either at the primary or middle or secondary stage without completing the course. A general conclusion from this analysis is that most of the villagers are either illiterates or literates without educational level.

2.7 Table 2.5

TABLE SHOWING AREA UNDER DIFFERENT CROPS IN EACH OF THE
SAMPLE VILLAGE

Crops	Villages					
	V ₁	V ₂	V ₃	V ₄	V ₅	V ₆
1	2	3	4	5	6	7
Amn	818	185	169	123	50	78
Aus	200	43	48.5	27.6	12.5	18
H.Y.V.	48	Nil	5	7	Nil	Nil

Table 2.5 (Continued)

	1	2	3	4	5	6	7
Wheat		41	Nil	5	Nil	Nil	3
Jute		240	54	54.8	37	15	24
Vegetables		75	19	20	12	8	9

2.8 Cropping Pattern

The main crop of village 1 is aman, aus and jute. Yield of aus in each bigha varies from 3 to 5 maunds, aman from 5 to 8 maunds and jute from 4 to 6 maunds. There is some land producing high-yielding varieties. The main manures are cow-dung and bone-dust. But recently uria is utilised to some extent. Village 1 belongs to non-irrigated area. For want of watering, the cultivation of wheat is not remarkable. Some cultivators attempt at producing wheat but cost of production per bigha perhaps has a discouraging effect (Please see chapters on cost of cultivation of farm-families groupwise and class-wise).

Aman is the main crop of village 2. Little quantity of aus and jute is also cultivated. As the village is situated on high land, it is extremely difficult to bring land under high-yielding variety. The high-yielding varieties necessitate heavy investment in fertilisers and water (Please see chapter on cost of cultivation).

It is reported that these heavy investments are largely beyond the capacity of small and medium farmers of this village. The farmers use cow-dung and bonedust as fertilisers. Most of them appear not to be adequately well financially placed to use pesticides so that the crop produced can be saved from destruction by insects.

The main crops of the village 3 are aman and jute. Little quantity of aus is also produced. The village enjoys very little irrigation facilities. Agriculture depends largely on rainfall. Although rainfall is generally plentiful, it is concentrated in a particular period of the year. It is reported that agriculture suffers in some years due to drought, in some years due to excessive or untimely rain. In a small portion of the cultivable land, high-yielding varieties of seeds are cultivated. The farmers use cow-dung and bone-dust as fertilisers.

In village 4, both local seeds and high-yielding varieties are cultivated. But the area of land under high-yielding variety is negligible. Most of the farmers may not afford to invest more money which is essential in case of high-yielding variety. There is also very little arrangement for irrigation. Agriculture mostly depends on nature. In this village also, only cow-dung and bone-dust are used as manures. The main crop of this village is aman, some quantity of jute and aus are also produced.

Agriculture of village 5 depends mostly on rainfall as there is very little irrigation facilities. Only local seeds are cultivated in this village. As yet, no attempt has been made by the farmers to cultivate high-yielding variety. The main crop of this village is Aman, a small quantity of Aus and Jute are also produced.

The main crops of the village 6 are Aman, Aus and Jute. A little quantity of Wheat is also produced. Like the farmers of other villages, the farmers of this village also use cow-dung and bone-dust as manures. No high-yielding variety is adopted in this village.

It is found that the cropping pattern of the sample villages is more or less the same. It is reported that the small farmers are first interested in producing foodgrains for their own requirements. They would go in for cash crops only after they have met their own requirements of foodgrains. Small land-holders, therefore, devote relatively a small average to cash crops than large land-holders. Water-logging in parts of Amaidighi (V_1) and Chengrabandha (V_6) has led to an increase in area under rice, for rice can stand the extra water perhaps, better than other crops. In most of the cases, it is found that the individual farmers allocate haphazardly different areas to different crops. The present way of haphazard allocation of area to different crops by individual farmers appears not to be in the best interest of the farmers. It is reported that the real difficulty in adopting a better cropping pattern is that the farmer has not the requisite capital to invest or he does not possess the requisite know-how that may be necessary for changing the cropping pattern meaningfully and profitably.

2.9. Land productivity

It may appear that most of the plots of sample villages are underutilised in the sense that output per crop per acre is low. This is due to the lack of water, fertiliser, good seed and agricultural techniques and to the declining fertility of the soil. The agriculture of the sample villages also exhibit a considerable amount of 'hidden' under-employment --- the average farmer who does not double-crop his land, works for about 5 to 6 full months during the whole year, work. Because of a growing population and non-availability of alternative occupations, too many people try to get a livelihood out of agriculture.

Agricultural productivity may be analysed from two different angles ; from the point of view of productivity per acre (i.e., land productivity) and from the point of view of per worker * employed (i.e., labour productivity). It is found that the agriculture of the sample villages is characterised by low land and labour productivities.

* A person employed in producing farm output in the farm of the sample households is considered as worker.

TABLE 2.6.

LAND PRODUCTIVITY IN SAMPLE VILLAGES

Commodity	Village	Yield per acre in maunds	
		1975-76	1976-77
Aman	V ₁	18.6	18.6
	V ₂	16.8	16.8
	V ₃	16.8	16.8
	V ₄	18.6	18.6
	V ₅	18.0	17.4
	V ₆	17.4	18.0
Aus	V ₁	12.6	12.6
	V ₂	11.4	11.4
	V ₃	11.4	12.6
	V ₄	12.6	10.8
	V ₅	11.4	11.4
	V ₆	12.6	12.0
Jute	V ₁	15.6	16.8
	V ₂	15.6	14.8
	V ₃	15.6	17.4
	V ₄	16.8	17.4
	V ₅	15.6	18.0
	V ₆	15.0	16.5

Figures in table 2.6 bring out two interesting points. First, agricultural productivity (i.e., yield per acre) is low in sample villages. Second, average productivity per acre remains more or less the same in 1976-77 in comparison to 1975-76.

Output per worker in agriculture is also low. Labour productivity is calculated by taking the average yield per acre of land and the average number of agricultural workers employed on an acre of land.

TABLE 2.7

AGRICULTURAL PRODUCTIVITY PER WORKER
AVERAGE FOR 1975-76 TO 1976-77.

Village	Average net output per worker at current prices (Rs.)
V ₁	398.97
V ₂	321.37
V ₃	335.55
V ₄	400.27
V ₅	289.35
V ₆	344.00

It is reported that the following factors are mainly responsible for the low agricultural productivity in sample villages. Firstly, the average agricultural holdings are small.

Small-sized holdings lead to great waste of time, labour and cattle power, quarrels and consequent litigation among farmers, waste of crops in the absence of requisite fencing etc. Secondly, some of the cultivators do not often own land, they appear to have less security, as they may be turned out of their land at any time the landlord desires. So, in most of the cases, such tillers are less interested to increase agricultural productivity. Thirdly, it appears that the farmers of the sample villages have been using mostly old and inefficient methods and techniques of farm production. Since largely they are tradition-bound and also poor, it appears that they have not adopted the modern methods. Only in recent years and that too to a limited extent, some of the big farmers have started adopting improved implements like pump-sets, water-lifts, etc. Fourthly, to revitalise fertility and to utilise fallow lands, the use of manures of all kinds appears to be useful. But in sample villages, the use of farm-yard manure and chemical fertilisers is extremely inadequate. Fifthly, the farmers of the sample villages have been using seeds of indifferent quality mainly perhaps, due to the paucity of fund. Sixthly, as the area under study belongs to non-irrigated area, agriculture has to depend on the vagaries of the monsoons.

2.10. Methods of Cultivation

Low productivity levels appear to cause shortage of capital which in its turn perhaps, acts as a brake on the increase in production. It appears that one reacts on the other and perhaps, creates a vicious circle of poverty. The adverse effects of capital deficiency are more perceptible in the methods of production. Unskilled labour appears to be relatively cheaper than capital in the sample villages. Farmers try to economise the use of capital and prefer labour-intensive techniques of production. So, it is found that the labour-capital ratio is quite high in the agricultural operations of the sample villages. Since labour is plentiful and capital scarce in sample villages, a tendency may be discerned to prolong the life of capital equipment beyond justification. Many articles which are generally thrown as scrap after a certain period of use, are continued in use or transformed into new articles. For example, used gunny-bags enter into varied uses from wearing garments to roofing material. The explanation of such phenomena probably lies in the fact that in the sample villages it is perhaps, more economical to spend labour in prolonging the life of old capital assets than replacing them by new ones. The phenomenon is perceptible also in marketing and trade practices of the sample villages. Due to the shortage of capital, the farmers of the sample villages appear to take resort to frequent

transactions on a smaller scale. The transport services also do not remain unaffected. Human portage dominates the transport services of the sample villages. Porters perform transport services without any capital equipment at all, or with simple and crude vehicles.

2.11. Rates of Interest

High interest rate appears to be another evil consequence of the deficiency of capital in the sample villages. Scarcity of capital is reported to be one of the major factors which pushes up rates of interest to exorbitant point in the sample villages. The following table (2.8) summarises the information available on interest rates prevailing in the sample villages :

TABLE 2.8

ANNUAL RATES OF INTEREST IN SAMPLING VILLAGES (In Percentage)

Village	Money-lenders	Co-operative	Land Mortgage Bank
V ₁	75	13.50	11.00
V ₂	100	13.50	11.00
V ₃	100	13.50	11.00
V ₄	75	13.50	11.00
V ₅	75	13.50	11.00
V ₆	75	13.50	11.00

2.12. Institutional Source of Finance

Co-operative is the only institutional source of finance in the sample villages. But in sample villages, co-operative covers only a minor part of the rural population and account for only a small proportion of the credit needs of cultivators. The following table shows the number of farmers who have taken co-operative loans in each village during the period under study :

TABLE 2.9

MEMBERS OF CO-OPERATIVES IN SAMPLE VILLAGES DURING 1975-76
AND 1976-77.

Village	Year	
	1975-76	1976-77
V ₁	30	34
V ₂	9	9
V ₃	10	12
V ₄	10	12
V ₅	9	10
V ₆	14	12

2.13. Members of Village and Block Panchayat

The members of village and block panchayats in each of sample villages during the period under study are shown in the table (2.10) given below :

TABLE 2.10

MEMBERS OF VILLAGE AND BLOCK PANCHAYAT IN SAMPLE VILLAGES
DURING 1975-76 AND 1976-77.

Village	Village Panchayat	
	Number of members	
	1975-76	1976-77
V ₁	6	6
V ₂	2	2
V ₃	2	2
V ₄	1	1
V ₅	1	1
V ₆	1	1

BLOCK PANCHAYAT

V ₁	1	1
V ₂	1	1
V ₃	N1	N1
V ₄	N1	N1
V ₅	N1	N1
V ₆	1	1

2.14. Income

The following table (2.11) shows the income of the farm and non-farm families in the sample villages during the period under study :

2
TABLE 2.11

THE INCOME OF THE FARM AND NON-FARM FAMILIES IN SAMPLE VILLAGES DURING 1975-77.

Income Groups	Sample Villages					
	V ₁	V ₂	V ₃	V ₄	V ₅	V ₆
Below Rs. 500	10	8	4	5	2	5
Rs. 501 - Rs. 1,000	45	32	12	12	6	7
Rs. 1,001 - Rs. 2,000	120	25	22	15	4	10
Rs. 2,001 - Rs. 3,000	80	20	20	10	4	7
Rs. 3,001 - Rs. 4,000	20	8	9	4	4	6
Rs. 4,001 - Rs. 5,000	15	5	7	2	3	3
Rs. 5,001 and Rs. above.	10	2	1	2	2	2

The following table (2.12) shows clearly the percentage of families falling in each group in the sample villages :

TABLE 2.12

THE INCOME OF THE FARM AND NON-FARM FAMILIES IN SAMPLE VILLAGES DURING 1975-77 (IN PERCENTAGE).

Income Groups	Total number of families	Percentage
Below Rs. 500	34	5.7
Rs. 501 - Rs. 1,000	114	19.3
Rs. 1,001 - Rs. 2,000	196	33.2
Rs. 2,001 - Rs. 3,000	141	23.9
Rs. 3,001 - Rs. 4,000	51	8.6
Rs. 4,001 - Rs. 5,000	35	6.1
Rs. 5,001 and above.	19	3.2
Total	590	100.0

The above table (2.12) speaks for itself.

2.15 Tables 2.13 and 2.14

Table 2.13 and 2.14 are presented below :

TABLE 2.13TABLE SHOWING THE NUMBER OF HOUSEHOLDS IN EACH GROUP BY SIZE
OF LAND HOLDING IN SAMPLE VILLAGES

Land holding in acres	Villages					
	V ₁	V ₂	V ₃	V ₄	V ₅	V ₆
0.1 - 2.5	98	25	27	15	7	16
2.6 - 5.0	92	22	29	14	6	7
5.1 - 7.5	18	5	2	3	1	1
7.6 - 10.0	15	3	2	2	1	2
10.1 & above.	7	2	1	2	1	1

TABLE 2.14TABLE SHOWING NUMBER OF HOUSEHOLDS IN EACH CLASS IN SAMPLE
VILLAGES

Class	Villages					
	V ₁	V ₂	V ₃	V ₄	V ₅	V ₆
Bargadar	25	10	14	8	5	9
Bargadar plus hired labour.	48	10	6	4	2	2
Self-cultivator.	135	30	38	20	7	14
Self plus Bargadar plus hired labour.	22	7	3	4	2	2

CHAPTER III.

CONSUMPTION PATTERN OF THE FARM-FAMILIES -- GROUP-WISE

CHAPTER - III.

CONSUMPTION PATTERN OF THE FARM-FAMILIES -- GROUP-WISE

3.1. Introduction

In this Chapter, an attempt has been made to study the consumption pattern of farm families in sample villages during the period of the study. By consumption pattern here we mean, the amount of expenditure incurred by the farm-families on different items during the period of the study, other things remaining the same (viz. taste, habit, preference, etc.).

The above study, it is expected, may reveal the following :

(i) We will be able to know the expenditure incurred by the farm-families on different items for consumption and the summation of the expenditure on various items will give us the total requirements of consumption finance of the farm-families throughout the year ;

(ii) We will also be in a position to know the seasonal variations in expenditure of the farm-families over various items of consumption during the year and also the same may throw some light in our understanding of the variations in consumption finance requirements of the farm-families with the variations of the seasons ;

(iii) a comparative analysis of the expenditure incurred on various items of consumption during 1975-76 and 1976-77 by the farm-families may provide us with meaningful information ; and

(iv) the graphical presentation of the consumption pattern monthwise/yearwise/villagewise will help us to have precise understanding of the nature and trends of consumption pattern over months and year (we have here considered only 1975-76 and 1976-77).

3.2. Methodology

In the first stage, farm-families have been divided into following groups with reference to their land-holding (in acres) (i) 0.1 - 5.00 ; (ii) 5.1 - 10.00 ; and (iii) 10.1 and above.

In the second stage, various items which the farm-families in different groups generally consume have been identified.

In the third stage, through direct interview method, the amount of expenditure incurred by each sample family on each item has been carefully noted and the average of the consumption of the families belonging to the groups referred to above has been considered for our study.

In the fourth stage, monthwise variations in expenditure of the different groups referred to above on each item have been noted.

In the fifth stage, a comparative analysis of the consumption pattern of the different groups between 1975-76 and 1976-77 has been made.

3.3. Limitation of the Study

The study, however, suffers from the following limitations :

(a) The list of items included in our study does not claim to be exhaustive ;

(b) the average of consumption pattern of each item belonging to different groups based on land-holding has been taken into consideration ;

(c) the study does not cover those who have no land-holding ;

(d) the period of study is 1975-77. It might have been better, if the period of study is extended to five years to know the trend of consumption pattern in each item for each group for a reasonable period of time ; and

(e) the answers given by respondents relevant for the present study are not easy to get. Patience, tact, intelligency^e, guess work, friendly persuasion and close observation, etc. are used as tools to record their answers ultimately to be used for the study.

Therefore, to the extent the aforesaid tools are effective, to that extent the estimate may claim to be accurate other things remaining the same (the reliability of the answers of the respondents, etc.)

(f) No precise estimate for the expenditure incurred for recreation is given because sufficient data and information are not available for this item and hence, the omission.

3.4. Field Results

Field results are presented through tables and figures given below :-

TABLE 3.1.

Itemwise monthly consumption (in Rupees)

Vill - Amaidighi (V₁)
1975-76

Month	Land holding	Cereals	Pulse	Fish	Vegetables	Oil	Salt & Spices	Sugar or Gur	Fuel	Light	Cloth	Housing	Intoxicants	Medicine	Education	Monthly total
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17
January	0.1 - 5 acres	210/=	3/=	8/=	4/=	6/=	4/=	2/=	3/=	3/=	x	x	4/=	2/=	2/=	251/=
February	"	210/=	3/=	6/=	4/=	6/=	4/=	2/=	3/=	2/=	x	10/=	4/=	2/=	2/=	258/=
March	"	210/=	3/=	6/=	3/=	6/=	3/=	2/=	3/=	2/=	x	10/=	3/=	2/=	2/=	255/=
April	"	181/=	3/=	6/=	2/=	4/=	3/=	2/=	3/=	1/=	x	x	3/=	2/=	2/=	212/=
May	"	181/=	3/=	5/=	2/=	4/=	2/=	2/=	2/=	1/=	x	x	3/=	2/=	2/=	209/=
June	"	181/=	3/=	4/=	2/=	3/=	2/=	2/=	2/=	1/=	x	x	2/=	2/=	2/=	206/=
July	"	181/=	3/=	5/=	2/=	5/=	3/=	2/=	2/=	2/=	20/=	x	3/=	2/=	2/=	232/=
August	"	181/=	3/=	5/=	2/=	5/=	3/=	2/=	3/=	2/=	x	x	4/=	2/=	2/=	214/=
September	"	157/=	3/=	3/=	1/=	3/=	2/=	1/=	2/=	1/=	30/=	x	2/=	2/=	2/=	209/=
October	"	157/=	3/=	3/=	1/=	3/=	2/=	1/=	2/=	1/=	x	x	1/=	2/=	2/=	178/=
November	"	210/=	3/=	8/=	5/=	11/=	5/=	2/=	4/=	3/=	15/=	x	4/=	2/=	2/=	274/=
December	"	210/=	3/=	8/=	5/=	11/=	5/=	2/=	4/=	3/=	15/=	x	4/=	2/=	2/=	274/=
TOTAL :		2,269/=	36/=	67/=	33/=	67/=	38/=	22/=	33/=	22/=	80/=	20/=	37/=	24/=	24/=	2,772/=

TABLE 3.2.

Itemwise monthly consumption (in Rupees)

Vill - Amaldighi (V₁)
1975-76

Month	Land holding	Cereals	Pulse	Fish	Vegetables	Oil	Salt & Spices	Sugar or Gur	Fuel	Light	Clothing	Housing	Intoxicants	Medicine	Education	Monthly total
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17
January	5.1-10 acres.	230/=	5/=	20/=	10/=	17/=	8/=	5/=	20/=	5/=	x	x	5/=	6/=	4/=	335/=
February	"	230/=	5/=	20/=	10/=	17/=	8/=	5/=	x	5/=	x	25/=	5/=	6/=	4/=	340/=
March	"	230/=	5/=	20/=	10/=	17/=	8/=	5/=	x	5/=	x	25/=	5/=	6/=	4/=	340/=
April	"	230/=	5/=	15/=	8/=	11/=	7/=	4/=	x	4/=	x	x	4/=	6/=	4/=	298/=
May	"	200/=	5/=	15/=	8/=	11/=	6/=	4/=	x	4/=	x	x	4/=	6/=	4/=	267/=
June	"	200/=	5/=	15/=	6/=	11/=	6/=	4/=	x	4/=	x	x	4/=	6/=	4/=	265/=
July	"	225/=	5/=	20/=	8/=	17/=	7/=	5/=	20/=	5/=	40/=	x	5/=	6/=	4/=	367/=
August	"	200/=	5/=	15/=	6/=	11/=	6/=	4/=	x	4/=	x	x	4/=	6/=	4/=	265/=
September	"	185/=	5/=	10/=	5/=	11/=	5/=	3/=	x	3/=	80/=	x	3/=	6/=	4/=	320/=
October	"	175/=	5/=	10/=	4/=	11/=	5/=	3/=	x	3/=	x	x	3/=	6/=	4/=	229/=
November	"	230/=	5/=	20/=	10/=	17/=	8/=	5/=	20/=	5/=	20/=	x	5/=	6/=	4/=	355/=
December	"	230/=	5/=	20/=	10/=	17/=	8/=	5/=	20/=	5/=	40/=	x	5/=	6/=	4/=	375/=
Total :		2565/=	60/=	200/=	95/=	168/=	82/=	52/=	80/=	52/=	180/=	50/=	52/=	72/=	48/=	3756/=

TABLE 3.3.

Itemwise monthly consumption (in Rupees)

Vill - Anaidighi (V₁)
1975-76

Month	Land holding	Cereals	Pulse	Fish	Vegetable	Oil	Salt & Spices	Sugar or Gur	Fuel	Light	Clothing	Housing	Intoxicants	Medicine	Education	Monthly total
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17
January	10.1 & above	240/=	20/=	50/=	15/=	35/=	12/=	10/=	10/=	15/=	25/=	x	15/=	25/=	15/=	487/=
February	"	240/=	20/=	50/=	15/=	35/=	12/=	10/=	10/=	15/=	25/=	100/=	15/=	25/=	15/=	587/=
March	"	240/=	20/=	50/=	15/=	35/=	12/=	10/=	10/=	15/=	25/=	100/=	15/=	25/=	15/=	587/=
April	"	240/=	20/=	50/=	15/=	35/=	12/=	10/=	10/=	15/=	25/=	x	15/=	25/=	15/=	487/=
May	"	240/=	20/=	50/=	15/=	35/=	12/=	10/=	10/=	15/=	15/=	x	15/=	25/=	15/=	477/=
June	"	240/=	20/=	50/=	15/=	35/=	12/=	10/=	10/=	15/=	15/=	x	15/=	25/=	15/=	477/=
July	"	240/=	20/=	50/=	15/=	35/=	12/=	10/=	10/=	15/=	25/=	x	15/=	25/=	15/=	487/=
August	"	240/=	20/=	50/=	15/=	35/=	12/=	10/=	10/=	15/=	25/=	x	15/=	25/=	15/=	487/=
September	"	240/=	20/=	50/=	15/=	35/=	12/=	10/=	10/=	15/=	200/=	x	15/=	25/=	15/=	662/=
October	"	240/=	20/=	50/=	15/=	35/=	12/=	10/=	10/=	15/=	10/=	x	15/=	25/=	15/=	472/=
November	"	240/=	20/=	50/=	15/=	35/=	12/=	10/=	10/=	15/=	25/=	x	15/=	25/=	15/=	487/=
December	"	240/=	20/=	50/=	15/=	35/=	12/=	10/=	10/=	15/=	25/=	x	15/=	25/=	15/=	487/=
Total	:	2880/=	240/=	600/=	180/=	420/=	144/=	120/=	120/=	180/=	440/=	200/=	180/=	300/=	180/=	6184/=

X-axis represents months.
Y-axis represents expenditure in Rs/-.

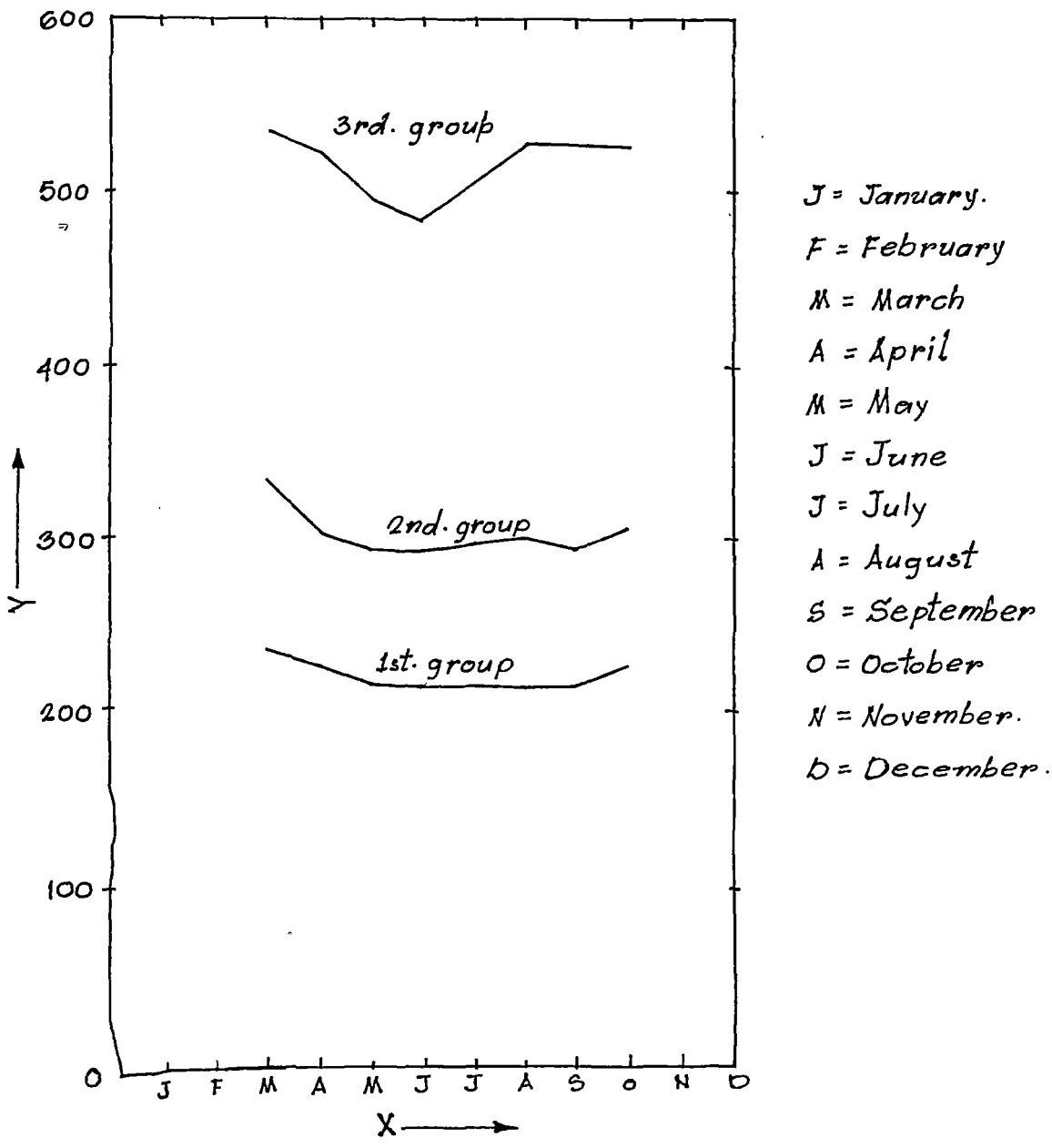


FIG. 3.1 - GRAPH SHOWING TRENDS IN CONSUMPTION OF DIFFERENT GROUPS OF FARMERS IN VILLAGE-IDURING 1975-'76. (Based on 4 months moving average).

TABLE 3.4.

Itemwise monthly consumption (in Rupees)

Vill - Amaidighi (V₁)
1976-77.

Month	Land holding	Cereals	Pulse	Fish	Vegetable	Oil	Salt & Spices	Sugar or Gur	Fuel	Light	Clothing	Housing	Intoxicants	Medicine	Education	Monthly total
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17
January	0.1-5 acres	205/=	3/=	8/=	5/=	8/=	5/=	3/=	4/=	3/=	x	x	4/=	2/=	2/=	253/=
February	"	205/=	3/=	7/=	4/=	7/=	4/=	3/=	3/=	3/=	x	10/=	4/=	2/=	2/=	257/=
March	"	205/=	3/=	7/=	4/=	6/=	4/=	3/=	3/=	3/=	x	10/=	3/=	2/=	2/=	255/=
April	"	175/=	3/=	7/=	3/=	5/=	3/=	2/=	3/=	3/=	x	x	3/=	2/=	2/=	211/=
May	"	175/=	3/=	7/=	3/=	4/=	3/=	2/=	3/=	2/=	x	x	3/=	2/=	2/=	209/=
June	"	175/=	3/=	7/=	3/=	3/=	3/=	2/=	2/=	2/=	x	x	2/=	2/=	2/=	206/=
July	"	200/=	3/=	8/=	4/=	5/=	4/=	3/=	4/=	3/=	x	x	3/=	2/=	2/=	241/=
August	"	200/=	3/=	8/=	5/=	5/=	4/=	3/=	4/=	3/=	25/=	x	4/=	2/=	2/=	268/=
September	"	160/=	3/=	5/=	3/=	3/=	3/=	2/=	3/=	2/=	35/=	x	2/=	2/=	2/=	225/=
October	"	145/=	3/=	4/=	2/=	3/=	2/=	2/=	2/=	1/=	x	x	1/=	2/=	2/=	169/=
November	"	205/=	3/=	8/=	5/=	10/=	5/=	3/=	4/=	3/=	15/=	x	4/=	2/=	2/=	269/=
December	"	205/=	3/=	8/=	5/=	10/=	5/=	3/=	4/=	3/=	15/=	x	4/=	2/=	2/=	269/=
Total :		2255/=	36/=	84/=	46/=	69/=	45/=	31/=	39/=	31/=	90/=	20/=	38/=	24/=	24/=	2832/=

TABLE 3.5.

Itemwise monthly consumption (in Rupees)

Vill. - Amaidighi (V₁)
1976-77.

Month	Land holding	Cereals	Pulse	Fish	Veget-able	Oil	Salt & Spices	Su-gar or Gur	Fuel	Light	Clo-th	Hou-sing	Intoxi-cants	Medi-cine.	Edu-ca-tion	Monthly total
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17
January	5.1-10 acres.	225/=	5/=	18/=	8/=	15/=	7/=	5/=	20/=	5/=	₹	₹	5/=	5/=	4/=	322/=
February	"	225/=	5/=	18/=	8/=	15/=	7/=	5/=	₹	5/=	₹	20/=	5/=	5/=	4/=	322/=
March	"	225/=	5/=	18/=	8/=	15/=	7/=	5/=	₹	5/=	₹	20/=	5/=	5/=	4/=	322/=
April	"	225/=	5/=	16/=	7/=	13/=	7/=	4/=	₹	4/=	₹	₹	4/=	5/=	4/=	294/=
May	"	200/=	5/=	15/=	6/=	12/=	6/=	4/=	₹	4/=	₹	₹	4/=	5/=	4/=	266/=
June	"	200/=	5/=	14/=	5/=	11/=	5/=	4/=	₹	3/=	₹	₹	3/=	5/=	4/=	259/=
July	"	200/=	5/=	16/=	7/=	14/=	7/=	5/=	20/=	5/=	40/=	₹	5/=	5/=	4/=	333/=
August	"	220/=	5/=	18/=	7/=	15/=	7/=	5/=	₹	5/=	₹	₹	5/=	5/=	4/=	296/=
September	"	200/=	5/=	10/=	5/=	10/=	5/=	4/=	₹	4/=	90/=	₹	3/=	5/=	4/=	346/=
October	"	190/=	5/=	8/=	4/=	10/=	4/=	4/=	₹	3/=	₹	₹	3/=	5/=	4/=	240/=
November	"	220/=	5/=	18/=	8/=	15/=	7/=	5/=	15/=	5/=	25/=	₹	5/=	5/=	4/=	337/=
December	"	220/=	5/=	18/=	8/=	15/=	7/=	5/=	20/=	5/=	45/=	₹	5/=	5/=	4/=	362/=
Total :		2550/=	60/=	187/=	81/=	160/=	77/=	56/=	75/=	53/=	200/=	40/=	52/=	60/=	48/=	3699/=

TABLE 3.6.

Itemwise monthly consumption (in Rupees)

Vill - Amaldighi (V₁)
1976-77.

Month	Land holding	Cereals	Pulse	Fish	Vegetable	Oil	Salt & Spices	Sugar or Gur	Fuel	Light	Cl-oth	Hou-sing	Intoxi-cants	Medi-cine.	Edu-ca-tion	Monthly total
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17
January	10.1 & above.	240/=	18/=	55/=	12/=	30/=	12/=	12/=	10/=	15/=	25/=	x	15/=	25/=	15/=	484/=
February	"	240/=	18/=	55/=	12/=	30/=	12/=	12/=	10/=	15/=	25/=	75/=	15/=	25/=	15/=	559/=
March	"	240/=	18/=	55/=	12/=	30/=	12/=	12/=	10/=	15/=	25/=	75/=	15/=	25/=	15/=	559/=
April	"	240/=	18/=	55/=	12/=	30/=	12/=	12/=	10/=	15/=	25/=	x	15/=	25/=	15/=	484/=
May	"	240/=	18/=	55/=	12/=	30/=	12/=	12/=	10/=	15/=	20/=	x	15/=	25/=	15/=	479/=
June	"	240/=	18/=	55/=	12/=	30/=	12/=	12/=	10/=	15/=	20/=	x	15/=	25/=	15/=	479/=
July	"	240/=	18/=	55/=	12/=	30/=	12/=	12/=	10/=	15/=	25/=	x	15/=	25/=	15/=	484/=
August	"	240/=	18/=	55/=	12/=	30/=	12/=	12/=	10/=	15/=	25/=	x	15/=	25/=	15/=	484/=
September	"	240/=	18/=	55/=	12/=	30/=	12/=	12/=	10/=	15/=	220/=	x	15/=	25/=	15/=	679/=
October	"	240/=	18/=	55/=	12/=	30/=	12/=	12/=	10/=	15/=	20/=	x	15/=	25/=	15/=	469/=
November	"	240/=	18/=	55/=	12/=	30/=	12/=	12/=	10/=	15/=	20/=	x	15/=	25/=	15/=	479/=
December	"	240/=	18/=	55/=	12/=	30/=	12/=	12/=	10/=	15/=	20/=	x	15/=	25/=	15/=	479/=
Total :		2880/=	216/=	660/=	144/=	360/=	144/=	144/=	120/=	180/=	460/=	150/=	180/=	300/=	180/=	6118/=

X-axis represents months.
 Y- " " " expenditure in Rs/-.

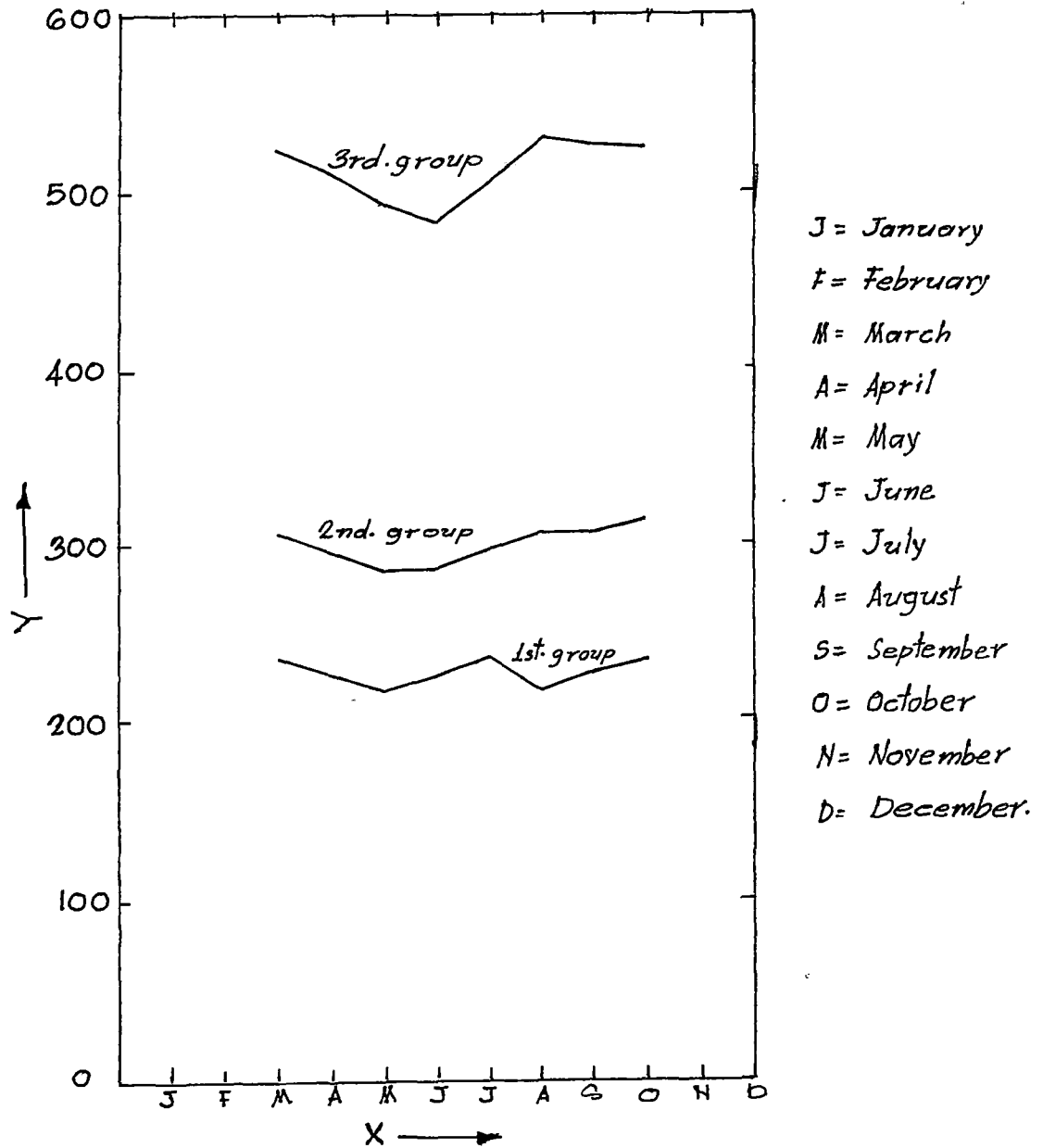


FIG. 3.2- GRAPH SHOWING TRENDS IN CONSUMPTION OF DIFFERENT GROUPS OF FARMERS IN VILLAGE-1 DURING 1976-'77.
 (Based on 4 months moving average).

TABLE 3.7.

Itemwise monthly consumption (in Rupees)

- Dhantala East
Vill - Amalighi (V₂)
1975-76.

Month	Land holding	Cereals	Pulse	Fish	Vegetable	Oil	Salt & Spices	Sugar or Gur	Fuel	Light	Cl-oth	Hou-sing	Intoxi-cants	Medi-cine	Edu-ca-tion	Monthly Expend-iture
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17
January	0.1-5 acres	185/=	2/=	3/=	1/=	4/=	2/=	1/=	2/=	2/=	x	x	2/=	1/=	1/=	206/=
February	"	185/=	2/=	3/=	1/=	4/=	2/=	1/=	1/=	1/=	x	10/=	1/=	1/=	1/=	213/=
March	"	140/=	2/=	2/=	1/=	3/=	2/=	1/=	1/=	1/=	x	5/=	1/=	1/=	1/=	161/=
April	"	140/=	2/=	2/=	1/=	2/=	2/=	1/=	1/=	1/=	x	x	1/=	1/=	1/=	155/=
May	"	140/=	2/=	2/=	1/=	2/=	2/=	1/=	1/=	1/=	x	x	1/=	1/=	1/=	155/=
June	"	125/=	2/=	2/=	1/=	2/=	1/=	1/=	1/=	1/=	x	x	1/=	1/=	1/=	138/=
July	"	125/=	2/=	2/=	2/=	4/=	3/=	2/=	3/=	2/=	15/=	x	3/=	2/=	1/=	166/=
August	"	120/=	2/=	1/=	1/=	2/=	2/=	1/=	1/=	1/=	x	x	1/=	1/=	1/=	134/=
September	"	100/=	2/=	1/=	1/=	2/=	1/=	1/=	1/=	1/=	15/=	x	1/=	1/=	1/=	128/=
October	"	100/=	2/=	1/=	1/=	2/=	1/=	1/=	1/=	1/=	x	x	1/=	1/=	1/=	113/=
November	"	190/=	2/=	4/=	2/=	5/=	4/=	2/=	3/=	2/=	15/=	x	3/=	2/=	1/=	235/=
December	"	190/=	2/=	4/=	2/=	5/=	4/=	2/=	3/=	2/=	15/=	x	3/=	2/=	1/=	235/=
Total	:	1740/=	24/=	26/=	15/=	37/=	26/=	15/=	19/=	16/=	60/=	15/=	19/=	15/=	12/=	2039/=

TABLE 3.8.

Itemwise monthly consumption (in Rupees)

Dhantala East
Vill - Amaidighi (V₂)
1975-76.

Month	Land holding	Cereals	Pulse	Fish	Vegetable	Oil	Salt & Spices	Sugar or Gur	Fuel	Light	Cloth	Housing	Intoxicants	Medicine	Education	Monthly Expenditure
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17
January	5.140 acres.	210/=	4/=	15/=	6/=	14/=	5/=	4/=	14/=	4/=	x	x	3/=	2/=	2/=	283/=
February	"	210/=	4/=	15/=	6/=	14/=	5/=	4/=	x	4/=	x	20/=	3/=	2/=	2/=	289/=
March	"	210/=	4/=	15/=	6/=	14/=	5/=	4/=	x	4/=	x	15/=	3/=	2/=	2/=	284/=
April	"	210/=	4/=	15/=	6/=	14/=	5/=	4/=	x	4/=	x	x	3/=	2/=	2/=	269/=
May	"	175/=	4/=	12/=	5/=	11/=	4/=	3/=	x	3/=	x	x	2/=	2/=	2/=	223/=
June	"	175/=	4/=	12/=	4/=	11/=	4/=	3/=	x	3/=	x	x	2/=	2/=	2/=	222/=
July	"	175/=	4/=	15/=	5/=	14/=	5/=	4/=	14/=	4/=	35/=	x	3/=	2/=	2/=	282/=
August	"	175/=	4/=	12/=	4/=	11/=	4/=	3/=	x	3/=	x	x	2/=	2/=	2/=	222/=
September	"	150/=	4/=	10/=	3/=	10/=	3/=	2/=	x	3/=	45/=	x	2/=	2/=	2/=	236/=
October	"	150/=	4/=	8/=	3/=	8/=	3/=	2/=	x	2/=	x	x	2/=	2/=	2/=	186/=
November	"	210/=	4/=	15/=	6/=	14/=	5/=	4/=	14/=	4/=	15/=	x	3/=	2/=	2/=	298/=
December	"	210/=	4/=	15/=	6/=	14/=	5/=	4/=	14/=	4/=	15/=	x	3/=	2/=	2/=	298/=
Total :		2260/=	48/=	159/=	60/=	149/=	53/=	41/=	56/=	42/=	110/=	35/=	31/=	24/=	24/=	3092/=

TABLE 3.9.

Itemwise monthly consumption (in Rupees)

Dhanule East
Vill - Anaidighi (V₂)
1975-76.

Month	Land holding	Cereals	Pulse	Fish	Vegetable	Oil	Salt & Spices	Sugar or Gur	Fuel	Light	Cl-oth	Hou-sing	Intox-icants	Medi-cine	Edu-ca-tion	Monthly Expen-iture
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17
January	10.1 & above.	220/=	7/=	15/=	12/=	22/=	7/=	8/=	x	6/=	x	x	5/=	5/=	3/=	310/=
February	"	220/=	7/=	15/=	12/=	22/=	7/=	8/=	x	6/=	x	80/=	5/=	5/=	3/=	390/=
March	"	220/=	7/=	15/=	12/=	22/=	7/=	8/=	x	6/=	x	80/=	5/=	5/=	3/=	390/=
April	"	220/=	7/=	15/=	12/=	22/=	7/=	8/=	x	6/=	x	x	5/=	5/=	3/=	310/=
May	"	220/=	7/=	15/=	12/=	22/=	7/=	8/=	x	6/=	x	x	5/=	5/=	3/=	310/=
June	"	220/=	7/=	15/=	12/=	22/=	7/=	8/=	x	6/=	x	x	5/=	5/=	3/=	310/=
July	"	220/=	7/=	15/=	12/=	22/=	7/=	8/=	x	6/=	40/=	x	5/=	5/=	3/=	350/=
August	"	220/=	7/=	15/=	12/=	22/=	7/=	8/=	x	6/=	x	x	5/=	5/=	3/=	310/=
September	"	220/=	7/=	15/=	12/=	22/=	7/=	8/=	x	6/=	75/=	x	5/=	5/=	3/=	385/=
October	"	220/=	7/=	15/=	12/=	22/=	7/=	8/=	x	6/=	x	x	5/=	5/=	3/=	310/=
November	"	220/=	7/=	15/=	12/=	22/=	7/=	8/=	50/=	6/=	30/=	x	5/=	5/=	3/=	390/=
December	"	220/=	7/=	15/=	12/=	22/=	7/=	8/=	50/=	6/=	50/=	x	5/=	5/=	3/=	410/=
Total :		2640/=	84/=	180/=	144/=	264/=	84/=	96/=	100/=	72/=	195/=	160/=	60/=	60/=	36/=	4175/=

[x-axis represents months
 Y- " " " expenditure in Rs/-]

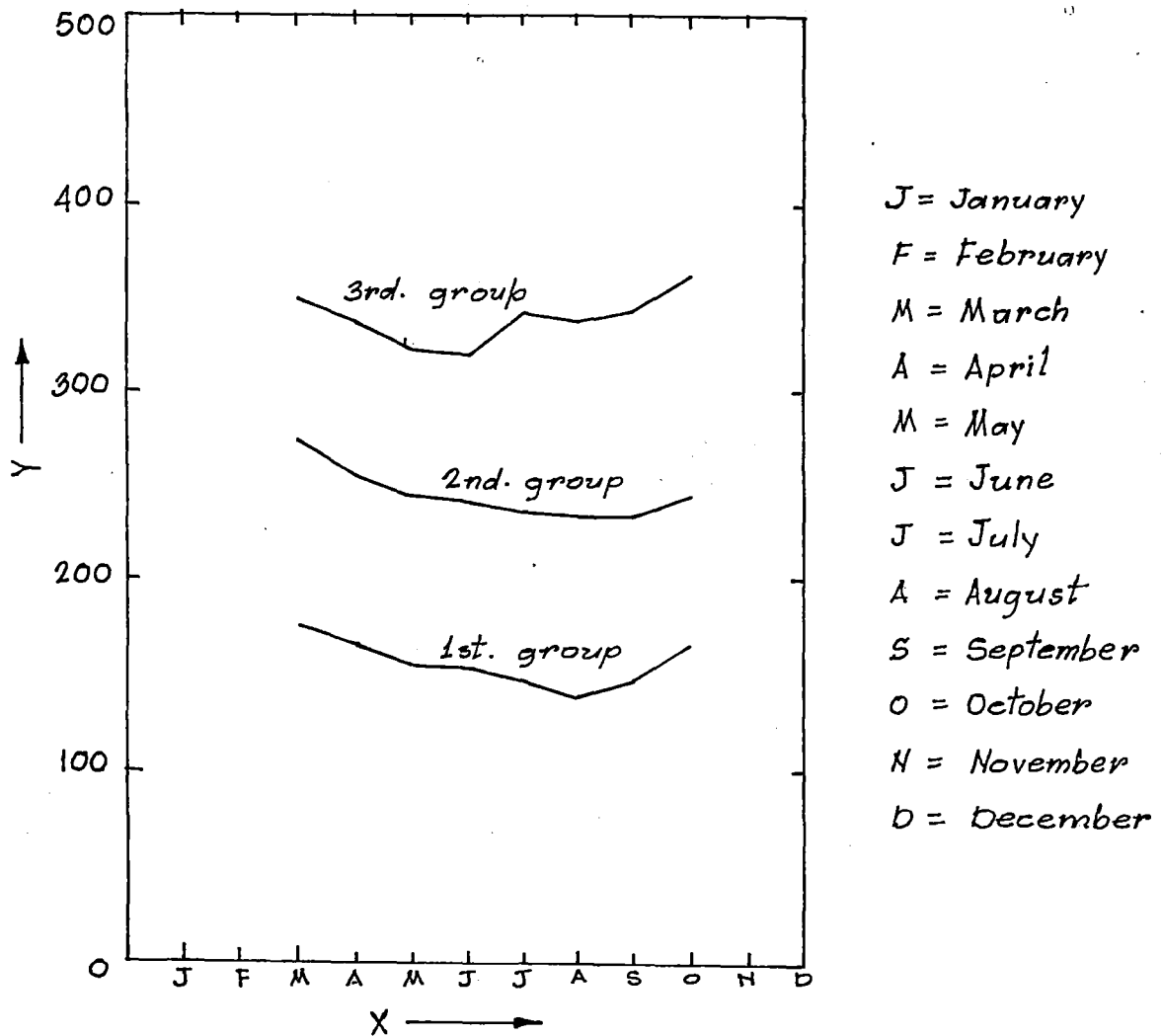


FIG. 3.3- GRAPH SHOWING TRENDS IN CONSUMPTION OF DIFFERENT GROUPS OF FARMERS IN VILLAGE 2 DURING 1975-'76. (Based on 4 months moving average).

TABLE 3.10.

Itemwise monthly consumption (in Rupees)

Vill - Dhantala East (V₂)
1976-77.

Month	Land holding	Cereals	Pulse	Fish	Vegetable	Oil	Salt & Spices	Sugar or Gur	Fuel	Light	Cloth	Housing	Intoxicants	Medicine	Education	Monthly Expenditure.
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17
January	0.1-5 acres	185/=	2/=	4/=	2/=	4/=	3/=	1/=	2/=	2/=	x	x	2/=	2/=	1/=	210/=
February	"	185/=	2/=	3/=	1/=	4/=	3/=	1/=	1/=	1/=	x	8/=	1/=	1/=	1/=	212/=
March	"	150/=	2/=	2/=	1/=	3/=	3/=	1/=	1/=	1/=	x	8/=	1/=	1/=	1/=	175/=
April	"	145/=	2/=	2/=	1/=	2/=	2/=	1/=	1/=	1/=	x	x	1/=	1/=	1/=	160/=
May	"	140/=	2/=	2/=	1/=	2/=	2/=	1/=	1/=	1/=	x	x	1/=	1/=	1/=	155/=
June	"	125/=	2/=	1/=	1/=	2/=	1/=	1/=	1/=	1/=	x	x	1/=	1/=	1/=	138/=
July	"	135/=	2/=	2/=	2/=	3/=	3/=	2/=	2/=	2/=	15/=	x	2/=	2/=	1/=	173/=
August	"	130/=	2/=	1/=	1/=	2/=	2/=	1/=	1/=	1/=	x	x	2/=	1/=	1/=	145/=
September	"	110/=	2/=	1/=	1/=	2/=	1/=	1/=	1/=	1/=	15/=	x	1/=	1/=	1/=	138/=
October	"	100/=	2/=	1/=	1/=	2/=	1/=	1/=	1/=	1/=	x	x	1/=	1/=	1/=	113/=
November	"	185/=	2/=	4/=	2/=	5/=	3/=	2/=	3/=	2/=	15/=	x	3/=	3/=	1/=	230/=
December	"	185/=	2/=	4/=	2/=	5/=	3/=	2/=	3/=	2/=	15/=	x	3/=	3/=	1/=	230/=
Total	:	1775/=	24/=	27/=	16/=	36/=	27/=	15/=	18/=	16/=	60/=	16/=	19/=	18/=	12/=	2079/=

TABLE 3.11.

Itemwise monthly consumption (in Rupees) Vill - Dhantala East (V₂)
1976-77.

Month	Land holding	Care -als	Pulse	Fish	Vege- table	Oil	Salt & Spices	Su- gar or Gur	Fuel	Light	Cl- oth	Hou- sing	Intoxi- cants	Medi- cine	Edu- ca- tion	Monthly Expend- iture
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17
January	5.4-10 acres	208/=	4/=	15/=	5/=	14/=	6/=	4/=	15/=	4/=	x	x	3/=	2/=	2/=	282/=
February	"	208/=	4/=	15/=	5/=	14/=	5/=	4/=	x	4/=	x	15/=	3/=	2/=	2/=	281/=
March	"	208/=	4/=	14/=	5/=	14/=	5/=	4/=	x	4/=	x	15/=	3/=	2/=	2/=	280/=
April	"	208/=	4/=	14/=	5/=	14/=	5/=	4/=	x	4/=	x	x	3/=	2/=	2/=	265/=
May	"	180/=	4/=	12/=	4/=	12/=	4/=	3/=	x	3/=	x	x	2/=	2/=	2/=	228/=
June	"	180/=	4/=	12/=	4/=	12/=	4/=	3/=	x	3/=	x	x	2/=	2/=	2/=	228/=
July	"	180/=	4/=	14/=	5/=	14/=	5/=	4/=	x	4/=	35/=	x	3/=	2/=	2/=	272/=
August	"	180/=	4/=	14/=	4/=	12/=	4/=	4/=	15/=	4/=	x	x	3/=	2/=	2/=	248/=
September	"	155/=	4/=	10/=	3/=	10/=	3/=	3/=	x	3/=	50/=	x	2/=	2/=	2/=	247/=
October	"	155/=	4/=	8/=	3/=	8/=	3/=	3/=	x	2/=	x	x	2/=	2/=	2/=	192/=
November	"	208/=	4/=	15/=	5/=	14/=	5/=	4/=	15/=	4/=	15/=	x	3/=	2/=	2/=	296/=
December	"	208/=	4/=	15/=	5/=	14/=	6/=	4/=	15/=	4/=	15/=	x	3/=	2/=	2/=	297/=
Total	:	2278/=	48/=	158/=	53/=	152/=	55/=	44/=	60/=	43/=	115/=	30/=	32/=	24/=	24/=	3116/=

TABLE 3.12.

Itemwise monthly consumption (in Rupees)

Vill - Dhantala East (V₂)
1976-77.

Month	Land holding	Care-als	Pulse	Fish	Vegetable	Oil	Salt & Spices	Sugar or Gur	Fuel	Light	Cl-oth	Hou-sing	Inte-ricants	Medi-cine	Edu-ca-tion	Monthly Expend-iture
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17
January	10.1 & above.	220/=	7/=	16/=	12/=	20/=	8/=	8/=	x	6/=	x	x	5/=	5/=	3/=	310/=
February	"	220/=	7/=	16/=	12/=	20/=	8/=	8/=	x	6/=	x	75/=	5/=	5/=	3/=	385/=
March	"	220/=	7/=	16/=	12/=	20/=	8/=	8/=	x	6/=	x	75/=	5/=	5/=	3/=	385/=
April	"	220/=	7/=	16/=	12/=	20/=	8/=	8/=	x	6/=	x	x	5/=	5/=	3/=	310/=
May	"	220/=	7/=	16/=	12/=	20/=	8/=	8/=	x	6/=	x	x	5/=	5/=	3/=	310/=
June	"	220/=	7/=	16/=	12/=	20/=	8/=	8/=	x	6/=	x	x	5/=	5/=	3/=	310/=
July	"	220/=	7/=	16/=	12/=	20/=	8/=	8/=	x	6/=	40/=	x	5/=	5/=	3/=	350/=
August	"	220/=	7/=	16/=	12/=	20/=	8/=	8/=	x	6/=	x	x	5/=	5/=	3/=	310/=
September	"	220/=	7/=	16/=	12/=	20/=	8/=	8/=	x	6/=	80/=	x	5/=	5/=	3/=	390/=
October	"	220/=	7/=	16/=	12/=	20/=	8/=	8/=	x	6/=	x	x	5/=	5/=	3/=	310/=
November	"	220/=	7/=	18/=	14/=	20/=	8/=	8/=	50/=	6/=	30/=	x	5/=	5/=	3/=	394/=
December	"	220/=	7/=	18/=	14/=	20/=	8/=	8/=	60/=	6/=	45/=	x	5/=	5/=	3/=	419/=
Total		:2640/=	84/=	196/=	148/=	240/=	96/=	96/=	110/=	72/=	195/=	150/=	60/=	60/=	36/=	4183/=

X-axis represents months.
Y-axis represents expenditure in Rs/-

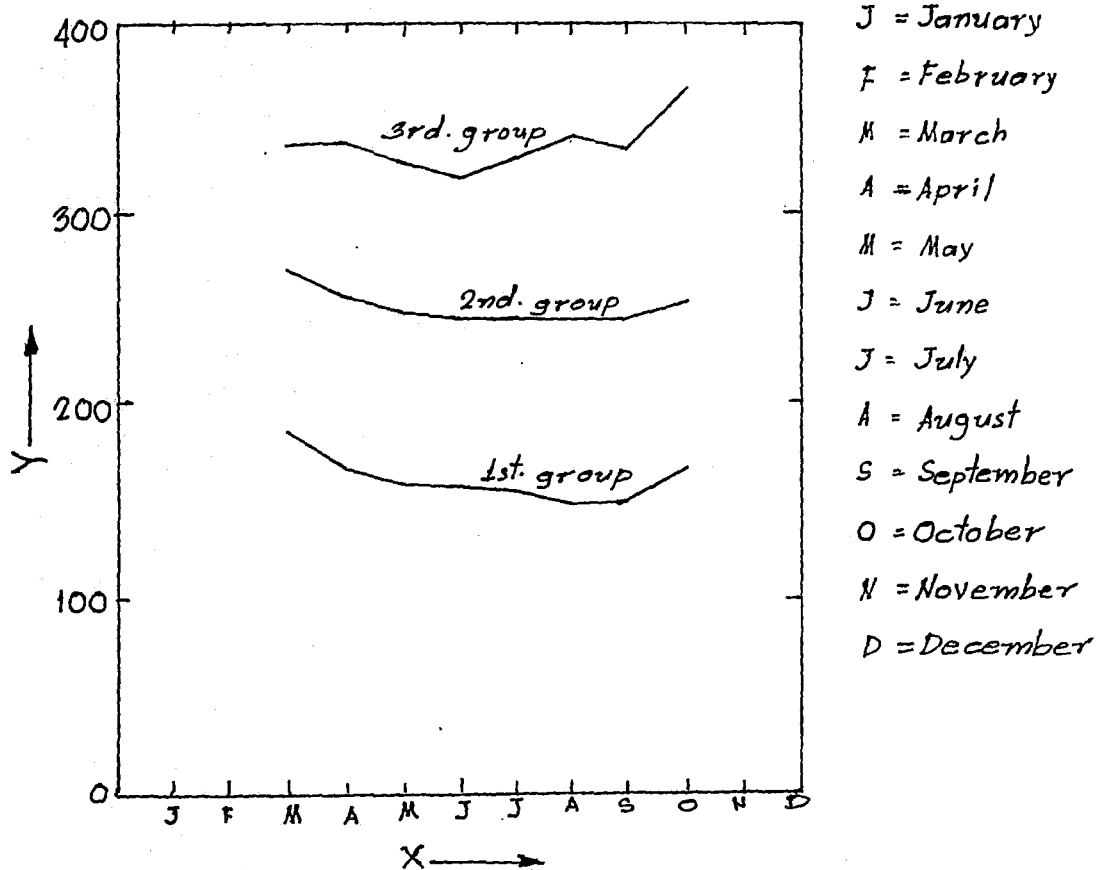


Fig. 3.4- Graph showing trends in consumption of different groups of farmers in Village-2 during 1970-'77.
(Based on 4 months moving average).

TABLE 3.13.

Itemwise monthly consumption (in Rupees)

Vill - Dhantala-West (V₃)
1975-76.

Month	Land holding	Care-als	Pulse	Fish	Vegetable	Oil	Salt & Spices	Sugar or Gur	Fuel	Light	Cl-oth	Hou-sing	Intox-icants	Medi-cine.	Edu-ca-tion	Monthly Expend-iture
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17
January	0.1-5 acres	210/=	4/=	8/=	5/=	10/=	4/=	2/=	2/=	3/=	x	x	4/=	2/=	2/=	256/=
February	"	210/=	3/=	6/=	4/=	10/=	4/=	2/=	2/=	2/=	x	15/=	3/=	2/=	2/=	265/=
March	"	175/=	3/=	5/=	4/=	7/=	3/=	2/=	2/=	3/=	x	15/=	3/=	2/=	2/=	225/=
April	"	175/=	2/=	4/=	3/=	7/=	3/=	2/=	2/=	2/=	x	x	3/=	2/=	2/=	207/=
May	"	175/=	2/=	3/=	3/=	6/=	3/=	2/=	2/=	2/=	x	x	3/=	2/=	2/=	205/=
June	"	157/=	2/=	2/=	2/=	5/=	3/=	2/=	2/=	2/=	x	x	2/=	2/=	2/=	183/=
July	"	157/=	2/=	2/=	2/=	5/=	3/=	2/=	2/=	2/=	30/=	x	2/=	2/=	2/=	213/=
August	"	175/=	3/=	4/=	3/=	7/=	3/=	3/=	3/=	3/=	x	x	3/=	4/=	2/=	213/=
September	"	157/=	2/=	2/=	2/=	5/=	2/=	2/=	2/=	1/=	30/=	x	2/=	2/=	2/=	211/=
October	"	157/=	1/=	2/=	1/=	4/=	1/=	1/=	2/=	1/=	x	x	1/=	1/=	2/=	174/=
November	"	210/=	4/=	8/=	5/=	10/=	4/=	3/=	3/=	3/=	15/=	x	4/=	4/=	2/=	275/=
December	"	210/=	4/=	8/=	5/=	10/=	4/=	3/=	3/=	3/=	15/=	x	4/=	4/=	2/=	275/=
Total :		2168/=	32/=	54/=	39/=	86/=	37/=	26/=	27/=	26/=	90/=	30/=	34/=	29/=	24/=	2702/=

TABLE 3.14.

Itemwise monthly consumption (in Rupees)

Vill - Dhantala-West (V₃)
1975-76.

Month	Land holding	Care-als	Pulse	Fish	Vegetable	Oil	Salt & Spices	Sugar or Gur	Fuel	Light	Cl-oth	Hou-sing	Intoxi-cants	Medi-cine	Edu-ca-tion	Monthly Expend-iture
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17
January	5.1-10 acres.	225/=	5/=	15/=	10/=	11/=	8/=	4/=	20/=	4/=	X	X	5/=	5/=	4/=	316/=
February	"	225/=	5/=	15/=	10/=	11/=	7/=	4/=	X	4/=	X	15/=	5/=	5/=	4/=	310/=
March	"	225/=	5/=	15/=	8/=	11/=	7/=	3/=	X	3/=	X	15/=	5/=	5/=	4/=	306/=
April	"	225/=	5/=	15/=	6/=	11/=	6/=	3/=	X	2/=	X	X	5/=	5/=	4/=	287/=
May	"	185/=	5/=	10/=	4/=	11/=	6/=	3/=	X	2/=	X	X	4/=	5/=	4/=	239/=
June	"	185/=	5/=	10/=	4/=	11/=	6/=	3/=	X	2/=	X	X	4/=	5/=	4/=	239/=
July	"	225/=	5/=	15/=	8/=	17/=	8/=	4/=	20/=	4/=	35/=	X	5/=	5/=	4/=	355/=
August	"	185/=	5/=	10/=	6/=	11/=	5/=	2/=	X	3/=	X	X	4/=	5/=	4/=	240/=
September	"	160/=	5/=	8/=	4/=	8/=	5/=	2/=	X	2/=	30/=	X	3/=	5/=	4/=	286/=
October	"	160/=	5/=	5/=	2/=	6/=	4/=	2/=	X	2/=	X	X	2/=	5/=	4/=	197/=
November	"	225/=	5/=	15/=	10/=	17/=	8/=	4/=	20/=	4/=	20/=	X	5/=	5/=	4/=	342/=
December	"	225/=	5/=	20/=	10/=	17/=	8/=	4/=	20/=	4/=	40/=	X	5/=	5/=	4/=	367/=
Total :		2450/=	60/=	153/=	82/=	142/=	78/=	38/=	80/=	36/=	175/=	30/=	52/=	60/=	48/=	3484/=

TABLE 3.15.

Itemwise monthly consumption (in Rupees)

Vill - Dhantala-West (V₃)
1975-76.

Month	Land holding	Cereals	Pulse	Fish	Vegetable	Oil	Salt & Spices	Sugar or Gur	Fuel	Light	Cloth	Housing	Intoxicants	Medicine	Education	Monthly Expenditure
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17
January	10.1 & above.	235/=	8/=	60/=	12/=	25/=	8/=	7/=	x	7/=	x	x	6/=	5/=	4/=	377/=
February	"	235/=	8/=	60/=	12/=	25/=	8/=	7/=	x	7/=	x	50/=	6/=	5/=	4/=	427/=
March	"	235/=	8/=	60/=	12/=	25/=	8/=	7/=	x	7/=	x	80/=	6/=	5/=	4/=	457/=
April	"	235/=	8/=	60/=	12/=	25/=	8/=	7/=	x	7/=	x	x	6/=	5/=	4/=	377/=
May	"	235/=	8/=	60/=	12/=	25/=	8/=	7/=	x	7/=	x	x	6/=	5/=	4/=	377/=
June	"	235/=	8/=	60/=	12/=	25/=	8/=	7/=	x	7/=	x	x	6/=	5/=	4/=	377/=
July	"	235/=	8/=	60/=	12/=	25/=	8/=	7/=	x	7/=	50/=	x	6/=	5/=	4/=	427/=
August	"	235/=	8/=	60/=	12/=	25/=	8/=	7/=	x	7/=	x	x	6/=	5/=	4/=	377/=
September	"	235/=	8/=	60/=	12/=	25/=	8/=	7/=	x	7/=	125/=	x	6/=	5/=	4/=	502/=
October	"	235/=	8/=	60/=	12/=	25/=	8/=	7/=	x	7/=	x	x	6/=	5/=	4/=	377/=
November	"	235/=	8/=	60/=	12/=	25/=	8/=	7/=	55/=	7/=	30/=	x	6/=	5/=	4/=	462/=
December	"	235/=	8/=	60/=	12/=	25/=	8/=	7/=	55/=	7/=	60/=	x	6/=	5/=	4/=	492/=
Total		2820/=	96/=	720/=	144/=	300/=	96/=	84/=	110/=	84/=	265/=	130/=	72/=	60/=	48/=	5029/=

X-axis represents months
 Y- " " " expenditure in Rs/-

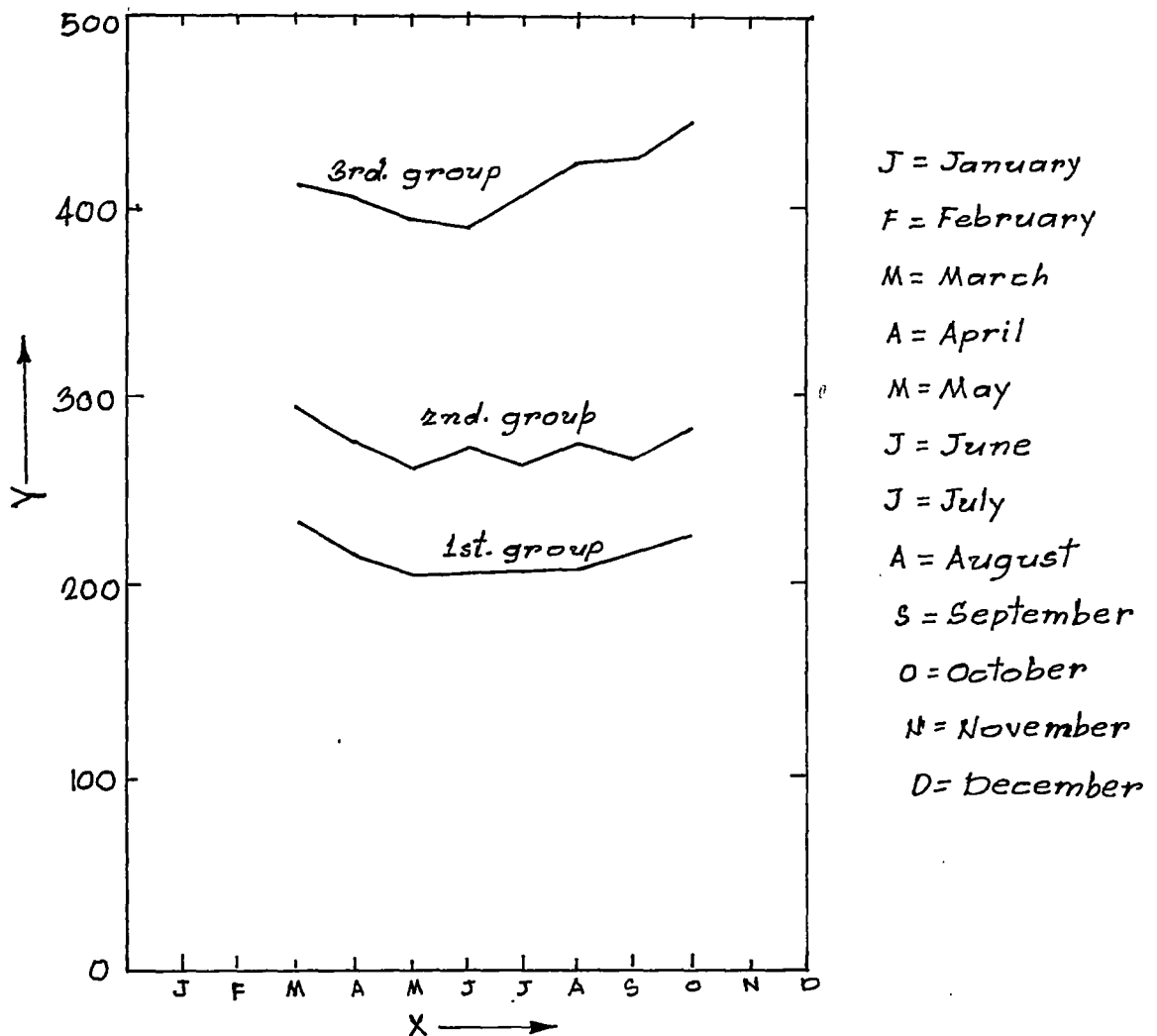


FIG. 3.5- GRAPH SHOWING TRENDS IN CONSUMPTION OF DIFFERENT GROUPS OF FARMERS IN VILLAGE-3 DURING 1975-'76. (Based on 4 months moving average).

TABLE 3.16.

Itemwise monthly consumption (in Rupees)

Vill - Dhantala West (V₃)
1976-77

Month	Land holding	Cereals	Pulse	Fish	Vegetable	Oil	Salt & Spices	Sugar or Gur	Fuel	Light	Cl-oth	Hou-sing	Intoxica-nts	Medi-cine	Edu-ca-tion	Monthly Expend-iture
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17
January	0.1-5 acres	210/=	4/=	8/=	4/=	10/=	4/=	2/=	2/=	3/=	x	x	4/=	2/=	2/=	255/=
February	"	210/=	3/=	7/=	4/=	8/=	3/=	2/=	2/=	3/=	x	15/=	3/=	2/=	2/=	264/=
March	"	200/=	3/=	6/=	4/=	7/=	3/=	2/=	2/=	2/=	x	10/=	3/=	2/=	2/=	246/=
April	"	180/=	2/=	5/=	3/=	6/=	3/=	2/=	2/=	2/=	x	x	3/=	2/=	2/=	212/=
May	"	170/=	2/=	4/=	3/=	5/=	2/=	2/=	2/=	2/=	x	x	2/=	2/=	2/=	198/=
June	"	150/=	2/=	3/=	2/=	4/=	2/=	2/=	2/=	2/=	x	x	2/=	2/=	2/=	175/=
July	"	160/=	2/=	3/=	2/=	5/=	3/=	2/=	2/=	2/=	30/=	x	3/=	2/=	2/=	218/=
August	"	180/=	3/=	4/=	3/=	6/=	4/=	3/=	3/=	3/=	x	x	3/=	2/=	2/=	216/=
September	"	155/=	2/=	2/=	2/=	5/=	2/=	2/=	2/=	2/=	35/=	x	2/=	3/=	2/=	216/=
October	"	150/=	2/=	2/=	1/=	4/=	1/=	2/=	2/=	1/=	x	x	1/=	2/=	2/=	170/=
November	"	205/=	4/=	8/=	4/=	10/=	4/=	3/=	3/=	3/=	15/=	x	4/=	3/=	2/=	268/=
December	"	210/=	4/=	8/=	4/=	10/=	4/=	3/=	3/=	3/=	15/=	x	4/=	3/=	2/=	273/=
Total	:	2180/=	33/=	60/=	36/=	80/=	35/=	27/=	27/=	28/=	95/=	25/=	34/=	27/=	24/=	2711/=

TABLE 3.17.

Itemwise monthly consumption (in Rupees)

Vill - Dhantala West (V₃)
1976-77

Month	Land holding	Cereals	Pulse	Fish	Vegetable	Oil	Salt & Spices	Sugar or Gur	Fuel	Light	Cloth	Housing	Intoxicants	Medicine	Education	Monthly Expenditure
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17
January	5.1-10 acres.	225/=	5/=	15/=	10/=	15/=	8/=	4/=	20/=	4/=	x	x	5/=	5/=	3/=	319/=
February	"	225/=	5/=	15/=	10/=	14/=	7/=	4/=	x	4/=	x	20/=	5/=	5/=	3/=	317/=
March	"	220/=	5/=	15/=	8/=	12/=	6/=	3/=	x	3/=	x	15/=	4/=	5/=	3/=	299/=
April	"	220/=	5/=	14/=	7/=	10/=	6/=	3/=	x	2/=	x	x	4/=	5/=	3/=	279/=
May	"	180/=	4/=	12/=	6/=	10/=	5/=	3/=	x	2/=	x	x	4/=	5/=	3/=	234/=
June	"	180/=	4/=	10/=	5/=	10/=	5/=	3/=	x	2/=	x	x	4/=	5/=	3/=	231/=
July	"	220/=	6/=	14/=	5/=	14/=	6/=	3/=	x	3/=	x	x	4/=	5/=	3/=	283/=
August	"	200/=	6/=	14/=	6/=	17/=	7/=	4/=	20/=	3/=	35/=	x	5/=	5/=	3/=	325/=
September	"	165/=	5/=	10/=	4/=	12/=	5/=	2/=	x	2/=	85/=	x	3/=	5/=	3/=	301/=
October	"	160/=	5/=	8/=	3/=	8/=	4/=	2/=	x	2/=	x	x	2/=	5/=	3/=	202/=
November	"	220/=	6/=	15/=	10/=	15/=	8/=	4/=	20/=	4/=	20/=	x	5/=	5/=	3/=	335/=
December	"	225/=	6/=	20/=	10/=	17/=	8/=	4/=	40/=	4/=	40/=	x	5/=	5/=	3/=	367/=
Total	:	2440/=	62/=	162/=	84/=	154/=	75/=	39/=	80/=	35/=	180/=	35/=	50/=	60/=	36/=	3492/=

TABLE 3.18.

Itemwise monthly consumption (in Rupees)

Vill - Dhantala West (V₃)
1976-77.

Month	Land holding	Cereals	Pulse	Fish	Vegetable	Oil	Salt & Spices	Sugar or Gur	Fuel	Light	Cl-oth	Hou-sing	Intoxi-cants	Medi-cine	Edu-ca-tion	Monthly Expend-iture
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17
January	10.1 & above.	235/=	7/=	60/=	12/=	22/=	8/=	8/=	x	7/=	x	x	6/=	⁵ 6/=	4/=	374/=
February	"	235/=	7/=	60/=	12/=	22/=	8/=	8/=	x	7/=	x	45/=	6/=	5/=	4/=	419/=
March	"	235/=	7/=	60/=	12/=	22/=	8/=	8/=	x	7/=	x	75/=	6/=	5/=	4/=	449/=
April	"	235/=	7/=	55/=	12/=	22/=	8/=	8/=	x	7/=	x	x	6/=	5/=	4/=	369/=
May	"	235/=	7/=	55/=	12/=	22/=	8/=	8/=	x	7/=	x	x	6/=	5/=	4/=	369/=
June	"	235/=	7/=	50/=	12/=	22/=	8/=	8/=	x	7/=	x	x	6/=	5/=	4/=	364/=
July	"	240/=	7/=	60/=	12/=	25/=	8/=	8/=	x	7/=	55/=	x	6/=	5/=	4/=	437/=
August	"	240/=	7/=	65/=	12/=	25/=	8/=	8/=	x	7/=	x	x	6/=	5/=	4/=	387/=
September	"	235/=	7/=	55/=	12/=	22/=	8/=	8/=	x	7/=	130/=	x	6/=	5/=	4/=	499/=
October	"	230/=	7/=	50/=	12/=	20/=	8/=	8/=	x	7/=	x	x	6/=	5/=	4/=	357/=
November	"	240/=	7/=	65/=	12/=	25/=	8/=	8/=	50/=	9/=	30/=	x	6/=	5/=	4/=	469/=
December	"	240/=	7/=	65/=	12/=	25/=	8/=	8/=	70/=	9/=	65/=	x	6/=	5/=	4/=	524/=
Total :		2835/=	84/=	700/=	144/=	274/=	96/=	96/=	120/=	88/=	280/=	120/=	72/=	60/=	48/=	5017/=

[X-axis represents months
 Y- " " " expenditure in Rs/-]

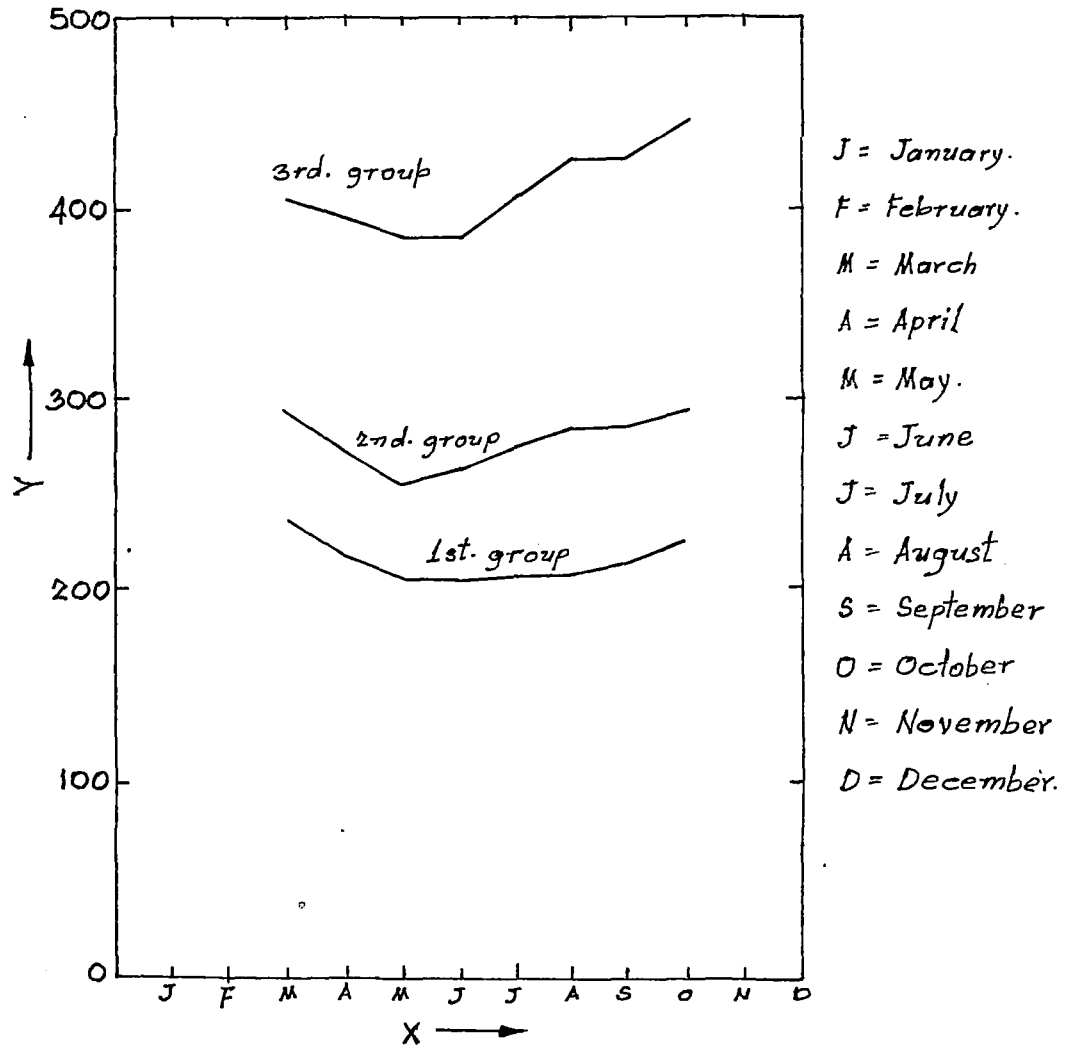


Fig. 3.6 - GRAPH SHOWING TRENDS IN CONSUMPTION OF DIFFERENT GROUPS OF FARMERS IN VILLAGE-3 DURING 1976-'77.
 (Based on 4 months moving average).

TABLE 3.19.

Itemwise monthly consumption (in Rupees)

Vill.

Mathamabari (V₄)

075-76.

Month	Land holding	Care-als	Pulse	Fish	Vegetable	Oil	Salt & Spices	Sugar or Gur	Fuel	Light	Cl-oth	Hou-sing	Intoxi-cants	Medi-cine	Edu-ca-tion	Monthly Expend-iture
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17
January	0.1-5 acres	200/=	3/=	8/=	4/=	6/=	4/=	2/=	4/=	3/=	x	x	5/=	3/=	2/=	244/=
February	"	200/=	3/=	6/=	4/=	6/=	4/=	2/=	3/=	2/=	x	10/=	4/=	2/=	2/=	248/=
March	"	157/=	3/=	4/=	3/=	6/=	3/=	2/=	2/=	2/=	x	8/=	3/=	2/=	2/=	197/=
April	"	157/=	3/=	2/=	2/=	4/=	3/=	1/=	1/=	1/=	x	x	2/=	2/=	2/=	180/=
May	"	157/=	3/=	2/=	2/=	3/=	2/=	2/=	1/=	1/=	x	x	2/=	2/=	2/=	179/=
June	"	135/=	3/=	2/=	1/=	3/=	2/=	1/=	1/=	1/=	x	x	2/=	1/=	2/=	154/=
July	"	157/=	3/=	4/=	3/=	6/=	3/=	2/=	2/=	2/=	15/=	x	3/=	3/=	2/=	205/=
August	"	157/=	3/=	3/=	2/=	4/=	4/=	2/=	1/=	2/=	x	x	3/=	3/=	2/=	186/=
September	"	135/=	3/=	2/=	1/=	2/=	2/=	1/=	1/=	1/=	20/=	x	2/=	2/=	2/=	174/=
October	"	135/=	3/=	2/=	1/=	2/=	2/=	1/=	1/=	1/=	x	x	2/=	1/=	2/=	153/=
November	"	200/=	3/=	10/=	5/=	11/=	5/=	2/=	5/=	3/=	15/=	x	5/=	3/=	2/=	269/=
December	"	200/=	3/=	10/=	5/=	11/=	5/=	2/=	5/=	3/=	15/=	x	5/=	3/=	2/=	269/=
Total	:	1990/=	36/=	55/=	33/=	65/=	39/=	19/=	27/=	22/=	65/=	18/=	38/=	27/=	24/=	2458/=

TABLE 3.20.

Itemwise monthly consumption (in Rupees)

Vill - Gathamabari (V₄)
1975-76.

Month	Land holding	Cereals	Pulse	Fish	Vegetable	Oil	Salt & Spices	Sugar or Gur	Fuel	Light	Cloth	Housing	Intoxicants	Medicine.	Education	Monthly Expenditure
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17
January	5.1-10 acres.	225/=	5/=	18/=	8/=	15/=	6/=	4/=	15/=	4/=	x	x	4/=	3/=	2/=	309/=
February	"	225/=	5/=	18/=	8/=	15/=	6/=	4/=	x	4/=	x	20/=	4/=	3/=	2/=	314/=
March	"	225/=	5/=	18/=	8/=	15/=	6/=	4/=	x	4/=	x	20/=	4/=	3/=	2/=	314/=
April	"	225/=	5/=	18/=	8/=	15/=	6/=	4/=	x	4/=	x	x	4/=	3/=	2/=	294/=
May	"	180/=	5/=	15/=	6/=	11/=	5/=	3/=	x	3/=	x	x	3/=	3/=	2/=	236/=
June	"	180/=	5/=	15/=	6/=	11/=	5/=	3/=	x	3/=	x	x	3/=	3/=	2/=	236/=
July	"	200/=	5/=	15/=	8/=	15/=	5/=	4/=	15/=	4/=	35/=	x	4/=	3/=	2/=	315/=
August	"	180/=	5/=	15/=	7/=	11/=	5/=	3/=	x	3/=	x	x	3/=	3/=	2/=	237/=
September	"	175/=	5/=	12/=	6/=	8/=	4/=	3/=	x	3/=	50/=	x	3/=	3/=	2/=	274/=
October	"	175/=	5/=	10/=	5/=	8/=	4/=	2/=	x	2/=	x	x	2/=	3/=	2/=	218/=
November	"	225/=	5/=	18/=	8/=	15/=	6/=	4/=	15/=	4/=	20/=	x	4/=	3/=	2/=	329/=
December	"	225/=	5/=	18/=	8/=	15/=	6/=	4/=	15/=	4/=	20/=	x	4/=	3/=	2/=	329/=
Total	:	2440/=	60/=	190/=	86/=	154/=	64/=	42/=	60/=	42/=	125/=	40/=	42/=	36/=	24/=	3405/=

TABLE 3.21.

Itemwise monthly consumption (in Rupees)

Vill - Gathamabari (V₄)
1975-76.

Month	Land holding	Cereals	Pulse	Fish	Vegetable	Oil	Salt & Spices	Sugar or Gur	Fuel	Light	Cl-oth	Hou-sing	Intox-icants	Medi-cine.	Edu-ca-tion	Monthly Expend-iture
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17
January	10.1 & above.	220/=	10/=	40/=	12/=	25/=	10/=	8/=	8/=	12/=	x	x	10/=	15/=	10/=	380/=
February	"	220/=	10/=	40/=	12/=	25/=	10/=	8/=	8/=	12/=	x	75/=	10/=	15/=	10/=	455/=
March	"	220/=	10/=	40/=	12/=	25/=	10/=	8/=	8/=	12/=	x	75/=	10/=	15/=	10/=	455/=
April	"	220/=	10/=	40/=	12/=	25/=	10/=	8/=	8/=	12/=	x	x	10/=	15/=	10/=	380/=
May	"	220/=	10/=	40/=	12/=	25/=	10/=	8/=	8/=	12/=	x	x	10/=	15/=	10/=	380/=
June	"	220/=	10/=	40/=	12/=	25/=	10/=	8/=	8/=	12/=	x	x	10/=	15/=	10/=	380/=
July	"	220/=	10/=	40/=	12/=	25/=	10/=	8/=	8/=	12/=	50/=	x	10/=	15/=	10/=	430/=
August	"	220/=	10/=	40/=	12/=	25/=	10/=	8/=	8/=	12/=	x	x	10/=	15/=	10/=	380/=
September	"	220/=	10/=	40/=	12/=	25/=	10/=	8/=	8/=	12/=	150/=	x	10/=	15/=	10/=	530/=
October	"	220/=	10/=	40/=	12/=	25/=	10/=	8/=	8/=	12/=	x	x	10/=	15/=	10/=	380/=
November	"	220/=	10/=	40/=	12/=	25/=	10/=	8/=	8/=	12/=	50/=	x	10/=	15/=	10/=	430/=
December	"	220/=	10/=	40/=	12/=	25/=	10/=	8/=	8/=	12/=	50/=	x	10/=	15/=	10/=	430/=
Total	:	2640/=	120/=	480/=	144/=	300/=	120/=	96/=	96/=	144/=	300/=	150/=	120/=	180/=	120/=	5010/=

[X-axis represents months.
 Y- " " " expenditure in Rs/-]

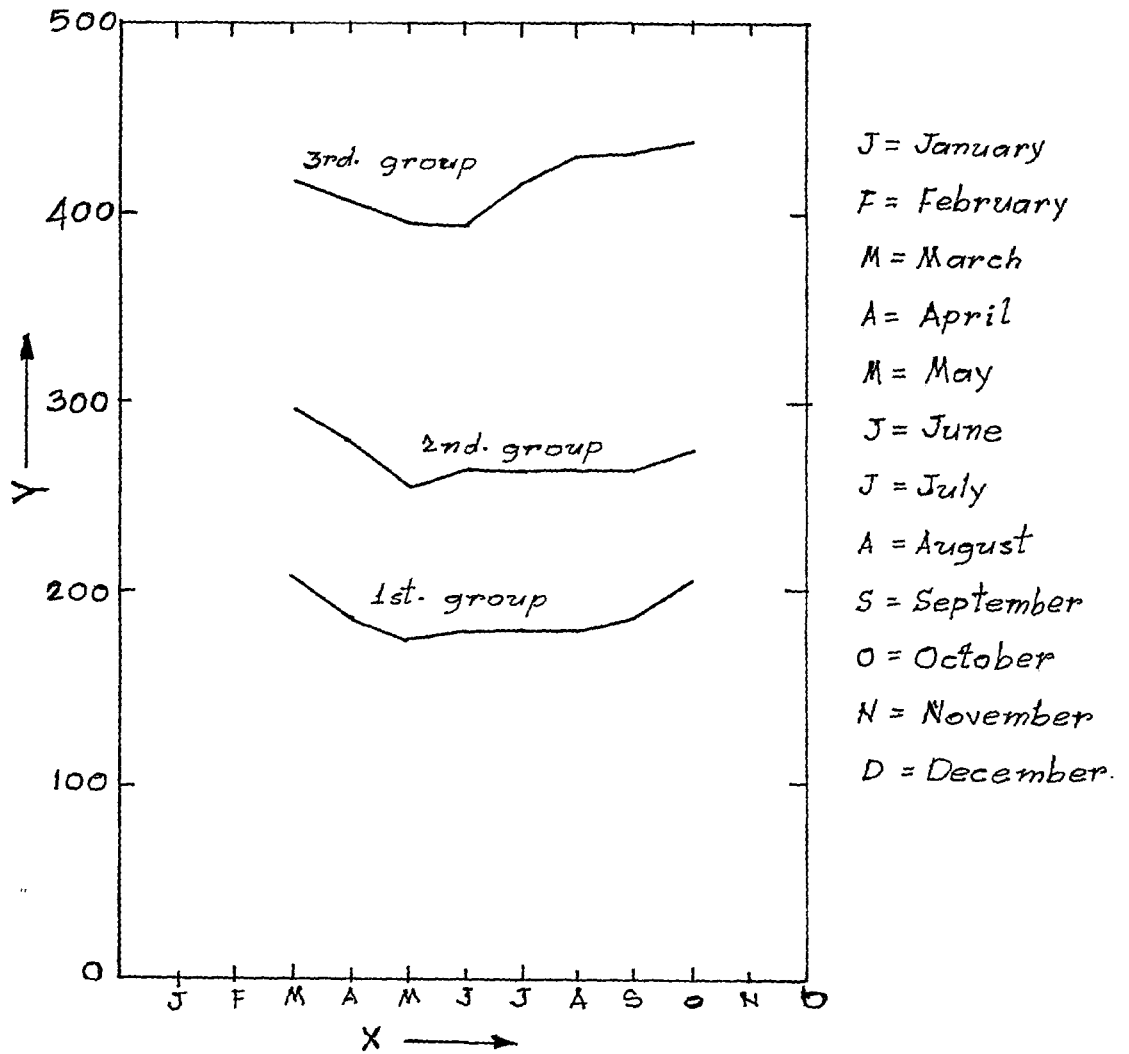


FIG. 3.7- GRAPH SHOWING TRENDS IN CONSUMPTION OF DIFFERENT GROUPS OF FARMERS IN VILLAGE-4 DURING 1975-'76. (Based on 4 months moving average).

TABLE 3.22.

Itemwise monthly consumption (in Rupees)

Vill - Gathamabari (V₄)
1976-77.

Month	Land holding	Care -als	Pulse	Fish	Vege- table	Oil	Salt & Spices	Su- gar or Gur	Fuel	Light	Cl- oth	Hou- sing	Inte- r-icants	Medi- cine.	Edu- ca- tion	Monthly Expend- iture
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17
January	0.1-5 acres	200/=	3/=	8/=	4/=	6/=	4/=	2/=	4/=	3/=	x	x	4/=	3/=	2/=	243/=
February	"	200/=	3/=	7/=	4/=	5/=	4/=	2/=	4/=	2/=	x	10/=	3/=	3/=	2/=	249/=
March	"	170/=	3/=	6/=	3/=	4/=	3/=	2/=	3/=	2/=	x	5/=	3/=	3/=	2/=	209/=
April	"	160/=	3/=	5/=	2/=	3/=	3/=	1/=	2/=	1/=	x	x	3/=	3/=	2/=	188/=
May	"	155/=	3/=	4/=	2/=	3/=	2/=	1/=	1/=	1/=	x	x	3/=	3/=	2/=	180/=
June	"	135/=	3/=	3/=	1/=	3/=	2/=	1/=	1/=	1/=	x	x	3/=	3/=	2/=	158/=
July	"	155/=	3/=	4/=	3/=	5/=	3/=	2/=	2/=	2/=	x	x	3/=	3/=	2/=	187/=
August	"	165/=	3/=	4/=	2/=	4/=	3/=	2/=	2/=	2/=	15/=	x	4/=	3/=	2/=	211/=
September	"	135/=	3/=	2/=	1/=	2/=	2/=	1/=	1/=	1/=	25/=	x	2/=	2/=	2/=	179/=
October	"	130/=	3/=	2/=	1/=	2/=	2/=	1/=	1/=	1/=	x	x	2/=	1/=	2/=	148/=
November	"	190/=	3/=	10/=	4/=	10/=	4/=	2/=	4/=	3/=	15/=	x	4/=	3/=	2/=	254/=
December	"	200/=	3/=	10/=	5/=	10/=	4/=	2/=	5/=	3/=	15/=	x	4/=	3/=	2/=	266/=
Total	:	1995/=	36/=	65/=	32/=	57/=	36/=	19/=	30/=	22/=	70/=	15/=	38/=	33/=	24/=	2472/=

TABLE 3.23.

Itemwise monthly consumption (in Rupees)

Vill - Gathamabari (V₄)
1976-77.

Month	Land holding	Care-als	Pulse	Fish	Vegetable	Oil	Salt & Spices	Sugar or Gur	Fuel	Light	Cl-oth	Hou-sing	Intox-icants	Medi-cine.	Edu-ca-tion	Monthly Expend-iture
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17
January	5.1-10 acres.	225/=	6/=	18/=	8/=	15/=	5/=	4/=	15/=	4/=	x	x	4/=	4/=	2/=	310/=
February	"	225/=	6/=	18/=	8/=	15/=	5/=	4/=	x	4/=	x	20/=	4/=	4/=	2/=	315/=
March	"	220/=	6/=	17/=	7/=	12/=	5/=	4/=	x	4/=	x	15/=	4/=	4/=	2/=	300/=
April	"	220/=	6/=	16/=	6/=	12/=	5/=	4/=	x	4/=	x	x	4/=	4/=	2/=	283/=
May	"	200/=	6/=	15/=	5/=	11/=	5/=	3/=	x	3/=	x	x	3/=	4/=	2/=	257/=
June	"	200/=	6/=	14/=	5/=	10/=	4/=	3/=	x	3/=	x	x	2/=	4/=	2/=	253/=
July	"	210/=	6/=	16/=	6/=	11/=	5/=	4/=	15/=	4/=	x	x	4/=	4/=	2/=	287/=
August	"	200/=	6/=	17/=	7/=	15/=	5/=	4/=	x	4/=	35/=	x	4/=	4/=	2/=	303/=
September	"	175/=	6/=	14/=	5/=	10/=	5/=	2/=	x	2/=	55/=	x	2/=	4/=	2/=	282/=
October	"	170/=	6/=	10/=	4/=	8/=	4/=	2/=	x	2/=	x	x	2/=	4/=	2/=	214/=
November	"	220/=	6/=	18/=	7/=	15/=	5/=	4/=	20/=	4/=	20/=	x	3/=	4/=	2/=	328/=
December	"	225/=	6/=	18/=	8/=	15/=	5/=	4/=	15/=	4/=	20/=	x	4/=	4/=	2/=	330/=
Total		2490/=	72/=	191/=	76/=	149/=	58/=	42/=	65/=	42/=	130/=	35/=	40/=	48/=	24/=	3462/=

TABLE 3.24.

Itemwise monthly consumption (in Rupees)

Vill - Gathamabari (V₄)
1976-77.

Month	Land holding	Cereals	Pulse	Fish	Vegetable	Oil	Salt & Spices	Sugar or Gur	Fuel	Light	Cloth	Housing	Intoxicants	Medicine.	Education	Monthly Expenditure
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17
January	10.1 & above.	220/=	8/=	45/=	12/=	30/=	10/=	8/=	8/=	12/=	x	x	12/=	15/=	10/=	390/=
February	"	220/=	8/=	45/=	12/=	25/=	10/=	8/=	8/=	12/=	x	80/=	10/=	15/=	10/=	463/=
March	"	220/=	8/=	45/=	12/=	25/=	10/=	8/=	8/=	12/=	x	70/=	10/=	15/=	10/=	453/=
April	"	220/=	8/=	45/=	12/=	25/=	10/=	8/=	8/=	12/=	x	x	10/=	15/=	10/=	383/=
May	"	215/=	8/=	45/=	12/=	25/=	10/=	8/=	8/=	12/=	x	x	10/=	15/=	10/=	378/=
June	"	215/=	8/=	40/=	10/=	20/=	9/=	8/=	8/=	10/=	x	x	8/=	15/=	8/=	359/=
July	"	220/=	8/=	45/=	12/=	25/=	10/=	8/=	8/=	12/=	45/=	x	10/=	15/=	10/=	428/=
August	"	220/=	8/=	45/=	12/=	25/=	10/=	8/=	8/=	12/=	x	x	10/=	15/=	10/=	383/=
September	"	215/=	8/=	45/=	12/=	25/=	10/=	8/=	8/=	12/=	160/=	x	10/=	15/=	10/=	538/=
October	"	215/=	8/=	35/=	10/=	20/=	8/=	8/=	8/=	10/=	x	x	8/=	15/=	8/=	353/=
November	"	215/=	8/=	40/=	12/=	25/=	10/=	8/=	10/=	12/=	45/=	x	10/=	15/=	10/=	420/=
December	"	220/=	8/=	45/=	14/=	30/=	10/=	8/=	10/=	12/=	45/=	x	12/=	15/=	10/=	449/=
Total	:	2615/=	96/=	520/=	142/=	300/=	117/=	96/=	100/=	140/=	305/=	150/=	120/=	180/=	116/=	4997/=

[x- axis represents months.
y- " " expenditure in Rs/-]

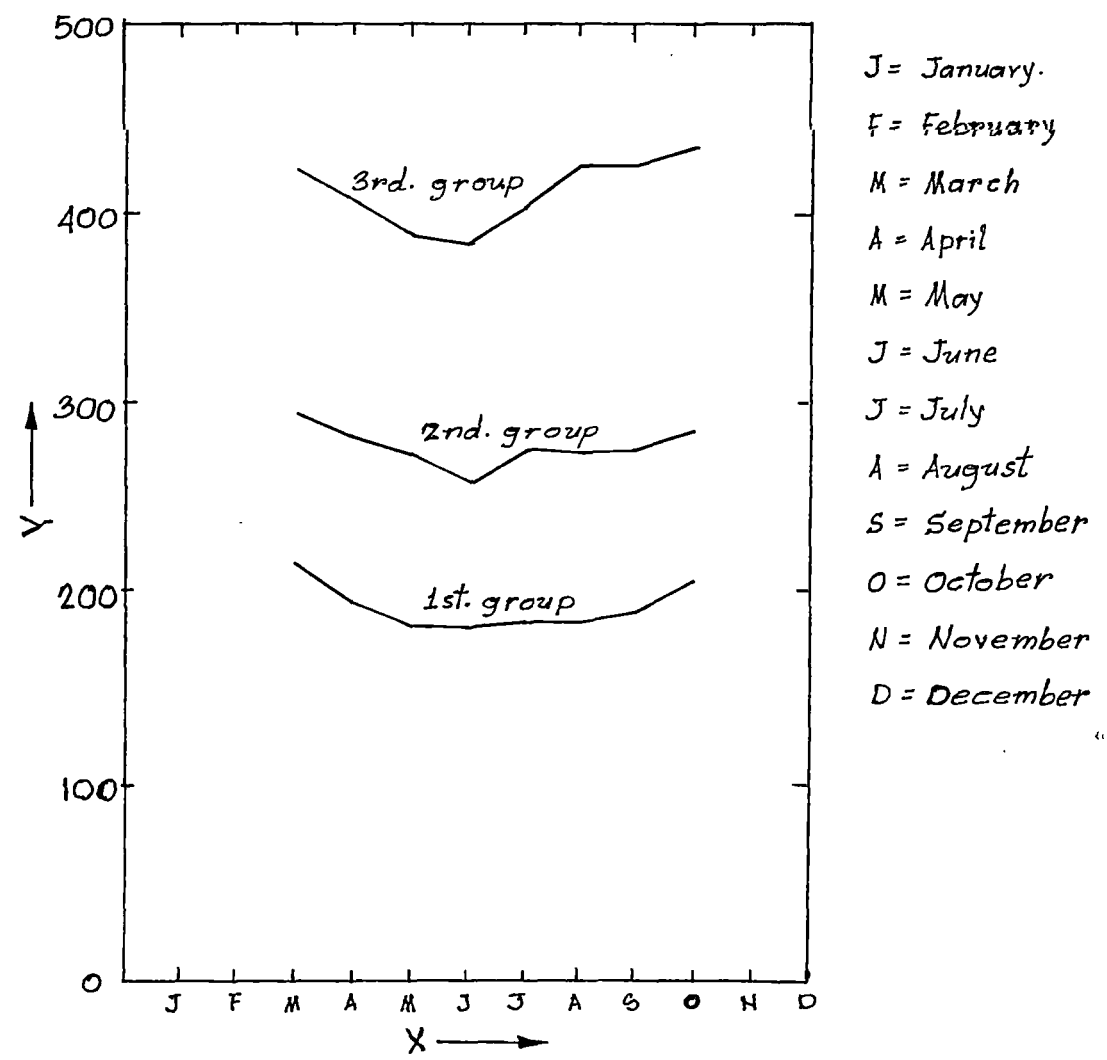


Fig. 3.8- GRAPH SHOWING TRENDS IN CONSUMPTION OF DIFFERENT GROUPS OF FARMERS IN VILLAGE-4 DURING 1976-'77. (Based on 4 months moving average).

TABLE 3.25.

Itemwise monthly consumption (in Rupees)

Vill - Kanchanbari (V₅)
1975-76.

Month	Land holding	Cereals	Pulse	Fish	Vegetable	Oil	Salt & Spices	Sugar or Gur	Fuel	Light	Cl-oth	Hou-sing	Intox-icants	Medi-cine	Edu-ca-tion	Monthly Expend-iture
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17
January	0.1-5 acres	195/=	3/=	6/=	3/=	7/=	3/=	2/=	3/=	3/=	x	x	4/=	3/=	2/=	234/=
February	"	195/=	3/=	5/=	3/=	5/=	3/=	2/=	2/=	2/=	x	10/=	3/=	2/=	2/=	237/=
March	"	150/=	3/=	4/=	2/=	5/=	2/=	2/=	2/=	2/=	x	5/=	3/=	2/=	2/=	184/=
April	"	150/=	3/=	2/=	1/=	4/=	2/=	2/=	2/=	2/=	x	x	2/=	2/=	2/=	174/=
May	"	150/=	3/=	2/=	1/=	4/=	2/=	2/=	2/=	2/=	x	x	2/=	2/=	2/=	174/=
June	"	130/=	3/=	2/=	1/=	3/=	2/=	2/=	2/=	2/=	x	x	2/=	1/=	2/=	152/=
July	"	150/=	3/=	3/=	2/=	4/=	3/=	2/=	3/=	2/=	15/=	x	4/=	2/=	2/=	195/=
August	"	150/=	3/=	2/=	2/=	3/=	2/=	2/=	1/=	1/=	x	x	3/=	1/=	2/=	172/=
September	"	130/=	2/=	1/=	1/=	2/=	2/=	1/=	1/=	1/=	20/=	x	2/=	1/=	2/=	166/=
October	"	130/=	2/=	1/=	1/=	2/=	2/=	1/=	1/=	1/=	x	x	1/=	1/=	2/=	145/=
November	"	195/=	3/=	8/=	4/=	9/=	4/=	2/=	4/=	3/=	15/=	x	4/=	3/=	2/=	256/=
December	"	195/=	3/=	8/=	4/=	9/=	4/=	2/=	4/=	3/=	15/=	x	4/=	3/=	2/=	256/=
Total	:	1920/=	34/=	44/=	25/=	57/=	31/=	22/=	27/=	24/=	65/=	15/=	34/=	23/=	24/=	2345/=

TABLE 3.26.

Itemwise monthly consumption (in Rupees)

Vill - Kanchanbari (V₅)
1975-76

Month	Land holding	Care-als	Pulse	Fish	Vegetable	Oil	Salt & Spices	Sugar or Gur	Fuel	Light	Cl-oth	Hou-sing	Intoxi-cants	Medi-cine.	Edu-ca-tion	Monthly Expend-iture
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17
January	5.1-10 acres	220/=	5/=	18/=	7/=	16/=	5/=	4/=	15/=	4/=	X	X	4/=	2/=	2/=	302/=
February	"	220/=	5/=	18/=	7/=	16/=	5/=	4/=	X	4/=	X	15/=	4/=	2/=	2/=	302/=
March	"	220/=	5/=	18/=	7/=	16/=	5/=	4/=	X	4/=	X	15/=	4/=	2/=	2/=	302/=
April	"	220/=	5/=	18/=	7/=	16/=	5/=	4/=	X	4/=	X	X	3/=	2/=	2/=	286/=
May	"	180/=	5/=	15/=	5/=	14/=	4/=	3/=	X	3/=	X	X	3/=	2/=	2/=	236/=
June	"	180/=	5/=	15/=	5/=	11/=	4/=	3/=	X	3/=	X	X	2/=	2/=	2/=	232/=
July	"	220/=	5/=	17/=	6/=	16/=	5/=	4/=	15/=	4/=	35/=	X	3/=	2/=	2/=	334/=
August	"	180/=	5/=	15/=	5/=	14/=	4 1/2/=	3/=	X	3/=	X	X	3/=	2/=	2/=	236/=
September	"	135/=	5/=	10/=	4/=	11/=	3/=	2/=	X	2/=	55/=	X	2/=	2/=	2/=	233/=
October	"	135/=	5/=	10/=	3/=	11/=	2/=	2/=	X	2/=	X	X	2/=	2/=	2/=	176/=
November	"	220/=	5/=	18/=	7/=	16/=	5/=	4/=	15/=	4/=	15/=	X	4/=	2/=	2/=	317/=
December	"	220/=	5/=	18/=	7/=	16/=	5/=	4/=	15/=	4/=	20/=	X	4/=	2/=	2/=	322/=
Total	:	2350/=	60/=	190/=	70/=	173/=	52/=	41/=	60/=	41/=	125/=	30/=	38/=	24/=	24/=	3278/=

TABLE 3.27.

Itemwise monthly consumption (in Rupees)

Vill - Kanchanbari (V₅)
1975-76.

Month	Land holding	Cereals	Pulse	Fish	Vegetable	Oil	Salt & Spices	Sugar or Gur	Fuel	Light	Cl-oth	Hou-sing	Intox-icants	Medi-cine.	Edu-ca-tion	Monthly Expend-iture
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17
January	10.1 & above.	225/=	10/=	45/=	10/=	30/=	8/=	8/=	x	10/=	x	x	8/=	10/=	8/=	372/=
February	"	225/=	10/=	45/=	10/=	30/=	8/=	8/=	x	10/=	x	75/=	8/=	10/=	8/=	447/=
March	"	225/=	10/=	45/=	10/=	30/=	8/=	8/=	x	10/=	x	75/=	8/=	10/=	8/=	447/=
April	"	225/=	10/=	45/=	10/=	30/=	8/=	8/=	x	10/=	x	x	8/=	10/=	8/=	372/=
May	"	225/=	10/=	45/=	10/=	30/=	8/=	8/=	x	10/=	x	x	8/=	10/=	8/=	372/=
June	"	225/=	10/=	45/=	10/=	30/=	8/=	8/=	x	10/=	x	x	8/=	10/=	8/=	372/=
July	"	225/=	10/=	45/=	10/=	30/=	8/=	8/=	x	10/=	45/=	x	8/=	10/=	8/=	417/=
August	"	225/=	10/=	45/=	10/=	30/=	8/=	8/=	x	10/=	x	x	8/=	10/=	8/=	372/=
September	"	225/=	10/=	45/=	10/=	30/=	8/=	8/=	x	10/=	150/=	x	8/=	10/=	8/=	522/=
October	"	225/=	10/=	45/=	10/=	30/=	8/=	8/=	x	10/=	x	x	8/=	10/=	8/=	372/=
November	"	225/=	10/=	45/=	10/=	30/=	8/=	8/=	50/=	10/=	25/=	x	8/=	10/=	8/=	447/=
December	"	225/=	10/=	45/=	10/=	30/=	8/=	8/=	50/=	10/=	30/=	x	8/=	10/=	8/=	452/=
Total :		2700/=	120/=	540/=	120/=	360/=	96/=	96/=	100/=	120/=	250/=	150/=	96/=	120/=	96/=	4964/=

X-axis represents months.
 Y- " " expenditure in Rs/-.

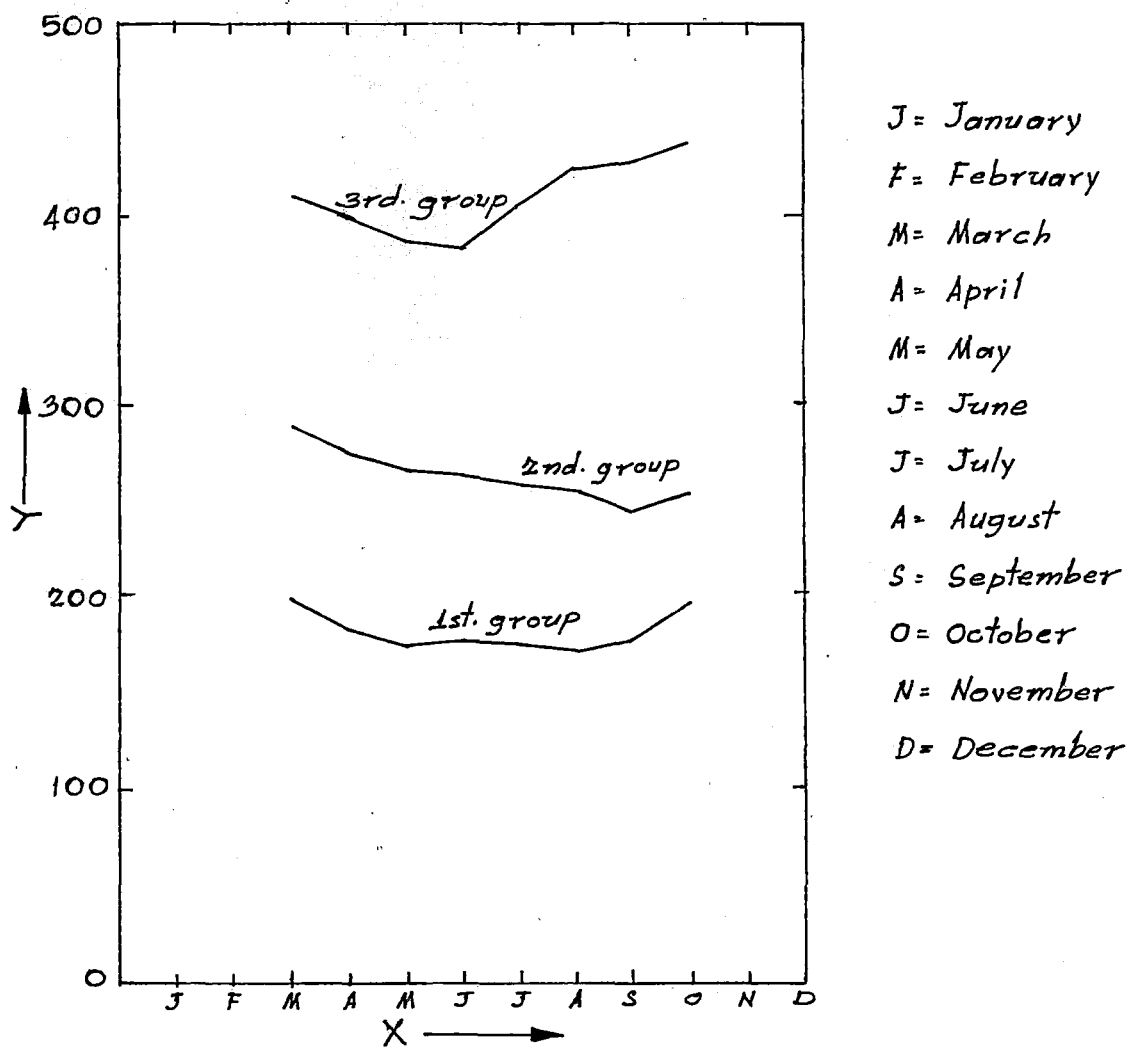


FIG-3.9- GRAPH SHOWING TRENDS IN CONSUMPTION OF DIFFERENT GROUPS OF FARMERS IN VILLAGE-5 DURING 1975-'76.
 (Based on 4 months moving average)

TABLE 3.28.

Itemwise monthly consumption (in Rupees)

Vill - Kanchanbari (V₅)
1976-77.

Month	Land holding	Cereals	Pulse	Fish	Vegetable	Oil	Salt & Spices	Sugar or Gur	Fuel	Light	Cloth	Housing	Intoxicants	Medicine.	Educational	Monthly Expenditure
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17
January	0.1-5 acres	190/=	3/=	8/=	3/=	8/=	3/=	2/=	2/=	3/=	x	x	4/=	2/=	2/=	230/=
February	"	190/=	3/=	7/=	3/=	7/=	3/=	2/=	2/=	3/=	x	10/=	4/=	2/=	2/=	238/=
March	"	180/=	3/=	6/=	2/=	6/=	2/=	2/=	2/=	3/=	x	5/=	3/=	2/=	2/=	218/=
April	"	160/=	3/=	5/=	1/=	5/=	2/=	2/=	2/=	3/=	x	x	2/=	2/=	2/=	189/=
May	"	160/=	3/=	4/=	1/=	4/=	2/=	2/=	2/=	3/=	x	x	2/=	2/=	1/=	186/=
June	"	140/=	3/=	2/=	1/=	4/=	2/=	1/=	4/=	2/=	x	x	2/=	2/=	1/=	164/=
July	"	160/=	3/=	4/=	2/=	4/=	3/=	2/=	3/=	3/=	15/=	x	3/=	2/=	2/=	206/=
August	"	160/=	3/=	4/=	2/=	3/=	2/=	2/=	2/=	2/=	x	x	3/=	2/=	2/=	187/=
September	"	140/=	3/=	2/=	1/=	2/=	2/=	2/=	2/=	1/=	30/=	x	2/=	2/=	1/=	190/=
October	"	140/=	3/=	2/=	1/=	2/=	2/=	1/=	2/=	1/=	x	x	2/=	2/=	1/=	159/=
November	"	190/=	3/=	6/=	2/=	4/=	2/=	2/=	3/=	3/=	10/=	x	4/=	2/=	2/=	240/=
December	"	190/=	3/=	8/=	4/=	8/=	4/=	2/=	4/=	4/=	20/=	x	4/=	2/=	2/=	255/=
Total	:	2000/=	36/=	58/=	25/=	60/=	31/=	22/=	30/=	31/=	75/=	15/=	35/=	24/=	20/=	2462/=

TABLE 3.29.

Itemwise monthly consumption (in Rupees)

Vill - Kanchanbari (V₅)
1976-77.

Month	Land holding	Care-als	Pulse	Fish	Vegetable	Oil	Salt & Spices	Sugar or Gur	Fuel	Light	Cloth	Housing	Intoxicants	Medicine.	Edu-cation	Monthly Expend-iture
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17
January	5.1-10 acres.	220/=	5/=	20/=	7/=	15/=	5/=	4/=	15/=	4/=	x	x	3/=	3/=	2/=	303/=
February	"	220/=	5/=	18/=	7/=	15/=	5/=	4/=	x	4/=	x	20/=	3/=	3/=	2/=	306/=
March	"	220/=	5/=	18/=	7/=	15/=	4/=	4/=	x	4/=	x	15/=	3/=	3/=	2/=	300/=
April	"	200/=	5/=	16/=	6/=	12/=	4/=	3/=	x	3/=	x	x	3/=	3/=	2/=	257/=
May	"	200/=	5/=	15/=	5/=	10/=	3/=	3/=	x	3/=	x	x	3/=	2/=	2/=	251/=
June	"	180/=	5/=	15/=	4/=	10/=	3/=	3/=	x	2/=	x	x	3/=	2/=	2/=	229/=
July	"	200/=	5/=	18/=	7/=	15/=	5/=	4/=	20/=	4/=	40/=	x	3/=	3/=	2/=	326/=
August	"	200/=	5/=	14/=	7/=	15/=	5/=	4/=	x	4/=	x	x	3/=	3/=	2/=	262/=
September	"	150/=	5/=	10/=	4/=	10/=	3/=	3/=	x	3/=	60/=	x	3/=	2/=	2/=	255/=
October	"	140/=	5/=	8/=	3/=	10/=	2/=	3/=	x	2/=	x	x	3/=	2/=	2/=	180/=
November	"	200/=	5/=	18/=	6/=	15/=	4/=	4/=	15/=	4/=	15/=	x	3/=	3/=	2/=	294/=
December	"	220/=	5/=	20/=	7/=	15/=	5/=	4/=	20/=	4/=	15/=	x	3/=	3/=	2/=	323/=
Total	:	2350/=	60/=	190/=	70/=	157/=	48/=	43/=	70/=	41/=	130/=	35/=	36/=	32/=	24/=	3286/=

TABLE 3.30.

Itemwise monthly consumption (in Rupees)

Vill - Kanchanbari (V₅)
1976-77.

Month	Land holding	Cereals	Pulse	Fish	Vegetable	Oil	Salt & Spices	Sugar or Gur	Fuel	Light	Cloth	Housing	Intoxicants	Medicine.	Edu- ca- tion	Monthly Expend- iture
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17
January	10.1 & above.	225/=	10/=	50/=	10/=	30/=	8/=	8/=	X	10/=	X	X	8/=	10/=	8/=	377/=
February	"	225/=	10/=	45/=	10/=	30/=	8/=	8/=	X	10/=	X	70/=	8/=	10/=	8/=	442/=
March	"	225/=	10/=	45/=	10/=	30/=	8/=	8/=	X	10/=	X	65/=	8/=	10/=	8/=	437/=
April	"	225/=	10/=	45/=	10/=	30/=	8/=	8/=	X	10/=	X	X	8/=	10/=	8/=	372/=
May	"	225/=	10/=	45/=	10/=	30/=	8/=	8/=	X	10/=	X	X	8/=	10/=	8/=	372/=
June	"	220/=	10/=	45/=	10/=	25/=	6/=	8/=	X	10/=	X	X	8/=	10/=	8/=	360/=
July	"	225/=	10/=	45/=	10/=	30/=	8/=	8/=	X	10/=	X	X	8/=	10/=	8/=	372/=
August	"	225/=	10/=	50/=	12/=	30/=	8/=	8/=	X	12/=	50/=	X	10/=	10/=	8/=	433/=
September	"	220/=	10/=	45/=	10/=	25/=	8/=	8/=	X	10/=	160/=	X	8/=	10/=	8/=	522/=
October	"	200/=	10/=	40/=	10/=	25/=	6/=	6/=	X	8/=	X	X	8/=	10/=	8/=	331/=
November	"	220/=	10/=	45/=	12/=	30/=	8/=	8/=	60/=	12/=	30/=	X	10/=	10/=	8/=	463/=
December	"	225/=	10/=	50/=	12/=	30/=	8/=	10/=	60/=	12/=	30/=	X	10/=	10/=	8/=	475/=
Total	:	2660/=	120/=	550/=	126/=	345/=	92/=	96/=	120/=	124/=	270/=	135/=	102/=	120/=	96/=	4956/=

X-axis represents months.
 Y- " " expenditure in Rs/.

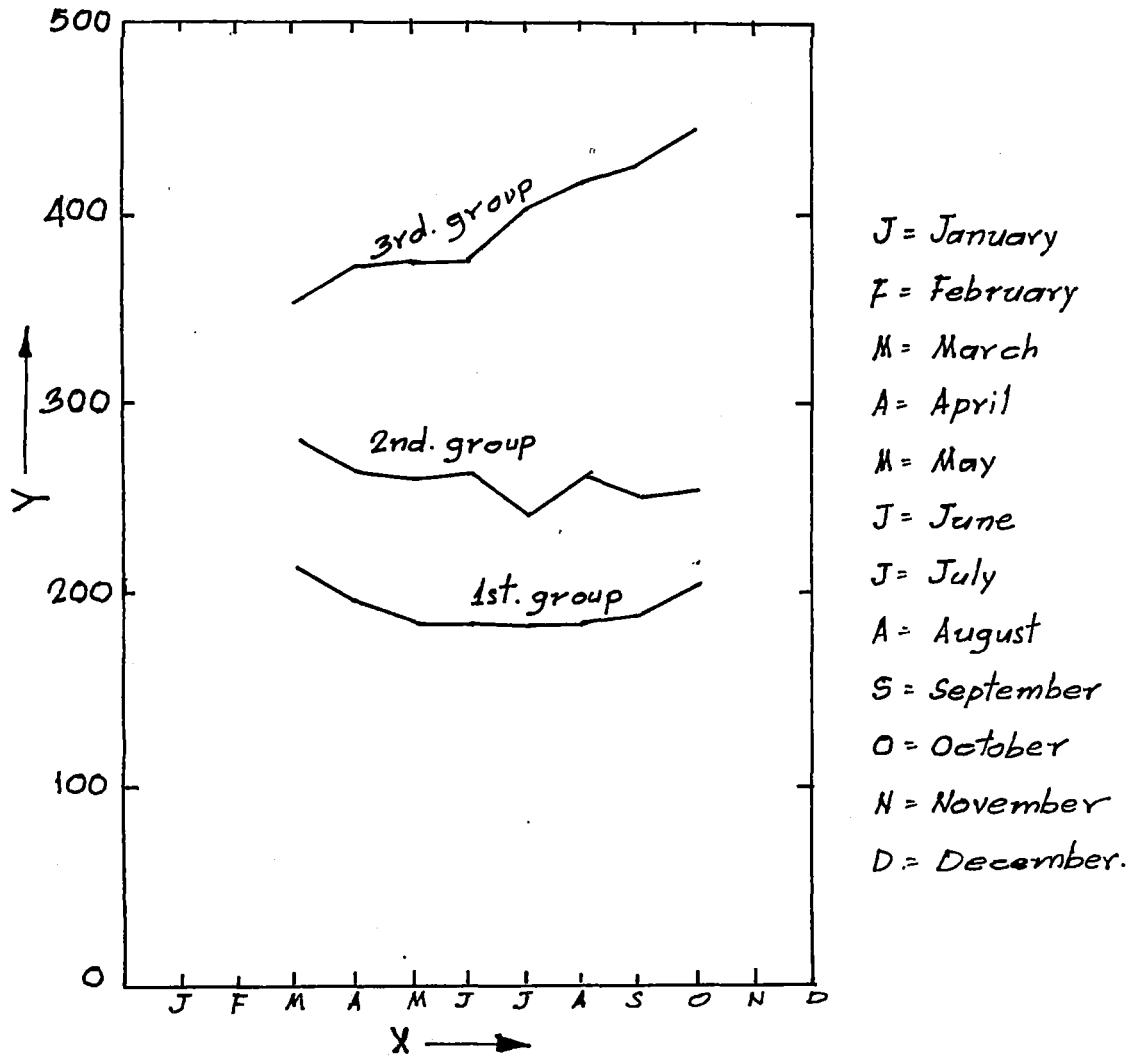


FIG. 3.10-GRAPH SHOWING TRENDS IN CONSUMPTION OF DIFFERENT GROUPS OF FARMERS IN VILLAGE-5 DURING 1976-'77. (Based on 4 months moving average).

TABLE 3.31.

Itemwise monthly consumption (in Rupees)

Vill - Chengrabandha (V₆)
1975-76.

Month	Land holding	Cereals	Pulse	Fish	Vegetable	Oil	Salt & Spices	Sugar or Gur	Fuel	Light	Cloth	Housing	Intoxicants	Medicine.	Education	Monthly Expenditure
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17
January	0.1-5 acres	185/=	4/=	8/=	4/=	6/=	4/=	2/=	3/=	3/=	x	x	4/=	2/=	2/=	227/=
February	"	150/=	2/=	6/=	3/=	6/=	4/=	2/=	3/=	2/=	x	15/=	3/=	2/=	2/=	200/=
March	"	150/=	2/=	5/=	2/=	6/=	3/=	2/=	2/=	2/=	x	15/=	3/=	2/=	2/=	196/=
April	"	150/=	2/=	4/=	2/=	4/=	3/=	1/=	2/=	1/=	x	x	3/=	2/=	2/=	176/=
May	"	136/=	2/=	3/=	2/=	4/=	3/=	1/=	2/=	1/=	x	x	2/=	2/=	2/=	159/=
June	"	135/=	2/=	2/=	2/=	3/=	3/=	1/=	1/=	1/=	x	x	2/=	2/=	2/=	156/=
July	"	135/=	2/=	2/=	2/=	4/=	3/=	2/=	1/=	2/=	25/=	x	2/=	2/=	2/=	184/=
August	"	150/=	3/=	4/=	3/=	6/=	3/=	2/=	2/=	2/=	x	x	3/=	2/=	2/=	132/=
September	"	135/=	2/=	2/=	1/=	3/=	2/=	1/=	1/=	1/=	25/=	x	1/=	2/=	2/=	178/=
October	"	135/=	2/=	2/=	1/=	3/=	2/=	1/=	1/=	1/=	x	x	1/=	2/=	2/=	153/=
November	"	185/=	4/=	8/=	4/=	11/=	4/=	3/=	3/=	3/=	15/=	x	4/=	2/=	2/=	248/=
December	"	185/=	4/=	8/=	4/=	11/=	4/=	3/=	3/=	3/=	15/=	x	4/=	2/=	2/=	248/=
Total :		1830/=	31/=	54/=	30/=	67/=	38/=	21/=	24/=	22/=	80/=	30/=	32/=	24/=	24/=	2307/=

TABLE 3.32.

Itemwise monthly consumption (in Rupees)

Vill - Changrabandha (V₆)
1975-76.

Month	Land holding	Cereals	Pulse	Fish	Vegetable	Oil	Salt & Spices	Sugar or Gur	Fuel	Light	Cloth	Housing	Intoxicants	Medicine.	Educational	Monthly Expenditure
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17
January	5.1-10 acres.	220/=	5/=	15/=	8/=	15/=	7/=	4/=	15/=	4/=	x	x	4/=	4/=	3/=	304/=
February	"	220/=	5/=	15/=	8/=	15/=	7/=	4/=	x	4/=	x	20/=	4/=	4/=	3/=	309/=
March	"	220/=	5/=	15/=	8/=	15/=	7/=	4/=	x	4/=	x	20/=	4/=	4/=	3/=	309/=
April	"	175/=	5/=	12/=	7/=	11/=	6/=	3/=	x	3/=	x	x	3/=	4/=	3/=	232/=
May	"	175/=	5/=	10/=	6/=	11/=	5/=	3/=	x	3/=	x	x	3/=	4/=	3/=	228/=
June	"	175/=	5/=	10/=	5/=	11/=	5/=	3/=	x	3/=	x	x	3/=	4/=	3/=	227/=
July	"	200/=	5/=	15/=	7/=	15/=	6/=	4/=	20/=	4/=	30/=	x	4/=	4/=	3/=	317/=
August	"	175/=	5/=	12/=	6/=	11/=	5/=	3/=	x	3/=	x	x	3/=	4/=	3/=	230/=
September	"	135/=	5/=	8/=	5/=	8/=	4/=	3/=	x	3/=	60/=	x	3/=	4/=	3/=	241/=
October	"	135/=	5/=	6/=	4/=	6/=	3/=	3/=	x	3/=	x	x	3/=	4/=	3/=	175/=
November	"	220/=	5/=	15/=	8/=	15/=	7/=	4/=	20/=	4/=	15/=	x	4/=	4/=	3/=	324/=
December	"	220/=	5/=	15/=	8/=	15/=	7/=	4/=	20/=	4/=	25/=	x	4/=	4/=	3/=	334/=
Total	:	2270/=	60/=	148/=	80/=	148/=	69/=	42/=	75/=	42/=	130/=	40/=	42/=	48/=	36/=	3230/=

TABLE 3.33.

Itemwise monthly consumption (in Rupees)

Vill - Changrabandha (V₆)
1975-76.

Month	Land holding	Cereals	Pulse	Fish	Vegetable	Oil	Salt & Spices	Sugar or Gur	Fuel	Light	Cloth	Housing	Intoxicants	Medicine	Education	Monthly Expenditure
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17
January	10.1 & above.	230/=	10/=	50/=	12/=	25/=	8/=	6/=	x	8/=	x	x	6/=	8/=	5/=	368/=
February	"	230/=	10/=	50/=	12/=	25/=	8/=	6/=	x	8/=	x	75/=	6/=	8/=	5/=	443/=
March	"	230/=	10/=	50/=	12/=	25/=	8/=	6/=	x	8/=	x	50/=	6/=	8/=	5/=	418/=
April	"	230/=	10/=	50/=	12/=	25/=	8/=	6/=	x	8/=	x	x	6/=	8/=	5/=	368/=
May	"	230/=	10/=	50/=	12/=	25/=	8/=	6/=	x	8/=	x	x	6/=	8/=	5/=	368/=
June	"	230/=	10/=	50/=	12/=	25/=	8/=	6/=	x	8/=	x	x	6/=	8/=	5/=	368/=
July	"	230/=	10/=	50/=	12/=	25/=	8/=	6/=	x	8/=	50/=	x	6/=	8/=	5/=	418/=
August	"	230/=	10/=	50/=	12/=	25/=	8/=	6/=	x	8/=	x	x	6/=	8/=	5/=	368/=
September	"	230/=	10/=	50/=	12/=	25/=	8/=	6/=	x	8/=	150/=	x	6/=	8/=	5/=	518/=
October	"	230/=	10/=	50/=	12/=	25/=	8/=	6/=	x	8/=	x	x	6/=	8/=	5/=	368/=
November	"	230/=	10/=	50/=	12/=	25/=	8/=	6/=	60/=	8/=	30/=	x	6/=	8/=	5/=	458/=
December	"	230/=	10/=	50/=	12/=	25/=	8/=	6/=	60/=	8/=	50/=	x	6/=	8/=	5/=	478/=
Total	:	2760/=	120/=	600/=	144/=	300/=	96/=	72/=	120/=	96/=	280/=	125/=	72/=	96/=	60/=	4941/=

[X-axis represents months.
Y- " " expenditure in Rs/-]

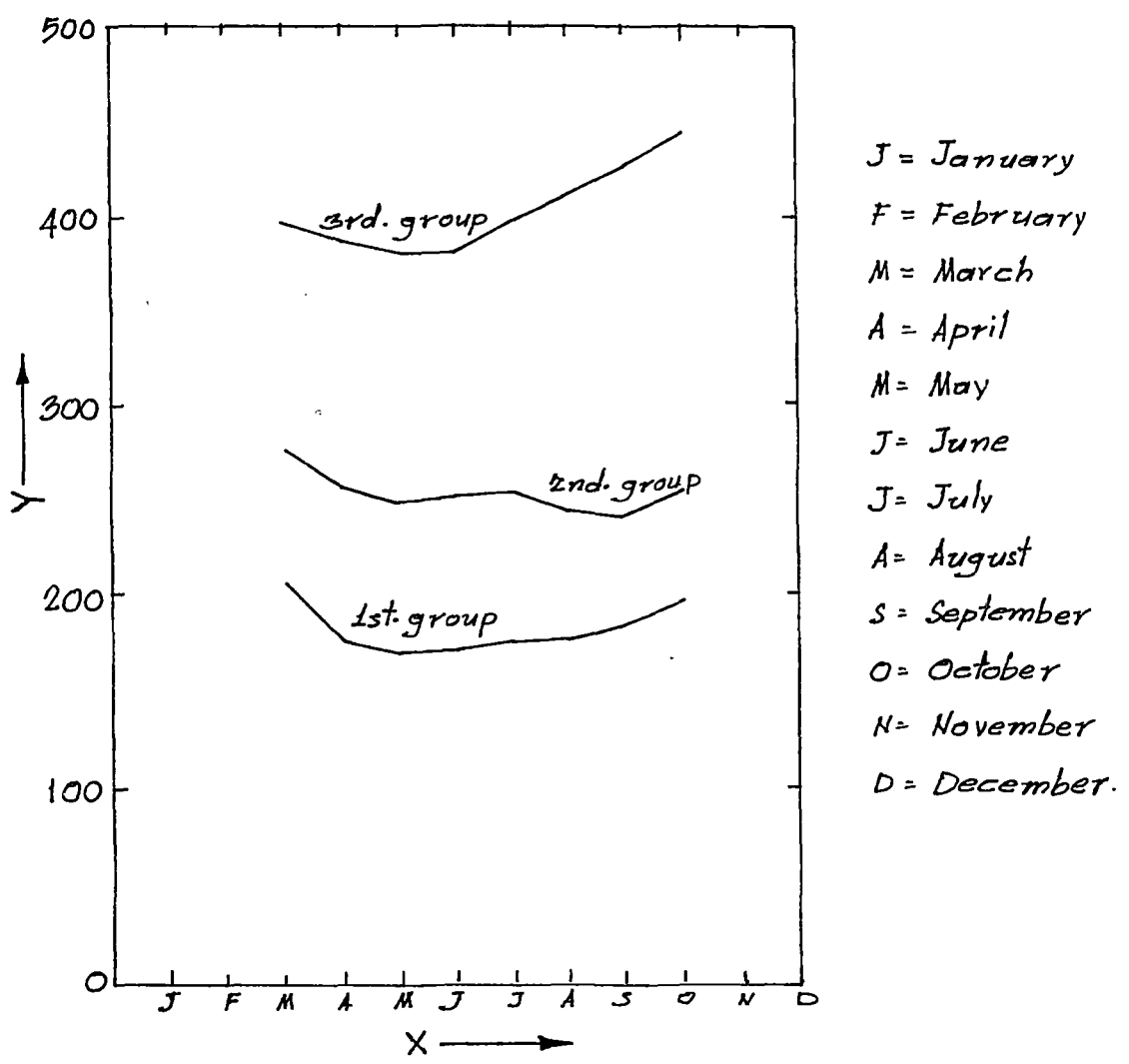


FIG: 3.11- GRAPH SHOWING TRENDS IN CONSUMPTION OF DIFFERENT GROUPS OF FARMERS IN VILLAGE-G DURING 1975-'76. (Based on 4 months moving average).

TABLE 3.34.

Itemwise monthly consumption (in Rupees)

Vill - Changrabandha (V₆)
1976-77.

Month	Land holding	Cereals	Pulse	Fish	Vegetable	Oil	Salt & Spices	Sugar or Gur	Fuel	Light	Cloth	Housing	Intoxicants	Medicine	Edu-cation	Monthly Expenditure
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17
January	0.1-5 acres	185/=	3/=	8/=	4/=	8/=	4/=	3/=	2/=	3/=	x	x	4/=	2/=	2/=	228/=
February	"	170/=	3/=	6/=	3/=	6/=	3/=	2/=	2/=	3/=	x	15/=	3/=	2/=	2/=	221/=
March	"	165/=	3/=	6/=	3/=	5/=	3/=	2/=	2/=	3/=	x	10/=	3/=	2/=	2/=	209/=
April	"	150/=	2/=	5/=	2/=	4/=	3/=	2/=	2/=	3/=	x	x	3/=	2/=	2/=	180/=
May	"	135/=	2/=	4/=	2/=	3/=	2/=	1/=	2/=	2/=	x	x	2/=	2/=	2/=	159/=
June	"	130/=	2/=	2/=	2/=	3/=	2/=	1/=	2/=	2/=	x	x	2/=	1/=	2/=	151/=
July	"	140/=	3/=	3/=	3/=	5/=	3/=	3/=	2/=	3/=	20/=	x	3/=	2/=	2/=	192/=
August	"	150/=	3/=	4/=	3/=	5/=	3/=	3/=	2/=	3/=	x	x	3/=	2/=	2/=	183/=
September	"	135/=	2/=	2/=	2/=	3/=	2/=	2/=	2/=	2/=	35/=	x	2/=	2/=	2/=	193/=
October	"	130/=	2/=	2/=	2/=	3/=	2/=	1/=	2/=	1/=	x	x	1/=	1/=	2/=	149/=
November	"	175/=	3/=	7/=	4/=	8/=	4/=	3/=	2/=	3/=	10/=	x	4/=	2/=	2/=	227/=
December	"	185/=	3/=	8/=	4/=	10/=	4/=	3/=	2/=	3/=	15/=	x	4/=	2/=	2/=	245/=
Total	:	1850/=	31/=	58/=	34/=	63/=	35/=	26/=	24/=	31/=	60/=	25/=	34/=	22/=	21/=	2337/=

TABLE 3.35.

Itemwise monthly consumption (in Rupees)

Vill - Changrabandha (V₆)
1976-77.

Month	Land holding	Cereals	Pulse	Fish	Vegetable	Oil	Salt & Spices	Sugar or Gur	Fuel	Light	Cloth	Housing	Intoxicants	Medicine	Education	Monthly Expenditure
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17
January	5.1-10 acres.	215/=	5/=	15/=	8/=	15/=	6/=	4/=	10/=	4/=	x	x	4/=	4/=	3/=	293/=
February	"	215/=	5/=	15/=	8/=	15/=	6/=	4/=	x	4/=	x	20/=	4/=	4/=	3/=	308/=
March	"	215/=	5/=	15/=	8/=	15/=	6/=	4/=	x	4/=	x	20/=	4/=	4/=	3/=	308/=
April	"	200/=	5/=	12/=	7/=	10/=	5/=	3/=	x	3/=	x	x	3/=	4/=	3/=	255/=
May	"	260/=	5/=	10/=	6/=	10/=	4/=	3/=	x	3/=	x	x	3/=	4/=	3/=	251/=
June	"	175/=	5/=	8/=	5/=	9/=	3/=	2/=	x	2/=	x	x	2/=	3/=	3/=	216/=
July	"	200/=	5/=	12/=	6/=	10/=	5/=	4/=	x	4/=	x	x	4/=	4/=	3/=	257/=
August	"	180/=	5/=	15/=	6/=	10/=	5/=	4/=	20/=	4/=	30/=	x	4/=	4/=	3/=	290/=
September	"	150/=	5/=	8/=	5/=	8/=	4/=	3/=	x	3/=	70/=	x	3/=	4/=	3/=	266/=
October	"	130/=	5/=	6/=	4/=	6/=	3/=	2/=	x	2/=	x	x	2/=	3/=	3/=	166/=
November	"	200/=	5/=	12/=	6/=	15/=	6/=	4/=	15/=	4/=	15/=	x	4/=	4/=	3/=	293/=
December	"	215/=	5/=	16/=	8/=	15/=	6/=	4/=	25/=	4/=	20/=	x	4/=	4/=	3/=	329/=
Total	:	2295/=	60/=	144/=	77/=	137/=	59/=	41/=	70/=	41/=	135/=	40/=	41/=	46/=	36/=	3222/=

TABLE - 3.36.

Itemwise monthly consumption (in Rupees)

Vill - Changrabandha (V₆)
1976-77.

Month	Land holding	Cereals	Pulse	Fish	Vegetable	Oil	Salt & Spices	Sugar or Gur	Fuel	Light	Cloth	Housing	Intoxicants	Medicine.	Educational	Monthly Expenditure
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17
January	10.1 & above.	235/=	10/=	50/=	12/=	25/=	8/=	6/=	X	8/=	X	X	6/=	8/=	4/=	372/=
February	"	235/=	10/=	50/=	12/=	25/=	8/=	6/=	X	8/=	X	75/=	6/=	8/=	4/=	447/=
March	"	235/=	10/=	50/=	12/=	25/=	8/=	6/=	X	8/=	X	60/=	6/=	8/=	4/=	432/=
April	"	235/=	10/=	50/=	12/=	25/=	8/=	6/=	X	8/=	X	X	6/=	8/=	4/=	372/=
May	"	230/=	10/=	50/=	12/=	25/=	8/=	6/=	X	8/=	X	X	6/=	8/=	4/=	367/=
June	"	220/=	8/=	45/=	10/=	20/=	6/=	5/=	X	6/=	X	X	6/=	8/=	4/=	338/=
July	"	230/=	10/=	50/=	12/=	25/=	8/=	6/=	X	8/=	X	X	6/=	8/=	4/=	367/=
August	"	230/=	10/=	50/=	12/=	25/=	8/=	6/=	X	8/=	50/=	X	6/=	8/=	4/=	417/=
September	"	220/=	10/=	50/=	12/=	25/=	8/=	6/=	X	8/=	165/=	X	6/=	8/=	4/=	522/=
October	"	200/=	8/=	45/=	10/=	20/=	6/=	5/=	X	6/=	X	X	6/=	8/=	4/=	318/=
November	"	220/=	10/=	50/=	14/=	25/=	8/=	6/=	60/=	8/=	25/=	X	6/=	8/=	6/=	446/=
December	"	235/=	10/=	50/=	14/=	25/=	8/=	6/=	70/=	8/=	50/=	X	6/=	8/=	6/=	496/=
Total :		2725/=	116/=	590/=	144/=	290/=	92/=	70/=	130/=	92/=	290/=	135/=	72/=	96/=	52/=	4894/=

[X-axis represents months
 Y- " " expenditure in Rs/-]

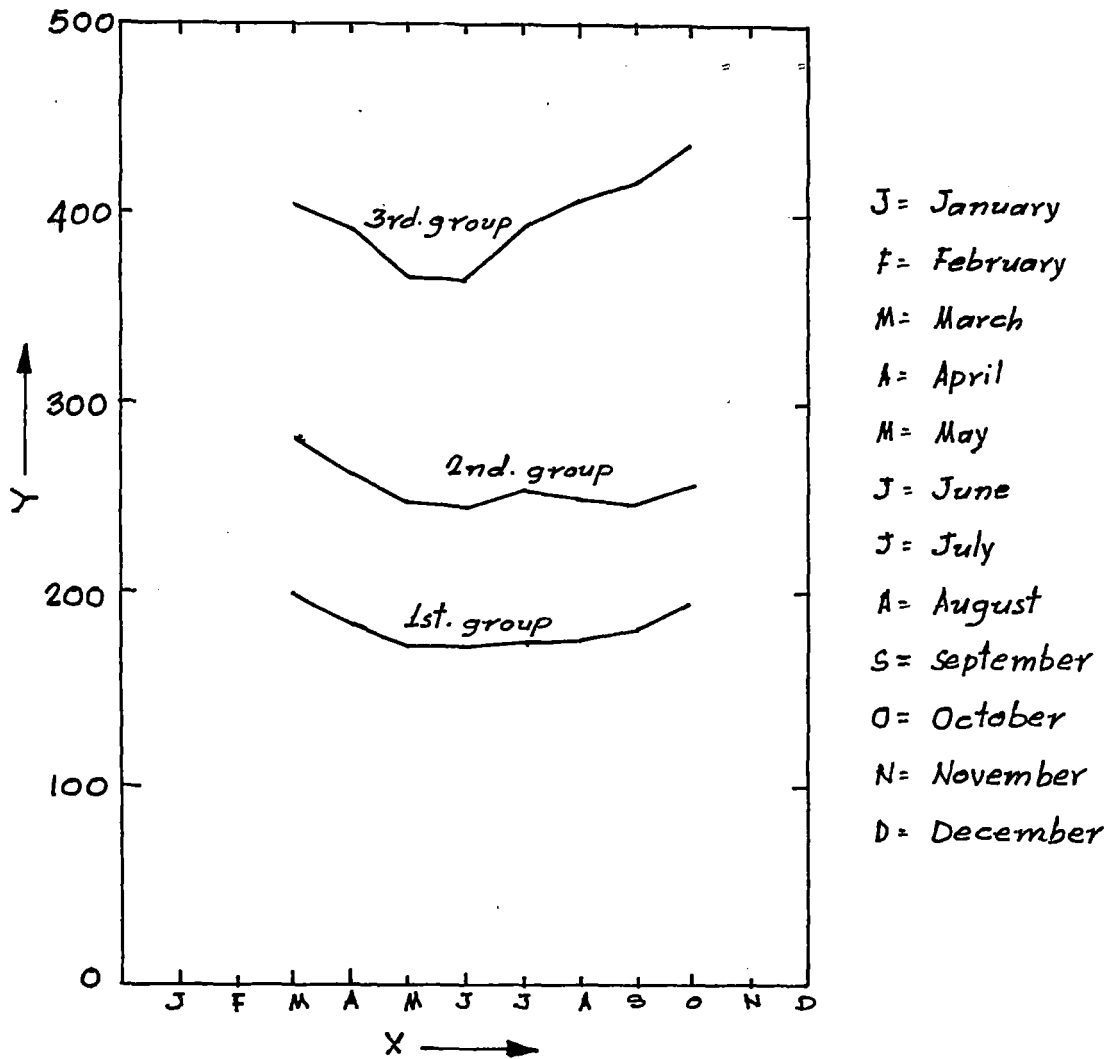


FIG. 3.12- GRAPH SHOWING TRENDS IN CONSUMPTION OF DIFFERENT GROUPS OF FARMERS IN VILLAGE-G DURING 1976-'77.
 (Based on 4 months moving average).

3.5. Comparative Study

An attempt has, however, been made here, to compare the consumption pattern of the three groups of farmers in the six villages under study.

^Two

^To facts may emerge from our itemwise analysis of consumption pattern of different farm families. First, the nature of consumption pattern of different farm families remains more or less the same over the years. This may indicate that their economic condition is more or less stagnant. Second, the variation in consumption pattern follows almost the same trend in 1975-76 and 1976-77.

In 1975-76, the monthly consumption^{expenditure} of the first group varies from Rs. 274/= a month to Rs. 178/=

a month in village 1, from Rs. 235/= a month to Rs. 113/=

a month in village 2, from Rs. 275/= a month to Rs. 174/=

a month in village 3, from Rs. 270/= a month to Rs. 152/=

a month in village 4, from Rs. 256/= a month to Rs. 145/=

a month in village 5, & from Rs. 248/= a month to Rs. 153/=

a month in village 6. In 1976-77, their monthly expenditure

has varied from Rs. 269/= a month to Rs. 169/= a month in

village 1, from Rs. 230/= a month to Rs. 113/= a month in

village 2, from Rs. 273/= a month to Rs. 170/= a month in

village 3, from Rs. 266/= a month to Rs. 148/= a month in

village 4, from Rs. 255/= a month to Rs. 159/= a month in

village 5, & from Rs. 245/= a month to Rs. 149/= a month in

village 6. In all the villages this group has spent their

maximum in November, December and minimum in October.

Let us now look at the monthly consumption expenditure of the second group. In 1975-76, the monthly consumption expenditure of the second group varies from Rs.375/= a month to Rs.229/= a month in Village 1, from Rs.298/= a month to Rs.186/= a month in Village 2, from Rs.367/= a month to Rs.197/= a month in Village 3, from Rs.329/= a month to Rs.218/= a month in Village 4, from Rs.322/= a month to Rs.176/= a month in Village 5 and from Rs.334/= a month to Rs.175/= a month in Village 6. In 1976-77, the monthly consumption of this group has varied from Rs.362/= a month to Rs.240/= a month in Village 1, from Rs.297/= a month to Rs.192/= a month in Village 2, from Rs.367/= a month to Rs.202/= a month in Village 3, from Rs.330/= a month to Rs.214/= a month in Village 4, from Rs.323/= a month to Rs.180/= a month in Village 5 and from Rs.329/= a month to Rs.166/= a month in Village 6. Like the former group, this group has also spent its maximum in November, December and minimum in October in both the years.

Thus it is seen that the consumption expenditure of the two groups have not changed substantially between the years. Moreover, their consumption pattern follows the same trend -- rising and falling in particular periods of the year. A glance at the tables shows that the annual consumption expenditure of the first group varies from Rs.2,039/= to Rs.2,702/= and of the second group from Rs.3,092/= to Rs.3,492/= in the years under study. As the annual income of the first group varies from Rs.2,000/= to Rs.2,500/= and of the second group Rs.3,000/= to Rs.3,500/=, it is

clear that the gap between current income and current consumption is the narrowest possible leaving scanty opportunity for saving. A large majority of the people is just able to manage its living at the subsistence level. The standard of consumption is very low, not only quantitatively but qualitatively as well.

The consumption pattern of the farmers falling into the third group represents a slightly different picture. They are able to maintain a particular standard almost throughout the year. Like the former two groups they are neither spending their maximum in November and December nor their minimum in October. It seems from the tables that their consumption expenditure rises substantially in September during the 'Pujas' and appreciably in February and March when they spend some money for re-construction or repair of their houses. In other months, they maintain more or less the same level of expenditure on consumption. From the tables we find that, their annual consumption expenditure has varied between Rs.4,175/= to Rs.5,029/= in the years under study. As their annual income varies roughly between Rs.4,500/= to Rs.7,000/=, it seems that they have some opportunity for saving. But as they represent a very small portion of the total population in each village, their condition does not represent the true picture.

The nature of consumption trend of the different groups of farmers in six villages under study will be clearly seen if we look at the line ^{graphs} groups plotted on the basis of the time series data calculated on the basis of four months moving average.

The line graph I represents the consumption trend of the first group who own 0.1-5 acres of land. All the line graphs show a downward trend from March to May. There is a slight upward tendency in June and July. The lines again show a downward trend in August. From September, the line graphs again rise upward slowly. A glance at the line graphs of this group in all the villages under study shows that this tendency remains more or less the same in all the villages both in 1975-76 and 1976-77. This again confirms our conclusion that their economic condition is more or less stagnant.^a

^b
The line graph II depicts the consumption trend of the second group who owns 5.1-10 acres of land. The vertical distance between the line graph I and line graph II represents the excess of expenditure incurred by the second group in successive months over the first. These lines also show a downward trend from March to May. The condition improves slowly in some cases from June and in some other cases from July. The lines show a fairly upward trend from September. Thus the line graphs of the first and the second group follow more or less the same trend.

The line graph III represents the consumption trend of the third group. The vertical distance between the line graph II and the line graph III represents the excess of expenditure incurred by the third group over the second. The gap between the two lines become wider from June which indicates that their condition improves appreciably during the harvesting time in comparison to other two groups. The graphs of the third group show a downward trend from March to May. From June, they show an upward trend. The line graphs rise more steeply in case of the third group.

We may compare the standard of living of the three groups of farmers in different villages under study. The level of real income being low, specially in case of the first and the second group, the pattern of demand reflects a clear priority for and emphasis on food. This can be shown from the tables given below :

TABLE - 3.37.

Percentage expenditure on food and non-food items by the different groups of farmers in sample villages during 1975-76.

Village	Land Holding	Total Expenditure on food	Percentage Expenditure on food.	Total Expenditure on others	Percentage Expenditure on others
1	2	3	4	5	6
V ₁	0.1-5 acres	Rs.2,565/=	92.5	Rs.207/=	7.5
V ₂	"	Rs.1,902/=	93.2	Rs.137/=	6.8
V ₃	"	Rs.2,469/=	91.3	Rs.233/=	8.7
V ₄	"	Rs.2,264/=	92.0	Rs.198/=	8.0
V ₅	"	Rs.2,160/=	92.1	Rs.185/=	7.9
V ₆	"	Rs.2,095/=	91.0	Rs.212/=	9.0
V ₁	5.1-10 acres.	Rs.3,302/=	87.9	Rs.454/=	12.1
V ₂	"	Rs.2,826/=	91.3	Rs.266/=	8.7
V ₃	"	Rs.3,083/=	88.4	Rs.401/=	11.6
V ₄	"	Rs.3,096/=	91.0	Rs.309/=	9.0
V ₅	"	Rs.2,996/=	91.3	Rs.282/=	8.7
V ₆	"	Rs.2,892/=	89.5	Rs.338/=	10.5
V ₁	10.1 & above.	Rs.4,704/=	76.0	Rs.1,480/=	24.0
V ₂	"	Rs.3,592/=	85.0	Rs.633/=	14.9
V ₃	"	Rs.4,370/=	86.8	Rs.659/=	13.2
V ₄	"	Rs.3,996/=	79.7	Rs.1,014/=	20.3
V ₅	"	Rs.4,132/=	83.2	Rs.832/=	16.8
V ₆	"	Rs.4,212/=	85.2	Rs.729/=	14.8

TABLE - 3.38.

Percentage expenditure on food and non-food items by the different groups of farmers in sample village during 1976-77.

Village	Land Holding	Total Expenditure on food	Percentage Expenditure on food	Total Expenditure on others	Percentage Expenditure on others
1	2	3	4	5	6
V ₁	0.1-5 acres	Rs.2,605/=	92.0	Rs. 227/=	8.0
V ₂	"	Rs.1,938/=	93.2	Rs. 141/=	6.8
V ₃	"	Rs.2,478/=	91.3	Rs. 233/=	8.7
V ₄	"	Rs.2,270/=	91.5	Rs. 205/=	8.5
V ₅	"	Rs.2,262/=	91.8	Rs. 200/=	8.2
V ₆	"	Rs.2,121/=	90.7	Rs. 216/=	9.3
V ₁	5.1-10 acres.	Rs.3,246/=	87.7	Rs. 453/=	12.3
V ₂	"	Rs.2,848/=	91.4	Rs. 268/=	8.6
V ₃	"	Rs.3,096/=	88.6	Rs. 396/=	11.4
V ₄	"	Rs.3,143/=	90.8	Rs. 319/=	9.2
V ₅	"	Rs.2,986/=	90.9	Rs. 298/=	9.0
V ₆	"	Rs.2,883/=	89.4	Rs. 339/=	10.6
V ₁	10.1 & above.	Rs.4,668/=	76.2	Rs.1,450/=	23.8
V ₂	"	Rs.3,610/=	86.3	Rs. 573/=	13.7
V ₃	"	Rs.4,343/=	86.6	Rs. 668/=	13.4
V ₄	"	Rs.3,986/=	79.7	Rs.1,011/=	20.3
V ₅	"	Rs.4,109/=	82.9	Rs. 847/=	17.1
V ₆	"	Rs.4,157/=	84.9	Rs. 737/=	15.1

A glance at the table shows that the first group spends 91% to 92.5% of their total expenditure on food in 1975-76. They have spent 6.8% to 9% of their total expenditure on others.

The second group spends 87.9% to 91.3% of their total expenditure on food and 8.7% to 12% of their total expenditure on others in 1975-76. The third group spend 76% to 85.2% of their total expenditure on food and 13.2% to 24% on others. Thus, it is seen that the third group enjoys comparatively better position than the former two groups but, it may be mentioned that they are also better off only in relative sense and not in absolute sense. If we look at the table (3.38) we find that the conditions of the different groups of farmers do not change appreciably in 1976-77.

CHAPTER - IV.

CONSUMPTION PATTERN OF FARM-FAMILIES -- CLASS-WISE

CHAPTER - IV.

CONSUMPTION PATTERN OF FARM-FAMILIES CLASS-WISE

4.1. Introduction

The present chapter is designed to study the consumption pattern class-wise. In the previous chapter, consumption pattern group-wise on the basis of landholding of the farm-families has been studied. It has been felt that in order to get more meaningful information with regard to consumption pattern of the farm-families, class-wise analysis for the same appears to be significant in the sense that one may also know class-wise variations in consumption pattern of the farm-families.

The studies of the consumption pattern of the farm-families ^{and class-wise} group-wise appear to be important in the context of the recent change in attitude among the planners and policy-makers of the country towards the reasonable realisation of the urgency and need for providing consumption finance¹ to rural people.

¹ Bhattacharya, S.N., Understanding Rural Banking, SEDME, Hyderabad, Volume 11, Number 4, March, 1976 P.5.

A high-level committee on consumption credit for the rural poor has recommended¹ an additional provision of Rs.295 crores through various agencies like co-operatives, rural banks, etc., to fill the gap created by the elimination of the traditional village money-lender². Of this Rs.170 crores is estimated to be needed by landless labourers and marginal farmers owning land upto half an acre, and Rs.125 crores by small farmers owning upto ^{five} five acres.

For the present study, total credit requirements of the sample farm-families group-wise and class-wise, during the period of the study have been estimated in the following way : Firstly, total expenditure (in Rupees) incurred on different items of expenditure has been calculated ; secondly, the cost of cultivation (in Rupees) has been estimated ; thirdly, the above two estimates then, have been added ; fourthly, an attempt has been made to know to what extent the farm-families have been meeting the above financial requirements through their own sources (self-financing) and to what extent and in what manner, the rest is met up by external sources like banks, co-operatives,

1 Ibid.

2 Please see chapters on sources of Finance Group-wise and Class-wise (Chapters VII & VIII), where it has been revealed that in sample villages, the role of money-lenders as a source for providing finance to the farm-families appears to be significant.

money-lenders, relatives, etc. ; and lastly, a further attempt has been made to indicate the nature and extent of the financial requirements (both for consumption and production), for which a significant portion of them¹ appear to take resort to money-lenders for bridging the gap in their financial requirements.

Thus, the studies of the consumption pattern group-wise and class-wise have been linked with the overall context of the project at hand, and thus, appear to be meaningful and significant.

The sample farm-families have been divided into the following Classes² : (1) Bargadar ; (2) Bargadar plus hired labour ; (3) Self-cultivator ; and (4) Self plus bargadar plus hired labour.

4.2. Field Results

Field results are presented through tables and figures given below :

1 Please see Chapters VII & VIII.

2 Please see Section 1.4 of Chapter-I.

TABLE - 4.1.

Itemwise monthly consumption expenditure of "Bargadar"
in Village 1 during 1975-76.

(in Rupees)

Month	Cereals	Pulse	Fish	Vege- -ta- bles	Oil	Salt & Spices	Sugar or Gur.	Fuel	Light	Cloth	Hou- sing	Inte- -xi- cants	Medi- cine.	Educ- ation	Monthly Total
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16
January-	180/=	3/=	4/=	3/=	7/=	3/=	2/=	2/=	2/=	₹	₹	2/=	2/=	1/=	211/=
February	180/=	2/=	3/=	2/=	5/=	2/=	1/=	2/=	2/=	₹	10/=	1/=	1/=	1/=	212/=
March	150/=	2/=	3/=	2/=	4/=	2/=	1/=	1/=	1/=	₹	5/=	1/=	1/=	1/=	174/=
April	150/=	2/=	2/=	2/=	3/=	2/=	1/=	1/=	1/=	₹	₹	1/=	1/=	1/=	167/=
May-	140/=	2/=	2/=	2/=	3/=	2/=	1/=	1/=	1/=	₹	₹	1/=	1/=	1/=	157/=
June	130/=	2/=	2/=	2/=	3/=	2/=	1/=	1/=	1/=	₹	₹	1/=	1/=	1/=	147/=
July	125/=	2/=	3/=	2/=	3/=	2/=	1/=	1/=	1/=	15/=	₹	1/=	1/=	1/=	158/=
August	120/=	2/=	3/=	2/=	4/=	3/=	2/=	1/=	2/=	₹	₹	2/=	2/=	1/=	144/=
September	100/=	2/=	2/=	1/=	3/=	2/=	1/=	1/=	1/=	20/=	₹	1/=	1/=	1/=	136/=
October	100/=	2/=	1/=	1/=	2/=	1/=	1/=	1/=	1/=	₹	₹	1/=	1/=	1/=	113/=
November	180/=	3/=	4/=	3/=	6/=	3/=	2/=	2/=	2/=	10/=	₹	3/=	2/=	1/=	221/=
December	180/=	4/=	5/=	3/=	8/=	3/=	2/=	2/=	2/=	15/=	₹	3/=	2/=	1/=	230/=
Total :	1735/=	28/=	34/=	25/=	51/=	27/=	16/=	16/=	17/=	60/=	15/=	18/=	16/=	12/=	2070/=

TABLE - 4.2.

Itemwise monthly consumption expenditure of "Bargadar"
in Village 2 during 1975-76.

(in Rupees)

Month	Cereals	Pulse	Fish	Vege- -ta- -bles	Oil	Salt & Spices	Sugar or Gur.	Fuel	Light	Cloth	Hou- -sing	Info- -xi- -cants	Medi- -cine.	Educ- -ation	Monthly Total
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16
January	150/=	2/=	3/=	3/=	4/=	2/=	2/=	2/=	2/=	X	X	2/=	1/=	1/=	174/=
February	150/=	2/=	2/=	2/=	3/=	2/=	1/=	1/=	1/=	X	8/=	2/=	1/=	1/=	176/=
March	130/=	2/=	2/=	2/=	2/=	1/=	1/=	1/=	1/=	X	4/=	1/=	1/=	1/=	149/=
April	130/=	2/=	2/=	2/=	2/=	1/=	1/=	1/=	1/=	X	X	1/=	1/=	1/=	145/=
May	110/=	2/=	2/=	2/=	2/=	1/=	1/=	1/=	1/=	X	X	1/=	1/=	1/=	125/=
June	100/=	2/=	1/=	1/=	1/=	1/=	1/=	1/=	1/=	X	X	1/=	1/=	1/=	112/=
July	110/=	2/=	2/=	2/=	2/=	1/=	1/=	1/=	1/=	15/=	X	2/=	1/=	1/=	141/=
August	110/=	2/=	2/=	2/=	2/=	2/=	2/=	2/=	1/=	X	X	2/=	1/=	1/=	129/=
September	100/=	2/=	2/=	1/=	1/=	1/=	1/=	1/=	1/=	15/=	X	1/=	1/=	1/=	128/=
October	80/=	2/=	1/=	1/=	1/=	1/=	1/=	1/=	1/=	X	X	1/=	1/=	1/=	92/=
November	150/=	2/=	3/=	2/=	3/=	2/=	2/=	2/=	2/=	10/=	X	2/=	1/=	1/=	182/=
December	150/=	2/=	3/=	3/=	4/=	2/=	2/=	2/=	2/=	10/=	X	2/=	1/=	1/=	184/=
Total :	1470/=	24/=	25/=	23/=	27/=	17/=	16/=	16/=	15/=	50/=	12/=	18/=	12/=	12/=	1737/=

TABLE - 4.3.

Itemwise monthly consumption expenditure of "Bargadar"
in Village 3 during 1975-76.

(in Rupees)

Month	Cereals	Pulse	Fish	Vege- ta- bles	Oil	Salt & Spices	Sugar or Gur	Fuel	Light	Cloth	Hou- sing	Into- xi- cants	Medi- cine.	Educa- tion.	Monthly Total
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16
January	185/=	3/=	5/=	3/=	7/=	3/=	2/=	2/=	2/=	x	x	3/=	2/=	1/=	218/=
February	175/=	2/=	4/=	2/=	6/=	3/=	1/=	2/=	2/=	x	8/=	3/=	1/=	1/=	210/=
March	150/=	2/=	4/=	2/=	5/=	2/=	1/=	1/=	1/=	x	4/=	2/=	1/=	1/=	176/=
April	145/=	2/=	3/=	2/=	4/=	2/=	1/=	1/=	1/=	x	x	2/=	1/=	1/=	165/=
May	130/=	2/=	3/=	2/=	4/=	2/=	1/=	1/=	1/=	x	x	2/=	1/=	1/=	150/=
June	130/=	2/=	2/=	1/=	3/=	1/=	1/=	1/=	1/=	x	x	1/=	1/=	1/=	145/=
July	130/=	2/=	3/=	2/=	4/=	2/=	2/=	2/=	2/=	15/=	x	2/=	2/=	1/=	169/=
August	130/=	2/=	4/=	3/=	4/=	2/=	2/=	2/=	2/=	x	x	2/=	2/=	1/=	156/=
September	110/=	2/=	2/=	2/=	3/=	2/=	1/=	1/=	1/=	25/=	x	1/=	1/=	1/=	152/=
October	100/=	2/=	2/=	1/=	2/=	1/=	1/=	1/=	1/=	x	x	1/=	1/=	1/=	114/=
November	175/=	3/=	5/=	3/=	6/=	2/=	2/=	2/=	2/=	10/=	x	3/=	2/=	1/=	216/=
December	185/=	3/=	5/=	3/=	7/=	3/=	2/=	2/=	2/=	10/=	x	3/=	2/=	1/=	228/=
Total	:1745/=	27/=	42/=	26/=	55/=	25/=	17/=	18/=	18/=	60/=	12/=	25/=	17/=	12/=	2099/=

TABLE - 4.4.

**Itemwise monthly consumption expenditure of "Bargadar"
in Village 4 during 1975-76.**

(in Rupees)

Month	Cereals	Pulse	Fish	Vege- -ta- bles	Oil	Salt & Spices	Sugar or Gur	Fuel	Light	Cloth	Hou- sing	Into- xi- cants	Medi- cine.	Educa- -tion	Monthly Total
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16
January	175/=	3/=	4/=	3/=	6/=	3/=	2/=	2/=	2/=	x	x	3/=	1/=	1/=	205/=
February	175/=	3/=	4/=	3/=	5/=	2/=	2/=	2/=	2/=	x	8/=	3/=	1/=	1/=	211/=
March	145/=	2/=	3/=	2/=	4/=	2/=	1/=	1/=	1/=	x	4/=	2/=	1/=	1/=	169/=
April	140/=	2/=	3/=	2/=	3/=	2/=	1/=	1/=	1/=	x	x	2/=	1/=	1/=	159/=
May	140/=	2/=	2/=	2/=	3/=	2/=	1/=	1/=	1/=	x	x	2/=	1/=	1/=	158/=
June	125/=	2/=	2/=	1/=	2/=	1/=	1/=	1/=	1/=	x	x	1/=	1/=	1/=	139/=
July	125/=	2/=	3/=	2/=	3/=	2/=	2/=	2/=	2/=	15/=	x	2/=	1/=	1/=	162/=
August	125/=	2/=	3/=	2/=	3/=	2/=	2/=	2/=	2/=	x	x	2/=	2/=	1/=	148/=
September	100/=	2/=	2/=	1/=	2/=	1/=	1/=	1/=	1/=	25/=	x	1/=	1/=	1/=	139/=
October	100/=	2/=	2/=	1/=	2/=	1/=	1/=	1/=	1/=	x	x	1/=	1/=	1/=	114/=
November	170/=	3/=	4/=	3/=	6/=	3/=	2/=	2/=	2/=	10/=	x	3/=	2/=	1/=	211/=
December	175/=	3/=	4/=	3/=	6/=	3/=	2/=	2/=	2/=	10/=	x	3/=	2/=	1/=	216/=
Total :	1695/=	28/=	36/=	25/=	45/=	24/=	18/=	18/=	18/=	60/=	12/=	25/=	15/=	12/=	2031/=

TABLE - 4.5.

Itemwise monthly consumption expenditure of "Bargadar"
in Village 5 during 1975-76.

(in Rupees)

Month	Cereals	pulse	Fish	Vege- -ta- bles	Oil	Salt or Spices	Sugar or Gur	Fuel	Light	Cloth	Hou- sing	Inte- -ri- cants	Medi- cine.	Educa- -tion	Monthly Total
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16
January	165/=	3/=	4/=	3/=	5/=	3/=	2/=	2/=	2/=	X	X	3/=	2/=	1/=	195/=
February	165/=	3/=	3/=	3/=	5/=	2/=	1/=	1/=	2/=	X	6/=	3/=	2/=	1/=	199/=
March	145/=	2/=	3/=	2/=	3/=	2/=	1/=	1/=	1/=	X	4/=	2/=	1/=	1/=	169/=
April	140/=	2/=	2/=	2/=	3/=	2/=	1/=	1/=	1/=	X	X	2/=	1/=	1/=	158/=
May	130/=	2/=	2/=	2/=	3/=	2/=	1/=	1/=	1/=	X	X	2/=	1/=	1/=	148/=
June	120/=	2/=	2/=	1/=	2/=	1/=	1/=	1/=	1/=	X	X	1/=	1/=	1/=	134/=
July	130/=	2/=	3/=	2/=	3/=	2/=	1/=	1/=	1/=	10/=	X	2/=	2/=	1/=	160/=
August	130/=	2/=	3/=	2/=	3/=	2/=	2/=	2/=	2/=	X	X	2/=	2/=	1/=	153/=
September	110/=	2/=	2/=	1/=	2/=	1/=	1/=	1/=	2/=	25/=	X	1/=	1/=	1/=	150/=
October	100/=	2/=	2/=	1/=	2/=	1/=	1/=	1/=	1/=	X	X	1/=	1/=	1/=	114/=
November	155/=	3/=	4/=	3/=	5/=	2/=	2/=	2/=	2/=	15/=	X	3/=	2/=	1/=	199/=
December	165/=	3/=	4/=	3/=	6/=	3/=	2/=	2/=	2/=	10/=	X	3/=	2/=	1/=	206/=
Total :	1655/=	28/=	34/=	25/=	43/=	23/=	16/=	16/=	18/=	60/=	12/=	25/=	18/=	12/=	1985/=

TABLE - 4.6.

**Itemwise monthly consumption expenditure of "Bargadar"
in Village 6 during 1975-76.**

(in Rupees)

Month	Cereals	pulse	Fish	Vege- -ta- bles	Oil	Salt or Spices	Sugar or Gur.	Fuel	Light	Cloth	Hou- sing	Into- xi- cants	Medi- cine	Educ- ation	Monthly Total
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16
January	165/=	3/=	4/=	3/=	6/=	3/=	2/=	2/=	2/=	x	x	3/=	2/=	1/=	196/=
February	150/=	2/=	3/=	2/=	5/=	2/=	1/=	1/=	2/=	x	8/=	3/=	2/=	1/=	182/=
March	140/=	2/=	3/=	2/=	4/=	2/=	1/=	1/=	2/=	x	4/=	3/=	2/=	1/=	167/=
April	130/=	2/=	3/=	2/=	3/=	2/=	1/=	1/=	1/=	x	x	2/=	1/=	1/=	149/=
May	130/=	2/=	2 1/2	1/=	3 1/2	2 1/2	1/=	1/=	1/=	x	x	2/=	1/=	1/=	148/=
June	120/=	2/=	2/=	1/=	2/=	1/=	1/=	1/=	1/=	x	x	1/=	1/=	1/=	134/=
July	130/=	2/=	3/=	2/=	3/=	2/=	2/=	2/=	2/=	10/=	x	2/=	2/=	1/=	163/=
August	130/=	2/=	3/=	2/=	3/=	2/=	2/=	2/=	2/=	x	x	2/=	2/=	1/=	153/=
September	100/=	2/=	2/=	1/=	2/=	1/=	1/=	1/=	2/=	25/=	x	2/=	1/=	1/=	141/=
October	100/=	2/=	2/=	1/=	2/=	1/=	1/=	1/=	1/=	x	x	1/=	1/=	1/=	114/=
November	160/=	3/=	4/=	3/=	5/=	2/=	2/=	2/=	2/=	10/=	x	3/=	2/=	1/=	199/=
December	165/=	3/=	4/=	3/=	6/=	3/=	2/=	2/=	2/=	15/=	x	3/=	2/=	1/=	211/=
Total :	1620/=	27/=	36/=	23/=	44/=	23/=	17/=	17/=	20/=	60/=	12/=	27/=	19/=	12/=	1957/=

TABLE - 4.7.

Itemwise monthly consumption expenditure of "Bargadar"
in Village 1 during 1976-77.

(in Rupees)

Month	Cereals	Pulse	Fish	Vege- ta- bles	Oil	Salt or Spices	Sugar or Gur	Fuel	Light	Cloth	Non- sing	Into -xi- cants	Medi- cine.	Educa- tion	Monthly Total
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16
January	190/=	3/=	5/=	3/=	8/=	3/=	3/=	2/=	2/=	x	x	3/=	2/=	1/=	225/=
February	190/=	3/=	4/=	3/=	7/=	3/=	2/=	2/=	2/=	x	8/=	2/=	2/=	1/=	229/=
March	160/=	3/=	4/=	3/=	6/=	3/=	2/=	2/=	2/=	x	7/=	2/=	1/=	1/=	196/=
April	160/=	3/=	3/=	2/=	5/=	2/=	2/=	2/=	2/=	x	x	2/=	1/=	1/=	185/=
May	150/=	2/=	3/=	2/=	4/=	2/=	1/=	1/=	1/=	x	x	2/=	1/=	1/=	170/=
June	140/=	2/=	2/=	2/=	3/=	2/=	1/=	1/=	1/=	x	x	1/=	1/=	1/=	157/=
July	130/=	3/=	3/=	2/=	3/=	2/=	2/=	2/=	2/=	15/=	x	2/=	2/=	1/=	169/=
August	130/=	3/=	3/=	2/=	3/=	2/=	2/=	2/=	2/=	x	x	2/=	2/=	1/=	154/=
September	120/=	2/=	2/=	2/=	2/=	1/=	1/=	1/=	1/=	25/=	x	1/=	1/=	1/=	160/=
October	110/=	2/=	2/=	1/=	2/=	1/=	1/=	1/=	1/=	x	x	1/=	1/=	1/=	124/=
November	185/=	3/=	5/=	3/=	6/=	3/=	2/=	2/=	2/=	10/=	x	3/=	2/=	1/=	227/=
December	190/=	3/=	6/=	3/=	8/=	3/=	3/=	2/=	2/=	10/=	x	3/=	2/=	1/=	236/=
Total :	1855/=	32/=	42/=	28/=	57/=	27/=	22/=	20/=	20/=	60/=	15/=	24/=	18/=	12/=	2232/=

TABLE - 4.3.

Itemwise monthly consumption expenditure of "Bargadar"
in Village 2 during 1976-77.

(in Rupees)

Month	Cereals	Pulse	Fish	Vege- ta- bles	Oil	Salt or Spices	Sugar or Gur	Fuel	Light	Cloth	Hou- sing	Into- xi- cants	Medi- cine.	Educ- ation	Monthly Total
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16
January	160/=	2/=	4/=	3/=	4/=	3/=	2/=	3/=	2/=	X	X	2/=	1/=	1/=	187/=
February	200/=	2/=	3/=	3/=	3/=	2/=	2/=	2/=	2/=	X	8/=	2/=	1/=	1/=	190/=
March	140/=	2/=	2/=	2/=	3/=	2/=	1/=	2/=	1/=	X	5/=	2/=	1/=	1/=	164/=
April	135/=	2/=	2/=	2/=	2/=	1/=	1/=	1/=	1/=	X	X	1/=	1/=	1/=	150/=
May	120/=	2/=	2/=	2/=	2/=	1/=	1/=	1/=	1/=	X	X	1/=	1/=	1/=	135/=
June	110/=	2/=	1/=	1/=	2/=	1/=	1/=	1/=	1/=	X	X	1/=	1/=	1/=	123/=
July	120/=	2/=	2/=	2/=	3/=	2/=	2/=	2/=	2/=	15/=	X	2/=	1/=	1/=	156/=
August	120/=	3/=	2/=	2/=	3/=	2/=	2/=	3/=	2/=	X	X	2/=	2/=	1/=	144/=
September	110/=	2/=	2/=	2/=	2/=	1/=	1/=	2/=	1/=	20/=	X	1/=	1/=	1/=	146/=
October	90/=	2/=	1/=	1/=	1/=	1/=	1/=	1/=	1/=	X	X	1/=	1/=	1/=	102/=
November	155/=	3/=	3/=	2/=	4/=	2/=	2/=	2/=	2/=	10/=	X	2/=	2/=	1/=	190/=
December	160/=	3/=	4/=	3/=	5/=	3/=	2/=	3/=	2/=	15/=	X	2/=	2/=	1/=	205/=
Total :	1580/=	27/=	28/=	24/=	34/=	21/=	18/=	23/=	18/=	60/=	13/=	19/=	15/=	12/=	1892/=

TABLE - 4.0.

Itemwise monthly consumption expenditure of "Bargadar"
in Village 3 during 1976-77.

(in Rupees)

Month	Cereals	pulse	Fish	Vege- -ta- bles	Oil	Salt or Spices	Sugar or Gur	Fuel	Light	Cloth	Hou- sing	into -xi- cants	Medi- cine.	Educ- ation	Monthly Total
1	2	3	4	5	6	7	7	9	10	11	12	13	14	15	16
January	190/=	3/=	6/=	4/=	7/=	3/=	3/=	3/=	2/=	x	x	3/=	2/=	1/=	227/=
February	180/=	3/=	5/=	3/=	6/=	3/=	2/=	2/=	2/=	x	8/=	3/=	1/=	1/=	219/=
March	155/=	3/=	4/=	3/=	6/=	2/=	2/=	2/=	2/=	x	8/=	2/=	1/=	1/=	191/=
April	150/=	3/=	3/=	2/=	5/=	2/=	1/=	1/=	1/=	x	x	2/=	1/=	1/=	172/=
May	135/=	2/=	3/=	2/=	4/=	2/=	1/=	1/=	1/=	x	x	2/=	1/=	1/=	155/=
June	135/=	2/=	2/=	1/=	3/=	1/=	1/=	1/=	1/=	x	x	1/=	1/=	1/=	150/=
July	135/=	3/=	3/=	2/=	4/=	2/=	2/=	2/=	2/=	20/=	x	2/=	2/=	1/=	180/=
August	135/=	3/=	4/=	3/=	4/=	2/=	2/=	2/=	2/=	x	x	3/=	2/=	1/=	163/=
September	115/=	2/=	2/=	2/=	3/=	2/=	1/=	1/=	1/=	30/=	x	2/=	1/=	1/=	163/=
October	110/=	2/=	2/=	1/=	2/=	1/=	1/=	1/=	1/=	x	x	1/=	1/=	1/=	124/=
November	180/=	3/=	5/=	3/=	6/=	2/=	2/=	2/=	2/=	10/=	x	3/=	2/=	1/=	221/=
December	190/=	3/=	6/=	4/=	7/=	3/=	3/=	3/=	2/=	10/=	x	3/=	2/=	1/=	237/=
Total :	1810/=	32/=	45/=	30/=	57/=	25/=	21/=	21/=	19/=	70/=	16/=	27/=	17/=	12/=	2202/=

TABLE - 4.10.

Itemwise monthly consumption expenditure of "Bargadar"
in Village 4 during 1976-77.

(in Rupees)

Month	Cereals	Pulse	Fish	Vege- -ta- bles	Oil	Salt or Spices	Sugar or Gur	Fuel	Light	Cloth	Hou- sing	Inte- -xi- cant	Medi- cine.	Educ- ation	Monthly Total
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16
January	180/=	3/=	4/=	4/=	7/=	3/=	2/=	3/=	2/=	X	X	3/=	2/=	1/=	214/=
February	180/=	3/=	4/=	3/=	6/=	2/=	2/=	2/=	2/=	X	8/=	3/=	2/=	1/=	218/=
March	150/=	3/=	3/=	3/=	5/=	2/=	2/=	2/=	2/=	X	6/=	3/=	1/=	1/=	183/=
April	145/=	2/=	3/=	2/=	4/=	2/=	2/=	2/=	2/=	X	X	2/=	1/=	1/=	168/=
May	145/=	2/=	2/=	2/=	3/=	2/=	1/=	1/=	1/=	X	X	2/=	1/=	1/=	163/=
June	130/=	2/=	2/=	2/=	2/=	1/=	1/=	1/=	1/=	X	X	1/=	1/=	1/=	145/=
July	135/=	3/=	3/=	3/=	3/=	2/=	2/=	2/=	2/=	20/=	X	2/=	2/=	1/=	180/=
August	135/=	3/=	3/=	3/=	3/=	2/=	2/=	2/=	2/=	X	X	2/=	2/=	1/=	160/=
September	120/=	2/=	2/=	2/=	2/=	1/=	1/=	1/=	1/=	30/=	X	2/=	1/=	1/=	166/=
October	110/=	2/=	2/=	1/=	2/=	1/=	1/=	1/=	1/=	X	X	1/=	1/=	1/=	124/=
November	175/=	4/=	4/=	3/=	6/=	3/=	2/=	2/=	2/=	10/=	X	3/=	2/=	1/=	217/=
December	180/=	4/=	5/=	4/=	7/=	3/=	2/=	3/=	2/=	10/=	X	3/=	2/=	1/=	226/=
Total :	1785/=	33/=	37/=	32/=	50/=	24/=	20/=	22/=	20/=	70/=	14/=	27/=	18/=	12/=	2164/=

TABLE - 4.11.

Itemwise monthly consumption expenditure of "Bargadar"
in Village 5 during 1976-77.

(in Rupees)

Month	Cereals	Pulse	Fish	Vege- ta- bles	Oil	Salt or Spices	Sugar or Gur	Fuel	Light	Cloth	Hou- sing	Into- xi- cant	Medi- cine.	Educa- tion	Monthly Total
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16
January	170/=	3/=	5/=	3/=	5/=	3/=	2/=	2/=	3/=	x	x	3/=	2/=	1/=	202/=
February	170/=	3/=	4/=	3/=	5/=	2/=	2/=	2/=	2/=	x	8/=	3/=	2/=	1/=	207/=
March	150/=	3/=	3/=	2/=	4/=	2/=	2/=	2/=	2/=	x	6/=	2/=	2/=	1/=	181/=
April	145/=	3/=	3/=	2/=	4/=	2/=	1/=	1/=	1/=	x	x	2/=	2/=	1/=	167/=
May	135/=	2/=	2/=	2/=	3/=	2/=	1/=	1/=	1/=	x	x	2/=	1/=	1/=	153/=
June	130/=	2/=	2/=	1/=	2/=	1/=	1/=	1/=	1/=	x	x	1/=	1/=	1/=	144/=
July	130/=	3/=	3/=	2/=	3/=	2/=	2/=	2/=	2/=	10/=	x	1/=	2/=	1/=	163/=
August	130/=	3/=	3/=	2/=	3/=	3/=	2/=	2/=	2/=	x	x	2/=	2/=	1/=	155/=
September	120/=	3/=	2/=	2/=	2/=	2/=	1/=	1/=	1/=	30/=	x	2/=	1/=	1/=	168/=
October	110/=	2/=	2/=	1/=	2/=	1/=	1/=	1/=	1/=	x	x	1/=	1/=	1/=	124/=
November	160/=	3/=	4/=	3/=	6/=	3/=	2/=	2/=	2/=	10/=	x	3/=	2/=	1/=	201/=
December	170/=	3/=	5/=	3/=	7/=	3/=	2/=	2/=	3/=	15/=	x	3/=	2/=	1/=	219/=
Total :	1720/=	33/=	38/=	26/=	46/=	26/=	19/=	19/=	21/=	65/=	14/=	25/=	20/=	12/=	2084/=

TABLE - 4.12.

Itemwise monthly consumption expenditure of "Bargadar"
in Village 6 during 1976-77.

(in Rupees)

Month	Cereals	Pulse	Fish	Vege- -ta- -bles	Oil	Salt or Spices	Sugar or Gur	Fuel	Light	Cloth	Hou- -sing	Inte- -xi- -cant	Medi- -cine.	Educ- -ation	Monthly Total
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16
January	170/=	3/=	5/=	3/=	6/=	3/=	2/=	3/=	3/=	X	X	3/=	2/=	1/=	204/=
February	155/=	3/=	4/=	3/=	5/=	3/=	2/=	2/=	2/=	X	8/=	3/=	2/=	1/=	193/=
March	145/=	3/=	3/=	3/=	5/=	2/=	2/=	2/=	2/=	X	6/=	3/=	2/=	1/=	179/=
April	140/=	3/=	3/=	2/=	4/=	2/=	1/=	1/=	2/=	X	X	3/=	2/=	1/=	164/=
May	140/=	2/=	3/=	2/=	3/=	2/=	1/=	1/=	1/=	X	X	2/=	2/=	1/=	160/=
June	135/=	2/=	2/=	1/=	2/=	1/=	1/=	1/=	1/=	X	X	2/=	1/=	1/=	150/=
July	135/=	3/=	3/=	2/=	3/=	2/=	2/=	2/=	2/=	15/=	X	3/=	2/=	1/=	175/=
August	140/=	4/=	3/=	2/=	3/=	2/=	2/=	2/=	2/=	X	X	3/=	2/=	1/=	166/=
September	110/=	2/=	2/=	2/=	2/=	1/=	1/=	1/=	1/=	25/=	X	2/=	1/=	1/=	151/=
October	105/=	2/=	2/=	1/=	2/=	1/=	1/=	1/=	1/=	X	X	1/=	1/=	1/=	119/=
November	165/=	4/=	4/=	3/=	6/=	2/=	2/=	2/=	2/=	15/=	X	3/=	2/=	1/=	211/=
December	170/=	4/=	5/=	3/=	6/=	3/=	3/=	3/=	3/=	15/=	X	3/=	2/=	1/=	221/=
Total :	1710/=	35/=	39/=	27/=	47/=	24/=	20/=	21/=	22/=	70/=	14/=	31/=	21/=	12/=	2093/=

TABLE - 4.13.

Itemwise monthly consumption expenditure of "Bargadar plus hired Labour" in Village 1 during 1975-76.

(in Rupees)

Month	Cereals	Pulse	Fish	Vege- ta- bles	Oil	Salt or Spices	Sugar or Gur	Fuel	Light	Cloth	Hou- sing	Into- xi- cant	Medi- cine.	Educ- ation	Monthly Total
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16
January	190/=	3/=	5/=	3/=	7/=	3/=	2/=	2/=	2/=	x	x	2/=	2/=	1/=	222/=
February	190/=	3/=	5/=	2/=	6/=	2/=	1/=	2/=	2/=	x	10/=	1/=	1/=	1/=	226/=
March	165/=	3/=	4/=	2/=	5/=	2/=	1/=	1/=	1/=	x	10/=	1/=	1/=	1/=	197/=
April	165/=	3/=	3/=	2/=	5/=	2/=	1/=	1/=	1/=	x	x	1/=	1/=	1/=	186/=
May	155/=	3/=	2/=	2/=	4/=	2/=	1/=	1/=	1/=	x	x	1/=	1/=	1/=	174/=
June	150/=	3/=	2/=	2/=	3/=	2/=	1/=	1/=	1/=	x	x	1/=	1/=	1/=	168/=
July	140/=	3/=	3/=	2/=	3/=	2/=	1/=	1/=	1/=	20/=	x	1/=	1/=	1/=	179/=
August	140/=	3/=	3/=	2/=	4/=	3/=	2/=	1/=	2/=	x	x	2/=	2/=	1/=	165/=
September	135/=	3/=	2/=	1/=	3/=	2/=	1/=	1/=	1/=	35/=	x	1/=	1/=	1/=	187/=
October	130/=	3/=	2/=	1/=	2/=	1/=	1/=	1/=	1/=	x	x	1/=	1/=	1/=	145/=
November	190/=	3/=	5/=	3/=	6/=	3/=	2/=	2/=	2/=	15/=	x	3/=	2/=	1/=	237/=
December	190/=	3/=	6/=	3/=	8/=	3/=	2/=	2/=	2/=	20/=	x	3/=	2/=	1/=	245/=
Total :	1940/=	36/=	42/=	25/=	56/=	27/=	16/=	16/=	17/=	90/=	20/=	18/=	16/=	12/=	2331/=

TABLE - 4.14.

Itemwise monthly consumption expenditure of "Bargadar
plus hired Labour" in Village 2 during 1975-76.

(in Rupees)

Month	Cereals	Pulse	Fish	Vege- ta- bles	Oil	Salt or Spices	Sugar or Gur.	Fuel	Light	Cloth	Hou- sing	Inte- ri- cant	Medi- cine.	Educ- ation	Monthly Total
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16
January	160/=	3/=	4/=	4/=	5/=	2/=	2/=	2/=	2/=	x	x	2/=	2/=	1/=	189/=
February	160/=	3/=	3/=	3/=	4/=	2/=	1/=	1/=	1/=	x	7/=	2/=	1/=	1/=	189/=
March	140/=	3/=	3/=	3/=	3/=	2/=	1/=	1/=	1/=	x	7/=	1/=	1/=	1/=	167/=
April	140/=	3/=	3/=	2/=	3/=	2/=	1/=	1/=	1/=	x	x	1/=	1/=	1/=	159/=
May	120/=	3/=	2/=	2/=	3/=	1/=	1/=	1/=	1/=	x	x	1/=	1/=	1/=	137/=
June	120/=	3/=	2/=	2/=	2/=	1/=	1/=	1/=	1/=	x	x	1/=	1/=	1/=	136/=
July	120/=	3/=	3/=	2/=	3/=	2/=	2/=	2/=	2/=	20/=	x	2/=	2/=	1/=	164/=
August	120/=	3/=	3/=	2/=	3/=	2/=	2/=	2/=	2/=	x	x	2/=	2/=	1/=	144/=
September	100/=	3/=	2/=	2/=	3/=	2/=	1/=	1/=	1/=	30/=	x	1/=	1/=	1/=	148/=
October	100/=	3/=	2/=	1/=	2/=	1/=	1/=	1/=	1/=	8	x	1/=	1/=	1/=	115/=
November	155/=	3/=	3/=	3/=	4/=	2/=	2/=	2/=	2/=	10/=	x	2/=	2/=	1/=	191/=
December	160/=	3/=	4/=	4/=	5/=	2/=	2/=	2/=	2/=	15/=	x	2/=	2/=	1/=	204/=
Total :	1595/=	36/=	34/=	30/=	40/=	21/=	17/=	17/=	17/=	75/=	14/=	18/=	17/=	12/=	1943/=

TABLE - 4.15.

Itemwise monthly consumption expenditure of "Bargadar plus hired Labour" in Village 3 during 1975-76.

(in Rupees)

Month	Cereals	Pulse	Fish	Vege- -ta- bles	Oil	Salt or Spices	Sugar or Gur	Fuel	Light	Cloth	Hou- sing	Inte- -xi- -cant	Medi- -cine.	Educ- -ation	Monthly Total
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16
January	200/=	3/=	5/=	3/=	7/=	3/=	2/=	2/=	2/=	x	x	3/=	2/=	1/=	233/=
February	180/=	3/=	5/=	3/=	7/=	3/=	2/=	2/=	2/=	x	8/=	3/=	2/=	1/=	221/=
March	175/=	3/=	4/=	3/=	6/=	2/=	2/=	2/=	2/=	x	8/=	2/=	2/=	1/=	212/=
April	160/=	3/=	4/=	2/=	6/=	2/=	1/=	1/=	1/=	x	x	2/=	1/=	1/=	184/=
May	140/=	2/=	4/=	2/=	5/=	2/=	1/=	1/=	1/=	x	x	2/=	1/=	1/=	162/=
June	135/=	2/=	3/=	2/=	4/=	2/=	1/=	1/=	1/=	x	x	1/=	1/=	1/=	154/=
July	135/=	3/=	3/=	3/=	5/=	2/=	2/=	2/=	2/=	20/=	x	2/=	2/=	1/=	182/=
August	160/=	3/=	4/=	3/=	5/=	2/=	2/=	2/=	2/=	x	x	2/=	2/=	1/=	188/=
September	135/=	2/=	3/=	2/=	3/=	2/=	2/=	1/=	1/=	38/=	x	1/=	1/=	1/=	184/=
October	120/=	2/=	2/=	2/=	2/=	2/=	1/=	1/=	1/=	x	x	1/=	1/=	1/=	136/=
November	180/=	3/=	5/=	3/=	6/=	3/=	2/=	2/=	2/=	10/=	x	3/=	3/=	1/=	223/=
December	200/=	3/=	5/=	3/=	7/=	3/=	2/=	2/=	2/=	15/=	x	3/=	3/=	1/=	249/=
Total :	1920/=	32/=	47/=	31/=	63/=	28/=	20/=	19/=	19/=	75/=	16/=	25/=	21/=	12/=	2328/=

TABLE - 4.16.

Itemwise monthly consumption expenditure of "Bargadar plus hired Labour" in Village 4 during 1975-76.

(in Rupees)

Month	Cereals	Pulse	Fish	Vege- ta- bles	Oil	Salt or Spices	Sugar or Gur	Fuel	Light	Cloth	Hou- sing	Inte- ri- cant	Medi- cines	Educ- ation	Monthly Total
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16
January	190/=	3/=	5/=	4/=	7/=	3/=	2/=	2/=	2/=	x	x	3/=	3/=	1/=	225/=
February	190/=	3/=	5/=	4/=	6/=	2/=	2/=	3/=	2/=	x	8/=	3/=	2/=	1/=	230/=
March	170/=	3/=	4/=	3/=	5/=	2/=	2/=	2/=	2/=	x	8/=	3/=	2/=	1/=	207/=
April	170/=	3/=	4/=	3/=	4/=	2/=	2/=	2/=	2/=	x	x	2/=	1/=	1/=	196/=
May	150/=	2/=	3/=	2/=	3/=	2/=	1/=	2/=	2/=	x	x	2/=	1/=	1/=	171/=
June	150/=	2/=	3/=	2/=	3/=	2/=	1/=	1/=	1/=	x	x	2/=	1/=	1/=	169/=
July	150/=	3/=	4/=	3/=	4/=	3/=	2/=	2/=	2/=	20/=	x	3/=	2/=	1/=	199/=
August	130/=	3/=	4/=	3/=	4/=	3/=	2/=	2/=	2/=	x	x	3/=	2/=	1/=	159/=
September	120/=	2/=	3/=	2/=	3/=	2/=	1/=	2/=	2/=	35/=	x	2/=	1/=	1/=	176/=
October	110/=	2/=	2/=	1/=	2/=	1/=	1/=	1/=	1/=	x	x	2/=	1/=	1/=	125/=
November	180/=	3/=	4/=	3/=	6/=	3/=	2/=	2/=	2/=	10/=	x	3/=	3/=	1/=	222/=
December	190/=	3/=	5/=	4/=	7/=	3/=	2/=	2/=	2/=	15/=	x	3/=	3/=	1/=	240/=
Total :	1900/=	32/=	46/=	34/=	54/=	28/=	20/=	22/=	22/=	60/=	16/=	31/=	22/=	12/=	2319/=

TABLE - 4.17

Itemwise monthly consumption expenditure of "Bargadar plus hired Labour" in Village 5 during 1975-76.

(in Rupees)

Month	Cereals	Pulse	Fish	Vege- ta- bles	Oil	Salt or Spices	Sugar or Gur	Fuel	Light	Cloth	Hou- sing	Inte- ri- cant	Medi- cines	Educ- ation	Monthly Total
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16
January	175/=	3/=	4/=	3/=	6/=	3/=	2/=	3/=	3/=	₹	₹	3/=	3/=	1/=	209/=
February	175/=	3/=	4/=	3/=	6/=	3/=	2/=	2/=	2/=	₹	7/=	3/=	3/=	1/=	214/=
March	150/=	3/=	4/=	3/=	5/=	3/=	2/=	2/=	2/=	₹	7/=	3/=	2/=	1/=	187/=
April	145/=	3/=	3/=	3/=	5/=	2/=	2/=	2/=	2/=	₹	₹	2/=	2/=	1/=	172/=
May	135/=	3/=	3/=	2/=	4/=	2/=	1/=	2/=	2/=	₹	₹	2/=	2/=	1/=	159/=
June	125/=	2/=	2/=	2/=	3/=	2/=	1/=	1/=	1/=	₹	₹	2/=	1/=	1/=	143/=
July	135/=	3/=	3/=	3/=	4/=	3/=	2/=	2/=	2/=	15/=	₹	2/=	2/=	1/=	177/=
August	135/=	3/=	3/=	3/=	4/=	3/=	2/=	2/=	2/=	₹	₹	2/=	2/=	1/=	162/=
September	120/=	2/=	2/=	2/=	3/=	2/=	2/=	2/=	2/=	30/=	₹	2/=	2/=	1/=	172/=
October	120/=	2/=	2/=	2/=	2/=	2/=	1/=	1/=	1/=	₹	₹	2/=	1/=	1/=	137/=
November	165/=	3/=	4/=	3/=	5/=	2/=	2/=	2/=	2/=	10/=	₹	3/=	2/=	1/=	204/=
December	175/=	3/=	4/=	3/=	6/=	3/=	2/=	3/=	3/=	15/=	₹	3/=	3/=	1/=	224/=
Total :	1755/=	33/=	38/=	32/=	53/=	30/=	21/=	24/=	24/=	70/=	14/=	29/=	25/=	12/=	2160/=

TABLE - 4.18.

Itemwise monthly consumption expenditure of "Bargadar plus hired Labour" in Village 6 during 1975-76.

(in Rupees)

Month	Cereals	Pulse	Fish	Vege- ta- bles	Oil	Salt or Spices	Sugar or Gur.	Fuel	Light	Cloth	Hou- sing	Inte- xi- cants	Medi- cines	Educ- ation	Monthly Total
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16
January	175/=	3/=	6/=	3/=	5/=	3/=	3/=	3/=	2/=	x	x	3/=	3/=	1/=	211/=
February	175/=	3/=	5/=	3/=	6/=	3/=	2/=	2/=	2/=	x	8/=	3/=	2/=	1/=	215/=
March	150/=	3/=	4/=	3/=	5/=	3/=	2/=	2/=	2/=	x	8/=	3/=	2/=	1/=	188/=
April	140/=	3/=	3/=	2/=	5/=	2/=	2/=	2/=	2/=	x	x	2/=	2/=	1/=	166/=
May	130/=	2/=	3/=	2/=	4/=	2/=	2/=	2/=	2/=	x	x	2/=	2/=	1/=	154/=
June	130/=	2/=	2/=	2/=	3/=	2/=	1/=	1/=	1/=	x	x	2/=	1/=	1/=	148/=
July	130/=	3/=	3/=	3/=	4/=	3/=	2/=	2/=	2/=	15/=	x	3/=	2/=	1/=	173/=
August	130/=	3/=	4/=	3/=	4/=	3/=	2/=	2/=	2/=	x	x	3/=	3/=	1/=	160/=
September	120/=	3/=	3/=	2/=	3/=	2/=	2/=	1/=	2/=	30/=	x	2/=	2/=	1/=	173/=
October	110/=	2/=	2/=	1/=	2/=	1/=	1/=	1/=	1/=	x	x	2/=	1/=	1/=	125/=
November	170/=	3/=	4/=	3/=	6/=	2/=	2/=	2/=	2/=	15/=	x	3/=	2/=	1/=	215/=
December	175/=	3/=	6/=	3/=	6/=	3/=	3/=	3/=	2/=	15/=	x	3/=	3/=	1/=	226/=
Total :	1735/=	33/=	45/=	30/=	54/=	29/=	24/=	23/=	22/=	75/=	16/=	31/=	25/=	12/=	2154/=

TABLE - 4.19.

Itemwise monthly consumption expenditure of "Bargadar plus hired Labour" in Village 1 during 1976-77.

(in Rupees)

Month	Cereals	pulse	Fish	Vege- ta- bles	Oil	Salt or Spices	Sugar or Gur.	Fuel	Light	Cloth	Hou- sing	Into- xi- cant	Medi- cines	Educ- ation	Monthly Total
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16
January	195/=	4/=	6/=	3/=	8/=	3/=	2/=	3/=	2/=	x	x	3/=	3/=	1/=	233/=
February	205/=	3 1/2/=	5 1/2/=	3/=	3/=	3/=	2/=	2/=	2/=	x	10/=	2/=	2/=	1/=	237/=
March	170/=	3/=	5/=	3/=	6/=	2/=	2/=	2/=	2/=	x	10/=	2/=	2/=	1/=	210/=
April	170/=	3/=	4/=	2/=	6/=	2/=	1/=	1/=	2/=	x	x	2/=	1/=	1/=	195/=
May	160/=	3/=	3/=	2/=	5/=	2/=	1/=	1/=	1/=	x	x	1/=	1/=	1/=	181/=
June	150/=	2/=	2/=	2/=	4/=	2/=	1/=	1/=	1/=	x	x	1/=	1/=	1/=	168/=
July	140/=	3/=	3/=	3/=	4/=	2/=	2/=	2/=	2/=	25/=	x	2/=	2/=	1/=	191/=
August	140/=	4/=	3/=	3/=	4/=	3/=	2/=	2/=	2/=	x	x	2/=	2/=	1/=	168/=
September	135/=	3/=	2/=	2/=	3/=	2/=	1/=	1/=	1/=	35/=	x	2/=	1/=	1/=	189/=
October	130/=	2/=	2/=	2/=	2/=	2/=	1/=	1/=	1/=	x	x	1/=	1/=	1/=	146/=
November	190/=	4/=	5/=	3/=	6/=	3/=	2/=	2/=	2/=	15/=	x	3/=	2/=	1/=	238/=
December	195/=	4/=	6/=	3/=	8/=	3/=	2/=	3/=	2/=	15/=	x	3/=	3/=	1/=	248/=
Total :	1970/=	38/=	46/=	31/=	63/=	29/=	19/=	21/=	20/=	90/=	20/=	24/=	21/=	12/=	2404/=

TABLE - 4.20.

Itemwise monthly consumption expenditure of "Bargadar
plus hired Labour" in Village 2 during 1976-77.

(in Rupees)

Month	Cereals	Pulse	Fish	Vege- -ta- bles	Oil	Salt or Spices	Sugar or Gur	Fuel	Light	Cloth	Hou- sing	Into- xi- cant	Medi- cines	Educ- ation	Monthly Total
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16
January	165/=	3/=	4/=	4/=	5/=	2/=	2/=	3/=	2/=	×	×	2/=	2/=	1/=	195/=
February	165/=	3/=	4/=	3/=	5/=	2/=	2/=	2/=	2/=	×	8/=	2/=	2/=	1/=	201/=
March	145/=	3/=	4/=	3/=	4/=	2/=	2/=	2/=	2/=	×	8/=	2/=	2/=	1/=	180/=
April	140/=	3/=	4/=	3/=	4/=	2/=	1/=	1/=	1/=	×	×	2/=	2/=	1/=	164/=
May	125/=	3/=	3/=	2/=	3/=	2/=	1/=	1/=	1/=	×	×	2/=	1/=	1/=	145/=
June	125/=	3/=	2/=	2/=	2/=	1/=	1/=	1/=	1/=	×	×	1/=	1/=	1/=	141/=
July	125/=	3/=	3/=	3/=	3/=	2/=	2/=	2/=	2/=	20/=	×	2/=	2/=	1/=	170/=
August	125/=	4/=	3/=	3/=	3/=	2/=	2/=	2/=	2/=	×	×	2/=	2/=	1/=	151/=
September	110/=	3/=	2/=	2/=	2/=	1/=	1/=	1/=	1/=	35/=	×	2/=	1/=	1/=	162/=
October	100/=	3/=	2/=	1/=	2/=	1/=	1/=	1/=	1/=	×	×	1/=	1/=	1/=	115/=
November	160/=	4/=	3/=	3/=	4/=	2/=	2/=	2/=	2/=	10/=	×	2/=	2/=	1/=	197/=
December	165/=	4/=	4/=	4/=	5/=	2/=	2/=	3/=	2/=	15/=	×	2/=	2/=	1/=	211/=
Total :	1650/=	39/=	38/=	33/=	42/=	21/=	29/=	29/=	29/=	80/=	16/=	22/=	20/=	12/=	2032/=

TABLE - 4.21.

Itemwise monthly consumption expenditure of "Bargadar plus hired Labour" in Village 3 during 1976-77.

(in Rupees)

Month	Cereals	Pulse	Fish	Vege- ta- bles	Oil	Salt or Spices	Sugar or Gur.	Fuel	Light	Cloth	Hou- sing	Info- xi- cant	Medi- cines	Educ- ation	Monthly Total
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16
January	205/=	3/=	6/=	3/=	7/=	3/=	2/=	2/=	2/=	x	x	3/=	2/=	1/=	239/=
February	185/=	3/=	5/=	3/=	7/=	3/=	2/=	2/=	3/=	x	10/=	3/=	2/=	1/=	228/=
March	180/=	3/=	5/=	3/=	6/=	2/=	2/=	2/=	2/=	x	8/=	3/=	2/=	1/=	219/=
April	165/=	3/=	4/=	2/=	6/=	2/=	1/=	1/=	1/=	x	x	2/=	1/=	1/=	189/=
May	145/=	2/=	4/=	2/=	5/=	2/=	1/=	1/=	1/=	x	x	2/=	1/=	1/=	167/=
June	140/=	2/=	3/=	2/=	4/=	2/=	1/=	1/=	1/=	x	x	1/=	1/=	1/=	159/=
July	140/=	3/=	4/=	3/=	5/=	3/=	2/=	2/=	2/=	20/=	x	2/=	2/=	1/=	189/=
August	165/=	4/=	4/=	3/=	5/=	3/=	2/=	2/=	2/=	x	x	2/=	2/=	1/=	195/=
September	140/=	2/=	3/=	2/=	3/=	2/=	1/=	1/=	1/=	35/=	x	1/=	1/=	1/=	193/=
October	130/=	2/=	2/=	2/=	2/=	2/=	1/=	1/=	1/=	x	x	1/=	1/=	1/=	146/=
November	185/=	4/=	5/=	3/=	6/=	3/=	2/=	2/=	2/=	10/=	x	3/=	3/=	1/=	229/=
December	205/=	4/=	6/=	4/=	7/=	3/=	2/=	3/=	2/=	15/=	x	3/=	3/=	1/=	258/=
Total :	1985/=	35/=	51/=	32/=	63/=	30/=	19/=	20/=	19/=	80/=	18/=	26/=	21/=	12/=	2411/=

TABLE - 4.22

Itemwise monthly consumption expenditure of "Bargadar plus hired Labour" in Village 4 during 1976-77.

(in Rupees)

Month	Cereals	Pulse	Fish	Vege- ta- bles	Oil	Salt or Spices	Sugar or Gur.	Fuel	Light	Cloth	Hou- sing	Inte- xi- cant	Medi- cines	Educ- ation	Monthly Total
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16
January	195/=	3/=	5/=	4/=	8/=	3/=	2/=	2/=	2/=	×	×	3/=	3/=	1/=	231/=
February	195/=	3/=	5/=	4/=	7/=	2/=	2/=	2/=	2/=	×	8/=	3/=	2/=	1/=	236/=
March	175/=	3/=	5/=	4/=	6/=	2/=	2/=	2/=	2/=	×	8/=	3/=	2/=	1/=	215/=
April	175/=	3/=	4/=	3/=	5/=	2/=	2/=	2/=	2/=	×	×	3/=	2/=	1/=	204/=
May	155/=	3 ¹ / ₂ / ² / ₂	3 ³ / ₂ / ² / ₂	2/=	4/=	2/=	1/=	1/=	2/=	×	×	2/=	1/=	1/=	176/=
June	155/=	2/=	3/=	2/=	3/=	2/=	1/=	1/=	1/=	×	×	2/=	1/=	1/=	174/=
July	155/=	3/=	4/=	3/=	4/=	3/=	2/=	2/=	2/=	25/=	×	3/=	2/=	1/=	209/=
August	135/=	3/=	4/=	3/=	6/=	3/=	2/=	2/=	2/=	×	×	3/=	2/=	1/=	164/=
September	125/=	2/=	3/=	2/=	3/=	2/=	1/=	1/=	2/=	35/=	×	2/=	2/=	1/=	181/=
October	110/=	2/=	2/=	1/=	2/=	1/=	1/=	1/=	1/=	×	×	2/=	1/=	1/=	125/=
November	185/=	4/=	4/=	3/=	6/=	3/=	2/=	2/=	2/=	15/=	×	3/=	3/=	1/=	233/=
December	195/=	4/=	5/=	4/=	8/=	3/=	2/=	2/=	2/=	15/=	×	3/=	3/=	1/=	247/=
Total :	1955/=	34/=	47/=	35/=	60/=	28/=	20/=	20/=	22/=	90/=	16/=	32/=	24/=	12/=	2395/=

TABLE - 4.23.

Itemwise monthly consumption expenditure of "Bargadar plus hired Labour" in Village 5 during 1976-77.

(in Rupees)

Month	Cereals	Pulse	Fish	Vege- ta- bles	Oil	Salt & Spices	Sugar or Gur	Fuel	Light	Cloth	Hou- sing	Inte- ri- cant	Medi- cines	Educ- ation	Monthly Total
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16
January	180/=	3/=	4/=	3/=	6/=	3/=	2/=	3/=	3/=	x	x	3/=	3/=	1/=	214/=
February	175/=	3/=	4/=	3/=	6/=	3/=	2/=	3/=	2/=	x	3/=	3/=	3/=	1/=	216/=
March	160/=	3/=	4/=	3/=	6/=	3/=	2/=	2/=	2/=	x	3/=	3/=	2/=	1/=	199/=
April	150/=	3/=	3/=	3/=	5/=	2/=	2/=	2/=	2/=	x	x	3/=	2/=	1/=	178/=
May	135/=	3/=	3/=	3/=	5/=	2/=	2/=	2/=	2/=	x	x	2/=	2/=	1/=	162/=
June	130/=	2/=	2/=	2/=	3/=	2/=	1/=	1/=	1/=	x	x	2/=	1/=	1/=	148/=
July	135/=	3/=	3/=	3/=	4/=	3/=	2/=	2/=	2/=	20/=	x	3/=	2/=	1/=	183/=
August	135/=	3/=	3/=	3/=	4/=	3/=	2/=	2/=	2/=	x	x	3/=	2/=	1/=	163/=
September	130/=	2/=	3/=	2/=	3/=	2/=	2/=	1/=	1/=	35/=	x	2/=	1/=	1/=	185/=
October	120/=	2/=	2/=	2/=	2/=	2/=	1/=	1/=	1/=	x	x	2/=	1/=	1/=	137/=
November	170/=	4/=	4/=	3/=	5/=	3/=	2/=	3/=	3/=	10/=	x	3/=	3/=	1/=	214/=
December	180/=	4/=	5/=	3/=	7/=	3/=	2/=	3/=	3/=	15/=	x	3/=	3/=	1/=	232/=
Total :	1800/=	35/=	40/=	33/=	56/=	31/=	22/=	25/=	24/=	80/=	16/=	32/=	25/=	12/=	2231/=

TABLE - 4.24

Itemwise monthly consumption expenditure of "Bargadar plus hired Labour" in Village 6 during 1976-77.

(in Rupees)

Month	Cereals	pulse	Fish	Vege- -ta- -bles	Oil	Salt & Spices	Sugar or Gur.	Fuel	Light	Cloth	Hou- -sing	Into -xi- -cant	Medi- -cines	Educ- -ation	Monthly Total
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16
January	180/=	4/=	7/=	3/=	7/=	3/=	3/=	2/=	2/=	x	x	3/=	3/=	1/=	219/=
February	180/=	3/=	6/=	3/=	7/=	3/=	3/=	3/=	2/=	x	10/=	3/=	2/=	1/=	226/=
March	160/=	3/=	6/=	3/=	6/=	3/=	2/=	3/=	2/=	x	8/=	3/=	2/=	1/=	202/=
April	145/=	3/=	5/=	3/=	6/=	3/=	2/=	2/=	2/=	x	x	3/=	2/=	1/=	177/=
May	135/=	3/=	4/=	2/=	5/=	2/=	2/=	2/=	2/=	x	x	2/=	2/=	1/=	162/=
June	135/=	2/=	3/=	2/=	4/=	2/=	2/=	1/=	1/=	x	x	2/=	1/=	1/=	156/=
July	135/=	3/=	3/=	3/=	4/=	3/=	2/=	2/=	2/=	20/=	x	3/=	2/=	1/=	183/=
August	135/=	4/=	3/=	3/=	4/=	3/=	2/=	2/=	2/=	x	x	3/=	3/=	1/=	165/=
September	125/=	3/=	3/=	2/=	3/=	2/=	1/=	1/=	1/=	35/=	x	2/=	2/=	1/=	181/=
October	110/=	2/=	2/=	2/=	2/=	1/=	1/=	1/=	1/=	x	x	2/=	1/=	1/=	126/=
November	175/=	4/=	5/=	3/=	6/=	2/=	2/=	2/=	2/=	15/=	x	3/=	2/=	1/=	222/=
December	180/=	4/=	7/=	3/=	7/=	3/=	3/=	3/=	2/=	15/=	x	3/=	3/=	1/=	234/=
Total :	1795/=	38/=	54/=	32/=	61/=	30/=	25/=	25/=	21/=	85/=	18/=	32/=	25/=	12/=	2253/=

TABLE - 4.25.

Itemwise monthly consumption expenditure of -
" Self-Cultivator " in Village 1 during 1975-76.

(in Rupees)

Month	Cereals	Pulse	Fish	Vege- -ta- bles	Oil	Salt & Spices	Sugar or Gur.	Fuel	Light	Cloth	Hou- sing	Inte- -xi- cant	Medi- cines	Educ- ation	Monthly Total
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16
January	200/=	3/=	8/=	4/=	8/=	4/=	2/=	3/=	3/=	x	x	4/=	2/=	1/=	242/=
February	200/=	3/=	6/=	3/=	6/=	4/=	2/=	3/=	2/=	x	10/=	4/=	2/=	1/=	246/=
March	200/=	3/=	5/=	3/=	5/=	3/=	2/=	3/=	2/=	x	10/=	3/=	2/=	1/=	242/=
April	175/=	3/=	5/=	2/=	4/=	3/=	2/=	3/=	1/=	x	x	3/=	2/=	1/=	204/=
May	175/=	3/=	4/=	2/=	4/=	2/=	2/=	2/=	1/=	x	x	3/=	2/=	1/=	201/=
June	175/=	3/=	4/=	2/=	3/=	2/=	2/=	2/=	1/=	x	x	2/=	2/=	1/=	199/=
July	175/=	3/=	4/=	2/=	3/=	2/=	2/=	2/=	2/=	20/=	x	3/=	2/=	1/=	221/=
August	175/=	3/=	3/=	3/=	5/=	3/=	2/=	2/=	2/=	x	x	4/=	2/=	1/=	207/=
September	145/=	3/=	4/=	1/=	3/=	2/=	1/=	1/=	1/=	30/=	x	2/=	2/=	1/=	196/=
October	145/=	3/=	2/=	1/=	3/=	2/=	1/=	2/=	1/=	x	x	1/=	2/=	1/=	164/=
November	200/=	3/=	7/=	8/=	10/=	4/=	2/=	4/=	3/=	15/=	x	4/=	2/=	1/=	259/=
December	200/=	3/=	8/=	5/=	11/=	5/=	3/=	4/=	3/=	15/=	x	4/=	2/=	1/=	264/=
Total :	2165/=	36/=	62/=	32/=	65/=	36/=	23/=	31/=	22/=	80/=	20/=	37/=	24/=	12/=	2645/=

TABLE - 4.26.

Itemwise monthly consumption expenditure of -
" Self-Cultivator " in Village 2 during 1975-76.

(in Rupees)

Month	Cereals	Pulse	Fish	Vege- ta- bles	Oil	Salt & Spices	Sugar or Gur.	Fuel	Light	Cloth	Hou- sing	into -xi- cant	Medi- cines	Educ- ation	Monthly total
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16
January	180/=	3/=	3/=	3/=	5/=	3/=	2/=	2/=	2/=	x	x	2/=	2/=	1/=	208/=
February	180/=	3/=	3/=	3/=	4/=	2/=	1/=	1/=	1/=	x	10/=	1/=	1/=	1/=	211/=
March	140/=	3/=	2/=	2/=	4/=	2/=	1/=	1/=	1/=	x	5/=	1/=	1/=	1/=	164/=
April	140/=	2/=	2 1/2	2/=	3/=	2/=	1/=	1/=	1/=	x	x	1/=	1/=	1/=	158/=
May	130/=	3/=	2/=	2/=	2/=	2/=	1/=	1/=	1/=	x	x	1/=	1/=	1/=	147/=
June	120/=	3/=	2/=	1/=	2/=	1/=	1/=	1/=	1/=	x	x	1/=	1/=	1/=	135/=
July	120/=	3/=	2/=	2/=	2/=	2/=	1/=	1/=	1/=	15/=	x	1/=	2/=	1/=	153/=
August	130/=	3/=	3/=	2/=	3/=	2/=	2/=	2/=	2/=	x	x	2/=	2/=	1/=	154/=
September	110/=	3/=	2/=	1/=	2/=	1/=	1/=	1/=	1/=	15/=	x	2/=	1/=	1/=	141/=
October	100/=	3/=	2/=	1/=	2/=	1/=	1/=	1/=	1/=	x	x	1/=	1/=	1/=	115/=
November	180/=	3/=	4/=	3/=	4/=	3/=	2/=	2/=	2/=	15/=	x	3/=	2/=	1/=	224/=
December	180/=	3/=	4/=	3/=	5/=	3/=	2/=	3/=	2/=	15/=	x	3/=	2/=	1/=	226/=
Total :	1710/=	36/=	31/=	25/=	38/=	24/=	16/=	17/=	16/=	60/=	15/=	19/=	17/=	12/=	2036/=

TABLE - 4.27.

Itemwise monthly consumption expenditure of
" Self-Cultivator " in Village 3 during 1975-76.

(in Rupees)

Month	Cereals	Pulse	Fish	Vege- ta- bles	Oil	Salt & Spices	Sugar or Gur.	Fuel	Light	Cloth	Hou- sing	Inte- xi- cent	Medi- cines	Educ- ation	Monthly Total
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16
January	210/=	3/=	8/=	4/=	8/=	3/=	2/=	2/=	3/=	x	x	4/=	2/=	2/=	251/=
February	210/=	3/=	6/=	4/=	7/=	3/=	2/=	2/=	2/=	x	10/=	3/=	2/=	2/=	256/=
March	175/=	3/=	5/=	3/=	7/=	3/=	2/=	2/=	2/=	x	10/=	3/=	2/=	2/=	219/=
April	175/=	3/=	4/=	3/=	6/=	2/=	2/=	2/=	2/=	x	x	3/=	2/=	2/=	206/=
May	160/=	3/=	3/=	2/=	5/=	2/=	2/=	2/=	2/=	x	x	3/=	2/=	2/=	188/=
June	150/=	3/=	2/=	2/=	4/=	2/=	2/=	2/=	2/=	x	x	2/=	2/=	2/=	175/=
July	160/=	3/=	2/=	2/=	4/=	2/=	2/=	2/=	2/=	30/=	x	2/=	2/=	2/=	215/=
August	160/=	3/=	4/=	3/=	6/=	3/=	3/=	3/=	3/=	x	x	3/=	2/=	2/=	195/=
September	150/=	3/=	2/=	2/=	5/=	2/=	2/=	2/=	1/=	40/=	x	2/=	2/=	2/=	215/=
October	130/=	3/=	2/=	1/=	3/=	2/=	1/=	1/=	1/=	x	x	1/=	2/=	2/=	149/=
November	200/=	3/=	6/=	3/=	6/=	4/=	3/=	3/=	3/=	10/=	x	4/=	2/=	2/=	249/=
December	210/=	3/=	8/=	4/=	8/=	4/=	3/=	3/=	3/=	10/=	x	4/=	2/=	2/=	264/=
Total :	2090/=	36/=	52/=	33/=	69/=	32/=	26/=	26/=	26/=	90/=	20/=	34/=	24/=	24/=	2582/=

TABLE - 4.28.

Itemwise monthly consumption expenditure of
" Self-Cultivator " in Village 4 during 1975-76.

(in Rupees)

Month	Cereals	Pulse	Fish	Vege- ta- bles	Oil	Salt & Spices	Sugar or Gur	Fuel	Light	Cloth	Hou- sing	Inte- xi- cant	Medi- cines	Educa- tion	Monthly Total
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16
January	200/=	3/=	8/=	4/=	7/=	4/=	2/=	4/=	3/=	X	X	4/=	2/=	1/=	242/=
February	200/=	3/=	6/=	4/=	6/=	3/=	2/=	3/=	2/=	X	10/=	4/=	2/=	1/=	246/=
March	155/=	3/=	4/=	3/=	6/=	3/=	2/=	2/=	2/=	X	5/=	3/=	2/=	1/=	191/=
April	150/=	3/=	2/=	2/=	5/=	3/=	1/=	1/=	1/=	X	X	2/=	2/=	1/=	173/=
May	150/=	3/=	2/=	2/=	4/=	2/=	1/=	1/=	1/=	X	X	2/=	1/=	1/=	170/=
June	135/=	3/=	2/=	1/=	3/=	2/=	1/=	1/=	1/=	X	X	2/=	1/=	1/=	153/=
July	150/=	3/=	4/=	2/=	4/=	3/=	2/=	2/=	2/=	15/=	X	3/=	2/=	1/=	193/=
August	155/=	3/=	4/=	3/=	5/=	3/=	2/=	2/=	2/=	X	X	3/=	2/=	1/=	185/=
September	135/=	3/=	3/=	1/=	2/=	2/=	1/=	1/=	1/=	20/=	X	2/=	1/=	1/=	173/=
October	130/=	3/=	2/=	1/=	2/=	2/=	1/=	1/=	1/=	X	X	2/=	1/=	1/=	147/=
November	190/=	3/=	6/=	3/=	7/=	4/=	2/=	3/=	3/=	15/=	X	4/=	3/=	1/=	244/=
December	200/=	3/=	8/=	4/=	8/=	4/=	2/=	4/=	3/=	15/=	X	4/=	3/=	1/=	259/=
Total :	1950/=	36/=	51/=	30/=	59/=	35/=	19/=	25/=	22/=	65/=	15/=	35/=	22/=	12/=	2376/=

TABLE - 4.29.

Itemsise monthly consumption expenditure of
" Self-Cultivator " in Village 5 during 1975-76.

(in Rupees)

Month	Cereals	Pulse	Fish	Vege- -ta- bles	Oil	Salt & Spices	Sugar or Gur.	Fuel	Light	Cloth	Hou- -sing	Into -xi- -cant	Medi- -cines	Educ- -ation	Monthly Total
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16
January	190/=	3/=	5/=	3/=	7/=	3/=	2/=	3/=	3/=	X	X	4/=	3/=	1/=	228/=
February	190/=	3/=	5/=	3/=	5/=	3/=	2/=	2/=	2/=	X	10/=	3/=	2/=	1/=	231/=
March	150/=	3/=	4/=	2/=	5/=	2/=	2/=	2/=	2/=	X	5/=	3/=	2/=	1/=	183/=
April	150/=	3/=	2/=	2/=	4/=	2/=	2/=	2/=	2/=	X	X	2/=	2/=	1/=	174/=
May	150/=	3/=	2/=	1/=	4/=	2/=	2/=	2/=	2/=	X	X	2/=	2/=	1/=	173/=
June	130/=	3/=	2/=	1/=	3/=	2/=	2/=	2/=	2/=	X	X	2/=	1/=	1/=	151/=
July	140/=	3/=	3/=	2/=	4/=	2/=	2/=	3/=	2/=	15/=	X	3/=	2/=	1/=	182/=
August	140/=	3/=	2/=	2/=	3/=	3/=	2/=	2/=	2/=	X	X	3/=	2/=	1/=	165/=
September	130/=	2/=	2/=	1/=	2/=	2/=	1/=	1/=	1/=	20/=	X	2/=	1/=	1/=	166/=
October	120/=	2/=	2/=	1/=	2/=	2/=	1/=	1/=	1/=	X	X	2/=	1/=	1/=	136/=
November	185/=	3/=	3/=	3/=	7/=	4/=	2/=	3/=	3/=	15/=	X	4/=	3/=	1/=	239/=
December	190/=	3/=	8/=	3/=	8/=	4/=	2/=	3/=	3/=	15/=	X	4/=	3/=	1/=	247/=
Total :	1865/=	34/=	44/=	24/=	54/=	31/=	22/=	26/=	25/=	65/=	15/=	34/=	24/=	12/=	2275/=

TABLE - 4-30.

Itemwise monthly consumption expenditure of
" Self-Cultivator " in Village 6 during 1975-76.

(in Rupees)

Month	Cereals	Pulse	Fish	Vege- ta- bles	Oil	Salt & Spices	Sugar or Gur.	Fuel	Light	Cloth	Hou- sing	Into- xi- cant	Medi- cines	Edu- cation	Monthly Total
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16
January	185/=	3/=	8/=	4/=	6/=	4/=	2/=	3/=	3/=	x	x	4/=	2/=	1/=	225/=
February	185/=	3/=	6/=	3/=	6/=	3/=	2/=	3/=	2/=	x	15/=	3/=	2/=	1/=	234/=
March	150/=	3/=	5/=	2/=	5/=	3/=	2/=	2/=	2/=	x	10/=	3/=	2/=	1/=	190/=
April	150/=	3/=	4/=	2/=	4/=	3/=	1/=	2/=	1/=	x	x	3/=	2/=	1/=	176/=
May	140/=	3/=	3/=	2/=	4/=	3/=	1/=	2/=	1/=	x	x	2/=	2/=	1/=	164/=
June	130/=	2/=	2/=	2/=	3/=	2/=	1/=	1/=	1/=	x	x	2/=	2/=	1/=	149/=
July	150/=	3/=	3/=	3/=	4/=	3/=	2/=	2/=	2/=	20/=	x	2/=	2/=	1/=	197/=
August	150/=	3/=	4/=	3/=	4/=	3/=	2/=	2/=	2/=	x	x	3/=	2/=	1/=	179/=
September	140/=	3/=	2/=	2/=	3/=	2/=	1/=	1/=	1/=	35/=	x	2/=	2/=	1/=	195/=
October	130/=	3/=	2/=	1/=	2/=	2/=	1/=	1/=	1/=	x	x	1/=	2/=	1/=	147/=
November	180/=	3/=	8/=	4/=	8/=	4/=	2/=	3/=	3/=	10/=	x	4/=	2/=	1/=	232/=
December	185/=	3/=	8/=	4/=	8/=	4/=	3/=	3/=	3/=	15/=	x	4/=	2/=	1/=	243/=
Total :	1875/=	35/=	55/=	32/=	57/=	36/=	20/=	25/=	22/=	80/=	25/=	33/=	24/=	12/=	2331/=

TABLE - 4.31.

Itemwise monthly consumption expenditure of
" Self-Cultivator " in Village 1 during 1976-77.

(in Rupees)

Month	Cereals	Pulse	Fish	Vege- ta- bles	Oil	Salt & Spices	Sugar or Gur	Fuel	Light	Cloth	Hou- sing	Inte- ri- or	Medi- cines	Educ- ation	Monthly Total
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16
January	205/=	4/=	8/=	4/=	8/=	4/=	3/=	4/=	3/=	x	x	4/=	3/=	1/=	251/=
February	205/=	4/=	7/=	4/=	7/=	4/=	3/=	3/=	3/=	x	10/=	4/=	2/=	1/=	257/=
March	205/=	3/=	7/=	3/=	6/=	3/=	3/=	3/=	3/=	x	10/=	3/=	2/=	1/=	252/=
April	175/=	3/=	6/=	3/=	5/=	3/=	2/=	3/=	3/=	x	x	3/=	2/=	1/=	209/=
May	175/=	3/=	5/=	3/=	4/=	3/=	2/=	3/=	2/=	x	x	3/=	2/=	1/=	206/=
June	175/=	3/=	5/=	2/=	3/=	2/=	2/=	2/=	2/=	x	x	2/=	2/=	1/=	201/=
July	200/=	3/=	5/=	3/=	4/=	3/=	3/=	3/=	3/=	25/=	x	3/=	3/=	1/=	259/=
August	200/=	4/=	5/=	3/=	5/=	3/=	3/=	3/=	3/=	x	x	3/=	3/=	1/=	236/=
September	160/=	3/=	4/=	2/=	3/=	2/=	2/=	2/=	2/=	35/=	x	2/=	2/=	1/=	220/=
October	140/=	3/=	3/=	2/=	2/=	2/=	2/=	2/=	2/=	x	x	2/=	2/=	1/=	163/=
November	200/=	3/=	8/=	4/=	10/=	4/=	3/=	4/=	3/=	15/=	x	4/=	3/=	1/=	262/=
December	205/=	4/=	8/=	4/=	10/=	5/=	3/=	4/=	3/=	15/=	x	4/=	3/=	1/=	269/=
Total :	2245/=	40/=	71/=	37/=	67/=	38/=	31/=	36/=	32/=	90/=	20/=	37/=	29/=	12/=	2785/=

TABLE - 4.32.

Itemwise monthly consumption expenditure of
" Self-Cultivator " in Village 2 during 1976-77.

(in Rupees)

Month	Coreals	Pulse	Fish	Vege- ta- bles	Oil	Salt & Spices	Sugar or Gur	Fuel	Light	Cloth	Hou- sing	Info- ri- cant	Medi- cines	Educ- ation	Monthly Total
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16
January	185/=	3/=	4/=	2/=	5/=	3/=	2/=	2/=	2/=	x	x	3/=	2/=	1/=	214/=
February	185/=	3/=	3/=	1/=	4/=	3/=	1/=	1/=	1/=	x	8/=	2/=	1/=	1/=	214/=
March	160/=	2/=	2/=	1/=	3/=	3/=	1/=	1/=	1/=	x	8/=	2/=	1/=	1/=	186/=
April	150/=	2/=	2/=	1/=	2/=	2/=	1/=	1/=	1/=	x	x	1/=	1/=	1/=	165/=
May	140/=	2/=	2/=	1/=	2/=	2/=	1/=	1/=	1/=	x	x	1/=	1/=	1/=	155/=
June	130/=	2/=	1/=	1/=	2/=	1/=	1/=	1/=	1/=	x	x	1/=	1/=	1/=	143/=
July	135/=	3/=	2/=	2/=	3/=	2/=	2/=	2/=	2/=	15/=	x	2/=	2/=	1/=	173/=
August	135/=	3/=	2/=	2/=	3/=	2/=	2/=	2/=	2/=	x	x	2/=	2/=	1/=	158/=
September	110/=	2/=	1/=	1/=	2/=	1/=	1/=	1/=	1/=	20/=	x	1/=	1/=	1/=	143/=
October	100/=	2/=	1/=	1/=	2/=	1/=	1/=	1/=	1/=	x	x	1/=	1/=	1/=	113/=
November	185/=	3/=	4/=	2/=	5/=	3/=	2/=	3/=	2/=	15/=	x	3/=	3/=	1/=	231/=
December	185/=	3/=	4/=	2/=	5/=	3/=	2/=	3/=	2/=	15/=	x	3/=	3/=	1/=	231/=
Total :	1800/=	30/=	28/=	17/=	38/=	26/=	17/=	19/=	13/=	65/=	16/=	22/=	19/=	12/=	2126/=

TABLE - 4.33.

Itemwise monthly consumption expenditure of
"Self-Cultivator" in Village 3 during 1976-77.

(in Rupees)

Month	Cereals	Pulse	Fish	Vege- ta- bles	Oil	Salt & Spices	Sugar or Gur.	Fuel	Light	Cloth	Hou- sing	Into- xi- cant	Medi- cines	Educ- ation	Monthly Total
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16
January	210/=	4/=	8/=	4/=	8/=	4/=	2/=	2/=	3/=	x	x	4/=	2/=	2/=	253/=
February	210/=	3/=	7/=	4/=	8/=	3/=	2/=	2/=	3/=	x	10/=	3/=	2/=	2/=	259/=
March	200/=	3/=	6/=	4/=	7/=	3/=	2/=	2/=	2/=	x	10/=	3/=	2/=	2/=	246/=
April	180/=	3/=	5/=	3/=	7/=	3/=	2/=	2/=	2/=	x	x	3/=	2/=	2/=	214/=
May	170/=	3/=	4/=	3/=	6/=	2/=	2/=	2/=	2/=	x	x	2/=	2/=	2/=	200/=
June	150/=	3/=	3/=	2/=	5/=	2/=	1/=	2/=	2/=	x	x	2/=	2/=	2/=	176/=
July	160/=	3/=	4/=	3/=	5/=	3/=	2/=	2/=	3/=	30/=	x	3/=	3/=	2/=	223/=
August	160/=	4/=	4/=	3/=	5/=	3/=	3/=	3/=	3/=	x	x	3/=	3/=	2/=	196/=
September	150/=	3/=	2/=	2/=	4/=	2/=	2/=	2/=	2/=	40/=	x	2/=	2/=	2/=	215/=
October	140/=	3/=	2/=	2/=	3/=	2/=	1/=	1/=	1/=	x	x	2/=	1/=	2/=	160/=
November	205/=	4/=	8/=	3/=	6/=	4/=	3/=	3/=	3/=	15/=	x	4/=	3/=	2/=	263/=
December	210/=	4/=	8/=	4/=	8/=	4/=	3/=	3/=	3/=	15/=	x	4/=	3/=	2/=	271/=
Total :	2145/=	40/=	61/=	37/=	72/=	35/=	25/=	26/=	29/=	100/=	20/=	35/=	27/=	24/=	2676/=

TABLE - 4.34

Itemwise monthly consumption expenditure of
" Self-Cultivator " in Village 4 during 1976-77.

(in Rupees)

Month	Cereals	Pulse	Fish	Vege- ta- bles	Oil	Salt & Spices	Sugar or Gur	Fuel	Light	Cloth	Hou- sing	Into- xi- cant	Medi- cines	Educ- ation	Monthly Total
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16
January	200/=	4/=	8/=	4/=	7/=	4/=	2/=	4/=	3/=	₹	₹	4/=	3/=	1/=	254/=
February	200/=	3/=	7/=	4/=	6/=	4/=	2/=	3/=	2/=	₹	10/=	4/=	3/=	1/=	244/=
March	170/=	3/=	6/=	3/=	6/=	3/=	2/=	3/=	2/=	₹	5/=	4/=	2/=	1/=	205/=
April	160/=	3/=	5/=	2/=	5/=	3/=	1/=	2/=	1/=	₹	₹	4/=	2/=	1/=	189/=
May	155/=	3/=	4/=	2/=	4/=	2/=	1/=	1/=	1/=	₹	₹	3/=	2/=	1/=	179/=
June	135/=	3/=	3/=	1/=	3/=	2/=	1/=	1/=	1/=	₹	₹	3/=	2/=	1/=	156/=
July	155/=	3/=	4/=	2/=	3/=	3/=	2/=	2/=	2/=	15/=	₹	4/=	3/=	1/=	200/=
August	155/=	4/=	3/=	3/=	3/=	3/=	2/=	2/=	2/=	₹	₹	4/=	3/=	1/=	187/=
September	135/=	3/=	2/=	1/=	2/=	2/=	1/=	1/=	1/=	25/=	₹	2/=	2/=	1/=	178/=
October	130/=	3/=	2/=	1/=	2/=	2/=	1/=	1/=	1/=	₹	₹	2/=	2/=	1/=	148/=
November	190/=	4/=	8/=	4/=	8/=	4/=	2/=	4/=	3/=	15/=	₹	4/=	3/=	1/=	250/=
December	200/=	4/=	10/=	5/=	9/=	4/=	2/=	4/=	3/=	15/=	₹	4/=	3/=	1/=	264/=
Total :	1985/=	40/=	63/=	32/=	60/=	36/=	19/=	28/=	22/=	70/=	15/=	42/=	30/=	12/=	2454/=

TABLE - 4.35.

Itemwise monthly consumption expenditure of
" Self-Cultivator " in Village 5 during 1976-77.

(in Rupees)

Month	Cereals	Pulse	Fish	Vege- ta- bles	Oil	Salt & Spices	Sugar or Gur.	Fuel	Light	Cloth	Hou- sing	Into- xi- cant	Medi- cines	Educ- ation	Monthly Total
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16
January	195/=	3/=	8/=	3/=	8/=	3/=	2/=	3/=	3/=	x	x	4/=	3/=	1/=	236/=
February	195/=	3/=	7/=	3/=	7/=	3/=	2/=	3/=	3/=	x	10/=	4/=	2/=	1/=	243/=
March	160/=	3/=	6/=	2/=	6/=	2/=	2/=	2/=	2/=	x	6/=	3/=	2/=	1/=	197/=
April	160/=	3/=	5/=	2/=	5/=	2/=	2/=	2/=	2/=	x	x	2/=	2/=	1/=	188/=
May	160/=	3/=	4/=	1/=	4/=	2/=	2/=	2/=	2/=	x	x	2/=	2/=	1/=	185/=
June	135/=	3/=	2/=	1/=	3/=	2/=	1/=	2/=	2/=	x	x	2/=	1/=	1/=	155/=
July	145/=	3/=	4/=	2/=	4/=	3/=	2/=	3/=	3/=	15/=	x	3/=	2/=	1/=	190/=
August	145/=	3/=	4/=	2/=	4/=	3/=	2/=	3/=	3/=	x	x	3/=	2/=	1/=	175/=
September	135/=	3/=	2/=	1/=	3/=	2/=	2/=	2/=	2/=	25/=	x	2/=	1/=	1/=	181/=
October	130/=	3/=	2/=	1/=	2/=	1/=	1/=	1/=	1/=	x	x	1/=	1/=	1/=	145/=
November	190/=	3/=	6/=	4/=	7/=	4/=	2/=	3/=	3/=	10/=	x	4/=	3/=	1/=	240/=
December	195/=	3/=	8/=	4/=	8/=	4/=	2/=	3/=	3/=	20/=	x	4/=	3/=	1/=	258/=
Total :	1945/=	36/=	58/=	26/=	61/=	31/=	22/=	29/=	29/=	70/=	16/=	34/=	24/=	22/=	2393/=

TABLE - 4.36.

Itemwise monthly consumption expenditure of
" Self-Cultivator " in Village 6 during 1976-77.

(in Rupees)

Month	Cereals	Pulse	Fish	Vege- ta- bles	Oil	Salt & Spices	Sugar or Gur.	Fuel	Light	Cloth	Hou- sing	Inte- xi- cant	Medi- cines	Educ- ation	Monthly Total
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16
January	185/=	4/=	8/=	4/=	8/=	4/=	3/=	3/=	3/=	x	x	4/=	2/=	1/=	229/=
February	170/=	3/=	7/=	3/=	6/=	3/=	3/=	3/=	3/=	x	15/=	3/=	2/=	1/=	222/=
March	165/=	3/=	6/=	3/=	5/=	3/=	2/=	3/=	3/=	x	10/=	3/=	2/=	1/=	209/=
April	150/=	3/=	5/=	2/=	4/=	3/=	2/=	2/=	2/=	x	x	3/=	2/=	1/=	179/=
May	140/=	3/=	4/=	2/=	3/=	3/=	2/=	2/=	2/=	x	x	2/=	2/=	1/=	166/=
June	135/=	2/=	2/=	2/=	3/=	2/=	1/=	1/=	1/=	x	x	2/=	2/=	1/=	154/=
July	145/=	3/=	3/=	3/=	4/=	3/=	2/=	2/=	2/=	25/=	x	3/=	2/=	1/=	198/=
August	150/=	3/=	4/=	3/=	5/=	3/=	3/=	2/=	2/=	x	x	3/=	2/=	1/=	181/=
September	135/=	2/=	2/=	2/=	3/=	2/=	2/=	2/=	1/=	35/=	x	2/=	2/=	1/=	191/=
October	130/=	2/=	2/=	2/=	3/=	2/=	1/=	1/=	1/=	x	x	2/=	1/=	1/=	148/=
November	185/=	4/=	7/=	4/=	8/=	4/=	2/=	3/=	3/=	15/=	x	4/=	3/=	1/=	243/=
December	190/=	4/=	8/=	4/=	8/=	4/=	3/=	4/=	3/=	15/=	x	4/=	3/=	1/=	251/=
Total :	1880/=	36/=	58/=	34/=	60/=	36/=	26/=	28/=	26/=	90/=	25/=	35/=	25/=	12/=	2371/=

TABLE - 4.37.

Itemwise monthly consumption expenditure of
"Self plus Bargadar plus Hired Labour"
in Village 1 during 1975-76.

(in Rupees)

Month	Cereals	pulse	Fish	Vege- -ta- bles	Oil	Salt & Spices	Sugar or Gur.	Fuel	Light	Cloth	Hou- sing	Into- xi- cant	Medi- cines	Edu- cation	Monthly Total
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16
January	220/=	4/=	10/=	8/=	10/=	6/=	5/=	20/=	4/=	x	x	4/=	3/=	2/=	296/=
February	220/=	4/=	10/=	7/=	8/=	5/=	4/=	x	3/=	x	15/=	3/=	3/=	2/=	284/=
March	210/=	4/=	8/=	6/=	8/=	4/=	4/=	x	3/=	x	15/=	3/=	3/=	2/=	270/=
April	200/=	4/=	8/=	6/=	6/=	4/=	3/=	x	3/=	x	x	3/=	3/=	2/=	242/=
May	180/=	4/=	6/=	5/=	6/=	4/=	2/=	x	2/=	x	x	3/=	3/=	2/=	217/=
June	180/=	4/=	6/=	4/=	5/=	3/=	2/=	x	2/=	x	x	2/=	3/=	2/=	213/=
July	200/=	4/=	8/=	5/=	6/=	5/=	3/=	20/=	3/=	30/=	x	3/=	3/=	2/=	292/=
August	200/=	4/=	8/=	5/=	6/=	5/=	4/=	x	4/=	x	x	3/=	3/=	2/=	244/=
September	165/=	4/=	6/=	4/=	5/=	3/=	3/=	x	3/=	50/=	x	3/=	3/=	2/=	251/=
October	150/=	4/=	5/=	3/=	4/=	3/=	2/=	x	2/=	x	x	2/=	3/=	2/=	180/=
November	220/=	4/=	10/=	6/=	8/=	5/=	3 1/2	20/=	3/=	20/=	x	3/=	3/=	2/=	307/=
December	220/=	4/=	15/=	8/=	10/=	6/=	5/=	20/=	4/=	30/=	x	4/=	3/=	2/=	331/=
Total :	2365/=	48/=	100/=	67/=	82/=	53/=	40/=	80/=	36/=	130/=	30/=	36/=	36/=	24/=	3127/=

TABLE - 4.38.

Itemwise monthly consumption expenditure of
"Self plus Bargadar plus Hired Labour"
in Village 2 during 1975-76.

(in Rupees)

Month	Cereals	pulse	Fish	Vege- ta- bles	Oil	Salt & Spices	Sugar or Gur.	Fuel	Light	Cloth	Hou- sing	Into- ri- cant	Medi- cines	Educ- ation	Monthly Total
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16
January	200/=	3/=	5/=	4/=	7/=	3/=	3/=	14/=	3/=	x	x	3/=	2/=	2/=	249/=
February	200/=	3/=	5/=	4/=	6/=	3/=	2/=	x	2/=	x	10/=	3/=	2/=	2/=	242/=
March	185/=	3/=	4/=	4/=	6/=	2/=	2/=	x	2/=	x	10/=	2/=	2/=	2/=	234/=
April	185/=	3/=	4/=	3/=	5/=	2/=	2/=	x	2/=	x	x	2/=	2/=	2/=	212/=
May	180/=	3/=	3/=	3/=	4/=	2/=	2/=	x	2/=	x	x	2/=	2/=	2/=	205/=
June	170/=	3/=	3/=	3/=	3/=	2/=	1/=	x	2/=	x	x	2/=	2/=	2/=	193/=
July	190/=	3/=	4/=	3/=	4/=	3/=	2/=	14/=	2/=	30/=	x	3/=	2/=	2/=	262/=
August	190/=	3/=	5/=	4/=	5/=	3/=	3/=	x	2/=	x	x	3/=	2/=	2/=	222/=
September	170/=	3/=	3/=	3/=	3/=	2/=	2/=	x	3/=	45/=	x	2/=	2/=	2/=	240/=
October	150/=	3/=	3/=	2/=	2/=	2/=	1/=	x	2/=	x	x	2/=	2/=	2/=	171/=
November	200/=	3/=	5/=	3/=	7/=	3/=	2/=	14/=	2/=	15/=	x	3/=	4/=	2/=	253/=
December	200/=	3/=	6/=	4/=	8/=	3/=	3/=	14/=	3/=	15/=	x	3/=	4/=	2/=	268/=
Total :	2220/=	36/=	50/=	40/=	60/=	30/=	25/=	56/=	27/=	105/=	20/=	30/=	28/=	24/=	2751/=

TABLE - 4.39.

Itemwise monthly consumption expenditure of
"Self plus Bargadar plus Hired Labour"
in Village 3 during 1975-76.

(in Rupees)

Month	Cereals	Pulse	Fish	Vege- ta- bles	Oil	Salt & Spices	Sugar or Gur.	Fuel	Light	Cloth	Hou- sing	Into xi- cant	Medi- cines	Educ- ation	Monthly Total
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16
January	220/=	4/=	9/=	4/=	10/=	4/=	3/=	10/=	3/=	×	×	4/=	3/=	1/=	275/=
February	220/=	4/=	8/=	3/=	8/=	3/=	3/=	×	3/=	×	10/=	4/=	3/=	1/=	270/=
March	220/=	3/=	7/=	3/=	7/=	3/=	2/=	×	3/=	×	15/=	3/=	2/=	1/=	269/=
April	180/=	3/=	6/=	3/=	6/=	3/=	2/=	×	2/=	×	×	3/=	2/=	1/=	211/=
May	170/=	3/=	5/=	3/=	5/=	3/=	2/=	×	2/=	×	×	3/=	2/=	1/=	199/=
June	150/=	3/=	4/=	2/=	4/=	2/=	2/=	×	2/=	×	×	2/=	2/=	1/=	174/=
July	160/=	3/=	4/=	3/=	4/=	3/=	2/=	10/=	2/=	30/=	×	3/=	2/=	1/=	227/=
August	175/=	4/=	4/=	4/=	5/=	3/=	2/=	×	2/=	×	×	3/=	2/=	1/=	205/=
September	160/=	3/=	3/=	3/=	3/=	2/=	2/=	×	2/=	40/=	×	2/=	2/=	1/=	223/=
October	140/=	3/=	3/=	2/=	3/=	2/=	2/=	×	2/=	×	×	2/=	2/=	1/=	162/=
November	210/=	4/=	8/=	4/=	8/=	4/=	3/=	10/=	3/=	15/=	×	4/=	3/=	1/=	277/=
December	220/=	4/=	10/=	3/=	10/=	4/=	3/=	10/=	3/=	15/=	×	4/=	3/=	1/=	291/=
Total :	2225/=	41/=	71/=	38/=	73/=	36/=	28/=	40/=	29/=	100/=	25/=	37/=	28/=	12/=	2783/=

TABLE - 4.40.

Itemwise monthly consumption expenditure of
"Self plus Bargadar plus Hired Labour"
in Village 4 during 1975-76.

(in Rupees)

Month	Cereals	Pulse	Fish	Vege- -ta- bles	Oil	Salt & Spices	Sugar or Gur.	Fuel	Light	Cloth	Hou- sing	Into -xi- cant	Medi- cines	Educ- ation	Monthly Total
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16
January	220/=	4/=	8/=	4/=	8/=	4/=	2/=	20/=	3/=	₳	₳	4/=	3/=	1/=	281/=
February	220/=	4/=	8/=	4/=	8/=	4/=	2/=	₳	3/=	₳	10/=	4/=	3/=	1/=	271/=
March	200/=	3/=	7/=	3/=	7/=	3/=	2/=	₳	2/=	₳	10/=	3/=	2/=	1/=	243/=
April	200/=	3/=	6/=	3/=	6/=	3/=	2/=	₳	2/=	₳	₳	3/=	2/=	1/=	231/=
May	175/=	3/=	6/=	3/=	5/=	3/=	2/=	₳	2/=	₳	₳	2/=	2/=	1/=	204/=
June	150/=	2/=	5/=	2/=	4/=	2/=	1/=	₳	2/=	₳	₳	2/=	2/=	1/=	173/=
July	150/=	3/=	5/=	3/=	5/=	3/=	2/=	20/=	2/=	25/=	₳	3/=	3/=	1/=	225/=
August	170/=	3/=	6/=	4/=	5/=	3/=	2/=	₳	2/=	₳	₳	3/=	3/=	1/=	202/=
September	150/=	3/=	4/=	3/=	4/=	2/=	2/=	₳	2/=	35/=	₳	2/=	2/=	1/=	210/=
October	135/=	2/=	3/=	2/=	3/=	2/=	1/=	₳	1/=	₳	₳	2/=	2/=	1/=	154/=
November	210/=	4/=	7/=	3/=	7/=	4/=	2/=	20/=	3/=	10/=	₳	4/=	3/=	1/=	278/=
December	220/=	4/=	8/=	4/=	8/=	2/=	2/=	20/=	3/=	15/=	₳	4/=	3/=	1/=	296/=
Total :	2200/=	38/=	73/=	38/=	70/=	37/=	22/=	80/=	27/=	85/=	20/=	36/=	30/=	12/=	2768/=

TABLE - 4.41.

Itemwise monthly consumption expenditure of
"Self plus Bargadar plus Hired Labours"
in Village 5 during 1975-76.

(in Rupees)

Month	Cereals	Pulse	Fish	Vege- ta- bles	Oil	Salt & Spices	Sugar or Gur.	Fuel	Light	Cloth	Hou- sing	Inte- xi- cant	Medi- cines	Educ- ation	Monthly Total
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16
January	200/=	3/=	6/=	3/=	8/=	3/=	2/=	20/=	3/=	X	X	4/=	3/=	1/=	256/=
February	200/=	3/=	6/=	3/=	7/=	3/=	2/=	X	3/=	X	10/=	4/=	3/=	1/=	245/=
March	180/=	3/=	5/=	2/=	6/=	2/=	2/=	X	2/=	X	8/=	3/=	2/=	1/=	216/=
April	170/=	3/=	4/=	2/=	5/=	2/=	2/=	X	2/=	X	X	3/=	2/=	1/=	196/=
May	160/=	3/=	4/=	2/=	4/=	2/=	2/=	X	2/=	X	X	3/=	2/=	1/=	185/=
June	150/=	3/=	3/=	1/=	3/=	2/=	1/=	X	2/=	X	X	2/=	2/=	1/=	170/=
July	150/=	3/=	3/=	2/=	3/=	3/=	2/=	15/=	2/=	20/=	X	3/=	3/=	1/=	210/=
August	150/=	3/=	4/=	3/=	3/=	3/=	2/=	X	3/=	X	X	3/=	3/=	1/=	178/=
September	130/=	3/=	2/=	2/=	2/=	2/=	2/=	X	2/=	35/=	X	2/=	2/=	1/=	185/=
October	120/=	3/=	2/=	1/=	2/=	2/=	1/=	X	2/=	X	X	2/=	2/=	1/=	138/=
November	190/=	3/=	7/=	3/=	7/=	3/=	2/=	15/=	3/=	10/=	X	4/=	3/=	2/=	258/=
December	200/=	4/=	8/=	3/=	8/=	4/=	2/=	20/=	3/=	10/=	X	4/=	3/=	2/=	271/=
Total :	2000/=	38/=	54/=	27/=	58/=	31/=	22/=	70/=	29/=	75/=	18/=	37/=	30/=	20/= 14/= =	2503/=

TABLE - 4.42.

Itemwise monthly consumption expenditure of
"Self plus Bargadar plus Hired Labour"
in Village G during 1975-76.

(in Rupees)

Month	Cereals	Pulse	Fish	Vege- ta- bles	Oil	Salt & Spices	Sugar or Cur.	Fuel	Light	Cloth	Hou- sing	Into xi- cant	Medi- cines	Educ- ation	Monthly Total
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16
January	200/=	4/=	8/=	4/=	8/=	4/=	3/=	20/=	3/=	x	x	4/=	3/=	2/=	263/=
February	200/=	4/=	7/=	3/=	8/=	4/=	3/=	x	3/=	x	15/=	4/=	2/=	1/=	254/=
March	180/=	3/=	6/=	3/=	7/=	3/=	2/=	x	2/=	x	10/=	3/=	2/=	1/=	222/=
April	165/=	3/=	6/=	3/=	6/=	3/=	2/=	x	2/=	x	x	3/=	2/=	1/=	196/=
May	160/=	3/=	5/=	3/=	5/=	3/=	2/=	x	2/=	x	x	3/=	2/=	1/=	189/=
June	145/=	2/=	3/=	2/=	4/=	2/=	2/=	x	1/=	x	x	2/=	2/=	1/=	166/=
July	150/=	3/=	4/=	3/=	4/=	3/=	3/=	20/=	2/=	20/=	x	3/=	2/=	1/=	218/=
August	150/=	3/=	4/=	3/=	4/=	3/=	3/=	x	3/=	x	x	3/=	3/=	2/=	181/=
September	135/=	3/=	3/=	2/=	3/=	2/=	2/=	x	2/=	30/=	x	2/=	2/=	1/=	187/=
October	130/=	3/=	2/=	2/=	2/=	2/=	2/=	x	1/=	x	x	2/=	2/=	1/=	149/=
November	190/=	3/=	8/=	4/=	8/=	4/=	2/=	20/=	3/=	15/=	x	4/=	3/=	2/=	266/=
December	200/=	4/=	8/=	4/=	9/=	4/=	3/=	20/=	3/=	20/=	x	4/=	3/=	2/=	284/=
Total :	2005/=	38/=	64/=	36/=	68/=	37/=	29/=	80/=	27/=	85/=	25/=	37/=	28/=	16/=	2575/=

TABLE - 4.43.

Itemwise monthly consumption expenditure of
"Self plus Bargadar plus Hired Labour"
in Village 1 during 1976-77.

(in Rupees)

Month	Cereals	Pulse	Fish	Vege- ta- bles	Oil	Salt & Spices	Sugar or Gur.	Fuel	Light	Cloth	Hou- sing	Into- xi- cant	Medi- cines	Educ- ation	Monthly Total
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16
January	220/=	4/=	13/=	8/=	10/=	6/=	4/=	20/=	4/=	₪	₪	4/=	3/=	2/=	297/=
February	220/=	4/=	10/=	7/=	8/=	5/=	4/=	₪	3/=	₪	15/=	3/=	2/=	2/=	284/=
March	220/=	4/=	8/=	6/=	8/=	4/=	4/=	₪	3/=	₪	15/=	3/=	3/=	2/=	280/=
April	210/=	4/=	8/=	6/=	6/=	4/=	4/=	₪	3/=	₪	₪	3/=	3/=	2/=	253/=
May	200/=	4/=	7/=	5/=	6/=	4/=	3/=	₪	3/=	₪	₪	3/=	3/=	2/=	240/=
June	180/=	4/=	6/=	4/=	5/=	3/=	3/=	₪	2/=	₪	₪	2/=	3/=	2/=	214/=
July	200/=	4/=	8/=	5/=	6/=	4/=	3/=	20/=	3/=	30/=	₪	3/=	3/=	2/=	291/=
August	210/=	4/=	8/=	5/=	6/=	4/=	4/=	₪	4/=	₪	₪	3/=	3/=	2/=	253/=
September	170/=	4/=	6/=	4/=	6/=	3/=	3/=	₪	3/=	55/=	₪	3/=	3/=	2/=	262/=
October	160/=	4/=	5/=	3/=	5/=	3/=	3/=	₪	2/=	₪	₪	2/=	3/=	2/=	192/=
November	220/=	4/=	12/=	6/=	8/=	5/=	3/=	25/=	3/=	20/=	₪	3/=	4/=	2/=	315/=
December	220/=	4/=	15/=	8/=	10/=	6/=	4/=	25/=	4/=	35/=	₪	4/=	4/=	2/=	341/=
Total :	2430/=	48/=	105/=	67/=	84/=	51/=	42/=	90/=	37/=	140/=	30/=	36/=	38/=	24/=	3222/=

TABLE - 4.44.

Itemwise monthly consumption expenditure of
"Self plus Hargadar plus Hired Labour"
in Village 2 during 1976-77.

(in Rupees)

Month	Cereals	pulse	Fish	Vege- -ts- bles	Oil	Salt & Spices	Sugar or Gur.	Fuel	Light	Cloth	Hou- sing	Inte- -xi- -cant	Medi- -cines	Educ- -ation	Monthly Total
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16
January	205/=	4/=	6/=	4/=	8/=	3/=	3/=	15/=	3/=	X	X	3/=	3/=	2/=	259/=
February	205/=	3/=	6/=	4/=	7/=	3/=	3/=	X	3/=	X	10/=	3/=	3/=	2/=	252/=
March	190/=	3/=	5/=	4/=	6/=	3/=	2/=	X	2/=	X	10/=	3/=	2/=	2/=	232/=
April	190/=	3/=	5/=	4/=	5/=	3/=	2/=	X	2/=	X	X	3/=	2/=	2/=	221/=
May	185/=	3/=	4/=	4/=	4/=	2/=	2/=	X	2/=	X	X	3/=	2/=	2/=	213/=
June	175/=	3/=	3/=	3/=	3/=	2/=	2/=	X	2/=	X	X	2/=	2/=	2/=	199/=
July	185/=	4/=	5/=	4/=	5/=	3/=	3/=	15/=	3/=	30/=	X	3/=	3/=	2/=	265/=
August	185/=	4/=	5/=	4/=	5/=	3/=	3/=	X	3/=	X	X	3/=	4/=	2/=	221/=
September	170/=	3/=	3/=	3/=	3/=	2/=	2/=	X	2/=	50/=	X	2/=	2/=	2/=	244/=
October	150/=	3/=	3/=	2/=	3/=	2/=	1/=	X	2/=	X	X	2/=	2/=	2/=	172/=
November	200/=	4/=	6/=	3/=	8/=	3/=	2/=	15/=	3/=	15/=	X	3/=	4/=	2/=	268/=
December	205/=	4/=	6/=	4/=	9/=	3/=	3/=	20/=	3/=	15/=	X	3/=	4/=	2/=	281/=
Total :	2245/=	41/=	57/=	43/=	66/=	32/=	28/=	65/=	30/=	110/=	20/=	33/=	33/=	24/=	2827/=

TABLE - 4.45.

Itemwise monthly consumption expenditure of
"Self plus Bargadar plus Hired-Labour"
in Village 3 during 1976-77.

(in Rupees)

Month	Cereals	Pulse	Fish	Vege- ta- bles	Oil	Salt & Spices	Sugar or Gur.	Fuel	Light	Cloth	Hou- sing	Into- xi- cant	Medi- cines	Educ- ation	Monthly Total
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16
January	225/=	4/=	10/=	4/=	10/=	4/=	3/=	15/=	3/=	₹	₹	4/=	3/=	1/=	286/=
February	225/=	4/=	9/=	4/=	9/=	3/=	3/=	₹	3/=	₹	15/=	4/=	3/=	1/=	283/=
March	225/=	4/=	8/=	4/=	8/=	3/=	3/=	₹	3/=	₹	10/=	3/=	3/=	1/=	275/=
April	185/=	4/=	7/=	3/=	7/=	3/=	3/=	₹	3/=	₹	₹	3/=	3/=	1/=	222/=
May	175/=	3/=	6/=	3/=	6/=	3/=	2/=	₹	2/=	₹	₹	3/=	2/=	1/=	206/=
June	155/=	3/=	5/=	3/=	5/=	2/=	2/=	₹	2/=	₹	₹	2/=	2/=	1/=	182/=
July	165/=	4/=	5/=	4/=	5/=	3/=	3/=	10/=	3/=	30/=	₹	3/=	3/=	1/=	239/=
August	180/=	4/=	5/=	4/=	5/=	3/=	3/=	₹	3/=	₹	₹	3/=	3/=	1/=	214/=
September	165/=	3/=	4/=	3/=	4/=	3/=	2/=	₹	2/=	45/=	₹	2/=	2/=	1/=	236/=
October	140/=	3/=	3/=	2/=	3/=	2/=	2/=	₹	2/=	₹	₹	2/=	2/=	1/=	162/=
November	215/=	4/=	8/=	4/=	8/=	4/=	3/=	15/=	3/=	15/=	₹	4/=	3/=	1/=	287/=
December	225/=	4/=	10/=	4/=	10/=	4/=	3/=	15/=	3/=	15/=	₹	4/=	3/=	1/=	301/=
Total :	2280/=	44/=	80/=	42/=	80/=	37/=	32/=	55/=	32/=	105/=	25/=	37/=	32/=	12/=	2893/=

TABLE - 4.46.

Itemwise monthly consumption expenditure of
"Self plus Bargadar plus Hired Labour"
in Village 4 during 1976-77.

(in Rupees)

Month	Cereals	pulse	Fish	Vege- -ta- bles	Oil	Salt & Spices	Sugar or Gur.	Fuel	Light	Cloth	Hou- sing	Inte- -xi- -cant	Medi- -cines	Educa- -tion	Monthly Total
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16
January	220/=	4/=	8/=	4/=	8/=	4/=	3/=	20/=	3/=	x	x	4/=	3/=	1/=	282/=
February	220/=	4/=	8/=	4/=	8/=	4/=	3/=	x	3/=	x	15/=	4/=	3/=	1/=	277/=
March	210/=	4/=	7/=	3/=	7/=	4/=	3/=	x	3/=	x	10/=	3/=	3/=	1/=	258/=
April	210/=	4/=	6/=	3/=	6/=	3/=	2/=	x	2/=	x	x	3/=	3/=	1/=	243/=
May	180/=	3/=	6/=	3/=	5/=	3/=	2/=	x	2/=	x	x	2/=	3/=	1/=	210/=
June	155/=	3/=	4/=	2/=	4/=	2/=	2/=	x	2/=	x	x	2/=	2/=	1/=	179/=
July	155/=	4/=	5/=	3/=	5/=	4/=	3/=	20/=	3/=	25/=	x	3/=	3/=	1/=	234/=
August	170/=	4/=	5/=	3/=	5/=	4/=	3/=	x	3/=	x	x	3/=	3/=	1/=	204/=
September	155/=	3/=	4/=	3/=	4/=	3/=	2/=	x	2/=	45/=	x	2/=	3/=	1/=	227/=
October	135/=	2/=	3/=	2/=	3/=	2/=	2/=	x	2/=	x	x	2/=	2/=	1/=	156/=
November	210/=	4/=	7/=	3/=	8/=	4/=	2/=	20/=	3/=	10/=	x	4/=	3/=	1/=	279/=
December	220/=	4/=	8/=	4/=	9/=	4/=	3/=	25/=	4/=	15/=	x	4/=	3/=	1/=	304/=
Total :	2240/=	43/=	71/=	37/=	72/=	41/=	30/=	85/=	32/=	95/=	25/=	36/=	34/=	12/=	2853/=

TABLE - 4.47.

**Itemwise monthly consumption expenditure of
"Self plus Bargadar plus Hired-Labour"
in Village 5 during 1976-77.**

(in Rupees)

Month	Cereals	Pulse	Fish	Vege- ta- bles	Oil	Salt & Spices	Sugar or Gur.	Fuel	Light	Cloth	Hou- sing	Inte- xi- cant.	Medi- cines	Educ- ation	Monthly Total
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16
January	210/=	4/=	8/=	4/=	9/=	3/=	3/=	20/=	3/=	X	X	4/=	4/=	2/=	274/=
February	205/=	4/=	7/=	4/=	9/=	3/=	3/=	X	3/=	X	10/=	4/=	3/=	1/=	255/=
March	180/=	3/=	6/=	3/=	7/=	3/=	2/=	X	3/=	X	8/=	4/=	3/=	1/=	223/=
April	170/=	3/=	5/=	3/=	6/=	3/=	2/=	X	2/=	X	X	3/=	3/=	1/=	201/=
May	165/=	3/=	4/=	2/=	5/=	2/=	2/=	X	2/=	X	X	3/=	2/=	1/=	191/=
June	155/=	3/=	3/=	2/=	4/=	2/=	1/=	X	2/=	X	X	2/=	2/=	1/=	177/=
July	155/=	4/=	4/=	3/=	4/=	3/=	2/=	20/=	3/=	25/=	X	3/=	3/=	1/=	230/=
August	150/=	4/=	4/=	3/=	4/=	3/=	2/=	X	3/=	X	X	3/=	3/=	2/=	181/=
September	140/=	3/=	3/=	2/=	3/=	2/=	2/=	X	2/=	35/=	X	3/=	2/=	1/=	198/=
October	125/=	3/=	2/=	1/=	3/=	2/=	1/=	X	2/=	X	X	2/=	2/=	1/=	144/=
November	195/=	4/=	7/=	3/=	8/=	3/=	2/=	15/=	3/=	10/=	X	4/=	3/=	2/=	259/=
December	210/=	4/=	9/=	4/=	9/=	4/=	3/=	20/=	3/=	15/=	X	4/=	4/=	2/=	291/=
Total :	2060/=	42/=	62/=	34/=	70/=	33/=	25/=	75/=	31/=	85/=	18/=	39/=	34/=	16/=	2624/=

TABLE - 4.48.

**Itemwise monthly consumption expenditure of
"Self plus Bargadar plus Hired Labour"
in Village 6 during 1976-77.**

(in Rupees)

Month	Cereals	Pulse	Fish	Vege- ta- bles	Oil	Salt & Spices	Sugar or Gur.	Fuel	Light	Cloth	Hou- sing	Inte- ri- cant	Medi- cines	Educ- ation	Monthly Total
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16
January	210/=	4/=	9/=	4/=	9/=	4/=	3/=	20/=	3/=	₪	₪	4/=	3/=	2/=	275/=
February	205/=	4/=	8/=	3/=	8/=	4/=	3/=	₪	3/=	₪	15/=	4/=	3/=	2/=	262/=
March	185/=	4/=	7/=	3/=	8/=	3/=	3/=	₪	3/=	₪	10/=	3/=	2/=	1/=	232/=
April	170/=	4/=	6/=	3/=	7/=	3/=	3/=	₪	2/=	₪	₪	3/=	2/=	1/=	204/=
May	165/=	4/=	5/=	3/=	6/=	3/=	2/=	₪	2/=	₪	₪	3/=	2/=	1/=	196/=
June	150/=	3/=	4/=	2/=	5/=	2/=	2/=	₪	2/=	₪	₪	2/=	2/=	1/=	175/=
July	150/=	4/=	5/=	3/=	5/=	3/=	3/=	20/=	3/=	25/=	₪	3/=	3/=	2/=	229/=
August	150/=	4/=	5/=	3/=	5/=	3/=	3/=	₪	3/=	₪	₪	3/=	3/=	2/=	184/=
September	140/=	3/=	4/=	2/=	4/=	2/=	2/=	₪	2/=	35/=	₪	2/=	2/=	1/=	199/=
October	135/=	3/=	3/=	2/=	3/=	2/=	2/=	₪	2/=	₪	₪	2/=	2/=	1/=	157/=
November	195/=	4/=	8/=	4/=	8/=	4/=	3/=	20/=	3/=	20/=	₪	4/=	3/=	2/=	276/=
December	210/=	4/=	9/=	4/=	10/=	4/=	3/=	25/=	3/=	20/=	₪	4/=	3/=	2/=	301/=
Total :	2065/=	45/=	73/=	36/=	78/=	37/=	32/=	85/=	31/=	100/=	25/=	37/=	30/=	18/=	2692/=

TABLE - 4.49.

Itemwise average monthly consumption expenditure
of "Self-cultivator" in sample villages during 1975-76.

(in Rupees)

Month	Cereals	Pulse	Fish	Vege- ta- bles	Oil	Salt & Spices	Sugar or Gur.	Fuel	Light	Cloth	Hou- sing	Into- xi- cant	Medi- cines	Educ- ation	Monthly Total
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16
January	194.16	3.00	6.83	3.67	6.83	3.50	2.00	2.83	2.83	x	x	3.67	2.16	1.16	232.64
February	194.16	3.00	5.33	3.34	5.67	3.00	1.83	2.33	1.83	x	10.83	3.00	1.83	1.16	237.31
March	161.67	3.00	4.16	2.50	5.33	2.67	1.83	2.00	1.83	x	7.50	2.67	1.83	1.16	198.15
April	156.67	3.00	3.33	2.17	4.33	2.50	1.50	1.83	1.33	x	x	2.33	1.83	1.16	181.98
May	150.83	3.00	2.67	1.84	3.83	2.17	1.50	1.67	1.33	x	x	2.16	1.67	1.16	173.83
June	140.00	2.83	2.33	1.50	3.00	1.83	1.50	1.50	1.33	x	x	1.83	1.50	1.16	160.31
July	149.16	3.00	3.00	2.17	3.50	2.33	1.83	2.00	1.83	19.16	x	2.33	2.00	1.16	193.47
August	151.67	3.00	3.67	2.67	4.33	2.83	2.16	2.33	2.16	x	x	3.00	2.00	1.16	180.98
September	135.00	2.83	2.50	1.83	2.83	1.83	1.16	1.33	1.00	26.67	x	2.00	1.50	1.16	143.14
October	125.83	2.83	2.00	1.00	2.33	1.83	1.00	1.33	1.00	x	x	1.33	1.50	1.16	143.14
November	189.16	3.00	6.16	3.33	7.00	3.83	2.16	3.00	2.83	13.33	x	3.83	2.33	1.16	241.12
December	194.16	3.00	7.34	3.83	8.00	4.00	2.50	3.33	2.83	14.33	x	3.83	2.33	1.16	250.64
Total :	1942.47	35.49	49.32	29.35	56.98	32.32	20.97	25.48	22.13	73.49	18.33	31.08	22.43	13.92	2374.71

TABLE - 4.50.

Itemwise average monthly consumption expenditure of "Bargadar"
in sample villages during 1975-76.

(in Rupees)

Month	Cereals	Pulse	Fish	Vege- -ta- -bles	Oil	Salt & Spices	Sugar or Gur.	Fuel	Light	Cloth	Hou- -sing	Inte- -xi- -cant	Medi- -cines	Educ- -ation	Monthly Total
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16
January	170.00	2.33	4.00	3.00	5.83	2.83	2.00	2.00	2.00	x	x	2.67	1.67	1.00	199.83
February	165.83	2.33	3.16	2.33	4.83	2.16	1.16	1.50	1.83	x	8.33	2.50	1.33	1.00	198.29
March	143.33	2.00	3.00	1.67	3.83	1.83	1.00	1.00	1.16	x	4.16	1.83	1.16	1.00	166.97
April	139.16	2.00	2.50	2.00	3.00	1.83	1.00	1.00	1.00	x	x	1.67	1.00	1.00	157.16
May	130.00	2.00	2.33	1.83	3.00	1.83	1.00	1.00	1.00	x	x	1.67	1.00	1.00	147.66
June	120.83	2.00	1.83	1.16	2.16	1.16	1.00	1.00	1.00	x	x	1.00	1.00	1.00	135.14
July	^{125.00} 120.83	2.00	2.83	2.00	3.00	1.83	1.50	1.50	1.50	13.33	x	1.83	1.50	1.00	158.82
August	124.16	2.00	3.00	2.16	3.16	2.16	2.00	1.83	1.83	x	x	2.00	1.83	1.00	147.13
September	103.33	2.00	2.00	1.16	2.16	1.83	1.00	1.00	1.83	22.50	x	1.16	1.00	1.00	141.47
October	96.67	2.00	1.67	1.00	1.83	1.00	1.00	1.00	1.00	x	x	1.00	1.00	1.00	110.17
November	165.00	2.83	4.00	2.83	5.16	2.83	2.00	2.00	2.00	10.83	x	2.83	1.83	1.00	204.64
December	170.00	3.00	4.16	3.00	6.16	2.83	2.00	2.00	2.00	11.67	x	2.83	1.83	1.00	212.48
Total	1653.31	26.99	34.48	24.14	44.12	23.62	^{16.66} 16.83	16.83	17.65	58.33	12.49	22.99	16.15	12.00	1979.76

TABLE - 4.51.

Itemwise average monthly consumption expenditure of "Bargadar plus Hired Labours" in sample villages during 1975-76.

(in Rupees)

Month	Cereals	Pulse	Fish	Vege- table bles	oil	Salt & Spices	Sugar or Gur.	Fuel	Light	Cloth	Hou- sing	Ente- ri- cant	Medi- cines	Educ- ation	Monthly Total
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16
January	181.67	3.00	4.82	3.33	6.33	2.83	2.33	2.33	2.16	x	x	2.67	2.50	1.00	214.98
February	178.33	3.00	4.50	3.00	5.83	2.50	1.67	1.23	1.83	x	8.00	2.50	1.83	1.00	215.82
March	158.33	3.00	3.83	2.83	4.83	2.33	1.67	1.67	1.67	x	8.00	2.16	1.67	1.00	192.99
April	153.33	3.00	3.33	2.33	4.67	2.00	1.50	1.50	1.50	x	x	1.50	1.33	1.00	176.99
May	138.33	2.50	2.83	2.00	3.83	1.83	1.33	1.50	1.50	x	x	1.67	1.33	1.00	159.65
June	135.00	2.33	2.33	2.00	3.00	1.83	1.00	1.00	1.00	x	x	1.50	1.00	1.00	152.99
July	135.00	3.00	3.16	2.67	3.83	2.50	1.83	1.83	3.83	18.33	x	2.16	1.83	1.00	178.97
August	135.83	3.00	3.50	2.67	4.00	2.67	2.00	1.83	2.00	x	x	2.33	2.16	1.00	162.99
September	121.67	2.50	2.50	1.83	3.00	2.00	1.50	1.33	1.50	31.67	x	1.50	1.33	1.00	173.33
October	115.00	2.33	2.00	1.33	2.00	1.33	1.00	1.00	1.00	x	x	1.50	1.00	1.00	130.49
November	173.33	3.00	4.16	3.00	5.50	2.50	2.00	2.00	2.00	11.67	x	2.83	2.33	1.00	215.32
December	181.67	3.00	5.00	3.33	6.50	2.83	2.33	2.33	2.16	15.83	x	2.83	2.67	1.00	231.48
Total :	1807.49	33.66	41.97	30.32	53.32	27.15	20.16	20.15	20.15	77.50	16.00	25.15	20.98	12.00	2206.00

TABLE - 4.52.

Itemwise average monthly consumption expenditure of "Self plus Bargadar plus Hired Labour" in sample Villages during 1975-76.

(in Rupees)

Month	Cereals	Pulse	Fish	Vege- ta- bles	Oil	Salt & Spices	Sugar or Gur	Fuel	Light	Cloth	Hou- sing	Into- xi- cant	Medi- cines	Educa- tion	Monthly Total
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16
January	210.00	3.67	7.67	4.50	8.50	4.00	3.00	17.33	3.16	x		3.33	2.33	1.50	269.99
February	210.00	3.67	7.33	4.00	7.50	3.67	2.67	x	2.33	x	11.67	3.67	2.67	1.33	261.01
March	195.83	3.16	6.16	3.50	6.83	2.83	2.33	x	2.33	x	11.33	2.83	2.16	1.33	240.62
April	183.33	3.16	5.67	3.33	5.67	2.83	2.16	x	2.16	x	x	2.83	2.16	1.33	214.63
May	170.83	3.16	4.83	3.16	4.83	2.83	2.00	x	2.00	x	x	2.67	2.16	1.33	199.80
June	157.50	2.83	4.00	2.33	3.83	2.16	1.50	x	1.33	x	x	2.00	2.16	1.33	181.47
July	166.67	3.16	4.67	3.16	4.33	3.33	2.33	10.50	2.16	25.83	x	3.00	2.50	1.33	238.97
August	172.50	3.33	5.16	3.83	4.67	3.33	2.67	x	2.67	x	x	3.00	2.67	1.50	205.83
September	151.67	3.16	3.50	2.83	3.33	2.16	2.16	x	2.33	39.16	x	2.16	2.16	1.33	215.95
October	137.50	3.00	3.00	2.00	2.67	2.16	1.50	x	1.67	x	x	2.00	2.16	1.33	158.99
November	203.33	3.67	7.50	3.83	7.50	3.83	2.33	16.50	2.33	14.16	x	3.67	3.16	1.67	273.98
December	210.00	3.83	9.16	4.50	8.83	4.16	3.00	17.33	3.16	17.50	x	3.83	3.16	1.83	290.29
Total	2169.16	39.80	68.65	40.97	68.49	37.29	27.65	67.66	29.13	96.65	23.00	35.49	29.95	17.14	2751.03

X-axis represents months
 Y- " " expenditure in Rs/-

140/A

I = Bargadar
 II = Bargadar plus hired labour
 III = Self-cultivator
 IV = Self plus Bargadar plus hired labour.

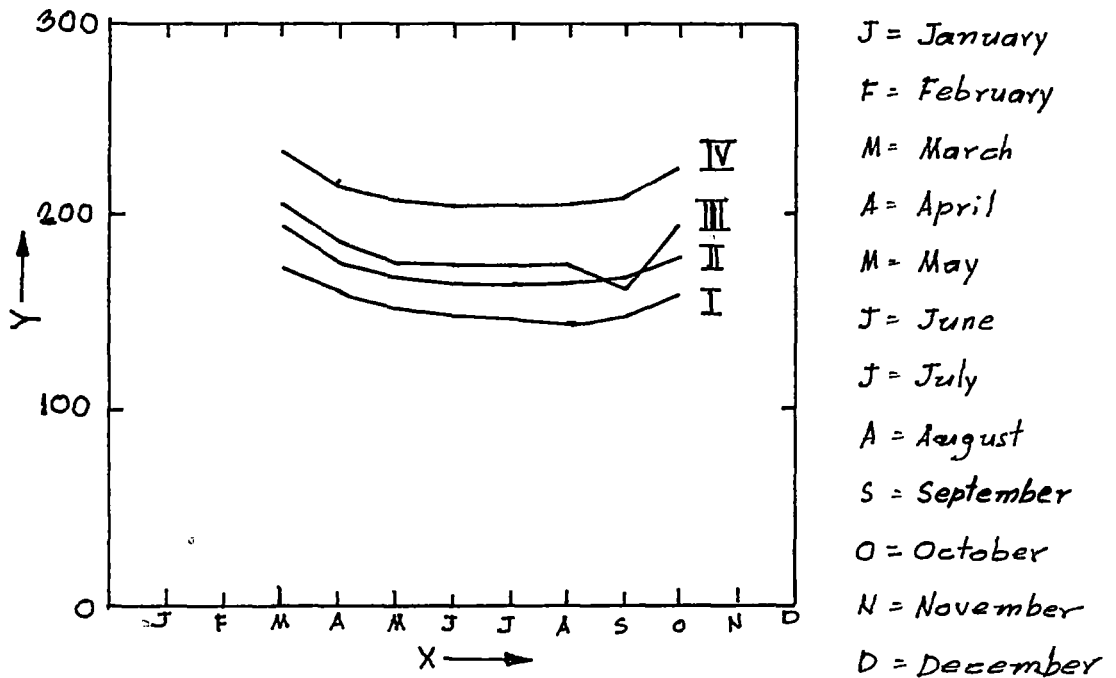


FIG. 4.1. GRAPH SHOWING TRENDS IN CONSUMPTION OF DIFFERENT CLASSES OF FARMERS IN SAMPLE VILLAGES DURING 1975-'76. (Based on 4 months moving average).

TABLE - 4.53.

Itemwise average monthly consumption expenditure of "Self-Cultivator"
in sample Villages during 1966-77.

(in Rupees)

Month	Cereals	Pulse	Fish	Vege- ta- bles	Oil	Salt & Spices	Sugar or Gur.	Fuel	Light	Cloth	Hou- sing	Inte- xi- cant	Medi- cines	Educ- ation	Monthly Total
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16
January	196.67	3.67	7.33	3.50	7.33	3.67	2.33	3.00	2.83	x	x	3.33	2.50	1.16	237.82
February	194.16	3.16	6.33	3.16	6.33	3.33	2.16	2.50	2.50	x	10.50	3.00	2.00	1.16	240.29
March	176.67	2.83	5.50	2.67	5.50	2.83	2.00	2.33	2.16	x	8.16	3.00	1.83	1.16	216.64
April	162.50	2.83	4.67	2.16	4.67	2.67	1.67	2.00	1.83	x	x	2.67	1.83	1.16	190.66
May	156.67	2.83	3.33	2.00	3.33	2.33	1.67	1.83	1.67	x	x	2.16	1.83	1.16	181.81
June	143.33	2.67	2.67	1.50	3.16	1.83	1.16	1.50	1.50	x	x	2.00	1.67	1.16	164.15
July	156.67	3.00	3.67	2.50	4.00	2.83	2.16	2.83	2.50	20.83	x	3.00	2.50	1.16	207.15
August	157.50	3.50	3.83	2.67	4.33	2.83	2.50	2.50	2.50	x	x	3.00	2.50	1.16	188.82
September	137.50	2.67	2.16	1.50	2.83	1.83	1.67	1.67	1.50	30.00	x	1.83	1.67	1.16	187.99
October	128.33	2.67	1.83	1.50	2.33	1.67	1.16	1.16	1.16	x	x	1.67	1.33	1.16	145.97
November	192.50	3.50	6.83	3.50	7.33	3.83	2.33	3.33	2.83	14.16	x	3.83	3.00	1.16	248.23
December	197.50	3.67	7.67	3.83	8.00	4.00	2.50	3.50	2.83	15.83	x	3.83	3.00	1.16	257.32
Total :	2000.00	37.00	56.32	30.49	59.64	33.75	23.31	27.65	25.81	80.82	18.66	33.82	25.66	13.92	2466.85

TABLE - 4.54.

Itemwise average monthly consumption expenditure of "Bargadar"
in sample Villages during 1976-77.

(in Rupees)

Month	Cereals	Pulse	Fish	Vege- -ta- bles	Oil	Salt & Spices	Sugar or Gur.	Fuel	Light	Cloth	Hou- -sing	Into- -xi- -cant	Medi- -cines	Educ- -ation	Monthly Total
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16
January	176.67	2.83	4.83	3.33	6.16	3.00	2.33	2.67	2.33	x	x	2.83	1.83	1.00	209.81
February	172.50	2.83	4.00	2.83	5.33	2.50	2.00	2.00	2.00	x	8.00	2.67	1.67	1.00	209.33
March	150.00	2.83	3.16	2.67	4.83	2.16	1.83	2.00	1.83	x	6.33	2.50	1.33	1.00	182.47
April	145.83	2.67	2.83	2.00	4.00	1.83	1.33	1.33	1.50	x	x	2.00	1.33	1.00	167.65
May	137.50	2.00	2.50	2.00	3.16	1.83	1.00	1.00	1.00	x	x	1.83	1.16	1.00	155.98
June	130.00	2.00	1.83	1.33	2.33	1.16	1.00	1.00	1.00	x	x	1.16	1.00	1.00	144.81
July	130.83	2.83	2.83	2.16	3.16	2.00	2.00	2.00	2.00	15.83	x	2.00	1.83	1.00	170.47
August	131.67	3.16	3.00	2.33	3.16	2.16	2.00	2.16	2.00	x	x	2.33	2.00	1.00	156.97
September	115.83	2.16	2.00	2.00	2.16	1.33	1.00	1.46	1.00	26.67	x	1.67	1.00	1.00	158.98
October	105.83	2.00	1.83	1.00	1.83	1.00	1.00	1.00	1.00	x	x	1.00	1.00	1.00	119.49
November	170.00	3.33	4.16	2.83	5.67	2.50	2.00	2.00	2.00	10.83	x	2.83	2.00	1.00	211.15
December	176.67	3.33	5.16	3.33	6.67	3.00	2.50	2.67	2.33	12.50	x	2.83	2.00	1.00	223.99
Total :	1743.33	31.97	38.13	27.81	48.46	24.47	19.99	20.99	19.99	65.83	14.33	25.65	18.15	12.00	2111.10

TABLE - 4.55.

Itemwise average monthly consumption expenditure of "Bargadar plus Hired Labour" in sample Village during 1976-77.

(in Rupees)

Month	Cereals	Pulse	Fish	Vege- ta- bles	Oil	Salt & Spices	Sugar or Gur.	Fuel	Light	Cloth	Hou- sing	Inte- xi- cant	Medi- cines	Educa- tion	Monthly Total
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16
January	186.67	3.33	5.33	3.33	6.83	2.83	2.16	2.67	2.16		x	2.83	2.67	1.00	221.81
February	182.50	3.00	5.00	3.16	6.50	2.67	2.16	2.33	2.00	x	9.00	2.67	2.16	1.00	224.15
March	165.00	3.00	4.83	3.16	5.67	2.33	2.00	2.16	2.00	x	8.33	2.67	2.00	1.00	205.15
April	157.50	3.00	4.00	2.67	5.33	2.16	1.50	1.50	2.67	x	x	2.50	1.67	1.00	184.50
May	142.50	2.67	3.33	2.16	4.50	2.00	1.33	1.33	1.50	x	x	1.83	1.33	1.00	165.48
June	139.16	2.16	2.50	2.00	3.33	1.83	1.16	1.00	1.00	x	x	1.50	1.00	1.00	157.64
July	138.33	3.00	3.33	3.00	4.00	2.67	2.00	2.00	2.00	21.67	x	2.50	2.00	1.00	187.50
August	139.16	3.67	3.33	3.00	4.00	2.16	2.00	2.00	2.00	x	x	2.50	2.16	1.00	166.98
September	127.50	2.50	2.67	2.00	2.83	1.83	1.16	1.00	1.16	35.00	x	1.83	1.33	1.00	181.81
October	116.67	2.16	2.00	1.67	2.00	1.50	1.00	1.00	1.00	x	x	1.50	1.00	1.00	132.50
November	177.50	4.00	4.83	3.00	5.50	2.67	2.00	2.16	2.16	12.50	x	2.83	2.50	1.00	222.15
December	186.67	4.00	5.50	3.50	7.00	2.83	2.16	2.83	2.16	15.00	x	2.83	2.83	1.00	238.81
Total :	1859.16	36.49	46.15	32.65	57.49	27.48	20.63	21.98	20.81	84.17	17.33	27.99	22.65	12.00	2286.98

TABLE - 4.56

Itemwise average monthly consumption expenditure of "Self plus Bargadar plus Hired Labour" in sample Villages during 1976-77.

(in Rupees)

Month	Cereals	Pulse	Fish	Vege- ta- bles	Oil	Salt & Spices	Sugar or Gur.	Fuel	Light	Cloth	Hou- sing	Info- ri- cant	Medi- cines	Educ- ation	Monthly Total
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16
January	215.00	4.00	8.83	4.67	9.00	4.00	3.16	18.33	3.16	x	x	3.83	3.16	1.67	278.81
February	213.33	3.83	8.00	4.33	8.00	3.67	3.16	x	3.00	x	18.33	3.67	3.00	1.50	268.82
March	201.67	3.67	6.83	3.83	7.33	3.33	2.83	x	2.83	x	10.50	3.16	2.67	1.33	249.98
April	189.16	3.67	6.16	3.67	6.16	3.16	2.67	x	2.33	x	x	3.00	2.67	1.33	223.98
May	178.33	3.33	5.33	3.33	5.33	2.83	2.16	x	2.16	x	x	2.83	2.33	1.33	209.29
June	161.67	3.16	4.50	2.67	4.33	2.16	2.00	x	2.00	x	x	2.00	2.16	1.33	187.98
July	168.33	4.00	5.33	3.67	5.00	3.33	3.00	17.50	3.00	27.50	x	3.00	3.00	1.50	248.16
August	174.16	4.00	5.33	3.67	5.00	3.33	3.33	x	3.16	x	x	3.00	3.16	1.67	209.81
September	156.67	3.16	4.00	2.83	4.00	2.50	2.16	x	2.16	44.16	x	2.50	2.33	1.33	227.80
October	140.83	5.00	3.16	2.00	3.33	2.16	2.00	x	2.00	x	x	2.00	2.16	1.33	163.97
November	205.83	4.00	8.00	3.16	8.00	3.33	2.50	18.33	3.00	15.00	x	3.67	3.33	1.67	280.32
December	215.00	4.00	9.50	4.67	9.50	4.16	3.16	21.07	3.33	19.16	x	3.83	3.50	1.67	303.15
Total :	2219.98	43.82	74.97	42.50	74.98	38.46	32.13	75.83	32.13	105.82	29.33	36.49	33.47	17.66	2852.07

[X - axis represents months.
 Y - " " " expenditure in Rs/-]

144/A

I = Bargadar
 II = Bargadar plus hired labour.
 III = Self-cultivator.
 IV = Self plus Bargadar plus hired labour.

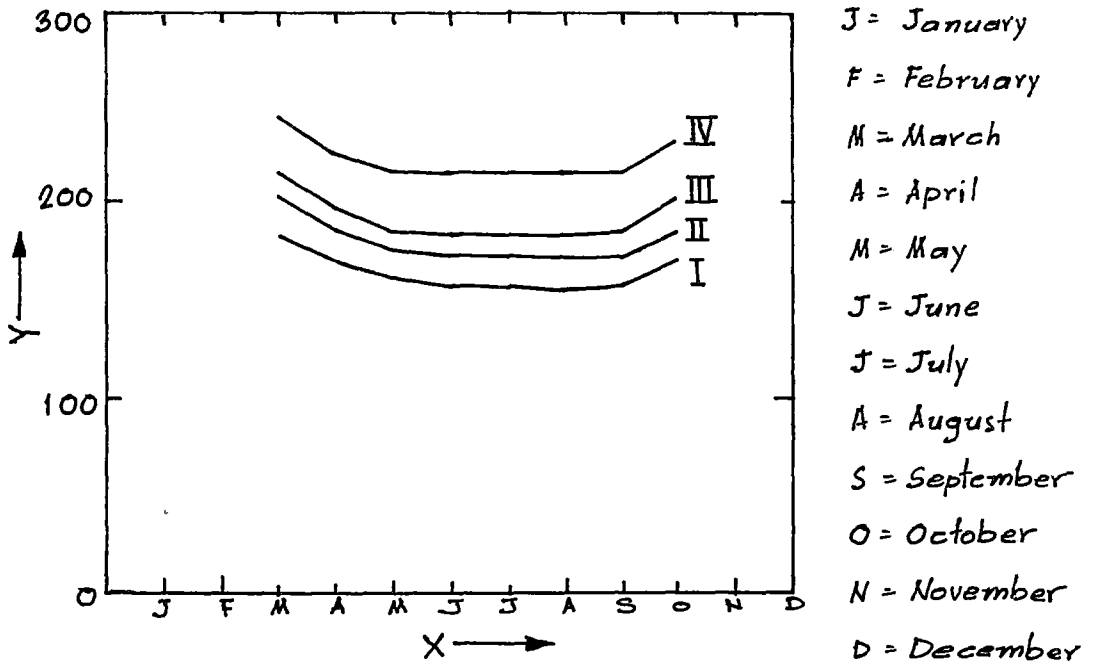


FIG. 4.2. GRAPH SHOWING TRENDS IN CONSUMPTION OF DIFFERENT CLASSES OF FARMERS IN SAMPLE VILLAGES DURING 1976-'77.
 (Based on 4 months moving average)

4.3. Observations :

On the basis of the statistical tables and above discussions, some of the basic features of consumption pattern of different classes of farmers in sample villages are indicated below :

- 1) The standard of living of the majority of farmers in sample villages is very low. Most of them do not get even the basic requirements of food, clothing and housing, not to speak of comforts and luxuries. It is found that clothing is a luxury for many and even in bitter cold, majority of them do not wear enough clothes. The extent of their annual expenditure on food, clothing, housing etc. as shown in tables 4.1 - 4.48 may reveal the true picture.
- 2) It is found that most of the village houses are made of simple structures with indigenous local construction materials and with mostly unskilled labour. In sample villages, it is found that in many cases, six to seven persons live in one-roomed, ill-ventilated mud huts.
- 3) The expenditure on food stuffs which includes not only foodgrains but also pulses, vegetables, fish, oil, sugar, etc. accounts for 91% to 93.3% in sample villages. The expenditure on non-food items accounts for 6.7% to 9.5% in villages under study. Tables 4.57 - 4.64 give a picture of the percentage of expenditure on food and non-food items in sample villages during the period under study :

**Percentage Expenditure on Food and other Articles
of Different Classes of Farmers in Cample Villages
during 1975-76 and 1976-77.**

TABLE - 4.57.

1975-76.

" BARGADAR "

Villages	Total Expen- diture on food (in Rupees)	Percentage Expenditure.	Total Expen- diture on others (in Rupees)	Percentage Expenditure
V ₁	1932	93.8	138	6.7
V ₂	1618	93.1	119	6.9
V ₃	1955	93.1	144	6.9
V ₄	1899	93.0	142	7.0
V ₅	1840	92.7	145	7.3
V ₆	1807	92.3	150	7.7

TABLE - 4.58.

" BARGADAR PLUS HIRED LABOUR "

Village	Total Expenditure on food (in Rupees)	Percentage Expenditure.	Total Expenditure on others (in Rupees)	Percentage Expenditure.
V ₁	2158	92.5	173	7.5
V ₂	1790	92.1	153	7.9
V ₃	2160	92.7	168	7.3
V ₄	2136	92.1	183	7.9
V ₅	1986	91.9	174	8.1
V ₆	1973	91.5	181	8.5

TABLE - 4.59.

" SELF-CULTIVATION "

Village	Total Expenditure on food (in Rupees)	Percentage Expenditure.	Total Expenditure on others (in Rupees)	Percentage Expenditure.
V ₁	2450	92.6	195	7.4
V ₂	1897	93.2	139	6.8
V ₃	2364	91.5	218	8.5
V ₄	2205	92.8	171	7.2
V ₅	2100	92.3	175	7.7
V ₆	2135	91.6	196	8.4

TABLE - 4.60.

" SELF PLUS BARGADAR PLUS HIRED LABOUR "

Village	Total Expenditure on food (in Rupees)	Percentage Expenditure.	Total Expenditure on others (in Rupees)	Percentage Expenditure.
V ₁	2835	90.6	292	9.4
V ₂	2517	91.4	234	8.6
V ₃	2552	91.6	231	8.4
V ₄	2558	92.4	210	7.6
V ₅	2900	91.8	203	8.2
V ₆	2357	91.5	218	8.5

TABLE - 4.61.

1976-77

" BARGADAR "

Village	Total Expenditure on food (in Rupees)	Percentage Expenditure.	Total Expenditure on others (in Rupees)	Percentage Expenditure.
V ₁	2083	93.3	149	6.7
V ₂	1755	92.7	137	7.3
V ₃	2041	92.6	161	7.4
V ₄	2003	92.5	161	7.5
V ₅	1927	92.4	157	7.6
V ₆	1923	91.8	170	8.2

TABLE - 4.62.

" BARGADAR PLUS HIRED LABOUR "

Village	Total Expenditure on food (in Rupees)	Percentage Expenditure.	Total Expenditure on others (in Rupees)	Percentage Expenditure.
V ₁	2217	92.2	187	7.8
V ₂	1863	91.6	169	8.4
V ₃	2235	92.7	176	7.3
V ₄	2199	91.8	196	8.2
V ₅	2042	91.5	189	8.5
V ₆	2060	91.4	193	8.6

TABLE - 4.63.

" SELF-CULTIVATOR "

Village	Total Expenditure on food (in Rupees)	Percentage Expenditure	Total Expenditure on others (in Rupees)	Percentage Expenditure.
V ₁	2565	92.0	220	8.0
V ₂	1975	92.8	151	7.2
V ₃	2441	91.2	235	8.8
V ₄	2263	92.2	191	7.8
V ₅	2208	92.2	185	7.8
V ₆	2158	91.0	213	9.0

TABLE - 4.64.

" SELF PLUS BARGADAR PLUS HIRED LABOUR "

Village	Total Expenditure on food (in Rupees)	Percentage Expenditure.	Total Expenditure on others (in Rupees)	Percentage Expenditure
V ₁	2917	90.5	305	9.5
V ₂	2577	91.1	250	8.9
V ₃	2650	91.6	243	8.4
V ₄	2619	91.8	234	8.2
V ₅	2401	91.5	223	8.5
V ₆	2451	91.0	241	9.0

The tables bring out the significant fact that the major portion of the expenditure is on food-items.

Tables 4.65 and 4.66 show the percentage of expenditure on food and others by the farmers of different classes in sample villages calculated on an average basis :

**PERCENTAGE EXPENDITURE (AVERAGE) ON FOOD AND
OTHER ARTICLES OF DIFFERENT CLASSES OF FARMERS
IN SAMPLE VILLAGES DURING 1975-76 AND 1976-77**

TABLE - 4.65.

1975-76.

Sl. No.	Class	Total Expenditure on food (in Rupees)	Percentage Expenditure.	Total Expenditure on others (in Rupees)	Percentage Expenditure
1.	Bargadar	1840	92.9	140	7.1
2.	Bargadar plus Hired Labour.	2034	92.2	172	7.8
3.	Self-cultivator.	2192	92.2	182	7.8
4.	Self plus Bargadar plus Hired Labour.	2520	91.6	231	8.4

TABLE - 4.66.

1976-77.

Sl. No.	Class	Total Expenditure on food (in Rupees)	Percentage Expenditure	Total Expenditure on others (in Rupees)	Percentage Expenditure
1.	Bargadar	1955	92.6	156	7.4
2.	Bargadar plus Hired Labour.	2102	91.9	185	8.1
3.	Self-cultivator.	2268	91.9	199	8.1
4.	Self plus Bargadar plus Hired Labour.	2603	91.3	249	8.7

CHAPTER - V.

COST OF CULTIVATION OF FARM-FAMILIES --- GROUP-WISE

CHAPTER - V.

COST OF CULTIVATION OF FARM-FAMILIES GROUP-WISE

5.1. Introduction

The present chapter is designed to calculate the cost of cultivation of different crops produced by the sample farm-families during 1975-76 and 1976-77 including the cost of cultivation of high-yielding varieties of seeds.

In analysing the cost of production¹ of different farm families in different villages under study, one may like to point out the following points which appear to be ^{of} great economic significance. The string of poverty and technological backwardness bind the farmers together and throw up certain common problems. Firstly, the technique of cultivation is almost the same in different villages under study. The labour-capital ^{ratio} rates is quite high in the agricultural operations. Unskilled labour is relatively cheaper. The farmers prefer labour intensive technique of production. The present cultivators are not able to purchase or maintain implements or power-propelled machines.

¹ Cost of production means cost of cultivation.

The implements used in ploughing, levelling, water lifting, crop-cutting, winnowing etc. have remained primitive. The use of fertilisers, superior varieties of seeds, crop-protectives and better breeds of cattle seldom becomes an economic proposition for the resourceless farmers. Secondly, cost of production includes only production cost, not transport cost or developmental cost. Since the quantity produced by a farm-family is small, they generally consume almost all they produce. They are left with very small surplus to sell in the market. They resort to frequent transactions on a small scale. Since the scale of transactions is small, human portorage perform transport services. So the transport cost is either zero or very small in case it is positive. It appears that since capital is lacking, the farmers can hardly think of long-term investments in field development which may yield return after a long time. Thirdly, relatively a small proportion of the village farmers employ hired labour. The work is done by themselves and their family members or relatives who live in the same family. In this connection, it may be mentioned that quite a substantial proportion of each family energy is consumed in fetching wood, water, fodder, manure and food grains and thatching and house repairing. Fourthly, the farmers generally use seeds of very poor quality, either because the special quality seeds kept for sowing purposes are consumed away during the off-seasons or because good seeds

deteriorate through bad storage. Most of the farmers do not have the means to purchase good quality seeds. Fifthly, increase in production is possible only if proper and adequate manures are used. The necessity to use manures in the villages under study is all the more important since soils are reported to be exhausted because of continuous cultivation. To revitalise and to utilise fallow lands, the use of manure is urgently called for. But in the villages under study, the use of both farm-yard manure and chemical fertiliser is extremely inadequate. Cowdung which is used as manure is reported to be deficient in nitrogen substances. Sixthly, efforts to bring permanent improvements in land appear to be almost absent in the villages under study. There are very little proper fencing, no field embankments and very little satisfactory drainage system. This results in soil-erosion and water-logging, which cause considerable damage to crops. Lastly, as the majority of the people consist of peasants with conservative outlook, closed family economy and an antiquated cultural background, the supply of entrepreneurial ability is extremely limited.

5.2. Methodology

Sample farm-families have been grouped under the following groups in relation to their landholding in acres :

(i) 0.1 - 2.5 ; (ii) 2.6 - 5.00 ; (iii) 5.1 - 7.5 ;
 (iv) 7.6 - 10.00 ; and (v) 10.1 and above.

Then cost of cultivation of each crop produced by the farm-families is estimated during 1975-76 and 1976-77. Cost of cultivation of high-yielding varieties of seeds also has been calculated during 1975-76 and 1976-77.

5.3 Cost of Cultivation of Different Crops

5.3.1 Aman Paddy

Aman is the main crop of all the villages under study. Its cultivation begins in the month of May and seeds are sown in the month of July. At that time some of the lands remain under jute and aus. Aus and particularly jute are completely harvested in the month of July and August. Aman paddy is planted in these lands in the month of September. Aman is harvested in the month of November and December.

In the villages --- Amaldighi, Dhantala West and Chongrabandha --- there are some low lands. These lands remain under deep water during the rainy seasons. For this reason, in these lands, a kind of aman, known as 'batai' or 'landa', is planted in the month of April. Neither fertiliser is used nor 'nirani' is done in these lands. This crop is harvested in the month of November and December. No other crop can be raised in these low lands. Of these three villages, 20% of the cultivable lands are low lands. These lands yield only one crop.

In the cultivation of aman paddy, the farmers who appear to be financially better off, use bone dust -- five to six Kgs. in each bigha -- along with cowdung. Some of the owners of more than 10 acres of land use 8 to 10 Kgs. of bone dust per bigha. Bonedust is used at the time of aman cultivation only in the lands producing only aman and 'jamira aus'. In the lands where aman is grown after the cultivation of jute, bonedust is not used along with cowdung.

There is a difference in the aman yield per acre between the small farmers and the big farmers. But in the case of aman, the difference is not so pronounced as in case of other crops. The main reason for this is that, aman is grown in comparatively more fertile lands.

5.3.2 1975-76.

The cost of production of aman includes expenditures on tilling, seed, fertiliser, sowing, 'nirani', cutting and thrashing and medicine. In 1975-76, the rate of tilling was Rs.18/= per acre, seed Rs.1.50 per Kg., one cart-load of cowdung Rs.10/=, bonedust Re.1/= a Kg. and labour Rs.3/= each. From the Table (5.1) one may find that the total expenditure per acre is the maximum Rs.347/= and the minimum Rs.269.50 in respect of owners of land from 0.1 - 2.5 acres. The cost of expenditure on manure is comparatively less. No medicine is used to protect the crop against insects in any village. It should be noted here that in case of the owners of less than 5.00 acres of land, the

agricultural operations are done by the owner of the farm with assistance from some of the family incumbents. They do not engage any hired labourers. In order to show the total cost per acre, we have added in the Table, the amount that would have to be paid to the labourers had the labourers been engaged. But actually they themselves perform all these duties. From all these, one may know, the poor investment capacity of these farmers.

Those who own land from 2.6-5 acres, spend a little more per acre. Their maximum expenditure per acre is Rs.370/= and the minimum is Rs.319/= (see Table 5.2). They have spent a little more on manure and 'nirani' in comparison to the previous group. But the difference in expenditure in these two items is not appreciable. They have also spent nothing on medicine to protect the crop against insects. On enquiry, it is known that they use ash as medicine against insects.

The cost of production per acre varies from Rs.385/= to Rs.324/= in case of those who possess 5.1 - 7.5 acres of land. The Table (5.3) shows that they have used little more manures than the previous group. It is observed that they have used bonedust along with cowdung. It is seen from the Table that, in respect of this group the farmers of all the villages, excepting V₂ and V₃, use medicine, though in small quantity to protect the crop against insects. The expenditure on other items are similar to those of the previous two groups. About 60% of the agricultural operations are done by the farmer themselves and for the remaining 40% they hire labourers.

Those who possess 7.6 - 10 acres of land, spend maximum Rs.427/= per acre, the minimum being Rs.354/=. This rise in cost per acre is due to the fact that they have spent more on fertilizer and medicine in comparison to the previous group. In case of this group, it is observed that the farmers of all the villages have used medicine. The nature of expenditure on other items does not vary appreciably with that of the previous group. The farmers of this group perform 40% of the agricultural operations themselves for the remaining 60% work, they use hired labourers.

Those who possess more than 10 acres of land, for them maximum cost per acre is Rs.488/= and the minimum Rs.383/=. The rise in cost of production is due to the fact that they have used more quantity of manures compared to the previous group. They have also used comparatively more medicine to protect the crop produced against insects. For agricultural operations, they use hired labourers. They themselves perform the supervisory works.

5.3.3 1976-77.

In comparison to 1975-76, the cost per acre in 1976-77, has increased in case of all the groups. This general rise in cost is due to the rise in general price level. In 1976-77, the rate of tilling has increased from Rs.18/= per acre to Rs.21/= per acre. Seed from Rs.1.50 per Kg. to Rs.2/= per Kg., one cart-load of cowdung from Rs.10/= to Rs.12/=, bonedust from Re.1/= per Kg. to Rs.1.50 per Kg. and labour from Rs.3/= each to Rs.4/=

each. From the Table (5.6) it is seen that in 1976-77, those who possess 0.1 - 2.5 acres of land, their maximum expenditure per acre is Rs.423/= and the minimum Rs.330/=. The corresponding figures for 1975-76 were Rs.347/= and Rs.269.50 respectively. The farmers of this group appear not to apply necessary doses of manures. In 1976-77, due to the rise in general price level, they appear to have been compelled to reduce further their expenditure on manures. It only highlights the fact that the financial capacity of this group of farmers has been subject to restraints.

Those who possess 2.6 - 5 acres of land, spend maximum Rs.444/= and minimum Rs.381/= per acre in 1976-77. The corresponding figures for 1975-76 were Rs.370/= and Rs.319/= respectively. The rise in cost in 1976-77 in comparison to 1975-76 is attributed to the general rise in price level. This group has also been adversely affected by the rise in prices. The farmers of this group have also used less of manures in comparison to the previous year. Thus it is found that the small farmers are placed in a tight corner due to the rise in prices. The rise in prices has made a cut in the quantity of fertilisers used per acre unavoidable.

Those who possess 5.1 - 7.5 acres of land, their maximum expenditure per acre is Rs.450/= and the minimum Rs.387/= in 1976-77. The corresponding figures for 1975-76 were Rs.385/= and Rs.324/= respectively. They are also affected by the price rise. As the scope of curtailing expenditure on other items is limited, they appear to have found it easy to curtail expenditure on manures simply by using less manures per acre. In 1975-76, the farmers of this group, used some medicine to protect the crop against insects. But this year, they have not used any medicine as the cost per acre rises with the rise in the prices of all items.

Those who possess 7.6 - 10 acres of land, spend maximum Rs.498/= and minimum Rs.408/= per acre in 1976-77. The corresponding figures for 1975-76 were Rs.427/= and Rs.354/= respectively. The farmers of this group have also used less quantity of manures compared to the previous year. But in this year also they have used some medicine as they did in 1975-76.

Those who possess more than 10 acres of land, spend maximum Rs.556/= and minimum Rs.420/= per acre in 1976-77. The corresponding figures for 1975-76 were Rs.488/= and Rs.383/= respectively. It seems from the Table (5.10) that they as such are not so much affected by the rise in prices. They have used the same quantity of manures per acre in 1976-77 as they did in 1975-76.

TABLE - 5.1.

Cost per acre -- Aman Paddy -- of farmers with holding from 0.1 - 2.5 acres, 1975-76.

Village	Tilling		Seed		Ferti- -li- -ser	Sowing and Seeds bed		Nirani **		Cutting and Thrashing		Medicine	Cost
	No. of times done.	Expend- -iture in Rupees	Quantity in Kg.	Money value	Money value	No. of labour em- plo- yed.	Wages paid in Rupees	No. of labour em- plo- yed.	Wages paid in Rupees	No. of labour em- plo- yed.	Wages paid in Rupees	In Rupees	Per acre in Rupees *
		Rs.		Rs.	Rs.		Rs.		Rs.		Rs.	Rs.	Rs.
V ₁	6	108/=	30 Kg.	45.00	50/=	15	45/=	15	45/=	18	54/=	x	347.00
V ₂	4	72/=	27 Kg.	40.50	40/=	12	36/=	12	36/=	15	45/=	x	269.50
V ₃	5	90/=	27 Kg.	40.50	40/=	18	54/=	15	45/=	15	45/=	x	314.50
V ₄	5	90/=	30 Kg.	45.00	45/=	18	54/=	15	45/=	15	45/=	x	324.00
V ₅	5	90/=	30 Kg.	45.00	50/=	18	54/=	15	45/=	18	54/=	x	338.00
V ₆	5	90/=	30 Kg.	45.00	50/=	18	54/=	18	54/=	15	45/=	x	338.00

* \bar{x} = 322 (where \bar{x} = Arithmetic Mean), V (variance) = 649, S.E. (Standard Error) of the average = 25.5. $\therefore \bar{x} \pm 1.96 (25.5)$ are 372 and 272, the probable limits by using 5% level of significance.

** 'Nirani' is one of the cultural practices followed during the process of cultivation.

TABLE - 5.2.

Cost per acre — Aman Paddy — of farmers withholding from 2.6 - 5 acres, 1975-76.

Irrigation	Tilling		Seed		Ferti- -li- -ser.	Sowing and Seeds bed		'Nirani'		Cutting and Thrashing		Medi- -cine.	Cost
	No. of times done.	Expend- -iture incur- red in Rupees	Quantity in Kg.	Money value	Money value	No. of labour emplo- yed.	Wages paid in Rupees	No. of labour emplo- yed.	Wages paid in Rupees	No. of labour emplo- yed.	Wages paid in Rupees	In Rupees	Per acre in Rupees *
		Rs.		Rs.	Rs.		Rs.		Rs.		Rs.		
V ₁	6	108/=	30 Kg.	45/=	55/=	15	45/=	21	63/=	18	54/=	X	370.00
V ₂	5	90/=	30 Kg.	45/=	40/=	15	45/=	18	54/=	15	45/=	X	319.00
V ₃	6	90/=	30 Kg.	45/=	45/=	18	54/=	18	54/=	15	45/=	X	333.00
V ₄	6	108/=	30 Kg.	45/=	50/=	18	54/=	18	54/=	15	45/=	X	356.00
V ₅	5	90/=	30 Kg.	45/=	55/=	21	63/=	18	54/=	18	54/=	X	361.00
V ₆	5	90/=	30 Kg.	45/=	50/=	21	63/=	18	54/=	18	54/=	X	356.00

* $\bar{x} = 349$ (where \bar{x} = Arithmetic Mean), V (variance) = 306.47, S.E. (Standard Error) of the average = 17.5. $\therefore \bar{x} \pm 1.96$ (17.5) are 333 and 315, the probable limits by using 5% level of significance.

TABLE - 5.3.

Cost per acre -- Aman Paddy -- of farmers with holding from 5.1 - 7.5 acres, 1975-76.

Village	Tilling		Seed		Ferti- -li- -ser.	Sowing and Seeds bed		'Mirani'		Cutting and Threshing		Medi- -cine.	Cost
	No. of times done.	Expend- -iture incur- red in Rupees Rs.	Quantity in Kg.	Money value Rs.	Money value Rs.	No. of labour emplo- -yed.	Wages paid in Rupees Rs.	No. of labour emplo- -yed	Wages paid in Rupees Rs.	No. of labour emplo- -yed.	Wages paid in Rupees Rs.	In Rupees Rs.	Per acre in Rupees*
V ₁	6	108/=	30 Kg.	45/=	60/=	18	54/=	18	54/=	18	54/=	10/=	385.00
V ₂	5	90/=	30 Kg.	45/=	45/=	15	45/=	18	54/=	15	45/=	8	324.00
V ₃	5	90/=	30 Kg.	45/=	50/=	15	45/=	18	54/=	18	54/=	8	338.00
V ₄	6	108/=	30 Kg.	45/=	50/=	21	63/=	18	54/=	18	54/=	5/=	379.00
V ₅	6	108/=	30 Kg.	45/=	55/=	18	54/=	24	72/=	18	54/=	8/=	396.00
V ₆	6	108/=	30 Kg.	45/=	55/=	18	54/=	21	63/=	18	54/=	6/=	385.00

* \bar{x} 366 (where \bar{x} = (Arithmetic Mean), V (variance) = 719.8, S.E. (Standard Error) of the average = 26.8 $\therefore \bar{x} \pm 1.96 (2.6.8)$ are 421 and 315, the probable limits by using 5% level of significance.

TABLE - 5.4.

Cost per acre — Aman Paddy — of farmers with holding from 7.6 - 10 acres, 1975-76.

Village	Tilling		Seed		Ferti- -li- -ser.	Sowing and Seeds bed		'Nirani'		Cutting and Thrashing		Medi- -cine.	Cost
	No. of times done.	Expend- -iture -incur- -red in -Rupees	Quantity -in Kg.	Money -value -Rs.	Money -value -Rs.	No. of -labour -employ- -ed.	Wages -paid -in -Rupees	No. of -labour -employ- -ed.	Wages -paid -in -Rupees	No. of -labour -employ- -ed.	Wages -paid -in -Rupees	In -Rupees	Per acre -in -Rupees*
		Rs.											
V ₁	6	108/=	30 Kg.	45/=	90/=	18	54/=	18	54/=	18	54/=	22/=	427.00
V ₂	5	90/=	30 Kg.	45/=	60/=	15/=	45/=	18	54/=	15	45/=	15/=	354.00
V ₃	5	90/=	30 Kg.	45/=	60/=	15	45/=	18	54/=	18	54/=	14/=	362.00
V ₄	6	108/=	30 Kg.	45/=	75/=	18	54/=	18	54/=	18	54/=	20/=	410.00
V ₅	6	108/=	30 Kg.	45/=	70/=	21	63/=	21	63/=	18	54/=	20/=	423.00
V ₆	6	108/=	30 Kg.	45/=	75/=	18	54/=	21	63/=	18	54/=	19/=	418.00

* $\bar{X} = 399$ (where \bar{X} = Arithmetic Mean), V (Variance) = 872.8, S.E. (Standard Error) of the averages = 29.5. $\therefore \bar{X} \pm 1.96 (29.5)$ are 457 and 341, the probable limits by using 5% level of significance.

TABLE - 5.5.

Cost per acre -- Aman Paddy -- of farmers with holding from 10.1 and above, 1975-76.

Village	Tilling		Seed		Ferti- li- ser.	Sowing and Seeds bed		'Nirani'		Cutting and Thrashing		Medi- cine	Sost
	No. of times done.	Expend- iture incur- red in Rupees Rs.	Quantity in Kg.	Money value Rs.	Money value Rs.	No. of labour emplo- yed.	Wages paid in Rupees Rs.	No. of labour emplo- yed.	Wages paid in Rupees Rs.	No. of labour emplo- yed.	Wages paid in Rupees Rs.	In Rupees Rs.	Per acre in Rupees *
V ₁	6	108/=	30 Kg.	45/=	120/=	21	63/=	21	63/=	18	54/=	35/=	488.00
V ₂	5	90/=	30 Kg.	45/=	80/=	18	54/=	18	54/=	15	45/=	15/=	383.00
V ₃	5	90/=	30 Kg.	45/=	80/=	18	54/=	18	54/=	18	54/=	15/=	392.00
V ₄	6	109/=	30 Kg.	45/=	100/=	18	54/=	21	63/=	18	54/=	25/=	449.00
V ₅	6	108/=	30 Kg.	45/=	110/=	21	63/=	21	63/=	18	54/=	20/=	463.00
V ₆	6	108/=	30 Kg.	45/=	101/=	21	63/=	18	54/=	18	54/=	25/=	450.00

* \bar{X} = 437 (where \bar{X} = Arithmetic Mean), V (Variance) = 1467.7, S.E. (Standard Error) of the average = 38.3. $\bar{X} \pm 1.96$ (38.3) are 512 and 362, the probable limits by using 5% level of significance.

TABLE - 5.6.

Cost per acre -- Aman Paddy -- of farmers with holding from 0.1 - 2.5 acres, 1976-77.

Village	Tilling		Seed		Ferti-	Sowing and Seeds bed		'Nirani'		Cutting and Thrashing		Medi-	Cost
	No. of times done.	Expenditure incurred in Rupees	Quantity in Kg.	Money value	Money value	No. of labour employed.	Wages paid in Rupees	No. of labour employed.	Wages paid in Rupees	No. of labour employed.	Wages paid in Rupees	In Rupees	Per acre in Rupees *
V ₁	5	105/=	30 Kg.	60/=	36/=	15	60/=	15	60/=	15	60/=	x	381.00
V ₂	4	84/=	27 Kg.	54/=	36/=	12	48/=	12	48/=	15	60/=	x	330.00
V ₃	5	105/=	27 Kg.	54/=	36/=	18	72/=	15	60/=	15	60/=	x	387.00
V ₄	6	126/=	30 Kg.	60/=	45/=	15	60/=	15	60/=	18	72/=	x	423.00
V ₅	5	105/=	30 Kg.	60/=	36/=	15	60/=	15	60/=	18	72/=	x	393.00
V ₆	5	105/=	30 Kg.	60/=	36/=	12	48/=	12	48/=	15	60/=	x	357.00

* \bar{x} = 379 (where \bar{x} = Arithmetic Mean), V (Variance) = 847.25, S.E. (Standard Error) of the averages = 29.1, $\therefore \bar{x} \pm 1.96 (29.1)$ are 436 and 322, the probable limits by using 5% level of significance.

TABLE - 5.7.

Cost per acre — Aman Paddy — of farmers with holding from 2.6 - 5 acres, 1976-77.

Village	Tilling		Seed		Ferti- -li- ser.	Sowing and Seeds bed		'Nirani'		Cutting and Thrashing		Medi- cine.	Cost
	No. of times done.	Expend- -iture incur- red in Rupees	Quantity in Kg.	Money value	Money value	No. of labour emplo- yed.	Wages paid in Rupees	No. of labour emplo- yed.	Wages paid in Rupees	No. of labour emplo- yed.	Wages paid in Rupees	In Rupees	Per acre in Rupees *
V ₁	6	126/=	30 Kg.	60/=	42/=	15	60/=	21	84/=	18	72/=	₹	444.00
V ₂	5	105/=	30 Kg.	60/=	36/=	15	60/=	15	60/=	15	60/=	₹	381.00
V ₃	5	105/=	30 Kg.	60/=	36/=	18	72/=	15	60/=	15	60/=	₹	393.00
V ₄	6	126/=	30 Kg.	60/=	42/=	18	72/=	18	72/=	15	60/=	₹	432.00
V ₅	5	105/=	30 Kg.	60/=	36/=	21	84/=	18	72/=	18	72/=	₹	429.00
V ₆	5	105/=	30 Kg.	60/=	36/=	18	72/=	15	60/=	18	72/=	₹	405.00

* $\bar{x} = 414$ (Where \bar{x} = Arithmetic Mean), V (Variance) = 510, S.E. (Standard Error) of the average = 22, $\therefore \bar{x} \pm 1.96$ (22) are 457 and 371, the probable limits by using 5% level of significance.

TABLE - 5.8.

Cost per acre -- Aman paddy -- of farmers with holding from 5.1 - 7.5 acres, 1976-77.

Village	Tilling		Seed		Ferti- -li- ser.	Sowing and Seeds bed		'Nirani'		Cutting and Thrashing		Medi- cine.	Cost
	No. of times done.	Expend- -iture incur- red in Rupees	Quantity in Kg.	Money value	Money value	No. of labour emplo- yed.	Wages paid in Rupees	No. of labour emplo- yed.	Wages paid in Rupees	No. of labour emplo- yed.	Wages paid in Rupees	In Rupees	Per acre in Rupees *
	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.
V ₁	6	126/=	30 Kg.	60/=	48/=	18	72/=	18	72/=	18	72/=	x	450.00
V ₂	5	105/=	30 Kg.	60/=	42/=	15	60/=	15	60/=	15	60/=	x	387.00
V ₃	5	105/=	30 Kg.	60/=	42/=	15	60/=	18	72/=	18	72/=	x	411.00
V ₄	6	126/=	30 Kg.	60/=	48/=	21	84/=	15	60/=	18	72/=	x	450.00
V ₅	6	126/=	30 Kg.	60/=	42/=	18	72/=	24	96/=	15	60/=	x	456.00
V ₆	6	126/=	30 Kg.	60/=	48/=	18	72/=	21	84/=	15	60/=	x	450.00

* \bar{x} = 434 (where \bar{x} = Arithmetic Mean), V (variance) = 665.83, S.E. (Standard Error) of the average = 25.8, $\therefore \bar{x} \pm 1.96$ (25.8) are 435 and 383, the probable limits by using 5% level of significance.

TABLE - 5.9.

Cost per acre -- Aman Paddy -- of farmers with holding from 7.6 - 10 acres, 1976-77.

Village	Tilling		Seed		Ferti- -li- -ser.	Sowing and Seeds bed		'Nirani'		Cutting and Thrashing		Medi- -cine.	Cost
	No. of times done.	Expend- -iture incur- red in Rupees	Quantity in Kg.	Money value	Money value	No. of labour emplo- yed.	Wages paid in Rupees	No. of labour emplo- yed.	Wages paid in Rupees	No. of labour emplo- yed.	Wages paid in Rupees	In Rupees	Per acre in Rupees *
		Rs.		Rs.	Rs.		Rs.		Rs.		Rs.	Rs.	Rs.
V ₁	6	126/=	30 Kg.	60/=	75/=	18	72/=	18	72/=	18	72/=	21/=	498.00
V ₂	5	105/=	30 Kg.	60/=	48/=	15	60/=	15	60/=	15	60/=	15/=	408.00
V ₃	5	105/=	30 Kg.	60/=	48/=	15	60/=	18	72/=	18	72/=	15/=	432.00
V ₄	6	126/=	30 Kg.	60/=	60/=	18	72/=	15	60/=	18	72/=	21/=	481.00
V ₅	6	126/=	30 Kg.	60/=	60/=	18	72/=	21	84/=	18	72/=	18/=	492.00
V ₆	6	126/=	30 Kg.	60/=	60/=	18	72/=	21	84/=	15	60/=	21/=	483.00

* $\bar{X} = 464$ (where \bar{X} = Arithmetic Mean), V (variance) = 1085, S.E. (Standard Error) of the average = 32, $\therefore \bar{X} \pm 1.96 (32)$ are 527 and 401, the probable limits by using 5% level of significance.

TABLE - 5.10.

Cost per acre -- Aman Paddy -- of farmers with land holding from 10.1 and above, 1976-77.

Village	Tilling		Seed		Ferti- -li- -ser	Sowing and Seeds beg		'Nirani'		Cutting and Thrashing		Medi- cine.	Cost
	No. of times done.	Expend- -iture in Rupees	Quantity in Kg.	Money value	Money value	No. of Labour emply- -yed.	Wages paid in Rupees.	No. of Labour emply- -yed.	Wages paid in Rupees.	No. of labour emply- -yed.	Wages paid in Rupees.	In Rupees	Per acre in Rupees *
		Rs.		Rs.	Rs.		Rs.		Rs.		Rs.	Rs.	Rs.
V ₁	6	126/=	30 Kg.	60/=	100/=	21	84/=	21	84/=	18	72/=	30/=	550.00
V ₂	5	105/=	30 Kg.	60/=	60/=	15	60/=	15	60/=	15	60/=	15/=	420.00
V ₃	5	105/=	30 Kg.	60/=	60/=	15	60/=	15	60/=	18	72/=	15/=	432.00
V ₄	6	126/=	30 Kg.	60/=	75/=	18	72/=	18	72/=	18	72/=	21/=	498.00
V ₅	6	126/=	30 Kg.	60/=	75/=	19	76/=	18	72/=	21	84/=	21/=	514.00
V ₆	6	126/=	30 Kg.	60/=	75/=	18.5	74/=	18	72/=	18	72/=	24/=	503.00

* $\bar{x} = 487$ (where \bar{x} = Arithmetic Mean), V (variance) = 2230.13, S.E. (Standard Error) of the averages = 47.2, $\therefore \bar{x} \pm 1.96$ (47.2) are 580 and 394, the probable limits by using 5% level of significance.

5.3.4 Aus Paddy :

The farmers of villages under study cultivate two types of aus. One type of aus is planted along with jute in the month of April. This is known as 'Jamira Aus'. Another type of aus, known as 'Bhadai', is planted in the month of May. 'Jamira Aus' is harvested in the month of July and August. As a result, aman paddy may be grown in the lands in which 'Jamira Aus' is cultivated. 'Bhadai Aus' is harvested in the month of September. So the lands covered under 'Bhadai Aus' are not available for aman paddy. So the lands under 'Bhadai Aus' yield only one crop.

There is a difference in the aus yield per acre between the small farmers and the big farmers. In the case of aus paddy, the difference is as high as 3 to 4 maunds per bigha.

In the cultivation of aus it is gathered that generally, no artificial irrigation is necessary. However, if necessity arises due to draught, the farmers may not be in a position to arrange artificial irrigation because of poverty. Even those farmers who have pump sets, avoid artificial irrigation to avoid substantial rise in cost per acre.

5.3.5 1975-76 :

Those who possess 0.1 - 2.5 acres of land, spent maximum Rs.310/= and minimum Rs.240/= per acre in 1975-76. There is no considerable variation in the matter of cost from one village

to another. Considering the break up of the cost of farming, it appears that the expenditure on manure is far less than what is necessary for one acre of land. They have also not used any medicine to protect the crop against insects. They have used ash as medicine against insects which are available free of cost. The farmers of this group do practically all the works themselves.

The total expenditure per acre is a maximum Rs.340/= and the minimum Rs.265/= in respect of owners of land from 2.6 - 5 acres. They have used a little more quantity of manures in comparison to the previous group. The expenditure on other items ~~is~~ more or less similar like the previous group. It is seen from the Table (5.12) that the farmers of V₁ and V₅ have used some medicine to protect the crop against insects.

The owners of 5.1 - 7.5 acres of land spend maximum Rs.358/= and minimum Rs.275/= per acre in 1975-76. The cost per acre of this group is little more than that of the previous group. This rise in cost is due to ~~two~~ two reasons. Firstly, the farmers of this group have used more manures than the previous group. Secondly, the farmers of different villages belonging to this group have used medicine to protect the crop against insects. The expenditure on other items, however, ^{does} ~~do~~ not vary appreciably with the previous group.

The owners of 7.6 - 10 acres of land spend maximum Rs.358/= and the minimum Rs.295/= per acre in 1975-76. They have used more manures and medicines in comparison to the previous group.

The owners of more than 10 acres of land, spend maximum Rs.440/= and minimum Rs.342/= per acre in 1975-76. The farmers of this group have used remarkably more quantity of manures per acre in comparison to the previous groups.

5.3.6 1976-77.

The owners of 0.1 - 2.5 acres of land, spend maximum Rs.360/= and the minimum Rs.306/= per acre in 1976-77. The corresponding figures for 1975-76 were Rs.310/= and Rs.240/= respectively. Under the impact of rising prices, basic wages are increasing. The price of seeds has appreciably risen. The foremost requirement is fertiliser in the shape of cowdung. The price of this essential fertiliser has considerably risen in 1976-77. As the cost per acre rises with the rise in price, they appear to have been compelled to reduce their expenditure on manures. They have not used any medicine in 1976-77 like 1975-76.

The owners of 2.6 - 5 acres of land, spend maximum Rs.396/= and minimum Rs.312/= per acre in 1976-77. The corresponding figures for 1975-76 were Rs.340/= and Rs.265/= respectively. The cost of production per acre has been increased this year in comparison to the previous year due to the rise in prices. They have used less quantity of manures this year to avoid further rise in cost per acre. Increase in cost of production in a subsistence economy without a commensurate rise in production rate appears to push living standards further down.

The owners of 5.1 - 7.5 acres of land, spend maximum Rs.402/= and minimum Rs.324/= per acre in 1976-77. The corresponding figures for 1975-76 were Rs.358/= and Rs.275/= respectively. Although they have used the same labour units for different purposes in 1976-77 as they did in 1975-76, still the cost in terms of money has ~~was~~ increased this year due to the rise in wages paid to the labourers. Perhaps, this is the only reason for their reduction in the quantity of manures used per acre in 1976-77. The Table (5.18) shows that the farmers of V₁ and V₄ and V₆ have been able to use little quantity of medicine to protect the crop against insects.

Those who possess 7.6 - 10 acres of land, spend maximum Rs.407/= and minimum Rs.333/= per acre in 1976-77. The corresponding figures for 1975-76 were Rs.358/= and Rs.275/= respectively. Although they have used the same labour units for different purposes and the same quantity of seeds per acre in 1976-77 as they did in 1975-76, the cost of production per acre in terms of money has been increased this year in comparison to the previous year due to the rise in wages paid to the labourer and the price of seeds. As a result, it is seen from the Table (5.19), they have also reduced the quantity

TABLE - 5.11.

Cost per acre -- Aus Paddy -- of farmers with holding from 0.01-2.5 acres, 1975-76.

Village	Tilling		Seed		Ferti- -li- -ser.	Sowing and Seeds bed		'Nirani'		Cutting and Threshing		Medi- -cine.	Cost
	No. of times done.	Expend- -iture -red in Rupees	Quantity in Kg.	Money value	Money value	No. of labour emplo- -yed.	Wages paid in Rupees.	No. of labour emplo- -yed.	Wages paid in Rupees.	No. of labour emplo- -yed.	Wages paid in Rupees.	In Rupees	Per acre in Rupees *
		Rs.		Rs.	Rs.		Rs.		Rs.		Rs.	Rs.	Rs.
V ₁	5	90/=	30 Kg.	45/=	40/=	3	9/=	24	72/=	18	54/=	x	310.00
V ₂	4	72/=	²⁷ 30 Kg.	40.50	20/=	3	9/=	18	54/=	15	45/=	x	240.50
V ₃	4	72/=	30 Kg.	45/=	30/=	3	9/=	21	63/=	18	54/=	x	273.00
V ₄	5	90/=	30 Kg.	45/=	35/=	3	9/=	21	63/=	18	54/=	x	296.00
V ₅	4	72/=	30 Kg.	45/=	35/=	3	9/=	20	60/=	21	63/=	x	284.00
V ₆	4	72/=	30 Kg.	45/=	40/=	3	9/=	21	63/=	18	54/=	x	283.00

* \bar{x} = 281 (where \bar{x} = Arithmetic Mean), v (variance) = 457.14, S.E. (Standard Error) of the average = 21.3. $\bar{x} \pm 1.96$ (21.3) are 323 and 239, the probable limits by using 5% level of significance.

TABLE - 5.12.

Cost per acre -- Aus Paddy -- of farmers with holding from 2.6 - 5 acres, 1975-76.

Village	Tilling		Seed		Ferti- -li- -ser	Sowing and Seeds bed		'Nirani'		Cutting and Thrashing		Medi- -cine.	Cost
	No. of times done.	Expend- -iture incur- red in Rupees	Quantity in Kg.	Money value	Money value	No. of labour emplo- -yed.	Wages paid in Rupees	No. of labour emplo- -yed.	Wages paid in Rupees	No. of labour emplo- -yed.	Wages paid in Rupees	In Rupees	Per acre in Rupees *
		Rs.		Rs.	Rs.		Rs.		Rs.		Rs.	Rs.	Rs.
V ₁	5	90/=	30 Kg.	45/=	60/=	3	9/=	24 =	72/=	18	54/=	10/=	340.00
V ₂	4	72/=	30 Kg.	45/=	40/=	3/	9/=	18	54/=	15	45/=	₪	265.00
V ₃	4	72/=	30 Kg.	45/=	40/=	3	9/=	18	54/=	18	54/=	₪	274.00
V ₄	5	90/=	30 Kg.	45/=	50/=	3	9/=	21	63/=	18	54/=	₪	311.00
V ₅	4	72/=	30 Kg.	45/=	50/=	3	9/=	21	63/=	18	54/=	9/=	302.00
V ₆	4	72/=	30 Kg.	45/=	55/=	3	9/=	24	72/=	18	54/=	₪	307.00

* \bar{x} = 300 (where \bar{x} = Arithmetic Mean), v (variance) = 612.47, S.E. (Standard Error) of the averages = 24.7, $\therefore \bar{x} \pm 1.96$ (24.7) are 348 and 252, the probable limits by using 5% level of significance.

TABLE - 5.13.

Cost per acre --- Aus Paddy --- of farmers with holding from 5.1 - 7.5 acres, 1975-76.

Village	Tilling		Seed		Ferti- -li- -ser.	Sowing		'Nirani'		Cutting and Thrashing		Medi- -cine.	Cost
	No. of times done.	Expend- -iture incur- red in Rupees	Quantity in Kg.	Money value	Money value	No. of labour emplo- yed.	Wages paid in Rupees.	No. of labour emplo- yed.	Wages paid in Rupees	No. of labour emplo- yed.	Wages paid in Rupees.	In Rupees	Per acre in Rupees *
		Rs.		Rs.	Rs.		Rs.		Rs.		Rs.	Rs.	Rs.
V ₁	5	90/=	30 Kg.	45/=	70/=	3	9/=	24	72/=	18	54/=	18/=	358.00
V ₂	4	72/=	30 Kg.	45/=	50/=	3	9/=	18	54/=	15	45/=	x	275.00
V ₃	4	72/=	30 Kg.	45/=	50/=	3	9/=	18	54/=	18	54/=	x	284.00
V ₄	5	90/=	30 Kg.	45/=	60/=	3	9/=	21	63/=	21	63/=	10/=	340.00
V ₅	4	72/=	30 Kg.	45/=	65/=	3	9/=	24	72/=	21	63/=	x	326.00
V ₆	4	72/=	30 Kg.	45/=	65/=	3	9/=	24	72/=	18	54/=	15/=	332.00

* \bar{x} = 319. (where \bar{x} = Arithmetic Mean), v (variance) = 890.13, S.E. (Standard Error) of the average = 29.8, $\bar{x} \pm 1.96$ (29.8) are 377 and 261, the probable limits by using 5% level of significance.

TABLE - 5.14.

Cost per acre -- Aus Paddy -- of farmers with holding from 7.6 - 10 acres, 1975-76.

Village	Tilling		Seed		Ferti- -li- ser.	Sowing		'Nirani'		Cutting and Thrashing		Medi- cine.	Cost
	No. of times done.	Expend- -iture incur- red in Rupees	Quantity in Kg.	Money value	Money value	No. of labour em- plo- yed.	Wages paid in Rupees.	No. of labour em- plo- yed.	Wages paid in Rupees.	No. of labour em- plo- yed.	Wages paid in Rupees.	In Rupees	Per acre in Rupees *
		Rs.		Rs.	Rs.		Rs.		Rs.		Rs.	Rs.	Rs.
V ₁	5	90/=	30 Kg.	45/=	100/=	3	9/=	24	72/=	18	54/=	15/=	385.00
V ₂	4	72/=	30 Kg.	45/=	60/=	3	9/=	18	54/=	15	45/=	10/=	295.00
V ₃	4	72/=	30 Kg.	45/=	60/=	3	9/=	21	63/=	18	54/=	12/=	315.00
V ₄	5	90/=	30 Kg.	45/=	80/=	3	9/=	24	72/=	18	54/=	15/=	365.00
V ₅	4	72/=	30 Kg.	45/=	75/=	3	9/=	24	72/=	21	63/=	12/=	348.00
V ₆	4	72/=	30 Kg.	45/=	80/=	3	9/=	27	81/=	18	54/=	10/=	351.00 361.00

* \bar{X} = 343 (where \bar{X} = Arithmetic Mean), v (variance) = 904.43, S.E. (Standard Error) of the averages = 30.6, ± 1.96 (30.6) are 403 and 283, the probable limits by using 5% level of significance.

TABLE - 5.15.

Cost per acre -- Aus Paddy -- of farmers with holding from 10.1 and above, 1975-76.

Village	Tilling		Seed		Ferti- -li- -ser	Sowing		'Nirani'		Cutting and Thrashing		Medi- cine.	Cost.
	No. of times done.	Expendi- ture incurred in Rupees.	Quantity in Kg.	Price in Rupees	Money value	No. of labour emplo- yed.	Wages paid in Rupees.	No. of labour emplo- yed.	Wages paid in Rupees	No. of labour emplo- yed.	Wages paid in Rupees	In Rupees	Per acre in Rupees *
		Rs.		Rs.	Rs.		Rs.		Rs.		Rs.	Rs.	Rs.
V ₁	5	90/=	30 Kg.	45/=	120/=	3	9/=	30	90/=	24	72/=	14/=	440.00
V ₂	4	72/=	30 Kg.	45/=	80/=	3	9/=	24	72/=	18	54/=	10/=	342.00
V ₃	4	72/=	30 Kg.	45/=	90/=	3	9/=	24	72/=	21	63/=	12/=	363.00
V ₄	5	90/=	30 Kg.	45/=	100/=	3	9/=	27	81/=	24	72/=	15/=	412.00
V ₅	4	72/=	30 Kg.	45/=	110/=	3	9/=	30	90/=	21	63/=	10.50	399.50
V ₆	5	90/=	30 Kg.	45/=	110/=	3	9/=	30	90/=	21	63/=	20/=	427.00

* \bar{x} = 397 (where \bar{x} = Arithmetic Mean), v (variance) = 1193.8, S.E. (Standard Error) of the averages = 34.5, $\bar{x} \pm 1.96 (34.5)$ are 465 and 329, the probable limits by using 5% level of significance.

TABLE - 5.16.

Cost per acre -- Aus Paddy -- of farmers with land holding from 0.1 - 2.5 acres, 1976-77.

Village	Tilling		Seed		Ferti- -li- -ser.	Sowing		'Nirani'		Cutting and Threshing		Medi- -cine.	Cost
	No. of times done.	Expend- -ture incur- red in Rupees	Quantity in Kg.	Price in Rupees	Money value	No. of labour employ- -ed.	Wages paid in Rupees.	No. of labour emplo- -yed.	Wages paid in Rupees	No. of labour emplo- -yed.	Wages paid in Rupees	In Rupees	Per acre in Rupees *
		Rs.		Rs.	Rs.		Rs.		Rs.		Rs.	Rs.	Rs.
V ₁	4	84/=	30 Kg.	60/=	36/=	3	12/=	24	96/=	18	72/=	x	360.00
V ₂	4	84/=	30 Kg.	60/=	18/=	3	12/=	18	72/=	15	60/=	x	306.00
V ₃	4	84/=	30 Kg.	60/=	20/=	3	12/=	21	84/=	18	72/=	x	332.00
V ₄	5	105/=	30 Kg.	60/=	36/=	3	12/=	21	84/=	18	72/=	x	369.00
V ₅	4	84/=	30 Kg.	60/=	36/=	3	12/=	30	80/=	18.5	74/=	x	346.00
V ₆	4	84/=	30 Kg.	60/=	36/=	3	12/=	21	84/=	18	72/=	x	348.00

* \bar{x} 344 (where \bar{x} = Arithmetic Mean), v (variance) = 414.58, S.E. (Standard Error) of the averages = 20.3, $\therefore \bar{x} \pm 1.96$ (20.3) are 284 and 304, the probable limits by using 5% level of significance.

TABLE - 5.17.

Cost per acre -- Aus Paddy -- of farmers with land holding from 2.6 - 5 acres, 1976-77.

M. Village	Tilling		Seed		Ferti- -li- -ser.	Sowing		(Mirani)		Cutting and Thrashing		Medi- -cine.	Cost
	No. of times done	Expend- -iture incur- -red in Rupees	Quantity in Kg.	Price in Rupees.	Money value	No. of labour emplo- -yed.	Wages paid in Rupees.	No. of labour emplo- -yed.	Wages paid in Rupees	No. of labour emplo- -yed.	Wages paid in Rupees.	In Rupees	Per acre in Rupees *
		Rs.		Rs.	Rs.		Rs.		Rs.		Rs.	Rs.	Rs.
V ₁	5	105/=	30 Kg.	60/=	42/=	3	12/=	24	96/=	18	72/=	9/=	396.00
V ₂	4	84/=	30 Kg.	60/=	36/=	3	12/=	18	72/=	12	48/=	x	312.00
V ₃	4	84/=	30 Kg.	60/=	36/=	3	12/=	18	72/=	15	60/=	x	324.00
V ₄	5	105/=	30 Kg.	60/=	42/=	3	12/=	21	84/=	18	72/=	9/=	384.00
V ₅	4	84/=	30 Kg.	60/=	42/=	3	12/=	21	84/=	15	60/=	x	342.00
V ₆	4	84/=	30 Kg.	60/=	42/=	3	12/=	22.5	90/=	15	60/=	x	348.00

* \bar{x} = 351 (where \bar{x} = Arithmetic Mean), v. (variance) = 909, S.E. (Standard Error), of the average = 3.1, $\therefore \bar{x} \pm 1.96 (3.1)$ are 357 and 345, the probable limits by using 5% level of significance.

TABLE - 5.13.

Cost per -- Aus Paddy -- of farm families with land holding from 5.1 - 7.5 acres, 1976-77.

Village	Tilling		Seed		Ferti- -li- -ser.	Sowing		'Nirani'		Cutting and Thrashing		Medi- cine.	Cost								
	No. of times done.	Expend- -iture incur- red in Rupees	Quantity in Kg.	Price in Rupees.	Money value	No. of Labour emplo- yed.	Wages paid in Rupees	No. of labour emplo- yed.	Wages paid in Rupees	No. of labour emplo- yed.	Wages paid in Rupees	In Rupees	Per acre in Rupees *								
														Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.
V ₁	5	105/=	30 Kg.	60/=	42/=	3	12/=	24	96/=	18	72/=	15/=	402.00								
V ₂	4	84/=	30 Kg.	60/=	36/=	3	12/=	18	72/=	15	60/=	x	324.00								
V ₃	4	84/=	30 Kg.	60/=	36/=	3	12/=	18	72/=	18	72/=	x	336.00								
V ₄	5	105/=	30 Kg.	60/=	42/=	3	12/=	21	84/=	18	72/=	9/=	384.00								
V ₅	4	84/=	30 Kg.	60/=	42/=	3	12/=	24	96/=	18	72/=	x	366.00								
V ₆	4	84/=	30 Kg.	60/=	42/=	3	12/=	24	96/=	18	72/=	10.50	376.50								

* $\bar{x} = 365$ (where \bar{x} = Arithmetic Mean), v (variance) = 732.8, S.E.(Standard Error) of the averages = 27, $\bar{x} \pm 1.96$ (27) are 418 and 312, the probable limits by using 5% level of significance.

TABLE - 5.19.

Cost per acre — Aus paddy — of farmers with land holding from 7.0 - 10 acres, 1970-77.

Village	Tilling		Seed		Fertiliser		Sowing		Irrigation		Cutting and threshing		Harvesting		Cost per acre in rupees *
	No. of times done.	Quantity in kg.	Price in rupees	Money value	No. of labour yed.	Wages paid in rupees.	No. of labour yed.	Wages paid in rupees.	No. of labour yed.	Wages paid in rupees.	No. of labour yed.	Wages paid in rupees.	No. of labour yed.	Wages paid in rupees.	
	Rs.	kg.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.
V ₁	5	30 kg.	60/=	47/=	3	12/=	24	96/=	19	72/=	15/=	407.00			
V ₂	4	30 kg.	60/=	36/=	3	12/=	18	72/=	15	60/=	9/=	333.00			
V ₃	4	30 kg.	60/=	36/=	3	12/=	18	72/=	15	60/=	9/=	345.00			
V ₄	5	30 kg.	60/=	42/=	3	12/=	22	84/=	15	72/=	9/=	353.00			
V ₅	4	30 kg.	60/=	42/=	3	12/=	24	96/=	15	72/=	15/=	351.00			
V ₆	4	30 kg.	60/=	42/=	3	12/=	27	108/=	15	72/=	10.50	355.50			

* \bar{X} = 375 (where \bar{X} = Arithmetic Mean), v (variance) = 591.50, S.D. (Standard Error) of the average = 24.3, $t_{0.05}$ \bar{X} \pm 1.96 (24.3) are 423 and 327, the probable limits by using 5% level of significance.

TABLE - 5.20

Cost per acre --- Aus Paddy --- of farmers with land holding from 10.1 and above acres,
1976-77

Village	Tilling		Seed		Ferti- -li- -ser	Sowing		'Nirani'		Cutting and Thrashing		Medi- cine.	Cost
	No. of times done.	Expend- -iture incurred in Rupees	Quantity in Kg.	Price in Rupees	Money value	No. of labour emplo- -yed.	Wages paid in Rupees.	No. of labour emplo- -yed.	Wages paid in Rupees.	No. of labour emplo- -yed.	Wages paid in Rupees	In Rupees	Per acre in Rupees *
	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.
V ₁	5	105/=	30 Kg.	60/=	80/=	3	12/=	30	120/=	21	84/=	15/=	476.00
V ₂	4	84/=	30 Kg.	60/=	36/=	3	12/=	24	96/=	18	72/=	9/=	369.00
V ₃	4	84/=	30 Kg.	60/=	36/=	3	12/=	24	96/=	18	72/=	10.50	370.50
V ₄	5	105/=	30 Kg.	60/=	44.50	3	12/=	27	108/=	22.5	90/=	12/=	431.50
V ₅	4	84/=	30 Kg.	60/=	48/=	3	12/=	30	120/=	18	72/=	10.50	406.50
V ₆	4	84/=	30 Kg.	60/=	50/=	3	12/=	30	120/=	22.5	90/=	15/=	431.00

* $\bar{x} = 414$ (where \bar{x} = Arithmetic Mean), v (variance) = 1386, S.E. (Standard Error) of the averages = 37, $\bar{x} \pm 1.96$ (37) are 487 and 341, the probable limits by using 5% level of significance.

of manures used per acre. Of course, the farmers of all the villages have used some medicine to protect the crop against insects.

The owners of more than 10 acres, spend maximum Rs. 476/= and minimum Rs. 369/= per acre in 1976-77. The corresponding figures for 1975-76 were Rs. 440/= and Rs. 342/= respectively. It is found from the Table (5.20) that the farmers of this group have also slightly reduced the quantity of manures used per acre perhaps, to avoid further rise in cost per acre. They have used medicines to protect the crop against insects in 1976-77 as they did in 1975-76.

5.3.7. High Yielding Varieties of Paddy

Of the ^{180x}villages under study, high yielding varieties are cultivated only in three. These three villages are Amaldighi, Dhantala West and Gathamabari. In these three villages, high-yielding varieties are produced only by those farmers who possess more than 5 acres of land. The owners of 5-10 acres of land produce high-yielding varieties in one acre of land and the owners of more than 10 acres produce high-yielding varieties in two acres of land. The high-yielding varieties appear to necessitate heavy investment in fertilisers and water apart from other things (cultural practices, etc.). This heavy investment appears to be beyond the capacity of small and medium farmers of the villages under study.

5.3.3 1975-76

The owners of 5.1 - 7.5 acres of land, spend maximum Rs.525/= per acre in 1975-76 in village 1, Rs.433/= in village 3 and Rs.469/= in village 4. A glance at the Table (5.21) reveals that the farmers of village 2, village 5 and village 6 produce no high-yielding varieties.

The owners of 7.6 - 10 acres of land, spend maximum Rs.684/= per acre in 1975-76 in village 1, Rs.455/= in village 3 and Rs.565/= in village 4. It is clear that the cost of production per acre has been increased in three villages in comparison to that of the previous group. This rise in cost of production per acre is due to the fact the farmers of this group have spent more on tilling, manure, irrigation, 'nirani' and medicine to raise the production per acre.

Those who possess more than 10 acres of land spend maximum Rs.844/= per acre in 1975-76 in village 1, Rs.515/= in village 3 and Rs.679/= in village 4. The per acre expenditure of this group is higher than that of the previous group in all the three villages. The rise in cost per acre is due to the fact that the farmers of this group have spent appreciably more on tilling, fertiliser, irrigation, 'nirani' and medicine in comparison to the previous group.

5.3.9 1976-77

The owners of 5.1 - 7.5 acres of land, spend maximum Rs.640/= per acre in 1976-77 in village 1, Rs.531/= in village 3, and Rs.572/= in village 4. The corresponding figures for 1975-76 were Rs.525/=, Rs.433/= and Rs.469/= respectively. It is thus clear that the cost of production per acre has increased in 1976-77 in comparison to 1975-76. This rise in cost per acre is due to the rise in general price level in 1976-77.

The owners of 7.6 - 10 acres of land spend Rs.827/= per acre in 1976-77 in village 1, Rs.564/= in village 3 and Rs.686/= in village 4. The corresponding figures for 1975-76 were Rs.684/=, Rs.455/= and Rs.565/= respectively. The rise in cost is due to the rise in general price level as the farmers of this group have spent more or less the same quantity on each item in 1976-77 as they did in 1975-76.

The owners of more than 10 acres, spend maximum Rs.1,031/= per acre in 1976-77 in village 1, Rs.641/= in village 3 and Rs.816/= in village 4. The corresponding figures for 1975-76 were Rs.844/=, Rs.515/= and Rs.679/= respectively. The farmers of this group have spent exactly the same quantity of each item in 1976-77 as they did in 1975-76. But the cost per acre in terms of money has been substantially increased due to the rise in prices of different items.

TABLE - 5.21.

Cost per acre -- HYV Paddy -- of the farm-families with holding from 5.1 - 7.5 acres, 1975-76.

Village	Tilling		Seed		Seed bed.	Ferti- -li- -ser.	Irri- -ga- -tion.	'Nirani'		Cutting and Thrashing		Medi- -cine.	Cost
	No. of times done.	Expend- -iture incur- red in Rupees	Quantity in Kg.	Money value	In Rupees	Money value	Expend- -iture incur- red in Rupees	No. of labour unit- in em- plo- yed.	Wages paid in Rupees	No. of labour unit- in em- plo- yed.	Wages paid in Rupees.	In Rupees	Per acre in Rupees *
	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.
V ₁	6	108/=	30 Kg.	60/=	35/=	120/=	50/=	24	72/=	21	63/=	17/=	525.00
V ₂	Do	not	grow					Do	not	grow			
V ₃	6	108/=	30 Kg.	60/=	20/=	90/=	25/=	24	72/=	21	63/=	15/=	433.00
V ₄	6	108/=	30 Kg.	60/=	20/=	90/=	40/=	24	72/=	21	63/=	16/=	469.00
V ₅	Do	not	grow					Do	not	grow			
V ₆	Do	not	grow					Do	not	grow			

* $\bar{x} = 476$ (where \bar{x} = Arithmetic Mean), v (variance) = 1432.9, S.E. (Standard Error) of the averages = 37.8, $\bar{x} \pm 1.96$ (37.8) are 550 and 402, the probable limits by using 5% level of significance.

TABLE - 5.22.

Cost per acre -- HYV Paddy -- of the farm-families with holding from 7.5 - 10 acres, 1975-76.

Village	Tilling		Seed		Seed bed.	Ferti- -li- -ser.	Irri- -ga- -tion.	'Miran'		Cutting and Threshing		Medi- -cine.	Cost
	No. of times done.	Expend- -iture incur- -red in Rupees	Quantity in Kg.	Money value	In Rupees	Money value	Expend- -iture incur- -red in Rupees	No. of labour unit- -emplo- -yed.	Wages paid in Rupees	No. of labour unit- -emplo- -yed.	Wages paid in Rupees	In Rupees	Per acre in Rupees *
		Rs.		Rs.	Rs.	Rs.	Rs.		Rs.		Rs.	Rs.	Rs.
V ₁	7	126/=	30 Kg.	60/=	40/=	180/=	100/=	27	81/=	24	72/=	25/=	684.00
V ₂	Do	not	grow					Do	not	grow			
V ₃	6	108/=	30 Kg.	60/=	25/=	90/=	45/=	24	72/=	21	63/=	17/=	455.00
V ₄	7	126/=	30 Kg.	60/=	25/=	120/=	70/=	27	81/=	21	63/=	20/=	565.00
V ₅	Do	not	grow					Do	not	grow			
V ₆	Do	not	grow					Do	not	grow			

* \bar{x} = 568 (where \bar{x} = Arithmetic Mean), v (variance) = 8741.66, S.E. (Standard Error) of the average = 93.5, $\therefore \bar{x} \pm 1.96$ (93.5) are 751 and 385, the probable limits by using 5% level of significance.

TABLE - 5.23.

Cost per acre -- HYV Paddy -- of farm-families with holding from 10.1 and above, 1975-76.

Village	Tilling		Seed		Seed bed	Ferti- -li- -ser.	Irri- -ga- -tion.	'Nirani'		Cutting and Threshing		Medi- -cine.	Cost
	No. of times done.	Expend- -iture incur- red in Rupees	Quantity in Kg.	Money value	In Rupees	Money value	Expend- -iture incur- red in Rupees	No. of labour unit* emplö- yed.	Wages paid in Rupees	No. of labour incur- red in Rupees	Wages paid in Rupees	In Rupees	Per acre in Rupees *
		Rs.		Rs.	Rs.	Rs.	Rs.		Rs.		Rs.	Rs.	Rs.
V ₁	8	144/=	30 Kg.	60/=	40/=	240/=	150/=	30	90/=	30	90/=	30/=	844.00
V ₂	Do	not	grow					Do	not	grow			
V ₃	7	126/=	30 Kg.	60/=	25/=	120/=	60/=	24	72/=	21	63/=	14/=	515.00
V ₄	7	126/=	30 Kg.	60/=	25/=	180/=	110/=	27	81/=	24	72/=	25/=	679.00
V ₅	Do	not	grow					Do	not	grow			
V ₆	Do	not	grow					Do	not	grow			

* \bar{x} = 679 (where \bar{x} = Arithmetic Mean), v (variance) = 13595.8, S.E. (Standard Error) of the average = 116.6, $\therefore \bar{x} \pm 1.96$ (116.6) are 908 and 450, the probable limits by using 5% level of significance.

TABLE - 5.24.

Cost per acre -- HYV of farm-families with holding from 5.1 - 7.5 acres, 1976-77.

Village	Tilling		Seed		Seed	Ferti-	Irri-	'Nirani'		Cutting and		Medi-	Cost
	No. of times done.	Expenditure incurred in Rupees	Quantity in Kg.	Money value	In Rupees	li-ser	-ga-tion	No. of labour unit-emplo-yed.	Wages paid in Rupees	No. of labour unit-emplo-yed.	Wages paid in Rupees	In Rupees	Per acre in Rupees *
		Rs.		Rs.	Rs.	Rs.	Rs.		Rs.		Rs.	Rs.	Rs.
V ₁	6	126/=	30 Kg.	75/=	40/=	144/=	60/=	24	96/=	21	84/=	15/=	640.00
V ₂	Do	not	grow					Do	not	grow			
V ₃	6	126/=	30 Kg.	75/=	x	108/=	30/=	24	96/=	21	84/=	12/=	531.00
V ₄	6	126/=	30 Kg.	75/=	25/=	108/=	40/=	24	96/=	21	84/=	18/=	572.00
V ₅	Do	not	grow					Do	not	grow			
V ₆	Do	not	grow					Do	not	grow			

* \bar{x} = 581 (where \bar{x} = Arithmetic Mean), v (variance) = 2020.6, S.E. (Standard Error) of the average = 44.9, $\therefore \bar{x} \pm 1.96$ (44.9) are 669 and 493, the probable limits by using 5% level of significance.

TABLE - 5.25

Cost per acre -- HYV Paddy -- of farm-families with holding from 7.6 - 10 acres, 1976-77.

Village	Tilling		Seed		Seed bed.	Ferti- -li- -ser.	Irri- -ga- -tion.	'Nirani'		Cutting and Threshing		Medi- -cine.	Cost
	No. of times done.	Expend- -iture incur- red in Rupees	Quantity in Kg.	Money value	In Rupees	Money value	Expend- -iture incur- red in Rupees	No. of labour unit- emplo- yed.	Wages paid in Rupees	No. of labour unit- emplo- yed.	Wages paid in Rupees	In Rupees	Per acre in Rupees *
		Rs.		Rs.	Rs.	Rs.	Rs.		Rs.		Rs.	Rs.	Rs.
V ₁	7	147/=	30 Kg.	75/=	45/=	216/=	120/=	27	108/=	24	96/=	20/=	827.00
V ₂	Do	not	grow					Do	not	grow			
V ₃	6	126/=	30 Kg.	75/=	x	108/=	60/=	24	96/=	21	84/=	15/=	564.00
V ₄	7	147/=	30 Kg.	75/=	30/=	144/=	80/=	27	108/=	21	84/=	18/=	686.00
V ₅	Do	not	grow					Do	not	grow			
V ₆	Do	not	grow					Do	not	grow			

* \bar{x} = 692 (where \bar{x} = Arithmetic Mean), v (variance) = 11548.22, S.E. (Standard Error) of the averages = 106.9, $\therefore \bar{x} \pm 1.96$ (106.9) are 902 and 482, the probable limits by using 5% level of significance.

TABLE - 5.26.

Cost per acre -- HYV Paddy -- of farm-families with holding from 10.1 and above acres, 1976-77.

Village	Tilling		Seed		Seed bed.	Ferti-	Irri-	'Nirani'		Cutting and Thrashing		Medi-	Cost
	No. of times done.	Expenditure incurred in Rupees	Quantity in Kg.	Money value	In Rupees	Money value	Expenditure incurred in Rupees	No. of labour unit-emplo-yed.	Wages paid in Rupees	No. of labour unit-emplo-yed.	Wages paid in Rupees	In Rupees	Per acre in Rupees *
		Rs.		Rs.	Rs.	Rs.	Rs.		Rs.		Rs.	Rs.	Rs.
V ₁	8	168/=	30 Kg.	75/=	50/=	288/=	180/=	30	120/=	30	120/=	30/=	1081.00
V ₂	Do	not	grow					Do	not	grow			
V ₃	7	147/=	30 Kg.	75/=	x	144/=	80/=	24	96/=	21	84/=	15/=	641.00
V ₄	7	147/=	30 Kg.	75/=	30/=	216/=	120/=	27	108/=	24	96/=	24/=	816.00
V ₅	Do	not	grow					Do	not	grow			
V ₆	Do	not	grow					Do	not	grow			

* \bar{x} = 829 (where \bar{x} = Arithmetic Mean), v (variance) = 25438.88, S.E. (Standard Error) of the average = 159.4, $\bar{x} \pm 1.96$ (159.4) are 1141 and 517, the probable limits by using 5% level of significance.

5.3.10 Wheat

Of the six villages, wheat is produced only in three. These three wheat producing villages are Anaidighi, Dhantala West and Chengrabandha. In Anaidighi, wheat is produced only by those farmers who possess pump set. A small quantity of wheat is produced in Dhantala West and Chengrabandha. In Chengrabandha, no farmer possesses pump set. They produce small quantity of wheat because it appears that the village has got some lands which appear to be comparatively more fertile than the lands of other villages. The farmers of Dhantala East, Gathamabari and Kanchanbari do not produce wheat.

Majority of the farmers appear to be not adequately interested in producing wheat because of the following reasons :

1. The lands are not fertile.
2. There is practically no arrangement for artificial irrigation.
3. Wheat is planted in the month of November and December. At that time, most of the lands remain under aman cultivation. So, wheat is planted in the lands where high-yielding varieties are grown. High-yielding varieties are planted in July and harvested in October.

4. The price of wheat seeds is comparatively high. Those who produce wheat collect seeds either from National Seed Corporation, Milanpalli, Siliguri or from Balakoba Co-operative Marketing Societies.

5.3.11 1975-76

As is evident from the Table (5.27), the farmers of V_1 , V_3 and V_6 produce wheat. In these villages the farmers having less than 5 acres of land do not produce wheat. A glance at the Table (5.27) shows that those who possess 5.1 - 7.5 acres of land, spend Rs.448.25 per acre in village 1, Rs.306.75 in village 3 and Rs.271.75 in village 6 in 1975-76. The cost of production in wheat includes expenditure on tilling, Seed, fertiliser, irrigation, 'nirani', cutting and thrashing and medicine. As per 1975-76 price level, the rate of tilling per acre was Rs.18/=-, seed Rs.2.25 per Kg., one cart-load of cow-dung Rs.10/=- and labour Rs.3/=- each. It is seen that the farmers of village 1 spend more in all the items in comparison to the farmers of other two villages. The fertiliser used by the farmers of village 1 is double that of the village 3 and triple that of the village 6. They have spent appreciably more on irrigation. The farmers of village 6 have spent nothing on irrigation. Unlike the farmers of village 3 and village 6, the farmers of village 1 have spent some money for medicine to protect the crop against insects.

Those who possess 7.6 - 10 acres of land, spend Rs.491.75 per acre in village 1, Rs.324.75 in village 3 and Rs.280.75 in village 6. A reference to Table (5.28) reveals that the rise in cost per acre is due to the fact that the farmers of this group have spent more on fertilisers, 'nirani', etc. in comparison to the previous group. The farmers of village 3 and village 6 have not used any ^mmedicine to protect the crop from damage by insects. The farmers of village 1, however, have used some medicine.

Those who possess 10.1^{acres} and above, spend Rs.571.75 per acre in village 1, Rs.421.75 in village 3 and Rs.300.75 in village 6. An examination of Table (5.29) reveals that the farmers of this group have spent appreciably more almost in all items in comparison to the farmers of the previous group. They have spent more on tilling, fertiliser, 'nirani' and medicine. It may be noted here that the farmers of village 6 have spent nothing on irrigation and medicine, although they have used a little more on fertiliser.

5.3.12 1976-77

Those who possess 5.1 - 7.5 acres of land, spend Rs.529.50 per acre in village 1, Rs.387.50 in village 3 and Rs.331.50 in village 6 in 1976-77. The corresponding figures for 1975-76 were Rs.448.25, Rs.300.75 and Rs.271.75 respectively. It is thus clear that the cost of production per acre has increased in case of the farmers of three villages. This rise in cost is attributed

to the rise in prices of all items. In 1976-77, the rate of tilling has increased from Rs.18/= per acre to Rs.21/= per acre, seed per Kg. from Rs.2.25 to Rs.2.50, one cart-load of cow-dung from Rs.10/= to Rs.12/= and labour from Rs.3/= each to Rs.4/= each. The nature of expenditure on different items remains more or less the same between the years.

Those who possess 7.6 - 10 acres of land, spend Rs.595.50 per acre in village 1, Rs.409.50 in village 3 and Rs.343.50 in village 6 in 1976-77. The corresponding figures for 1975-76 were Rs.491.75, Rs.324.75 and Rs.280.75 respectively. The rise in cost per acre in 1976-77 in comparison to 1975-76 is due to the general rise in prices as mentioned earlier. In the context of rising prices, the farmers have not curtailed the quantity of different items invested per acre. Perhaps, they have been able to avoid curtailment only because wheat is produced in a comparatively small quantity of land.

Those who possess more than 10 acres of land, spend Rs.688.50 per acre in village 1, Rs.523.50 in village 3 and Rs.367.50 in village 6 in 1976-77. The corresponding figures for 1975-76 were Rs.571.75, Rs.421.75 and Rs.300.75 respectively. Although the farmers of this group have spent more or less the same quantity on each item in both the years, the cost per acre has remarkably increased in 1976-77 in comparison to 1975-76 due to the rise in prices.

to the rise in prices of all items. In 1976-77, the rate of tilling has increased from Rs.18/= per acre to Rs.21/= per acre, seed per Kg. from Rs.2.25 to Rs.2.50, one cart-load of cow-dung from Rs.10/= to Rs.12/= and labour from Rs.3/= each to Rs.4/= each. The nature of expenditure on different items remains more or less the same between the years.

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Those who possess more than 10 acres of land, spend Rs.688.50 per acre in village 1, Rs.523.50 in village 3 and Rs.367.50 in village 6 in 1976-77. The corresponding figures for 1975-76 were Rs.571.75, Rs.421.75 and Rs.300.75 respectively. Although the farmers of this group have spent more or less the same quantity on each item in both the years, the cost per acre has remarkably increased in 1976-77 in comparison to 1975-76 due to the rise in prices.

TABLE - 5.27.

Cost per acre -- wheat -- of farm-families with holding from 5.1 - 7.5 acres, 1975-76.

Village	Tilling		Seed		Seed bed	Ferti- -li- -ser.	Irri- -ga- -tion.	'Nirani'		Cutting and Thrashing		Medi- -cine.	Cost
	No. of times done.	Expend- -iture incurred in Rupees	Quantity in Kg.	Money value	In Rupees	Money value	Expend- -iture incurred in Rupees	No. of labour unit- employed.	Wages paid in Rupees	No. of labour unit- employed.	Wages paid in Rupees	In Rupees	Per acre in Rupees *
		Rs.		Rs.	Rs.	Rs.	Rs.		Rs.		Rs.	Rs.	Rs.
V ₁	7	126/=	15 Kg.	33.75		120/=	50/=	18	54/=	18	54/=	10.50	448.25
V ₂	Do	not	grow					Do	not	grow			
V ₃	6	108/=	15 Kg.	33.75		60/=	15/=	15	45/=	15	45/=	x	306.75
V ₄	Do	not	grow					Do	not	grow			
V ₅	Do	not	grow					Do	not	grow			
V ₆	6	108/=	15 Kg.	33.75		40/=	x	15	45/=	15	45/=	x	271.75

* \bar{x} = 342 (where \bar{x} = Arithmetic Mean), v (variance) = 5787, S.E. (Standard Error) of the average = 76, $\bar{x} \pm 1.96$ (76) are 891 and 193, the probable limits by using 5% level of significance.

TABLE - 5.28.

Cost per acre -- wheat -- of farm-families with holding from 7.6 - 10 acres, 1975-76.

Village	Tilling		Seed		Ferti- -li- -ser.	Irri- -ga- -tion.	'Nirani'		Cutting and Thrashing		Medi- -cine.	Cost
	No. of times done.	Expend- -iture incur- red in Rupees	Quantity in Kg.	Money value	Money value	Expend- -iture incur- red in Rupees	No. of labour unit- emplo- yed.	Wages paid in Rupees	No. of labour unit- emplo- yed.	Wages paid in Rupees.	In Rupees	Per acre in Rupees *
		Rs.		Rs.	Rs.	Rs.		Rs.		Rs.	Rs.	Rs.
V ₁	7	126/=	15 Kg.	33.75	150/=	50/=	21	63/=	18	54/=	15/=	491.75
V ₂	Do	not	grow				Do	not	grow			
V ₃	6	108/=	15 Kg.	33.75	60/=	15/=	18	54/=	18	54/=	x	324.75
V ₄	Do	not	grow				Do	not	grow			
V ₅	Do	not	grow				Do	not	grow			
V ₆	6	108/=	15 Kg.	33.75	40/=	x	18	54/=	15	45/=	x	280.75

* \bar{x} = 366 (where \bar{x} = Arithmetic Mean), v (variance) = 8260.8, S.E. (Standard Error) of the average = 90.8, $\bar{x} \pm 1.96$ (90.8) are 544 and 188, the probable limits by using 5% level of significance.

TABLE - 5.29.

Cost per acre -- wheat -- of farm-families with holding from 10.1 and above, 1975-76.

Village	Tilling		Seed		Ferti-	Irri-	Nirani		Cutting and Thrashing		Medi-	Cost.
	No. of times done.	Expend-iture incurred in Rupees	Quantity in Kg.	Money value	li-fer. Money value	ga-tion. Expend-iture incurred in Rupees	No. of labour unit employed	Wages paid in Rupees.	No. of labour unit employed.	Wages paid in Rupees.	In Rupees	Per acre in Rupees *
		Rs.		Rs.	Rs.	Rs.		Rs.		Rs.	Rs.	Rs.
V ₁	8	144/=	15 Kg.	33.75	180/=	50/=	24	72/=	24	72/=	20/=	571.75
V ₂	Do	not	grow				Do	not	grow			
V ₃	7	126/=	15 Kg.	33.75	120/=	15/=	21	63/=	18	54/=	10/=	421.75
V ₄	Do	not	grow				Do	not	grow			
V ₅	Do	not	grow				Do	not	grow			
V ₆	6	108/=	15 Kg.	33.75	60/=	x	18	54/=	15	45/=	x	300.75

* \bar{x} = 432 (where \bar{x} = Arithmetic Mean), v (variance) = 12286.9, S.E. (Standard Error) of the average = 110.8, $\bar{x} \pm 1.96$ (110.8) are 649 and 215, the probable limits by using 5% level of significance.

TABLE - 5.30.

Cost per acre -- wheat -- of farm-families with land holding from 5.1 - 7.5 acres,
1976-77.

Village	Tilling		Seed		Ferti- -li- -sor.	Irri- -ga- -tion.	'Nirani'		Cutting and Thrashing		Medi- -cine.	Cost
	No. of times done.	Expend- -iture incur- red in Rupees	Quantity in Kg.	Money value	Money value	Expend- -iture incur- red in Rupees	No. of labour unit- em- plo- yed.	Wages paid in Rupees	No. of labour unit- em- plo- yed.	Wages paid in Rupees.	In Rupees	Per acre in Rupees *
	Rs.	Rs.	R	Rs.	Rs.	Rs.		Rs.		Rs.	Rs.	Rs.
V ₁	7	147/=	15 Kg.	37.50	144/=	60/=	15	60/=	18	72/=	9/=	529.50
V ₂	Do	not	grow				Do	not	grow			
V ₃	6	126/=	15 Kg.	37.50	72/=	20/=	15	60/=	18	72/=	x	387.50
V ₄	Do	not	grow				Do	not	grow			
V ₅	Do	not	grow				Do	not	grow			
V ₆	6	126/=	15 Kg.	37.50	48/=	x	15	60/=	15	60/=	x	331.50

* $\bar{x} = 417$ (where \bar{x} = Arithmetic Mean), v (variance) = 6944.88, S.E. (Standard Error) of the average = 83.3, $\bar{x} \pm 1.96$ (83.3) are 580 and 254, the probable limits by using 5% level of significance.

TABLE - 5.31.

Cost per acre -- wheat -- of farm-families with land holding from 7.6 - 10 acres, 1976-77.

Village	Tilling		Seed		Ferti- -li- -ser.	Irri- -ga- -tion.	'Nirani'		Cutting and Thrashing		Medi- -cine.	Cost
	No. of times done.	Expend- -iture incur- red in Rupees	Quantity in Kg.	Money value	Money value	Expend- -iture incur- red in Rupees	No. of labour unit- emplo- yed.	Wages paid in Rupees.	No. of labour unit- emplo- yed.	Wages paid in Rupees.	In Rupees	Per acre in Rupees *
		Rs.		Rs.	Rs.	Rs.		Rs.		Rs.	Rs.	Rs.
V ₁	7	147/=	15 Kg.	37.50	180/=	60/=	21	84/=	18	72/=	15/=	595.50
V ₂	Do	not	grow				Do	not	grow			
V ₃	6	126/=	15 Kg.	37.50	72/=	30/=	18	72/=	18	72/=	x	409.50
V ₄	Do	not	grow				Do	not	grow			
V ₅	Do	not	grow				Do	not	grow			
V ₆	6	126/=	15 Kg.	37.50	48/=	x	18	72/=	15	60/=	x	348.50

* $\bar{x} = 450$ (where \bar{x} = Arithmetic Mean), v (variance) = 11384, S.E. (Standard Error) of the averages = 106, $\therefore \bar{x} \pm 1.96$ (106) are 658 and 242, the probable limits by using 5% level of significance.

TABLE - 5.32.

Cost per acre -- wheat -- of farm-families with land holding from 10.1 and above acres, 1976-77.

Village	Tilling		Seed		Ferti- -li- ser.	Irri- -ga- tion.	'Nirani'		Cutting and Thrashing		Medi- cine	Cost
	No. of times done.	Expend- -iture incur- red in Rupees	Quantity in Kg.	Money value	Money value	Expend- -iture incur- red in Rupees	No. of labour unit- emplo- yed.	Wages paid in Rupees	No. of labour unit- emplo- yed.	Wages paid in Rupees.	In Rupees	Per acre in Rupees *
		Rs.		Rs.	Rs.	Rs.		Rs.		Rs.	Rs.	Rs.
V ₁	8	168/=	15 Kg.	37.50	216/=	60/=	24	96/=	24	96/=	15/=	688.59
V ₂	Do	not	grow				Do	not	grow			
V ₃	7	147/=	15 Kg.	37.50	144/=	30/=	21	84/=	18	72/=	9/=	523.50
V ₄	Do	not	grow				Do	not	grow			
V ₅	Do	not	grow				Do	not	grow			
V ₆	6	126/=	15 Kg.	37.50	72/=	₹	18	72/=	15	60/=	₹	367.50

* \bar{x} = 527 (where \bar{x} = Arithmetic Mean), v (variance) = 17178, S.E. (Standard Error) of the averages = 131, $\bar{x} \pm 1.96$ (131) are 784 and 270, the probable limits by using 5% level of significance.

5.3.13 Jute

The per acre cost of jute is higher than that of aman and aus. As a result, the holders of small quantity of land produce less amount of jute. Jute is produced on a comparatively large scale by those farmers who possess more lands. There is a difference in the jute yield per acre between the small farmers and the big farmers. In case of jute, this difference is as high as 3 to 4 maunds per bigha. Those who possess more than 10 acres of land usually do not go to the market to sell their produce. 'Paikar' comes to their houses to buy raw jute on cash terms. Those who possess less than 10 acres of land usually, sell their products in local 'hats'. The cost of transport varies between Rs. 2/= to Rs. 3/= per maund.

5.3.14 1975-76

A reference to Table (5.33) reveals that the total expenditure per acre is the maximum Rs. 287.50 and the minimum Rs. 243.50 in respect of owners of land from 0.1 - 2.5 acres. In 1975-76, the rate of tilling was Rs. 18/= per acre, seed Rs. 3.50 per Kg. and labour Rs. 3/= each. An examination of Table (5.33) reveals that the farmers of this group have used three to four cart-load of cow-dung as manures per acre. No farmer has used medicine to protect the crop against insects in any of the six villages under study.

Those who possess 2.6 - 5 acres of land, spend maximum Rs. 381.50 and minimum Rs. 272/- per acre in 1975-76. The farmers of this group have spent more on tilling, 'nirani', and fertiliser in comparison to the previous group. But, as it is seen from the Table (5.34) they have also not used any medicine to protect the crop against insects.

Those who possess 5.1 - 7.5 acres of land, spend maximum Rs. 457.50 and minimum Rs. 318.50 per acre in 1975-76. This rise in cost of production per acre is due to the application of more manures per acre in comparison to the previous group. The expenditure on other items ^{is} similar to those of the previous group.

Those who possess 7.6 - 10 acres of land, spend maximum Rs. 531.50 and minimum Rs. 402.50 per acre in 1975-76. It is clear that the per acre cost of production of this group is higher than that of the previous group. This rise in cost per acre is due to the following reasons : Firstly, they have spent more on tilling than the farmers of the previous group ; Secondly, they have used more manures. Thirdly, they have spent more money on 'nirani' and lastly, the farmers of this group in all the villages have used medicine to protect the crop against insects.

Those who possess more than 10 acres of land, spend maximum Rs. 551.50 and minimum Rs. 412.50 per acre in 1975-76. The expenditure on different items do not vary appreciably with that of the previous group.

5.3.15 1976-77

In 1976-77, the total expenditure per acre is the maximum Rs.373.50 and the minimum Rs.291.50 in respect of owners of land from 0.1 - 2.5 acres. The corresponding figures for 1975-76 were Rs.287.50 and Rs.243.50 respectively. It is thus clear that the cost per acre has increased considerably in 1976-77 in comparison to 1975-76. This general rise in cost per acre is due to the general rise in prices. In 1976-77, the rate of tilling has increased from Rs.18/= per acre to Rs.21/= per acre, seed per Kg. from Rs.3.50 to Rs.4.50, one cart-load of cow-dung from Rs.10/= to Rs.12/= and labour from Rs.3/= each to Rs.4/= each.

Those who possess 2.6 - 5 acres of land, spend maximum Rs.475.50 and minimum Rs.337/= per acre in 1976-77. The corresponding figures for 1975-76 were Rs.381.50 and Rs.272/= respectively. An examination of the Table (5.39) reveals that the farmers of this group have invested the same labour units and the same quantity of seeds and fertilisers in 1976-77 as they did in 1975-76. In the context of rising prices, apparently it seems to be paradoxical. But it may be said that this is possible because of the fact that jute is grown in comparatively less area of land.

Those who possess 5.1 - 7.5 acres of land, spend maximum Rs.571.50 and minimum Rs.397.50 per acre in 1976-77.

TABLE - 5.33.

Cost per acre — Jute — of farmers with holding from 0.1 - 2.5 acres, 1975-76.

Village	Tilling		Seed		Ferti- liver.	'Nirani'		Cutting, washing and drying		Medi- cine.	Cost
	No. of times done.	Expend- -iture incur- red in Rupees Rs.	Quantity in Kg.	Money value Rs.	Money value Rs.	No. of labour unit- emplo- yed.	Wages paid in Rupees Rs.	No. of labour unit- emplo- yed.	Wages paid in Rupees Rs.	In Rupees Rs.	Per acre in Rupees *
V ₁	5	90/=	9 Kg.	31.50	40/=	18	54/=	24	72/=	X	287.50
V ₂	4	72/=	7 Kg.	24.50	30/=	18	54/=	21	63/=	X	243.50
V ₃	5	90/=	8 Kg.	28.00	30/=	21	63/=	21	63/=	X	274.00
V ₄	6	108/=	9 Kg.	31.50	40/=	24	72/=	21	63/=	X	314.50
V ₅	5	90/=	9 Kg.	31.50	40/=	15	45/=	20	60/=	X	266.50
V ₆	5	90/=	9 Kg.	31.50	40/=	16	48/=	21	63/=	X	272.50

* $\bar{x} = 277$ (where \bar{x} = Arithmetic Mean), v (variance) = 463.13, S.E. (Standard Error) of the averages = 21.5, $\bar{x} \pm 1.96$ (21.5) are 319 and 235, the probable limits by using 5% level of significance.

TABLE - 5.34.

Cost per acre -- June -- of farmers with holding from 2.6 - 5 acres, 1975-76.

Village	Tilling		Seed		Ferti- liser.	'Nirani'		Cutting, washing and drying		Medi- cine.	Cost
	No. of times done.	Expend- -iture incur- red in Rupees	Quantity in Kg.	Money value	Money value	No. of labour unit- emplo- yed.	Wages paid in Rupees.	No. of labour unit- emplo- yed.	Wages paid in Rupees.	In Rupees	Per acre in Rupees *
		Rs.		Rs.	Rs.		Rs.		Rs.	Rs.	Rs.
V ₁	7	126/=	9 Kg.	31.50	80/=	18	54/=	30	90/=	x	381.50
V ₂	5	90/=	8 Kg.	28.00	40/=	17	51/=	21	63/=	x	272.00
V ₃	6	108/=	8.5 Kg.	29.75	40/=	24	72/=	27	81/=	x	330.75
V ₄	6	108/=	8.5 Kg.	29.75	80/=	30	90/=	30	90/=	x	397.75
V ₅	5	90/=	9 Kg.	31.50	80/=	30	90/=	30	90/=	x	381.50
V ₆	5	90/=	9 Kg.	31.50	80/=	24	72/=	30	90/=	x	363.50

* $\bar{x} = \bar{x}$ (where \bar{x} = Arithmetic Mean), v (variance) = 1808.8, S.E. (Standard Error) of the averages = 42.5, $\bar{x} \pm 1.96$ (42.5) are 438 and 272, the probable limits by using 5% level of significance.

TABLE - 5.35.

Cost per acre --- Jute --- farmers with holding from 5.1 - 7.5 acres, 1975-76.

Village	Tilling		Seed		Fertili- siser.	'Nirani'		Cutting, washing and drying		Medi- cine.	Cost
	No. of times done.	Expend- -iture incur- red in Rupees	Quantity in Kg.	Money value	Money value	No. of labour unit- emplo- yed.	Wages paid in Rupees	No. of labour unit- emplo- yed.	Wages paid in Rupees	In Rupees	Per acre in Rupees *
		Rs.		Rs.	Rs.		Rs.		Rs.	Rs.	Rs.
V ₁	7	126/=	9 Kg.	31.50	120/=	30	90/=	30	90/=	x	457.50
V ₂	5	90/=	9 Kg.	31.50	80/=	18	54/=	21	63/=	x	318.50
V ₃	5	90/=	9 Kg.	31.50	90/=	24	72/=	27	81/=	x	364.50
V ₄	6	108/=	9 Kg.	31.50	100/=	30	90/=	30	90/=	x	419.50
V ₅	5	90/=	9 Kg.	31.50	90/=	30	90/=	30	90/=	x	391.50
V ₆	5	90/=	9 Kg.	31.50	90/=	30	90/=	30	90/=	x	391.50

* $\bar{x} = 391$ (where \bar{x} = Arithmetic Mean), v (variance) = 1865.33, S.E. (Standard Error) of the averages = 43.1. $\bar{x} \pm 1.96$ (43.1) are 475 and 307, the probable limits by using 5% level significance.

TABLE - 5.36.

Cost per acre -- Jute -- farmers with holding from 7.6 - 10 acres, 1975-76.

Village	Tilling		Seed		Ferti- liser.	'Nirani'		Cutting, washing and drying.		Medi- cine.	Cost
	No. of times done.	Expend- -iture incur- red in Rupees	Quantity in Kg.	Money value	Money value	No. of labour unit- emplo- yed.	Wages paid in Rupees	No. of labour unit- emplo- yed.	Wages paid in Rupees.	In Rupees	Per acre in Rupees *
		Rs.		Rs.	Rs.		Rs.		Rs.	Rs.	Rs.
V ₁	8	144/=	9 Kg.	31.50	120/=	36	108/=	36	108/=	20/=	531.50
V ₂	6	108/=	9 Kg.	31.50	100/=	27	81/=	24	72/=	10/=	402.50
V ₃	7	126/=	9 Kg.	31.50	120/=	30	90/=	27	81/=	15/=	463.50
V ₄	7	126/=	9 Kg.	31.50	120/=	36	108/=	30	90/=	15/=	490.50
V ₅	6	108/=	9 Kg.	31.50	120/=	30	90/=	30	90/=	24	463.50
V ₆	6	108/=	9 Kg.	31.50	120/=	36	108/=	27	81/=	20/=	468.50

* $\bar{M} = 471$ (where \bar{x} = Arithmetic Mean), v (variance) = 183.58, S.E. (Standard Error) of the averages = 13.5, $\bar{x} \pm 1.96$ (13.5) are 497 and 445, the probable limits by using 5% level of significance.

TABLE - 5.37.

Cost per acre -- Jute -- of farmers with holding from 10.1 and above, 1975-76.

Village	Tilling		Seed		Fertiliser.	Nirani		Cutting, washing and drying.		Medicine.	Cost.
	No. of times done.	Expenditure incurred in Rupees	Quantity in Kg.	Money value	Money value	No. of labour unit employed.	Wages paid in Rupees.	No. of labour unit employed.	Wages paid in Rupees.	In Rupees	Per acre in Rupees *
		Rs.									
V ₁	8	144/=	9 Kg.	31.50	140/=	36	108/=	36	108/=	20/=	551.50
V ₂	6	108/=	9 Kg.	31.50	110/=	27	81/=	24	72/=	10/=	412.50
V ₃	7	126/=	9 Kg.	31.50	120/=	30	90/=	27	81/=	18/=	466.50
V ₄	7	126/=	9 Kg.	31.50	120/=	36	108/=	30	90/=	20/=	495.50
V ₅	6	108/=	9 Kg.	31.50	120/=	30	90/=	30	90/=	25/=	464.50
V ₆	6	108/=	9 Kg.	31.50	120/=	36	108/=	27	81/=	22/=	470.50

* $\bar{x} = 477$ (where \bar{x} = Arithmetic Mean), v (variance) = 1726.9, S.E. (Standard Error) of the averages = 41.5, $\bar{x} \pm 1.96 (41.5)$ are 558 and 396, the probable limits by using 5% level of significance.

TABLE - 5.38.

Cost per acre -- Jute -- of farmers with land holding from 0.1 - 2.5 acres, 1976-77.

Village	Tilling		Seed		Ferti- liser.	'Nirani'		Cutting, washing and drying.		Medi- cine.	Cost
	No. of times done.	Expend- -iture incur- red in Rupees Rs.	Quantity in Kg.	Money value Rs.	Money value RS.	No. of labour unit- emplo- yed.	Wages paid in Rupees. Rs.	No. of labour unit- emplo- yed.	Wages paid in Rupees. Rs.	In Rupees Rs.	Per acre in Rupees *
V ₁	5	105/=	9 Kg.	40.50	48/=	18	72/=	27	108/=	X	373.50
V ₂	4	84/=	7 Kg.	31.50	36/=	15	60/=	29	80/=	X	291.50
V ₃	5	105/=	8 Kg.	36.00	36/=	20	80/=	21	84/=	X	341.00
V ₄	6	126/=	8.5 Kg.	38.25	48/=	20	80/=	20	80/=	X	382.25
V ₅	5	105/=	9 Kg.	40.50	48/=	15	60/=	20	80/=	X	333.50
V ₆	5	105/=	9 Kg.	40.50	48/=	16	64/=	21	84/=	X	341.50

* \bar{X} = 344 (where \bar{X} = Arithmetic Mean), v (variance) = 86.13, S.E. (Standard Error) of the averages = 9.2, $\therefore \bar{X} \pm 1.96$ (9.2) are 362 and 326, the probable limits by using 5% level of significance.

TABLE - 5.39.

Cost per acre -- Jute -- of farmers with land holding from 2.6 - 5 acres, 1976-77.

Village	Tilling		Seed		Ferti- liser.	'Nirani'		Cutting, washin and drying.		Medi- cine.	Cost.
	No. of times done.	Expend- -iture incur- red in Rupees	Quantity in Kg.	Money value	Money value	No. of labour unit- emplo- yed.	Wages paid in Rupees.	No. of labour unit- emplo- yed.	Wages paid in Rupees.	In Rupees	Per acre in Rupees *
		Rs.		Rs.	Rs.		Rs.		Rs.	Rs.	Rs.
V ₁	7	147/=	9 Kg.	40.50	96/=	18	72/=	30	120/=	x	475.50
V ₂	5	105/=	8 Kg.	36.00	48/=	16	64/=	21	84/=	x	337.00
V ₃	5	105/=	8.5 Kg.	38.25	48/=	24	96/=	27	108/=	x	395.25
V ₄	6	126/=	9 Kg.	40.50	96/=	30	120/=	30	120/=	x	502.50
V ₅	5	105/=	9 Kg.	40.50	96/=	30	120/=	30	120/=	x	481.50
V ₆	5	105/=	9 Kg.	40.50	96/=	24	96/=	30	120/=	x	457.50

* \bar{x} = 442 (where \bar{x} = Arithmetic Mean), v (variance) = 3327.8, S.E. (Standard Error) of the averages = 57.6, $\therefore \bar{x} \pm 1.96$ (57.6) are 555 and 329, the probable limits by using 5% level of significance.

TABLE - 5.40.

Cost per acre -- Jute -- of farm-families with land holding from 5.1 - 7.5 acres, 1976-77.

Village	Tilling		Seed		Fertiliser.	(Nirani)		Cutting, washing and drying		Medicine.	Cost
	No. of times done.	Expenditure incurred in Rupees	Quantity in Kg.	Money value	Money value	No. of labour units employed.	Wages paid in Rupees.	No. of labour units employed.	Wages paid in Rupees.	In Rupees	Per acre in Rupees *
		Rs.		Rs.	Rs.		Rs.		Rs.	Rs.	Rs.
V ₁	7	147/=	9 Kg.	40.50	144/=	30	120/=	30	120/=	x	571.50
V ₂	5	105/=	9 Kg.	40.50	96/=	18	72/=	21	84/=	x	397.50
V ₃	5	105/=	9 Kg.	40.50	108/=	24	96/=	27	108/=	x	457.50
V ₄	6	126/=	9 Kg.	40.50	120/=	30	120/=	30	120/=	x	526.50
V ₅	5	105/=	9 Kg.	40.50	108/=	30	120/=	30	120/=	x	493.50
V ₆	5	105/=	9 Kg.	40.50	108/=	30	120/=	30	120/=	x	493.50

* \bar{x} = 491 (where \bar{x} = Arithmetic Mean), v (variance) = 2935.25, S.E. (Standard Error) of the averages = 54.1, $\bar{x} \pm 1.96$ (54.1) are 597 and 385, the probable limits by using 5% level of significance.

TABLE - 5.41.

Cost per acre — Jute — of farmers with land holding from 7.6 — 10 acres, 1976-77.

Village	Tilling		Seed		Ferti- liser.	'Nirani'		Cutting, washing and drying.		Medi- cine.	Cost
	No. of times done.	Expend- -iture incur- red in Rupees	Quantity in Kg.	Money value Rs.	Money value Rs.	No. of labour unit emplo- yed.	Wages paid in Rupees. Rs.	No. of labour unit emplo- yed.	Wages paid in Rupees. Rs.	In Rupees Rs.	Per acre in Rupees *
		Rs.									
V ₁	8	168/=	9 Kg.	40.50	144/=	36	144/=	36	144/=	15/=	655.50
V ₂	6	126/=	9 Kg.	40.50	120/=	27	108/=	24	96/=	9/=	499.50
V ₃	7	147/=	9 Kg.	40.50	144/=	30	120/=	27	108/=	15/=	574.50
V ₄	7	147/=	9 Kg.	40.50	144/=	36	144/=	30	120/=	15/=	610.50
V ₅	6	126/=	9 Kg.	40.50	144/=	30	120/=	30	120/=	24/=	574.50
V ₆	6	126/=	9 Kg.	40.50	144/=	36	144/=	27	108/=	24/=	586.50

* $\bar{x} = 584$ (where \bar{x} = Arithmetic Mean), v (variance) = 2190, S.E. (Standard Error) of the averages = 46, $\therefore \bar{x} \pm 1.96(46)$ are 674 and 494, the probable limits by using 5% level of significance.

TABLE - 5.42.

Cost per acre -- June -- of farmers with land holding from 10.1 and above, 1976-77.

Village	Tilling		Seed		Ferti- liser	'Nirani'		Cutting, washing and drying.		Medi- cine.	Cost
	No. of times done.	Expend- -iture incur- red in Rupees	Quantity in Kg.	Money value	Money value	No. of labour unit- emplo- yed.	Wages paid in Rupees.	No. of labour unit- emplo- yed.	Wages paid in Rupees.	In Rupees	Per acre in Rupees *
		Rs.									
V ₁	8	163/=	9 Kg.	40.50	156/=	36	144/=	36	144/=	24/=	676.50
V ₂	6	126/=	9 Kg.	40.50	144/=	27	108/=	24	96/=	15/=	529.50
V ₃	7	147/=	9 Kg.	40.50	144/=	30	120/=	27	108/=	18/=	577.50
V ₄	7	147/=	9 Kg.	40.50	144/=	36	144/=	30	120/=	18/=	618.50
V ₅	6	126/=	9 Kg.	40.50	144/=	30	120/=	30	120/=	24/=	574.50
V ₆	7	147/=	9 Kg.	40.50	156/=	30	120/=	27	108/=	24/=	595.50

* $\bar{x} = 595$ (where \bar{x} = Arithmetic Mean), v (variance) = 2000, S.E. (Standard Error) of the averages = 44, $\therefore \bar{x} \pm 1.96$ (44) are 681 and 509, the probable limits by using 5% level of significance.

The corresponding figures for 1975-76 were Rs. 457.50 and Rs. 318.50 respectively. In the context of rising prices the farmers of this group have also not reduced the quantity of manures used per acre.

Those who possess 7.6 - 10 acres of land, spend maximum Rs. 655.50 and minimum Rs. 499.50 per acre in 1976-77. The corresponding figures for 1975-76 were Rs. 531.50 and Rs. 402.50 respectively. The rise in cost is attributed to the rise in various prices. The farmers of this group have used medicines to protect the crop against insects in 1976-77 as they did in 1975-76.

Those who possess more than 10 acres of land, spend maximum Rs. 676.50 and minimum Rs. 529.50 per acre in 1976-77. The corresponding figures for 1975-76 were Rs. 551.50 and Rs. 412.50 respectively. The rise in cost of production per acre is due to the general rise in prices because they have invested more or less the same quantity in different items in 1976-77 as they did in 1975-76.

5.3.16 Potato and Other Vegetables

The farmers do not produce potato and other vegetables on a commercial scale. They consume what they produce. Generally, they produce different types of vegetables, such as potato, radish, brinjal, onion and ginger etc. in one bigha of land. Potato occupies almost half of the area covered under vegetables. So, in the Tables we have shown the cost of production of potato per acre.

The farmers are, in general, appear to be not much interested in producing vegetables on a large scale because of the following reasons :

- (1) For the cultivation of vegetables, the land needs to be dry. The vegetables are cultivated in comparatively high lands. But most of the farmers possess no high land.
- (2) Fencing is essential for the cultivation of vegetables. Fencing now-a-days, appears to be very costly due to the rise in prices of bamboos (one bamboo costs Rs.5-6).
- (3) Seeds for vegetables are comparatively costly and appear to remain beyond the reach of most of the farmers.
- (4) Potato, radish, brinjal, onion, ginger, etc. are planted in October and November. This is the time when most of the farmers are in tight corner so far as their financial conditions are concerned. So, they may not be in a position to invest more money on vegetables.

Arum is another vegetable which is cultivated almost by all the farmers who possess land. Arum is planted in January and February when the farmers are in comparatively better financial position. The cost of production of arum per acre does not vary substantially either between the villages or between the small farmers and comparatively well-to-do farmers. The approximate cost of production of arum per acre is given below :

TABLE - 5.43.

<u>1975-76</u>		<u>1976-77</u>	
Tilling - 4 times @ Rs.18/= per acre	Rs. 72/=	4 times Rs.84/= % Rs.21/= per acre	
Seed - 100 Kg. @ 0.40/= per Kg.	Rs. 40/=	100 Kg. @ Re.0-50 50/= per Kg.	
Fertiliser 2 cart-load of cow-dung @ Rs.10/= each	Rs. 20/=	2 cart-load of cow-dung 24/= @ Rs.12/= each.	
'Nirani' 10 lab units @ Rs.3/= each	Rs. 30/=	10 lab units 40/= @ Rs.4/= each	
Cutting 5 lab units @ Rs.3/= each	Rs. 15/=	5 lab units 20/= @ Rs.4/= each.	
	<hr/>		<hr/>
	Total Rs.177/=		Rs.218/=

We now turn to different items of costs in the production of potato. The Tables give an idea of the cost structure of the different groups of land-holders in different villages.

5.3.17 1975-76

The owners of land from 0.1 - 2.5 acres, spend maximum Rs.313/= and minimum Rs.249/= per acre in 1975-76. In 1975-76, the rate of tilling per acre was Rs.18/=, potato seed Rs.1.50 per Kg., one cart-load of cow-dung Rs.10/= and labour Rs.3/= each. An examination of the Table (5.44) shows that the farmers of this group have spent comparatively less on manures and irrigation. The farmers have, however, used some medicine in all the villages to protect the crop against insects.

The owners of land from 2.6 - 5 acres, spend maximum Rs.384/= and minimum Rs.293/= per acre in 1975-76. This rise in cost per acre is mainly due to the fact that the farmers of this group have used more manures in all the villages in comparison to the previous group. They have also spent more on tilling, irrigation and medicine.

Those who possess 5.1 - 7.5 acres of land, spend maximum Rs.499.50 and minimum Rs.354/= per acre in 1975-76. As is evident from the Table (5.46) that this group of farmers have spent appreciably more on manures in all the villages in comparison to the previous group. Their expenditure on tilling, 'nirani' and medicine also rise remarkably.

Those who possess 7.6 - 10 acres of land, spend maximum Rs.533.50 and minimum Rs.421/= per acre in 1975-76. A glance at

the Table (5.47) reveals that the farmers of this group have spent more on tilling, manures, 'nirani' in comparison to the previous group. The expenditure on medicine, however, does not vary appreciably.

Those who possess more than 10 acres of land, spend maximum Rs.601/= and minimum Rs.417/= per acre in 1975-76. An examination of the Table (5.48) shows that the farmers of this group have spent more on tilling, fertiliser, irrigation, 'nirani' and medicine in comparison to the previous group.

5.3.18 1976-77.

The owners of 0.1 - 2.5 acres of land, spend maximum Rs.380/= and minimum Rs.311/= per acre in 1976-77. The corresponding figures for 1975-76 were Rs.313/= and Rs.249/= respectively. Thus it is clear that the cost of production per acre has gone up in 1976-77 in comparison to 1975-76. The main reason for this rise in cost per acre is due to the fact that in 1976-77 the prices of different items are on increase. As for example in 1976-77, the rate of tilling has been increased from Rs.18/= per acre to Rs.21/= per acre, seed from Rs.1.50 per Kg. to Rs.2/= per Kg., one cart-load of cow-dung from Rs.10/= to Rs.12/= and labour from Rs.3/= each to Rs.4/= each. In case of aman and aus paddy, the result is the drop in the quantity of fertiliser used per acre. But in case of potato, it is interesting to note that the farmers have not reduced

the quantity of manures used per acre in the context of rising prices. This does not, however, signify the comparative financial stability of the farmers. This happens only because of the fact that potato is grown not in one acre of land, not even in the one bigha, it is grown generally in half bigha land.

The owners of land from 2.6 - 5 acres, spend maximum Rs.458/= and minimum Rs.361/= per acre in 1976-77. The corresponding figures for 1975-76 were Rs.384/= and Rs.293/= respectively. This rise in cost per acre in 1976-77 in comparison to 1975-76 is due to the general rise in prices. The quantity of different items used per acre during 1976-77 is similar to that used in 1975-76.

Those who possess 5.1 - 7.5 acres of land, spend maximum Rs.593/= and minimum Rs.435/= per acre in 1976-77. The corresponding figures for 1975-76 were Rs.499.50 and Rs.354/= respectively. This general rise in cost per acre in 1976-77 compared to 1975-76 is attributed to the general rise in the price level.

Those who possess 7.6 - 10 acres of land, spend maximum Rs.638/= and minimum Rs.506/= per acre in 1976-77. The corresponding figures for 1975-76 were Rs.533.50 and Rs.421/= respectively. This rise in cost per acre, as explained earlier, is due to the rise in prices of different items necessary for potato cultivation.

TABLE - 5.44.

Cost per acre -- potato -- of farm-families with holding from 0.1 - 2.5 acres, 1975-76.

Village	Tilling		Seed		Fertiliser.	Irri- gation.	'Mirani'		Cutting		Medi- cine.	Cost
	No. of times done.	Expend- -iture incur- red in Rupees	Quantity in Kg.	Money value	Money value	Expend- -iture incur- red in Rupees	No. of labour unit- emplo- yed.	Wages paid in Rupees.	No. of labour unit- emplo- yed.	Wages paid in Rupees	In Rupees	Per acre in Rupees *
		Rs.		Rs.	Rs.	Rs.		Rs.		Rs.	Rs.	Rs.
V ₁	6	108/=	40 Kg.	60/=	30/=	15/=	15	45/=	15	45/=	10/=	313.00
V ₂	4	72/=	40 Kg.	60/=	20/=	10/=	15	45/=	12	36/=	6/=	249.00
V ₃	5	90/=	40 Kg.	60/=	20/=	10/=	18	54/=	15	45/=	7/=	286.00
V ₄	6	108/=	40 Kg.	60/=	30/=	15/=	18	54/=	15	45/=	8/=	320.00
V ₅	5	90/=	40 Kg.	60/=	30/=	15/=	15	45/=	15	45/=	9.50	294.50
V ₆	5	90/=	40 Kg.	60/=	30/=	12/=	18	54/=	15	45/=	9/=	300.00

* \bar{x} = 294 (where \bar{x} = Arithmetic Mean), v (variance) = 527.11, S.E. (Standard Error) of the averages = 22.9, $\therefore \bar{x} \pm 1.96$ (22.9) are 339 and 249, the probable limits by using 5% level of significance.

TABLE - 5.45.

Cost per acre -- Potato -- of farm-families with holding from 2.6 - 5 acres, 1975-76.

Village	Tilling		Seed		Ferti- liser	Irri- gation.	'Nirani'		Cutting		Medi- cine.	Cost.
	No. of times done.	Expend- -iture incur- red in Rupees	Quantity in Kg.	Money value	Money value	Expend- -iture incur- red in Rupees	No. of labour unit emplo- yed.	Wages paid in Rupees	No. of labour unit emplo- yed.	Wages paid in Rupees	In Rupees	Per acre in Rupees*
		Rs.		Rs.	Rs.	Rs.		Rs.		Rs.	Rs.	Rs.
V ₁	7	126/=	40 Kg.	60/=	50/=	25/=	21	63/=	15	45/=	15/=	384.00
V ₂	5	90/=	40 Kg.	60/=	30/=	15/=	15	45/=	15	45/=	8/=	293.00
V ₃	6	108/=	40 Kg.	60/=	30/=	15/=	18	54/=	15	45/=	12/=	324.00
V ₄	6	108/=	40 Kg.	60/=	40/=	18/=	21	63/=	15	45/=	14/=	348.00
V ₅	6	108/=	40 Kg.	60/=	40/=	15/=	18	54/=	15	45/=	15/=	337.00
V ₆	6	108/=	40 Kg.	60/=	50/=	20/=	18	54/=	18	54/=	14/=	360.00

* \bar{x} = 341 (where \bar{x} = Arithmetic Mean), v (variance) = 811.38, S.E. (Standard Error) of the averages = 28.4, $\therefore \bar{x} \pm 1.96$ (28.4) are 397 and 285, the probable limits by using 5% level of significance.

TABLE - 5.46.

Cost per acre — Potato — of farm-families with holding from 5.1 - 7.5 acres, 1975-76.

Village	Tilling		Seed		Ferti- liser.	Irri- gation.	'Nirani'		Cutting		Medi- cine.	Cost
	No. of times done.	Expend- iture incur- red in Rupees	Quantity in Kg.	Money value	Money value	Expend- iture incur- red in Rupees	No. of labour unit- emplo- yed.	Wages paid in Rupees.	No. of labour unit- emplo- yed.	Wages paid in Rupees.	In Rupees	Per acre in Rupees *
		Rs.		Rs.	Rs.	Rs.		Rs.		Rs.	Rs.	Rs.
V ₁	8	144/=	45 Kg.	67.50	120/=	25/=	24	72/=	18	54/=	17/=	499.50
V ₂	6	108/=	42 Kg.	63.00	50/=	15/=	21	63/=	15	45/=	10/=	354.00
V ₃	6	108/=	42 Kg.	63.00	50/=	15/=	21	63/=	17	51/=	14/=	364.00
V ₄	7	126/=	45 Kg.	67.50	90/=	22/=	24	72/=	18	54/=	15/=	446.50
V ₅	7	126/=	45 Kg.	67.50	90/=	20/=	21	63/=	18	54/=	12/=	432.50
V ₆	7	126/=	45 Kg.	67.50	90/=	24/=	24	72/=	18	54/=	14/=	447.50

* \bar{x} = 424 (where \bar{x} = Arithmetic Mean), v (variance) = 2593.55, S.E. (Standard Error) of the averages = 50.9, $\therefore \bar{x} \pm 1.96 (50.9)$ are 534 and 324, the probable limits by using 5% level of significance.

TABLE - 5.47.

Cost per acre -- Potato -- of farm-families with holding from 7.6 - 10 acres, 1975-76.

Village	Tilling		Seed		Fertiliser.	Irrigation	'Nirani'		Cutting		Medicine.	Cost
	No. of times done.	Expenditure incurred in Rupees	Quantity in Kg.	Money value	Money value	Expenditure incurred in Rupees	No. of labour unit employed.	Wages paid in Rupees.	No. of labour unit employed.	Wages paid in Rupees	In Rupees	Per acre in Rupees *
		Rs.		Rs.	Rs.	Rs.		Rs.		Rs.	Rs.	Rs.
V ₁	9	162/=	45 Kg.	67.50	120/=	25/=	27	81/=	21	63/=	15/=	533.50
V ₂	7	126/=	42 Kg.	63.00	90/=	15/=	21	63/=	18	54/=	10/=	421.00
V ₃	7	126/=	42 Kg.	63.00	90/=	15/=	24	72/=	18	54/=	15/=	435.00
V ₄	8	144/=	45 Kg.	67.50	120/=	20/=	24	72/=	18	54/=	15/=	492.50
V ₅	8	144/=	45 Kg.	67.50	120/=	20/=	27	81/=	18	54/=	15/=	501.50
V ₆	8	144/=	45 Kg.	67.50	120/=	20/=	24	72/=	21	63/=	14.50	501.00

* $\bar{x} = 481$ (where \bar{x} = Arithmetic Mean), v (variance) = 1585, S.E. (Standard Error) of the averages = 39, $\therefore \bar{x} \pm 1.96$ (39) are 557 and 405, the probable limits by using 5% level of significance.

TABLE - 5.48.

Cost per acre -- Potato -- of farm-families with holding from 10.1 and above, 1975-76.

Village	Tilling		Seed		Ferti- liser.	Irri- gation	'Nirani'		Cutting		Medi- cine.	Cost
	No. of times done.	Expend- -iture incurred in Rupees	Quantity in Kg.	Money value	Money value	Expend- -iture incurred in Rupees	No. of labour unit- emplo- yed.	Wages paid in Rupees	No. of labour unit- emplo- yed.	Wages paid in Rupees.	In Rupees	Per acre in Rupees *
		Rs.		Rs.	Rs.	Rs.		Rs.		Rs.	Rs.	Rs.
V ₁	10	180/=	50 Kg.	75/=	150/=	30/=	30	90/=	18	54/=	22/=	601.00
V ₂	7	126/=	42 Kg.	63/=	90/=	15/=	21	63/=	15	45/=	15/=	417.00
V ₃	7	126/=	45 Kg.	67.50	90/=	15/=	24	72/=	15	45/=	15/=	430.50
V ₄	8	144/=	45 Kg.	67.50	120/=	20/=	27	81/=	18	54/=	17/=	503.50
V ₅	9	162/=	45 Kg.	67.50	130/=	22/=	24	72/=	18	54/=	17/=	524.50
V ₆	9	162/=	50 Kg.	75.00	130/=	22/=	24	72/=	18	54/=	17.25	532.25

* \bar{x} = 502 (where \bar{x} = Arithmetic Mean), v (variance) = 3916.55, S.E. (Standard Error) of the averages = 62.5, $\therefore \bar{x} \pm 1.96$ (62.5) are 625 and 380, the probable limits by using 5% level of significance.

TABLE - 5.49.

Cost per acre -- Potato -- of farm-families with land holding from 0.1 - 2.5 acres, 1976-77.

Village	Tilling		Seed		Fertili- siser.	Irri- gation	'Nirani'		Cutting		Medi- cine.	Cost
	No. of times done.	Expend- -iture incur- red in Rupees	Quantity in Kg.	Money value	Money value	Expend- -iture incur- red in Rupees	No. of labour unit- in- emplo- yed.	Wages paid in Rupees.	No. of labour unit- in- emplo- yed.	Wages paid in Rupees	In Rupees	Per acre in Rupees *
		Rs.		Rs.	Rs.	Rs.		Rs.		Rs.	Rs.	Rs.
V ₁	6	126/=	40 Kg.	80/=	36/=	12/=	15	60/=	15	60/=	6/=	380.00
V ₂	4	84/=	40 Kg.	80/=	24/=	10/=	15	60/=	12	48/=	5/=	311.00
V ₃	5	105/=	40 Kg.	80/=	24/=	10/=	18	72/=	15	60/=	6/=	357.00
V ₄	6	126/=	42 Kg.	84/=	36/=	12/=	18	72/=	15	60/=	5/=	395.00
V ₅	5	105/=	40 Kg.	80/=	36/=	12/=	15	60/=	15	60/=	8/=	361.00
V ₆	5	105/=	38 Kg.	76/=	36/=	10/=	18	72/=	15	60/=	6/=	365.00

* $\bar{x} = 362$ (where \bar{x} = Arithmetic Mean), v (variance) = 674.58, S.E. (Standard Error) of the averages = 25.9. $\therefore \bar{x} \pm 1.96$ (25.9) are 413 and 311, the probable limits by using 5% level of significance.

TABLE - 5.50.

Cost per acre -- Potato -- of farm-families with land holding from 2.6 - 5 acres, 1976-77.

Village	Tilling		Seed		Ferti- liser.	Irri- gation.	'Nirani'		Cutting		Medi- cine.	Cost
	No. of times done.	Expend- -iture incur- red in Rupees	Quantity in Kg.	Money value	Money value	Expend- -iture incur- red in Rupees	No. of labour unit- employ- ed.	Wages paid in Rupees	No. of labour unit- employ- ed.	Wages paid in Rupees	In Rupees	Per acre in Rupees *
		Rs.		Rs.	Rs.	Rs.		Rs.		Rs.	Rs.	Rs.
V ₁	7	147/=	42 Kg.	84/=	60/=	20/=	18	72/=	15	60/=	15/=	458.00
V ₂	5	105/=	40 Kg.	80/=	36/=	12/=	15	60/=	15	60/=	9/=	361.00
V ₃	6	126/=	40 Kg.	80/=	36/=	12/=	18	72/=	15	60/=	10/=	396.00
V ₄	6	126/=	40 Kg.	80/=	48/=	15/=	21	84/=	12	48/=	12/=	413.00
V ₅	6	126/=	40 Kg.	80/=	48/=	12/=	18	72/=	15	60/=	15/=	413.00
V ₆	6	126/=	40 Kg.	80/=	60/=	20/=	18	72/=	13	72/=	10/=	440.00

* $\bar{X} = 414$ (where \bar{X} = Arithmetic Mean), v (variance) = 957.58, S.E. (Standard Error) of the averages = 30.9, $\therefore \bar{X} \pm 1.96 (30.9)$ are 475 and 353, the probable limits by using 5% level of significance.

TABLE - 5.51.

Cost per acre -- Potato -- of farm-families with land holding from 5.1 - 7.5 acres, 1976-77.

Village	Tilling		Seed		Ferti- liser.	Irri- gation	'Mirani'		Cutting		Medi- cine.	Cost
	No. of times done.	Expend- -iture incur- red in Rupees	Quantity in Kg.	Money value	Money value	Expend- -iture incur- red in Rupees	No. of labour unit- emplo- yed.	Wages paid in Rupees	No. of labour unit- emplo- yed.	Wages paid in Rupees	In Rupees	Per acre in Rupees.
		Rs.		Rs.	Rs.	Rs.		Rs.		Rs.	Rs.	Rs.
V ₁	8	168/=	45 Kg.	90/=	144/=	20/=	24	96/=	15	60/=	15/=	593.00
V ₂	6	126/=	40 Kg.	80/=	60/=	15/=	21	84/=	15	60/=	10/=	435.00
V ₃	6	126/=	40 Kg.	80/=	60/=	15/=	21	84/=	15	60/=	12/=	437.00
V ₄	7	147/=	42 Kg.	84/=	108/=	20/=	24	96/=	15	60/=	15/=	530.00
V ₅	7	147/=	45 Kg.	90/=	108/=	18/=	21	84/=	15	60/=	12/=	519.00
V ₆	7	147/=	45 Kg.	90/=	108/=	20/=	24	96/=	15	60/=	15/=	530.00

* $\bar{x} = 508$ (where \bar{x} = Arithmetic Mean), v (variance) = 3163.88, S.E. (Standard Error) of the averages = 56.2, $\therefore \bar{x} \pm 1.96$ (56.2) are 618 and 398, the probable limits by using 5% level of significance.

TABLE - 5.52.

Cost per acre -- Potato -- of farm-families with land holding from 7.6 - 10 acres, 1976-77.

Village	Tilling		Seed		Perti- liser.	Irri- gation	'Nirani'		Cutting		Medi- cine.	Cost
	No. of times done.	Expend- -iture incur- red in Rupees	Quantity in Kg.	Money value	Money value	Expend- -iture incur- red in Rupees	No. of labour unit- emplo- yed.	Wages paid in Rupees	No. of labour unit- emplo- yed.	Wages paid in Rupees	In Rupees	Per acre in Rupees *
		Rs.		Rs.	Rs.	Rs.		Rs.		Rs.	Rs.	Rs.
V ₁	9	189/=	45 Kg.	90/=	144/=	20/=	27	108/=	18	72/=	15/=	638.00
V ₂	7	147/=	40 Kg.	80/=	108/=	15/=	21	84/=	15	60/=	12/=	506.00
V ₃	7	147/=	40 Kg.	80/=	108/=	15/=	24	96/=	15	60/=	15/=	521.00
V ₄	8	168/=	45 Kg.	90/=	144/=	15/=	24	96/=	15	60/=	15/=	538.00
V ₅	8	168/=	45 Kg.	90/=	144/=	20/=	27	108/=	15	60/=	12/=	602.00
V ₆	8	168/=	42 Kg.	84/=	144/=	18/=	24	96/=	18	72/=	10.50	592.50

* $\bar{x} = 575$ (where \bar{x} = Arithmetic Mean), v (variance) = 2144.55, S.E. (Standard Error) of the averages = 46.3, $\therefore \bar{x} \pm 1.96 (46.3)$ are 666 and 484, the probable limits by using 5% level of significance.

TABLE - 5.53.

Cost per acre -- potato -- of farm-families with land holding from 10.18 above acres, 1976-77.

Village	Tilling		Seed		Ferti- liser.	Irri- gation.	'Nirani'		Cutting		Medi- cine.	Cost
	No. of times done.	Expend- -iture incur- red in Rupees	Quantity in Kg.	Money value	Money value	Expend- -iture incur- red in Rupees	No. of labour unit- emplo- yed.	Wages paid in Rupees	No. of labour unit- emplo- yed.	Wages paid in Rupees	In Rupees	Per acre in Rupees *
		Rs.		Rs.	Rs.	Rs.		Rs.		Rs.	Rs.	Rs.
V ₁	10	210/=	50 Kg.	100/=	180/=	25/=	30	120/=	18	72/=	20/=	727.00
V ₂	7	147/=	40 Kg.	80/=	108/=	15/=	21	84/=	15	60/=	12/=	506.00
V ₃	7	147/=	42 Kg.	84/=	108/=	15/=	24	96/=	15	60/=	15/=	525.00
V ₄	8	168/=	45 Kg.	90/=	144/=	18/=	27	108/=	18	72/=	15/=	615.00
V ₅	9	189/=	45 Kg.	90/=	156/=	20/=	21	84/=	15	60/=	14/=	613.00
V ₆	9	189/=	50 Kg.	100/=	156/=	20/=	24	96/=	18	72/=	15/=	648.00

* $\bar{X} = 606$ (where \bar{X} = Arithmetic Mean), v (variance) = 5515.88, S.E. (Standard Error) of the averages = 74.2, $\therefore \bar{X} \pm 1.96$ (74.2) are 751 and 461, the probable limits by using 5% level of significance.

The owners of more than 10 acres of land, spend maximum Rs.727/= and minimum Rs.506/= per acre in 1976-77. The corresponding figures for 1975-76 were Rs.601/= and Rs.417/= respectively. Due to the rise in prices, the expenditures on all items have been increased in 1976-77, although the farmers have used the same quantity of each item in 1976-77 as they did in 1975-76.

5.4

Observations

The cost of production per acre is worked out including the imputed value of family labour to enable comparison of cost per acre between different groups. The family labour cost amounts to 50 per cent or more of the total cost, particularly in the case of small farmers. The actual cost per acre excluding imputed value of family labour is given below :

TABLE - 5.54.

Table showing actual cost per acre of Aman of different land holding groups during 1975-76 and 1976-77.

Village	Land holding group.	Total cost per acre including imputed value of family labour		Labour cost per acre				Actual cost per acre excluding imputed value of family labour.	
		75-76		Self	hired	In rupees		75-76	76-77
		In	rupees			self	hired		
1	2	3	4	5	6	7	8	9	10
V ₁	0.1-2.5 acres	347	381	252	Nil	285	Nil	95	96
V ₂	"	269	330	189	Nil	240	Nil	80	90
V ₃	"	314	387	234	Nil	297	Nil	80	90
V ₄	"	324	423	234	Nil	318	Nil	90	105
V ₅	"	338	393	243	Nil	297	Nil	95	96
V ₆	"	338	357	243	Nil	261	Nil	95	96

V ₁	2.6-5 acres	370	444	170	100 C=70* K=30	200	142 C=100 K=42	200	244
V ₂	"	319	381	150	84 C=60 K=24	190	95 C=70 K=25	169	191
V ₃	"	333	393	170	73 C=50 K=23	182	115 C=90 K=25	163	211
V ₄	"	356	432	180	84 C=60 K=21	200	129 C=103 K=26	176	232
V ₅	"	361	429	178	83 C=68 K=20	210	123 C=95 K=23	183	219
V ₆	"	356	405	181	80 C=55 K=25	200	109 C=89 K=20	175	205

* C = Paid in Cash
K = Paid in Kind

TABLE - 5.54 (Continued)

1	2	3	4	5	6	7	8	9	10
V ₁	5.1-7.5	385	450	150	120- C=96 K=24	182	160- C=125 K=35	235	268
V ₂	"	324	387	125	109- C=85 K=24	155	130- C=100 K=30	199	257
V ₃	"	338	411	130	113- C=90 K=28	165	144- C=120 K=24	208	246
V ₄	"	379	450	150	129- C=100 K=29	180	162- C=135 K=27	229	270
V ₅	"	396	456	162	126- C=106 K=20	185	169- C=144 K=25	234	271
V ₆	"	385	450	151	128- C=98 K=30	182	160- C=130 K=30	234	268

V ₁	7.6-10 acres.	427	498	120	150- C=120 K=30	155	187- C=150 K=37	307	343
V ₂	"	354	408	109	125- C=100 K=25	130	155- C=125 K=30	245	278
V ₃	"	362	432	110	133- C=103 K=30	141	168- C=135 K=33	252	291
V ₄	"	410	471	120	150- C=125 K=25	152	178- C=145 K=33	290	319
V ₅	"	423	492	132	156- C=136 K=20	160	194- C=160 K=34	291	332
V ₆	"	418	483	128	151- C=120 K=31	159	183- C=153 K=30	290	324

TABLE - 5.54. (Continued).

1	2	3	4	5	6	7	8	9	10
V ₁	10.1 and above acres	438	556	80	208 C=165 K=43	95	271 C=200 K=71	408	461
V ₂	"	393	420	40	208 C=150 K=53	50	235 C=170 K=65	343	370
V ₃	"	392	432	45	207 C=160 K=47	65	232 C=164 K=68	387	367
V ₄	"	440	498	69	210 C=155 K=55	80	262 C=200 K=62	380	418
V ₅	"	468	514	70	218 C=159 K=59	75	233 C=210 K=73	393	439
V ₆	"	450	508	69	210 C=160 K=50	74	270 C=205 K=65	381	429

TABLE - 5.55.

Table showing actual cost per acre of Aus of different land holding groups during 1975-76 and 1976-77.

1	2	3	4	5	6	7	8	9	10
V ₁	0.1-2.5 acres	310	360	225	NIL	264	NIL	85	96
V ₂	"	240	306	180	NIL	228	NIL	60	78
V ₃	"	273	332	198	NIL	252	NIL	75	80
V ₄	"	296	369	216	NIL	273	NIL	80	96
V ₅	"	284	346	204	NIL	250	NIL	80	96
V ₆	"	283	348	198	NIL	252	NIL	85	96

TABLE - 5.55 (Continued).

1	2	3	4	5	6	7	8	9	10
V ₁	2.6-5.0 acres	340	396	134	91 C=50 K=41	190	95 C=55 K=40	206	206
V ₂	"	265	312	110	70 C=45 K=25	135	81 C=58 K=23	155	177
V ₃	"	274	324	115	74 C=50 K=24	140	83 C=66 K=22	159	184
V ₄	"	311	384	135	81 C=61 K=20	170	103 C=73 K=30	176	214
V ₅	"	302	342	115	83 C=58 K=25	150	90 C=66 K=24	137	192
V ₆	"	307	348	120	87 C=67 K=20	155	91 C=61 K=30	187	193

V ₁	5.1-7.5 acres	358	402	125	100 C=75 K=25	150	135 C=100 C=35	233	252
V ₂	"	275	324	102	78 C=55 K=23	125	103 C=88 K=20	173	199
V ₃	"	284	338	105	84 C=64 K=20	128	112 C=80 K=32	179	210
V ₄	"	340	384	120	105 C=75 K=30	142	131 C=101 K=30	220	242
V ₅	"	326	366	115	101 C=81 K=20	142	122 C=100 K=22	211	224
V ₆	"	332	376	111	96 C=65 K=31	140	124 C=95 K=29	236	236

TABLE - 5.55 (Continued)

1	2	3	4	5	6	7	8	9	10
V ₁	7.6-10 acres.	385	407	100	125 C=100 K=25	130	155 C=125 K=30	285	277
V ₂	"	295	333	80	100 C=70 K=30	100	128 C=100 K=28	215	233
V ₃	"	315	345	87	111 C=80 K=31	108	132 C=100 K=32	228	237
V ₄	"	365	388	102	123 C=95 K=28	120	157 C=130 K=27	263	268
V ₅	"	348	381	96	120 C=90 K=30	120	144 C=120 K=24	252	261
V ₆	"	351	388	95	121 C=100 K=21	121	155 C=120 K=35	256	267

V ₁	10.1 & above acres.	440	476	50	211 C=180 K=31	65	256 C=206 K=50	390	411 311
V ₂	"	342	369	35	172 C=145 K=27	50	214 C=180 K=34	307	319
V ₃	"	363	370	45	171 C=140 K=31	55	209 C=170 K=39	318	315
V ₄	"	412	431	50	202 C=175 K=37	60	255 C=205 K=50	362	371
V ₅	"	399	406	30	204 C=165 K=39	45	243 C=200 K=43	369	361
V ₆	"	427	431	42	210 C=162 K=43	55	251 C=210 K=41	385	376

TABLE - 5.50

Table showing actual cost per acre of H.V.V. of different land holding groups during 1975-76 and 1976-77.

1	2	3	4	5	6	7	8	9	10
V ₁	5.1-7.5 acres	525	640	145	133 C=100 K=33	180	166 C=135 K=41	360	460
V ₃	"	423	531	130	113 C=85 K=28	162	144 C=110 K=34	303	369
V ₄	"	469	572	140	123 C=90 K=33	172	159 C=130 K=29	329	400

V ₁	7.6-10 acres.	634	827	140	179 C=150 K=29	180	216 C=160 K=36	544	647
V ₃	"	455	564	110	133 C=100 K=33	140	166 C=115 K=51	345	424
V ₄	"	565	686	130	165 C=115 K=50	165	204 C=175 K=29	435	521

V ₁	10.1 and above acres.	844	1,031	70	294 C=250 K=44	80	378 C=330 K=48	774	951
V ₃	"	515	641	55	206 C=175 K=31	66	261 C=200 K=61	460	575
V ₄	"	679	816	65	239 C=200 K=39	70	311 C=265 K=46	614	746

TABLE - 5.57.

Table showing actual cost per acre of wheat of different land holding groups during 1975-76 and 1976-77.

1	2	3	4	5	6	7	8	9	10
V ₁	5.1-7.5 acres	448	529	125	109 C=80 K=29	145	134 C=100 K=34	323	384
V ₃	"	307	387	100	99 C=50 K=48	135	123 C=95 K=28	207	252
V ₆	"	272	381	100	98 C=65 K=33	132	114 C=75 K=39	172	249

V ₁	7.6-10 acres.	492	595	112	131 C=100 K=31	139	164 C=130 K=34	330	456
V ₃	"	325	410	95	121 C=90 K=31	120	150 C=120 K=30	230	290
V ₆	"	281	343	92	115 C=85 K=30	115	143 C=100 K=43	189	228

V ₁	10.1 and above acres	571	688	60	228 C=190 K=38	75	285 C=220 K=65	511	613
V ₃	"	421	523	40	203 C=175 K=28	50	253 C=205 K=48	381	473
V ₆	"	301	367	42	105 C=130 K=35	52	206 C=175 K=31	259	315

TABLE - 5.58.

Table showing actual cost per acre of Jute of different land holding groups during 1975-76 and 1976-77.

1	2	3	4	5	6	7	8	9	10
V ₁	0.1-2.5 acres	287	379	216	Nil	285	Nil	71	88
V ₂	"	243	291	189	Nil	224	Nil	44	67
V ₃	"	274	342	216	Nil	269	Nil	58	72
V ₄	"	314	382	243	Nil	286	Nil	71	96
V ₅	"	266	333	195	Nil	245	Nil	71	88
V ₆	"	272	341	201	Nil	253	Nil	71	88

V ₁	2.6-5.0 acres	381	475	180	90 C=65 K=25	220	119 C=90 K=29	201	255
V ₂	"	272	337	130	74 C=50 K=24	175	78 C=58 K=20	142	162
V ₃	"	331	395	170	91 C=61 K=30	235	74 C=50 K=24	161	160
V ₄	"	398	502	190	93 C=58 K=40	215	151 C=125 K=26	208	287
V ₅	"	381	481	182	88 C=60 K=23	225	129 C=90 K=30	199	256
V ₆	"	363	457	170	82 C=62 K=20	220	101 C=75 K=26	193	287

TABLE - 5.58 (Continued).

1	2	3	4	5	6	7	8	9	10
V ₁	5.1-7.5 acres	457	571	162	144 C=104 K=40	205	182 C=142 C=40	295	366
V ₂	"	318	397	112	95 C=65 K=30	140	121 C=90 K=31	206	257
V ₃	"	364	457	130	113 C=90 K=23	164	145 C=110 K=35	234	293
V ₄	"	419	526	152	136 C=100 K=36	190	176 C=146 K=30	267	336
V ₅	"	391	493	142	128 C=100 K=28	180	165 C=125 K=40	249	313
V ₆	"	391	493	140	130 C=102 K=28	182	168 C=130 K=33	251	311

V ₁	7.6-10 acres.	531	655	165	195 C=160 K=35	215	241 C=200 K=41	366	440
V ₂	"	402	499	113	143 C=100 K=43	150	180 C=150 K=30	284	349
V ₃	"	463	574	130	167 C=140 K=27	165	210 C=180 K=30	333	409
V ₄	"	490	610	150	174 C=150 K=24	185	226 C=190 K=36	340	425
V ₅	"	463	574	132	156 C=126 K=30	170	196 C=156 K=40	331	404
V ₆	"	468	586	129	168 C=128 K=40	168	210 C=175 K=35	339	418

TABLE - 5.58 (Continued).

1	2	3	4	5	6	7	8	9	10
V ₁	10.1 and above acres	551	676	60	300 C=250 K=50	66	390 C=310 K=80	491	610
V ₂	"	412	529	50	211 C=176 K=35	55	275 C=215 K=60	362	474
V ₃	"	466	577	55	242 C=200 K=42	60	315 C=270 K=45	411	517
V ₄	"	495	613	65	259 C=209 K=50	70	341 C=300 K=41	430	543
V ₅	"	464	574	62	226 C=190 K=36	65	301 C=255 K=46	402	509
V ₆	"	470	595	50	247 C=205 K=42	60	315 C=260 K=55	420	535

TABLE - 5.59.

Table showing actual cost per acre of potato and other vegetables of different land holding groups during 1975-76 and 1976-77.

V ₁	0.1-2.5 acres	313	360	198	NIL	246	NIL	115	134
V ₂	"	249	311	153	NIL	192	NIL	96	119
V ₃	"	286	357	189	NIL	237	NIL	97	120
V ₄	"	320	395	207	NIL	258	NIL	113	137
V ₅	"	294	361	180	NIL	225	NIL	114	136
V ₆	"	300	365	189	NIL	237	NIL	111	128

TABLE - 5.59 (Continued)

1	2	3	4	5	6	7	8	9	10
V ₁	2.0-5.0 acres	384	458	159	75 C=55 K=20	190	89-- C=60 K=29	225	266
V ₂	"	293	361	100	80 C=50 K=30	145	80 C=50 K=30	193	216
V ₃	"	324	396	135	72 C=48 K=24	140	118 C=80 K=38	189	256
V ₄	"	348	418	145	71 C=41 K=30	160	98-- C=68 K=30	203	253
V ₅	"	337	413	125	82 C=52 K=30	155	103 C=75 K=28	212	258
V ₆	"	360	440	130	86 C=66 K=20	150	120 C=90 K=30	230	290

V ₁	5.1-7.5 acres	499	593	145	125 C=100 K=25	170	154 C=104 K=50	354	423
V ₂	"	354	435	118	98 C=68 K=30	145	125 C=95 K=30	236	290
V ₃	"	364	437	121	101 C=75 K=26	142	128 C=100 K=28	243	295
V ₄	"	446	530	135	117 C=90 K=27	165	138 C=103 K=30	311	365
V ₅	"	432	519	134	109 C=76 K=33	155	136 C=100 K=36	293	364
V ₆	"	447	536	133	114 C=80 K=34	165	138 C=93 K=40	309	371

TABLE - 5.59 (Continued).

1	2	3	4	5	6	7	8	9	10
V ₁	7.6-10.0 acres.	533	688	140	166 C=106 K=60	165	204 C=170 K=34	398	473
V ₂	"	421	506	110	193 C=101 K=82	180	161 C=130 K=31	311	376
V ₃	"	495	521	115	197 C=100 K=37	135	168 C=128 K=40	320	386
V ₄	"	492	588	119	151 C=110 K=41	140	184 C=134 K=50	373	448
V ₅	"	501	602	115	164 C=114 K=50	142	194 C=160 K=34	386	460
V ₆	"	501	592	122	157 C=100 K=57	150	186 C=150 K=36	379	442
V ₁	10.1 & above acres.	601	727	40	284 C=210 K=74	45	357 C=300 K=57	561	682
V ₂	"	417	506	30	204 C=160 K=44	40	251 C=190 K=61	387	466
V ₃	"	430	525	35	208 C=168 K=40	45	258 C=200 K=58	395	480
V ₄	"	503	615	40	239 C=189 K=50	48	300 C=250 K=50	463	567
V ₅	"	524	613	50	238 C=193 K=45	50	283 C=213 K=70	474	563
V ₆	"	532	648	45	243 C=200 K=43	50	307 C=250 K=57	487	598

A separate cash/kind accounts is shown on the Tables 5.54 - 5.59 in order to arrive at the actual cost per acre so that meaningful figure of the deficit is revealed.

5.5. Limitations of the Study

(i) Cost of production per acre, as shown in the Tables (5.1 - 5.53), does not include cost of land, supervision, land-tax and expenses incurred, if any, on improvement of land like levelling or reclamation, etc., since correct and sufficient information in this regard, were not available. Hence, cost of cultivation indicated for each of the crops may be regarded as an approximate one only.

Calculation of cost, in terms of money, appears to be extremely difficult for reasons more than one. Farm-families in the sample villages, excepting a very few, do not maintain any written record of the expenses they incur on inputs purchased; not all payments are made in cash; part/whole of a particular input used, like seed or fertiliser (cow-dung or compost) may not have been purchased from market on payment of money but supplied by the farmer himself from sources of his own.

The same problem arises when one comes to ascertain the amount of expenses incurred on labour, since a part of the labour may have been done by the farmer himself or by other members of his family. The farmers, however, could not always recollect the number of labourers hired by them

or the amount they saved by substituting their own labour. Even in cases where labourers have been hired, wage rate has varied. The ^{mode} mode of payment also varied from case to case. Wage is not always paid in cash ; the whole of it may be paid in kind where a labourer earns only 2 Kgs. of rice and nothing else for day's labour ; again it may be 1 Kg. of rice plus Rs.1.50 - Rs.2/= in cash or the payment may be only in cash as well in which case a hired labourer gets Rs.3/= - Rs.4/= for a day's work. In case of labourers hired on annual basis, the mode of wage, payment is altogether different -- the rate is Rs.3/= - Rs.3.50 per annum in addition to food, clothing and shelter.

For the present purpose, an average wage rate (i.e., Rs.3/= per man per day in 1975-76 and Rs.4/= per man per day in 1976-77) -- a rate at which one can easily hire the services of an agricultural labourer in the sample area, has been considered. For each full working day's labour whether done by the farmer himself or by any member of his family or by a hired labour, the average price of labour, i.e., Rs.3/= each in 1975-76 and Rs.4/= each in 1976-77, has been added to the cost.

So far as other inputs like seeds, fertiliser, etc., which have been used but not purchased from the market are concerned, corresponding money value at the then prevailing market price has been taken into account ; and

(ii) The present researcher in order to get correct information and data, on different occasions put the same question to the respondents and average of the answers has been taken into account.*

* For the cross checks used in arriving at correct informations about the cost on different items please refer to section 1.5 - 1.8 Chapter-1.

CHAPTER - VI.

COST OF CULTIVATION OF FARM-FAMILIES -- CLASSWISE

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COST OF CULTIVATION OF FARM-FAMILIES -- CLASSWISE

6.1 Introduction

An attempt has been made to study the consumption pattern of different classes of farmers in sample villages in Chapter-IV. It is proposed here, to examine the cost of production incurred by them to cultivate different crops. It is found that the four classes of farmers under consideration, i.e., 'Bargadar', 'Bargadar plus Hired Labour', 'Self-Cultivator' and 'Self plus Bargadar plus Hired Labour' usually grow only three crops - Aman, Aus and Jute. The main crop of these groups of farmers in sample villages is Aman; Aus and Jute are also not negligible. The sample villages belong to non-irrigated area. For want of watering, the cultivation of wheat is not remarkable. Some cultivators attempt at to produce wheat; but cost of production per bigha had a discouraging effect.

In this Chapter, the cost of production of Aman, Aus and Jute has been considered. It may be mentioned here that great difficulty in obtaining data about the cost of production

of Aman, Aus and Jute has been experienced. It may be partly due to the following facts : unscientific and wasteful methods practised by the farmers, their conservativeness and ignorance mainly due to illiteracy, the fragmentation of holdings and the absence of any written records. Moreover, the determination of cost of production particularly in agriculture is a very complicated job and needs high level accounting knowledge. However, an attempt has been made to handle the problem with utmost care.

Cost of production here means only cultivation cost. It does not include developmental cost or marketing cost. As it has already been said earlier that the farmers consume what they produce without leaving any surplus to sell in the market, the question of marketing cost does not arise. In sample villages, it is found that the farmers are too poor to buy even the essential inputs, such as improved seeds, fertilisers and insecticides, not to speak of affording the more expensive developmental works.

Cultivation cost includes expenses incurred on tilling, seeds, fertilisers, sowing, 'nirani', cutting and thrashing, medicine, etc. An attempt has, however, been made to collect data separately for each of the above elements of cost for each village.

6.2 Cost of Cultivation of Different Crops

6.2.1 Bargadar :

6.2.2 Aman :

It will appear from the Tables (6.3 and 6.7) that cost of production of aman per bigha varies from village to villages. In 1975-76, it has varied between Rs.98/= per bigha to Rs.127.75 per bigha. There appears substantial variation in the cost of production from year to year. For instance, it has varied between Rs.122/= per bigha to Rs.163/= per bigha in 1976-77. This is largely attributed to the rise in general price level in 1976-77 compared to 1975-76.

6.2.3 Aus :

The cost of production of aus per bigha is less than that of aman in all the villages under study. It has varied between Rs.84/= per bigha to Rs.104/= per bigha in 1975-76 as against Rs.106/= to Rs.131/= in 1976-77.

6.2.4 Jute :

The cost of production of jute varied from Rs.97.50 per bigha to Rs.125.50 per bigha in 1975-76 ; the corresponding figures for 1976-77 are Rs.121.50 and Rs.156.50 respectively.

6.2.5 Bargadar plus Hired Labour :

6.2.6 Aman :

It appears from the Tables (6.4 and 6.8) that the farmers of this group have spent slightly more in all the villages under study than 'Bargadars'. For instance, the cost of production per bigha varies from Rs.106/= per bigha to Rs.133/= per bigha in 1975-76. In 1976-77, it has varied between Rs.134/= per bigha to Rs.163/= per bigha.

6.2.7 Aus :

The cost of production of aus per bigha varies from Rs.87/= per bigha to Rs.107/= per bigha in 1975-76. The corresponding figures for 1976-77 are Rs.110/= and Rs.135/= respectively.

6.2.8 Jute :

The cost of production of jute per bigha varies from Rs.102.50 per bigha to Rs.130.50 per bigha in sample villages during 1975-76. The corresponding figures for 1976-77 are Rs.129.50 and Rs.153.50 respectively.

6.2.9 Self-cultivator6.2.10 Aman :

It seems from the Tables (6.5 and 6.9) that Self-Cultivators enjoy slightly better position than 'Bargadar' and 'Bargadar plus Hired Labour' in each of the village under study. This is reflected in the cost of production per bigha. In 1975-76, the cost of production of aman per bigha

varies from Rs.126/= per bigha to Rs.156/= per bigha as against Rs.98/= to Rs.127.75 in case of 'Bargadar' and Rs.106/= to Rs.133/= in case of 'Bargadar plus Hired Labour'. It appears from the tables that the self-cultivators have used medicine in all the villages to protect the crop against insects. In 1976-77, the cost of production of aman has varied between Rs.157/= per bigha to Rs.192/= per bigha.

6.2.11 Aus :

The cost of production of aus varies from Rs.93.50 per bigha to Rs.115/= per bigha in 1975-76. The corresponding figures for 1976-77 are Rs.116/= and Rs.145/= respectively.

6.2.12 Jute :

The cost of production of jute varies from Rs.117.50 per bigha to Rs.151.50 per bigha in 1975-76. The corresponding figures for 1976-77 are Rs.149.50 and Rs.182.50 respectively.

6.2.13 Self plus Bargadar plus Hired Labour :

6.2.14 Aman :

The cost of production of aman per bigha varies from Rs.109/= per bigha to Rs.132.75 per bigha in 1975-76. The corresponding figures for 1976-77 are Rs.136/= and Rs.171/= respectively.

6.2.15 Aus :

The cost of production of aus per bigha varies from Rs.90/= per bigha to Rs.109/= per bigha in 1975-76. It has varied between Rs.114/= per bigha to Rs.139/= per bigha in 1976-77.

6.2.16 Jute :

The cost of production of jute varies from Rs.109.50 per bigha to Rs.134.50 per bigha in 1975-76. The corresponding figures for 1976-77 are Rs.136.50 and Rs.167.50 respectively.

6.3 Observations :

As to the cost of production of the different groups of farmers in sample villages, the following observations may be made which are based on the statistical data given in Tables 6.3 to 6.26.

(1) Firstly, of the cultivation cost, wages paid to labour is an important item. Another element in the cost is the expenditure on fertiliser used in the cultivation. Table below gives an idea of the percentage of these two important elements of cost to total cost per bigha.

TABLE - 6.1.

Table showing percentage of fertiliser cost and labour cost to total cost per bigha of the different groups of farmers in sample villages during 1975-76.

Class	Aman (In Rupees)				Aus (In Rupees)				June (In Rupees)						
	Total cost.	Fert-liser cost.	Perceen-tage.	Labo-ur cost	Per-centage	Total cost.	Fert-liser cost.	Perceen-tage.	Labo-ur cost	Per-centage	Total cost.	Fert-liser cost.	Perceen-tage.	Labo-ur cost	Per-centage
Bargadar	708	152	21.4	451	63.7	571	108	18.9	364	63.7	689	217	31.5	419	60.8
Bargadar plus Hired Labour	736	160	21.7	474	64.4	573	108	18.8	375	65.4	711	225	31.6	423	59.5
Self-cultivator	848	223	26.2	513	60.5	630	138	21.9	401	63.6	816	234	28.7	519	63.6
Self plus Bargadar plus Hired Labour	753	178	23.6	478	63.4	604	121	20.0	392	64.9	757	217	28.6	477	63.0

TABLE - 6.2.

Table showing percentage of fertiliser cost and labour cost to total cost per bigha of the different groups of farmers in sample villages during 1976-77.

Class	Aman (In Rupees)					Aus (In Rupees)					Jute (In Rupees)				
	Total cost.	Fert-liser cost.	Per-centage.	Labo-ur cost.	Per-centage.	Total cost.	Fert-liser cost.	Per-centage.	Labo-ur cost.	Per-centage.	Total cost.	Ferti-liser cost.	percen-tage.	Labo-ur cost.	Per-centage.
Bargadar	866	187	21.6	555	64.0	705	130	18.4	455	64.5	845	253	29.9	511	60.4
Bargadar plus Hired Labour	902	186	20.6	596	66.0	724	133	18.3	471	65.0	868	269	30.9	518	59.6
Self-cultivator	1,036	249	23.9	644	62.1	731	162	20.7	499	63.8	980	283	28.8	616	62.8
Self plus Bargadar plus Hired Labour	935	214	22.8	597	63.8	759	147	19.3	492	64.8	928	253	27.2	594	64.0

Table 6.1 shows that labour cost of 'Bargadar' comprises about 63.7 per cent for aman, 63.7 per cent for aus and 60.8 per cent for jute in 1975-76. The corresponding figures for 1976-77 are 64 per cent, 64.5 per cent and 60.4 per cent respectively. The labour cost of 'Bargadar plus Hired Labour' comprises about 64.4 per cent for aman 65.4 per cent for aus and 59.5 per cent for jute in 1975-76. The corresponding figures for 1976-77 are 66 per cent, 65 per cent and 59.6 per cent respectively. The labour cost of 'Self-Cultivator' comprises about 60.5 per cent for aman, 63.6 per cent for aus and 63.6 per cent for jute in 1975-76. The corresponding figures for 1976-77 are 62.1 per cent, 63.8 per cent and 62.8 per cent respectively. The labour cost of 'Self plus Bargadar plus Hired Labour' comprises about 63.4 per cent for aman, 64.9 per cent for aus and 63 per cent for jute in 1975-76. The corresponding figures for 1976-77 are 63.8 per cent, 64.8 per cent and 64.0 per cent in 1976-77.

It appears that fertiliser cost of 'Bargadar' amount to 21.4 per cent for aman, 18.9 per cent for aus and 31.5 per cent for jute in 1975-76. The corresponding figures for 1976-77 are 21.6 per cent, 18.4 per cent and 29.9 per cent respectively. The fertiliser cost of 'Bargadar plus Hired Labour' amount to 21.7 per cent for aman, 18.8 per cent for aus and 31.6 per cent for jute in 1975-76. The corresponding

figures for 1976-77 are 20.6 per cent, 18.3 per cent and 30.9 per cent respectively. The fertiliser cost of 'Self-Cultivator' amount to 26.2 per cent for aman, 21.9 per cent for aus and 28.7 per cent for jute in 1975-76. The corresponding figures for 1976-77 are 23.9 per cent, 20.7 per cent and 28.3 per cent respectively. The fertiliser cost of 'Self plus Bargadar plus Hired Labour' amount to 23.6 per cent for aman, 20 per cent for aus and 28.6 per cent for jute in 1975-76. The corresponding figures for 1976-77 are 22.8 per cent, 19.3 per cent and 27.2 per cent respectively.

Thus, it is seen that the difference between 'Bargadar' and 'Bargadar plus Hired Labour' in respect of fertiliser cost and labour cost is not very significant. It seems from the Tables (6.1 and 6.2) that the 'Self-cultivators' and 'Self plus Bargadar plus Hired Labour' these two groups of farmers spend comparatively more on these two elements of cost. However, the difference between 'Self-cultivator' and 'Self plus Bargadar plus Hired Labour' in respect of fertiliser cost ^{and} labour cost is not very significant.

(2) Secondly, it is observed that the four classes of farmers have used the same quantity of seeds per bigha in all the villages under study. They have used aman and aus

at the rate of 10 Kg. per bigha and jute at the rate of 3 Kg. per bigha in both the years. As a result, the expenses incurred on seeds are the same for all the four classes of farmers in all the villages under study.

(3) Thirdly, it is observed that the farmers of different groups do not use medicine in the cultivation of aus and jute to protect the crops against insects. They have, however, used some medicine in the cultivation of aman. This is perhaps because of the fact that aman is their main crop. It is reported that the farmers are quite aware of the usefulness of medicine ; but, in most cases, due to the paucity of fund they are not in a position to use it. This is perhaps a reflection of the lack of adequate fund in the rural areas under study.

TABLE - 6.3.

Cost per bigha — aman — of 'Bargadar' in sample villages during 1975-76.

Village	Tilling		Seed		Ferti- liser.	Sowing and Seed bed		'Nirani'		Cutting and Thrashing		Medi- cine.	Cost *
	No. of times done.	Expend- -iture incur- red in Rupees	Quantity in Kg.	Price	Money value	No. of labour unit- emplo- yed.	Wages paid in Rupees	No. of labour unit- emplo- yed.	Wages paid in Rupees	No. of labour unit- emplo- yed.	Wages paid in Rupees	Money value	Per bigha in Rupees.
		Rs.		Rs.	Rs.		Rs.		Rs.		Rs.	Rs.	Rs.
V ₁	5	30/=	10 Kg.	15/=	25/=	6	18/=	6	18/=	6	18/=	3.75	127.75
V ₂	4	24/=	10 Kg.	15/=	20/=	4	12/=	4	12/=	5	15/=	x	98.00
V ₃	4	24/=	10 Kg.	15/=	25/=	5	15/=	5	15/=	6	18/=	x	112.00
V ₄	5	30/=	10 Kg.	15/=	30/=	5	15/=	5	15/=	6.5	19.50	4.00	128.50
V ₅	5	30/=	10 Kg.	15/=	27/=	6	18/=	5	15/=	6	18/=	x	123.00
V ₆	4	24/=	10 Kg.	15/=	25/=	5	15/=	5	15/=	6	18/=	x	112.00

* \bar{x} = 117 (where \bar{x} = Arithmetic Mean), v (variance) = 118.66, S.E. (Standard Error) of the averages = 10.8, $\therefore \bar{x} \pm 1.96$ (10.8) are 138 and 96, the probable limits by using 5% level of significance.

TABLE - 6.4.

Cost per bigha -- aman -- of 'Bargadar plus Hired Labour' in sample villages during 1975-76.

Village	Tilling		Seed		Fertiliser	Sowing and Seed bed		'Nirani'		Cutting and Threshing		Medicine	Cost *
	No. of times done.	Expenditure incurred in Rupees	Quantity in Kg.	Money value	Money value	No. of labour unit employed.	Wages paid in Rupees	No. of labour unit employed.	Wages paid in Rupees	No. of labour unit employed.	Wages paid in Rupees	Money value	Per bigha in Rupees
		Rs.		Rs.	Rs.		Rs.		Rs.		Rs.	Rs.	Rs.
V ₁	5	30/=	10 Kg.	15/=	30/=	6	18/=	6	18/=	6	18/=	4/=	133.00
V ₂	4	24/=	10 Kg.	15/=	22/=	5	15/=	5	15/=	5	15/=	2	106.00
V ₃	4	24/=	10 Kg.	15/=	25/=	5	15/=	5	15/=	5	15/=	2	109.00
V ₄	5	30/=	10 Kg.	15/=	28/=	6	18/=	6	18/=	6	18/=	4/=	131.00
V ₅	5	30/=	10 Kg.	15/=	27/=	6	18/=	6	18/=	6	18/=	2	126.00
V ₆	5	30/=	10 Kg.	15/=	28/=	6	18/=	6	18/=	6	18/=	4/=	131.00

* $\bar{X} = 123$ (where \bar{X} = Arithmetic Mean), v (variance) = 120.22, S.E. (Standard Error) of the averages = 10.9, $\bar{X} \pm 1.96$ (10.9) are 144 and 102, the probable limits by using 5% level of significance.

TABLE - 6.5.

Cost per bigha -- Aman -- of 'Self-cultivator' in sample villages during 1975-76.

Village	Tilling		Seed		Ferti- liser	Sowing and Seed bed		'Nirani'		Cutting and Thrashing		Medi- cine.	Cost*
	No. of times done.	Expend- iture incurred in Rupees	Quantity in Kg.	Money value	Money value	No. of labour unit emplo- ed.	Wages paid in Rupees.	No. of labour unit emplo- yed.	Wages paid in Rupees.	No. of labour unit emplo- yed.	Wages paid in Rupees.	Money value	Per bigha in Rupee
		Rs.		Rs.	Rs.		Rs.		Rs.		Rs.	Rs.	Rs.
V ₁	6	36/=	10 Kg.	15/=	40/=	7	21/=	7	21/=	6	18/=	5/=	156.00
V ₂	5	30/=	10 Kg.	15/=	30/=	5	15/=	6	18/=	5	15/=	3/=	126.00
V ₃	5	30/=	10 Kg.	15/=	35/=	6	18/=	6	18/=	5	15/=	3/=	134.00
V ₄	6	36/=	10 Kg.	15/=	40/=	6	18/=	6.5	19.50	6	18/=	4/=	150.50
V ₅	5	30/=	10 Kg.	15/=	38/=	5	15/=	6	18/=	6	18/=	3/=	137.00
V ₆	5	30/=	10 Kg.	15/=	40/=	6	18/=	6.5	19.50	6	18/=	4/=	144.50

* $\bar{x} = 142$ (where \bar{x} = Arithmetic Mean), v (variance) = 104.91, S.E. (Standard Error) of the averages = 10.2, $\therefore \bar{x} \pm 1.96$ (10.2) are 162 and 122, the probable limits by using 5% level of significance.

TABLE - C.6.

Cost per bigha — aman — of 'Self plus Bargadar plus Hired Labour' in sample villages during 1975-76.

Village	Tilling		Seed		Ferti- liser.	Sowing and Seed bed		'Nirani'		Cutting and Thrashing		Medi- cine.	Cost *
	No. of times done.	Expend- iture incur- red in Rupees	Quantity in Kg.	Money value	Money value	No. of labour unit- emplo- yed.	Wages paid in Rupees.	No. of labour unit- emplo- yed.	Wages paid in Rupees	No. of labour unit- emplo- yed.	Wages paid in Rupees	Money value	Per bigha in Rupees
		Rs.		Rs.	Rs.		Rs.		Rs.		Rs.	Rs.	Rs.
V ₁	5	30/=	10 Kg.	15/=	30/=	6	18/=	6	18/=	6	18/=	3.75	132.75
V ₂	4	24/=	10 Kg.	15/=	25/=	5	15/=	5	15/=	5	15/=	x	109.00
V ₃	5	30/=	10 Kg.	15/=	30/=	5	15/=	5	15/=	5	15/=	x	120.00
V ₄	5	30/=	10 Kg.	15/=	35/=	6	18/=	5	15/=	6	18/=	3.75	134.75
V ₅	5	30/=	10 Kg.	15/=	30/=	6	18/=	5.5	16.50	6	18/=	x	127.50
V ₆	5	30/=	10 Kg.	15/=	28/=	6.5	19.50	6	18/=	6	18/=	x	128.50

* \bar{x} = 126 (where \bar{x} = Arithmetic Mean), v. (variance) = 77.88, S.E. (Standard Error) of the averages = 8.8, $\bar{x} \pm 1.96 (8.8)$ are 143 and 109, the probable limits by using 5% level of significance.

TABLE - 6.7.

Cost per bigha -- aman -- of 'Bargadar' in sample villages during 1976-77.

Village	Tilling		Seed		Fertiliser	Sowing and Seed bed		'Nirani'		Cutting and Thrashing		Medicine	Cost *
	No. of times done.	Expenditure incurred in Rupees	Quantity in Kg.	Money value	Money value	No. of labour unit employed.	Wages paid in Rupees	No. of labour unit employed.	Wages paid in Rupees.	No. of labour unit employed.	Wages paid in Rupees	Money value	Per bigha in Rupees.
		Rs.		Rs.	Rs.		Rs.		Rs.		Rs.	Rs.	Rs.
V ₁	5	35/=	10 Kg.	20/=	36/=	6	24/=	5	20/=	6	24/=	4/=	163.00
V ₂	4	28/=	10 Kg.	20/=	24/=	4	16/=	4	16/=	4.5	18/=	x	122.00
V ₃	4	28/=	10 Kg.	20/=	27/=	5	20/=	5	20/=	5	20/=	x	135.00
V ₄	5	35/=	10 Kg.	20/=	36/=	5	20/=	4.5	18/=	6	24/=	x	153.00
V ₅	5	35/=	10 Kg.	20/=	30/=	6	24/=	5	20/=	5.5	22/=	x	151.00
V ₆	4	28/=	10 Kg.	20/=	34/=	5	20/=	4.5	18/=	5.5	22/=	x	142.00

* $\bar{X} = 144$ (where \bar{X} = Arithmetic Mean), v (variance) = 176.55, S.E. (Standard Error) of the averages = 13.2, $\bar{X} \pm 1.96$ (13.2) are 170 and 118, the probable limits by using 5% level of significance.

TABLE - 6.3.

Cost per bigha -- aman -- of 'Bargadar plus Hired Labour' in sample villages during 1976-77.

Village	Tilling		Seed		Ferti- liser.	Sowing and Seed bed		'Nirani'		Cutting and Thrashing		Medi- cine.	Cost *
	No. of times done.	Expend- iture incur- red in Rupees	Quantity in Kg.	Money value	Money value	No. of labour unit emplo- yed.	Wages paid in Rupees	No. of labour unit emplo- yed.	Wages paid in Rupees	No. of labour unit emplo- yed.	Wages paid in Rupees	Money value	Per bigha in Rupees.
		Rs.		Rs.	Rs.		Rs.		Rs.		Rs.	Rs.	Rs.
V ₁	5	35/=	10 Kg.	20/=	36/=	6	24/=	6	24/=	6	24/=	x	163.00
V ₂	4	28/=	10 Kg.	20/=	26/=	5	20/=	5	20/=	5	20/=	x	134.00
V ₃	4	28/=	10 Kg.	20/=	30/=	5	20/=	5	20/=	5	20/=	x	138.00
V ₄	5	35/=	10 Kg.	20/=	32/=	5.5	22/=	6	24/=	5.5	22/=	x	155.00
V ₅	5	35/=	10 Kg.	20/=	30/=	6	24/=	6	24/=	6	24/=	x	157.00
V ₆	5	35/=	10 Kg.	20/=	32/=	5.5	22/=	6	24/=	5.5	22/=	x	155.00

* \bar{x} = 150 (where \bar{x} = Arithmetic Mean), v (variance) = 111.22, S.E. (Standard Error) of the averages = 10.5, $\therefore \bar{x} \pm 1.96$ (10.5) are 171 and 129, the probable limits by using 5% level of significance.

TABLE - 6.9.

Cost per bigha -- aman -- of 'Self-cultivator' in sample villages during 1976-77.

Village	Tilling		Seed		Ferti- liser.	Sowing and Seed bed		'Nirani'		Cutting and Thrashing		Medi- cine.	Cost *
	No. of times done.	Expend- iture incur- red in Rupees	Quantity in Kg.	Money value	Money value	No. of labour unit- emplo- yed.	Wages paid in Rupees	No. of labour unit- emplo- yed.	Wages paid in Rupees	No. of labour unit- emplo- yed.	Wages paid in Rupees	Money value	Per bigha in Rupees.
		Rs.		Rs.	Rs.		Rs.		Rs.		Rs.	Rs.	Rs.
V ₁	6	42/=	10 Kg.	20/=	45/=	7	28/=	7	28/=	6	24/=	5/=	192.00
V ₂	5	35/=	10 Kg.	20/=	35/=	5	20/=	6	24/=	5	20/=	3/=	157.00
V ₃	5	35/=	10 Kg.	20/=	42/=	6	24/=	6	24/=	5	20/=	4/=	169.00
V ₄	6	42/=	10 Kg.	20/=	42/=	6	24/=	6	24/=	5.5	22/=	4/=	178.00
V ₅	5	35/=	10 Kg.	20/=	40/=	5	20/=	6	24/=	6	24/=	3.50	166.50
V ₆	5	35/=	10 Kg.	20/=	45/=	6	24/=	6	24/=	5.5	22/=	3.75	173.75

* $\bar{X} = 173$ (where \bar{X} = Arithmetic Mean), v (variance) = 115.80, S.E. (Standard Error) of the averages = 10.7, $\bar{X} \pm 1.96 (10.7)$ are 194 and 152, the probable limits by using 5% level of significance.

TABLE - 6.10.

Cost per bigha — aman — of 'Self plus Bargadar plus Hired Labour' in sample villages during 1976-67.

Village	Tilling		Seed		Ferti- liser	Sowing and Seed bed		'Nirani'		Cutting and Thrashing		Medi- cine.	Cost *
	No. of times done.	Expend- iture incur- red in Rupees	Quantity in Kg.	Money value	Money value	No. of labour unit- emplo- yed.	Wages paid in Rupees.	No. of labour unit- emplo- yed.	Wages paid in Rupees	No. of labour unit- emplo- yed.	Wages paid in Rupees	Money value	per bigha in Rupees.
		Rs.		Rs.	Rs.		Rs.		Rs.		Rs.	Rs.	Rs.
V ₁	5	35/=	10 Kg.	20/=	40/=	6	24/=	6	24/=	6	24/=	x	171.99
V ₂	4	28/=	10 Kg.	20/=	30/=	5	20/=	5	20/=	4.5	18/=	x	136.00
V ₃	5	35/=	10 Kg.	20/=	35/=	5	20/=	5	20/=	5	20/=	x	150.00
V ₄	5	35/=	10 Kg.	20/=	36/=	6	24/=	5	20/=	6	24/=	x	159.00
V ₅	5	35/=	10 Kg.	20/=	35/=	5.5	22/=	5	20/=	6	24/=	x	156.00
V ₆	5	35/=	10 Kg.	20/=	36/=	6	24/=	5.5	22/=	6	24/=	x	163.00

* $\bar{x} = 156$ (where \bar{x} = Arithmetic Mean), v (variance) = 119.80, S.E. (Standard Error) of the averages = 10.9, $\bar{x} \pm 1.96 (10.9)$ are 177 and 135, the probable limits by using 5% level of significance.

TABLE - 6.11.

Cost per bigha -- and -- of 'Bargadar' in sample villages during 1975-76.

Village	Tilling		Seed		Fertiliser		Sowing		'Nirani'		Cutting and Thrashing		Medicine	Cost *
	No. of times done.	Expenditure incurred in Rupees	Quantity in Kg.	Money value	Money value	No. of labour unit employed.	Wages paid in Rupees.	No. of labour unit employed.	Wages paid in Rupees	No. of labour unit employed.	Wages paid in Rupees.	Money value	Rs.	
		Rs.		Rs.	Rs.		Rs.		Rs.		Rs.			Rs.
V ₁	5	30/=	10 Kg.	15/=	20/=	1	3/=	6	18/=	6	18/=	x	104.00	
V ₂	4	24/=	10 Kg.	15/=	15/=	1	3/=	5	15/=	4	12/=	x	84.00	
V ₃	4	24/=	10 Kg.	15/=	15/=	1	3/=	6	18/=	4.5	13.50	x	88.50	
V ₄	4	24/=	10 Kg.	15/=	20/=	1	3/=	6.5	19.50	5	15/=	x	96.50	
V ₅	4	24/=	10 Kg.	15/=	18/=	1	3/=	6	18/=	6	18/=	x	96.00	
V ₆	4	24/=	10 Kg.	15/=	20/=	1	3/=	5	15/=	5	15/=	x	92.00	

* \bar{x} = 94 (where \bar{x} = Arithmetic Mean), v (variance) = 40.22, S.E. (Standard Error) of the averages = 6.3, $\therefore \bar{x} \pm 1.96$ (6.3) are 106 and 82, the probable limits by using 5% level of significance.

TABLE - 6.12

Cost per bigha -- aus -- of 'Bargadar plus Hired Labour' in sample villages during 1975-76.

Village	Tilling		Seed		Ferti- liser	Sowing		'Nirani'		Cutting and Thrashing		Medi- cine.	Cost *
	No. of times done.	Expend- -iture incur- red in Rupees	Quantity in Kg.	Money value	Money value	No. of labour unit- emplo- yed.	Wages paid in Rupees	No. of labour unit- emplo- yed.	Wages paid in Rupees	No. of labour unit- emplo- yed.	Wages paid in Rupees.	Money value	Per bigha in Rupees.
		Rs.		Rs.	Rs.		Rs.		Rs.		Rs.	Rs.	Rs.
V ₁	5	30/=	10 Kg.	15/=	20/=	1	3/=	6	18/=	7	21/=	x	107.00
V ₂	4	24/=	10 Kg.	15/=	15/=	1	3/=	5	15/=	5	15/=	x	87.00
V ₃	4	24/=	10 Kg.	15/=	16/=	1	3/=	5	15/=	5	15/=	x	88.00
V ₄	4	24/=	10 Kg.	15/=	18/=	1	3/=	6	18/=	6	18/=	x	96.00
V ₅	4	24/=	10 Kg.	15/=	20/=	1	3/=	6	18/=	6	18/=	x	98.00
V ₆	4	24/=	10 Kg.	15/=	19/=	1	3/=	6	18/=	6	18/=	x	97.00

* \bar{x} 96 (where \bar{x} = Arithmetic Mean), v (variance) = 44.91, S.E. (Standard Error) of the averages = 6.7, $\therefore \bar{x} \pm 1.96$ (6.7) are 109 and 83, the probable limits by using 5% level of significance.

TABLE - 6.13.

Cost per bigha -- and -- of 'Self-cultivator' in sample villages during 1975-76.

Village	Tilling		Seed		Fertiliser	Sowing		'Nirani'		Cutting and Thrashing		Medicine	Cost *
	No. of times done.	Expenditure incurred in Rupees	Quantity in Kg.	Money value	Money value	No. of labour unit-emplo-yed.	Wages paid in Rupees.	No. of labour unit-emplo-yed.	Wages paid in Rupees.	No. of labour unit-emplo-yed.	Wages paid in Rupees.	Money value	Per bigha in Rupees.
		Rs.		Rs.	Rs.		Rs.		Rs.		Rs.	Rs.	Rs.
V ₁	5	30/=	10 Kg.	15/=	25/=	1	3/=	7	21/=	7	21/=	x	115.00
V ₂	4	24/=	10 Kg.	15/=	20/=	1	3/=	5	15/=	5.5	16.50	x	93.50
V ₃	4	24/=	10 Kg.	15/=	20/=	1	3/=	6	18/=	6	18/=	x	98.00
V ₄	5	30/=	10 Kg.	15/=	22/=	1	3/=	6.5	19.50	6	18/=	x	107.50
V ₅	5	30/=	10 Kg.	15/=	24/=	1	3/=	6	18/=	6	18/=	x	108.00
V ₆	4	24/=	10 Kg.	15/=	27/=	1	3/=	7	21/=	6	18/=	x	108.00

* $\bar{x} = 105$ (where \bar{x} = Arithmetic Mean), v (variance) = 49.47, S.E. (Standard Error of the averages) = 7, $\therefore \bar{x} \pm 1.96 (7)$ are 119 and 91, the probable limits by using 5% level of significance.

TABLE - 6.14

Cost per bigha --- aus --- of 'Self plus Bargadar plus Hired Labour' in sample villages during 1975-76.

Village	Tilling		Seed	Fertiliser		Sowing		'Nirani'		Cutting and Thrashing		Medicine.	Cost *
	No. of times done.	Expenditure incurred in Rupees	Quantity in Kg.	Money value	Money value	No. of labour unit employed.	Wages paid in Rupees	No. of labour unit employed.	Wages paid in Rupees	No. of labour unit employed.	Wages paid in Rupees	Money value	Per bigha in Rupees.
		Rs.		Rs.	Rs.		Rs.		Rs.		Rs.	Rs.	Rs.
V ₁	5	30/=	10 Kg.	15/=	22/=	1	3/=	6	18/=	7	21/=	x	109.00
V ₂	4	24/=	10 Kg.	15/=	18/=	1	3/=	5	15/=	5	15/=	x	90.00
V ₃	4	24/=	10 Kg.	15/=	17/=	1	3/=	6	15/=	5.5	16.50	x	90.50
V ₄	5	30/=	10 Kg.	15/=	20/=	1	3/=	6	18/=	6	18/=	x	104.00
V ₅	5	30/=	10 Kg.	15/=	22/=	1	3/=	5.5	16.50	6	18/=	x	104.50
V ₆	5	30/=	10 Kg.	15/=	22/=	1	3/=	6	18/=	6	18/=	x	106.00

* $\bar{x} = 101$ (where \bar{x} = Arithmetic Mean), v (variance) = 55.80, S.E. (Standard Error) of the averages = 7.4, $\therefore \bar{x} \pm 1.96$ (7.4) are 116 and 87, the probable limits by using 5% level of significance.

TABLE - 6.15.

Cost per bigha -- and -- of 'Bargadar' in sample villages during 1976-77.

Village	Tilling		Seed		Ferti- liser	Sowing		'Nirani'		Cutting and Threshing		Medi- cine.	Cost *
	No. of times done.	Expend- -iture incur- red in Rupees	Quantity in Kg.	Money value	Money value	No. of labour unit- emplo- yed.	Wages paid in Rupees	No. of labour unit- emplo- yed.	Wages paid in Rupees	No. of labour unit- emplo- yed.	Wages paid in Rupees	Money value	Per bigha in Rupees.
	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.
V ₁	5	35/=	10 Kg.	20/=	24/=	1	4/=	6	24/=	6	24/=	₹	131.00
V ₂	4	28/=	10 Kg.	20/=	18/=	1	4/=	5	20/=	4	16/=	₹	106.00
V ₃	4	28/=	10 Kg.	20/=	18/=	1	4/=	6	24/=	5	20/=	₹	114.00
V ₄	4	28/=	10 Kg.	20/=	24/=	1	4/=	6	24/=	5	20/=	₹	120.00
V ₅	4	28/=	10 Kg.	20/=	22/=	1	4/=	6	24/=	5	20/=	₹	118.00
V ₆	4	28/=	10 Kg.	20/=	24/=	1	4/=	5	20/=	5	20/=	₹	116.00

* $\bar{x} = 118$ (where \bar{x} = Arithmetic Mean), v (variance) = 55.91, S.E. (Standard Error) of the averages = 7.4, $\therefore \bar{x} \pm 1.96$ (7.4) are 133 and 104, the probable limits by using 5% level of significance.

TABLE - 6.16.

Cost per bigha -- aus -- of 'Bargadar plus Hired Labour' in sample villages during 1976-77.

Village	Tilling		Seed		Ferti- liser.	Sowing		'Nirani'		Cutting and Threshing		Medi- cine.	Cost #
	No. of times done.	Expend- iture incur- red in Rupees	Quantity in Kg.	Money value	Money value	No. of labour unit- emplo- yed.	Wages paid in Rupees	No. of labour unit- emplo- yed.	Wages paid in Rupees.	No. of labour unit- emplo- yed.	Wages paid in Rupees	Money Value	Per bigha in Rupees.
		Rs.		Rs.	Rs.		Rs.		Rs.		Rs.	Rs.	Rs.
V ₁	5	35/=	10 Kg.	20/=	24/=	1	4/=	6	24/=	7	28/=	x	135.00
V ₂	4	28/=	10 Kg.	20/=	18 28/=	1	4/=	5	20/=	5	20/=	x	110.00
V ₃	4	28/=	10 Kg.	20/=	20/=	1	4/=	5	20/=	5	20/=	x	112.00
V ₄	4	28/=	10 Kg.	20/=	22/=	1	4/=	5.5	22/=	5.5	22/=	x	118.00
V ₅	4	28/=	10 Kg.	20/=	25/=	1	4/=	6	24/=	6	24/=	x	125.00
V ₆	4	28/=	10 Kg.	20/=	24/=	1	4/=	6	24/=	6	24/=	x	124.00

* $\bar{x} = 121$ (where \bar{x} = Arithmetic Mean), v (variance) = 71.83, S.E. (Standard Error) of the averages = 8.4, $\bar{x} \pm 1.96$ (8.4) are 137 and 105, the probable limits by using 5% level of significance.

TABLE - 6.17.

Cost per bigha -- and -- of 'Self-cultivator' in sample villages during 1976-77.

Village	Tilling		Seed		Ferti- liser.	Sowing		'Nirani'		Cutting and Thrashing		Medi- cine.	Cost *
	NOOF times done.	Expend- iture incur- red in Rupees	Quantity in Kg.	Money value	Money value	No. of labour unit- emplo- yed.	Wages paid in Rupees	No. of labour unit- emplo- yed.	Wages paid in Rupees	No. of labour unit- emplo- yed.	Wages paid in Rupees	Money value	Per bigha in Rupees.
		Rs.		Rs.	Rs.		Rs.		Rs.		Rs.	Rs.	Rs.
V ₁	5	35/=	10 Kg.	20/=	30/=	1	4/=	7	28/=	7	28/=	X	145.00
V ₂	4	28/=	10 Kg.	20/=	24/=	1	4/=	5	20/=	5	20/=	X	116.00
V ₃	4	28/=	10 Kg.	20/=	24/=	1	4/=	6	24/=	6	24/=	X	124.00
V ₄	5	35/=	10 Kg.	20/=	26/=	1	4/=	6	24/=	5.5	22/=	X	131.00
V ₅	5	35/=	10 Kg.	20/=	28/=	1	4/=	6	24/=	5.5	22/=	X	133.00
V ₆	4	28/=	10 Kg.	20/=	30/=	1	4/=	6.5	26/=	6	24/=	X	132.00

* $\bar{x} = 130$ (where \bar{x} = Arithmetic Mean), v (variance) = 78.47, S.E. (Standard Error) of the averages = 8.8, $\bar{x} \pm 1.96$ (8.8) are 147 and 113, the probable limits by using 5% level of significance.

TABLE - 6.18.

Cost per bigha -- aus -- of "Self plus Bargadar plus Hired Labour" in sample villages during 1976-77.

Village	Tilling		Seed		Ferti- liser.	Sowing		'Nirani'		Cutting and Thrashing		Medi- cine.	Cost *
	No. of times done.	Expend- iture incur- red in Rupees	Quantity in Kg.	Money value	Money value	No. of labour unit emplo- yed.	Wages paid in Rupees	No. of labour unit emplo- yed.	Wages paid in Rupees	No. of labour unit emplo- yed.	Wages paid in Rupees.	Money value	Per bigha in Rupees.
		Rs.		Rs.	Rs.		Rs.		Rs.		Rs.	Rs.	Rs.
V ₁	5	25/=	10 Kg.	20/=	28/=	1	4/=	6	24/=	7	28/=	₹	139.00
V ₂	4	28/=	10 Kg.	20/=	22/=	1	4/=	5	20/=	5	20/=	₹	114.00
V ₃	4	28/=	10 Kg.	20/=	20/=	1	4/=	5	20/=	5.5	22/=	₹	114.00
V ₄	5	35/=	10 Kg.	20/=	24/=	1	4/=	6	24/=	6	24/=	₹	131.00
V ₅	5	35/=	10 Kg.	20/=	27/=	1	4/=	5	20/=	6	24/=	₹	130.00
V ₆	5	35/=	10 Kg.	20/=	26/=	1	4/=	6	24/=	5.5	22/=	₹	131.00

* \bar{x} = 127 (where \bar{x} = Arithmetic Mean), v (variance) = 86.91, S.E. (Standard Error) of the averages = 9.3, $\therefore \bar{x} \pm 1.96$ (9.3) are 145 and 109, the probable limits by using 5% level of significance.

TABLE - 6.19.

Cost per bigha -- jute -- of 'Bargadar' in sample villages during 1975-76.

Village	Tilling		Seed		Ferti- liser	'Nirani'		Cutting, washing and drying		Medi- cine.	Cost *
	No. of times done.	Expend- -iture incurred in Rupees	Quantity in Kg.	Money value	Money value	No. of labour unit- emplo- yed.	Wages paid in Rupees.	No. of labour unit- emplo- yed.	Wages paid in Rupees.	Money value	Per bigha in Rupees.
		Rs.		Rs.	Rs.		Rs.		Rs.	Rs.	Rs.
V ₁	5	30/=	3 Kg.	10.50	40/=	7.0	21.00	8.0	24.00	₹	125.50
V ₂	4	24/=	3 Kg.	10.50	30/=	5.0	15.00	6.0	18.00	₹	97.50
V ₃	5	30/=	3 Kg.	10.50	30/=	6.0	18.00	7.0	21.00	₹	109.50
V ₄	5	30/=	3 Kg.	10.50	35/=	6.0	18.00	7.0	21.00	₹	114.00
V ₅	5	30/=	3 Kg.	10.50	40/=	6.5	19.50	7.0	21.00	₹	120.50
V ₆	5	30/=	3 Kg.	10.50	42/=	6.5	19.50	6.5	19.50	₹	121.50

* $\bar{x} = 115$ (where \bar{x} = Arithmetic Mean), v (variance) = 86.80, S.E. (Standard Error) of the averages = 8.1, $\bar{x} \pm 1.96 (8.1)$ are 131 and 99, the probable limits by using 5% level of significance.

TABLE - 6.20.

Cost per bigha -- jute -- of 'Bargadar plus Hired Labour' in sample villages during 1975-76.

Village	Tilling		Seed		Fertiliser	'Nirani'		Cutting, washing and drying.		Medicine.	Cost *
	No. of times done.	Expenditure incurred in Rupees	Quantity in Kg.	Money value	Money value	No. of labour unit employed.	Wages paid in Rupees.	No. of labour unit employed.	Wages paid in Rupees.	Money value	Per bigha in Rupees.
		Rs.		Rs.	Rs.		Rs.		Rs.	Rs.	Rs.
V ₁	5	30/=	3 Kg.	10.50	38/=	7.0	21.00	8.0	24.00	x	123.50
V ₂	4	24/=	3 Kg.	10.50	32/=	5.0	15.00	7.0	21.00	x	102.50
V ₃	5	30/=	3 Kg.	10.50	35/=	6.0	18.00	7.0	21.00	x	114.50
V ₄	5	30/=	3 Kg.	10.50	40/=	6.0	18.00	7.5	22.50	x	121.00
V ₅	6	36/=	3 Kg.	10.50	42/=	6.5	19.50	7.5	22.50	x	130.50
V ₆	5	30/=	3 Kg.	10.50	38/=	6.5	19.50	7.0	21.00	x	119.00

* $\bar{x} = 119$ (where \bar{x} = Arithmetic Mean), v (variance) = 74.13, S.E. (Standard Error) of the averages = 8.6, $\therefore \bar{x} \pm 1.96$ (8.6) are 136 and 102, the probable limits by using 5% level of significance.

TABLE - 6.21.

Cost per bigha -- jute -- of 'Self-cultivator' in sample villages during 1975.76.

Village	Tilling		Seed		Ferti- liser.	'Nirani'		Cutting, washing and drying		Medi- cine.	Cost *
	No. of times done.	Expend- iture incur- red in Rupees	Quantity in Kg.	Money value	Money value	No. of labour unit- emplo- yed.	Wages paid in Rupees.	No. of labour unit- emplo- yed.	Wages paid in Rupees.	Money value	Per bigha in Rupees
		Rs.		Rs.	Rs.		Rs.		Rs.	Rs.	Rs.
V ₁	6	36/=	3 Kg.	10.50	45/=	10	30/=	10	30/=	x	151.50
V ₂	5	30/=	3 Kg.	10.50	35/=	7	21/=	7	21/=	x	117.50
V ₃	6	36/=	3 Kg.	10.50	36/=	8	24/=	8	24/=	x	130.50
V ₄	7	42/=	3 Kg.	10.50	40/=	7	21/=	10	30/=	x	143.50
V ₅	6	36/=	3 Kg.	10.50	38/=	8	24/=	10	30/=	x	138.50
V ₆	6	36/=	3 Kg.	10.50	40/=	8	24/=	8	24/=	x	134.50

* $\bar{x} = 137$ (where \bar{x} = Arithmetic Mean), v (variance), 112.91, S.E. (Standard Error) of the averages = 10.6, $\bar{x} \pm 1.96$ (10.6) are 158 and 116, the probable limits by using 5% level of significance.

TABLE - 6.22

Cost per bigha -- jute -- of 'Self plus Bargadar plus Hire Labour' in sample villages during 1975-76.

Village	Tilling		Seed		Ferti- liser.	'Nirani'		Cutting, washing and drying.		Medi- cine.	Cost *
	No. of times done.	Expend- -iture incur- red in Rupees	Quantity in Kg.	Money value	Money value	No. of labour unit emplo- yed.	Wages paid in Rupees	No. of labour unit emplo- yed.	Wages paid in Rupees.	Money value	Per bigha in Rupees.
		Rs.		Rs.	Rs.		Rs.		Rs.	Rs.	Rs.
V ₁	6	36/=	3 Kg.	10.50	40/=	8	24/=	8	24/=	x	134.50
V ₂	5	30/=	3 Kg.	10.50	30/=	6	18/=	7	21/=	x	109.50
V ₃	6	36/=	3 Kg.	10.50	35/=	6	18/=	7	21/=	x	120.50
V ₄	6	36/=	3 Kg.	10.50	38/=	7	21/=	8	24/=	x	129.50
V ₅	7	42/=	3 Kg.	10.50	36/=	7	21/=	8	24/=	x	133.50
V ₆	6	36/=	3 Kg.	10.50	38/=	7	21/=	8	24/=	x	129.50

* $\bar{x} = 127$ (where \bar{x} = Arithmetic Mean), v . (variance) = 75.38, S.E. (Standard Error) of the averages = 8.7, $\therefore \bar{x} \pm 1.96$ (8.7) are 144 and 110, the probable limits by using 5% level of significance.

TABLE - 6.23.

Cost per bigha -- jute -- of 'Bargadar' in sample villages during 1976-77.

Village	Tilling		Seed		Ferti- liser.	'Nirani'		Cutting, washing and drying		Medi- cine.	Cost *
	No. of times done.	Expend- -iture incurred in Rupees	Quantity in Kg.	Money value Rs.	Money value Rs.	No. of labour unit- emplo- yed.	Wages paid in Rupees. Rs.	No. of labour unit- emplo- yed.	Wages paid in Rupees. Rs.	Money value Rs.	Per bigha in Rupees. Rs.
		Rs.									
V ₁	5	35/=	3 Kg.	13.50	48/=	7	28/=	8.0	32/=	x	156.50
V ₂	4	28/=	3 Kg.	13.50	36/=	5	20/=	6.0	24/=	x	121.50
V ₃	5	35/=	3 Kg.	13.50	36/=	6	24/=	7.0	28/=	x	130.50
V ₄	5	35/=	3 Kg.	13.50	40/=	6	24/=	7.0	28/=	x	140.50
V ₅	5	35/=	3 Kg.	13.50	45/=	6	24/=	6.5	26/=	x	143.50
V ₆	5	35/=	3 Kg.	13.50	48/=	6	24/=	6.5	26/=	x	146.50

* $\bar{x} = 141$ (where \bar{x} = Arithmetic Mean), v (variance) = 112.88, S.E. (Standard Error) of the averages = 10.6, $\therefore \bar{x} \pm 1.96$ (10.6) are 162 and 120, the probable limits by using 5% level of significance.

TABLE - 6.24

Cost per bigha - jute - of 'Bargadar plus Hired Labour' in sample villages during 1976-77.

Village	Tilling		Seed		Ferti- liser.	'Nirani'		Cutting, washing and drying		Medi- cine.	Cost *
	No. of times done.	Expend- -iture incur- red in Rupees Rs.	Quantity in Kg.	Money value Rs.	Money value Rs.	No. of labour unit- emplo- yed.	Wages paid in Rupees. Rs.	No. of labour unit- emplo- yed.	Wages paid in Rupees. Rs.	Money value Rs.	Per bigha in Rupees Rs.
V ₁	5	35/=	3 Kg.	13.50	44/=	7	28/=	8	32/=	x	152.50
V ₂	4	28/=	3 Kg.	13.50	40/=	5	20/=	7	28/=	x	129.50
V ₃	5	35/=	3 Kg.	13.50	42/=	6	24/=	7	28/=	x	142.50
V ₄	5	35/=	3 Kg.	13.50	48/=	6	24/=	7	28/=	x	148.50
V ₅	6	42/=	3 Kg.	13.50	50/=	6	24/=	6	24/=	x	153.50
V ₆	5	35/=	3 Kg.	13.50	45/=	6	24/=	6	24/=	x	141.50

* $\bar{x} = 145$ (where \bar{x} = Arithmetic Mean), v (variance) = 66.50, S.E. (Standard Error) of the averages = 8.1, $\therefore \bar{x} \pm 1.96 (8.1)$ are 161 and 129, the probable limits by using 5% level of significance.

TABLE - 6.25.

Cost per bigha - jute - of 'Self-cultivator' in sample villages during 1976-77.

	Tilling		Seed		Ferti- liser.	'Nirani'		Cutting, washing and drying.		Medi- cine.	Cost *
	No. of times done.	Expend- -iture incur- red in Rupees	Quantity in Kg.	Money value	Money value	No. of labour unit- emplo- yed.	Wages paid in Rupees.	No. of labour unit- emplo- yed.	Wages paid in Rupees.	Money value	Per bigha in Rupees.
		Rs.									
V ₁	6	42/=	3 Kg.	13.50	55/=	9	36/=	9	36/=	x	182.50
V ₂	5	35/=	3 Kg.	13.50	45/=	7	28/=	7	28/=	x	149.50
V ₃	6	42/=	3 Kg.	13.50	45/=	8	32/=	7	28/=	x	160.50
V ₄	7	49/=	3 Kg.	13.50	48/=	7	28/=	8	32/=	x	170.50
V ₅	6	42/=	3 Kg.	13.50	42/=	7	28/=	8	32/=	x	157.50
V ₆	6	42/=	3 Kg.	13.50	48/=	7	28/=	7	28/=	x	159.50

* $\bar{x} = 164$ (where \bar{x} = Arithmetic Mean), v (variance) = 111.13, S.E. (Standard Error), of the averages = 10.5, $\therefore \bar{x} \pm 1.96$ (10.5) are 185 and 143, the probable limits by using 5% level of significance.

TABLE - 6.20.

Cost per bigha - jute - of "Self plus Bargadar plus Hired Labour" in sample villages during 1976-77.

Village	Tilling		Seed		Fertiliser	'Mirani'		Cutting, washing and drying		Medicine	Cost *
	No. of times done.	Expenditure incurred in Rupees	Quantity in Kg.	Money value	Money value	No. of labour unit employed.	Wages paid in Rupees.	No. of labour unit employed.	Wages paid in Rupees.	Money value	Per bigha in Rupees.
		Rs.		Rs.	Rs.		Rs.		Rs.	Rs.	Rs.
V ₁	6	42/=	3 Kg.	13.50	48/=	8	32/=	8.0	32/=	x	167.50
V ₂	5	35/=	3 Kg.	13.50	36/=	6	24/=	7.0	28/=	x	136.50
V ₃	6	42/=	3 Kg.	13.50	40/=	6	24/=	6.0	28/=	x	147.50
V ₄	6	42/=	3 Kg.	13.50	42/=	7	28/=	7.0	28/=	x	153.50
V ₅	7	49/=	3 Kg.	13.50	42/=	7	26/=	8.0	32/=	x	164.50
V ₆	6	42/=	3 Kg.	13.50	45/=	7	28/=	7.5	30/=	x	158.50

* \bar{x} = 155 (where \bar{x} = Arithmetic Mean), v (variance) = 109.80, S.E. (Standard Error) of the averages = 10.4, $\bar{x} \pm 1.96$ (10.4) are 175 and 135, the probable limits by using 5% level of significance.

CHAPTER - VII.

SOURCES OF FINANCE OF FARM-FAMILIES -- GROUP-WISE

CHAPTER - VII.

SOURCE OF FINANCE OF FARM-FAMILIES -- GROUP-WISE

7.1 Introduction

This Chapter is designed to find out the sources from which the farmers of sample villages finance their consumption and production finances.

A few preliminary remarks before proceeding to analyse the sources of farm finances may be required. Firstly, an attempt has been made to estimate the total credit requirements of each group of farmers in the villages under study. Total credit requirements have been found out by adding consumption expenditure and production expenditure of each group of farmers as are shown in tables in Chapters III and V. Consumption expenditure of each group of farmers has been brought forward from the tables on consumption expenditure shown in Chapter III. Cost of production of each crop per bigha has been calculated on the basis of the cost per acre as shown in tables in Chapter V. (Please refer to Tables No. 5.54 -- 5.59). In calculating production requirements the imputed value of family labour has been excluded. The cash/kind aspect of payment has also been considered to find out the deficit more meaningfully.

Secondly, the existing sources of finance have been divided into three broad groups : (a) Self-financing ; (b) different sources like Banks, Co-operatives, Block Offices, etc. ; and (c) other sources, viz., relatives and friends, money-lenders, etc. Thirdly, to find out the extent of self-financing by each group of farmers, a further attempt has been made to calculate the net income earned by different group of farmers, during the years under study. The net income earned by each group consists of two parts - farm income and other incomes. The sources of other incomes are selling of cow-dung, selling of milk, grass-cutting for cattle, fishing, petty shopping, ^{rickshaw} rickshas-pulling, working as agricultural labourers, etc. Fourthly, it was found that only 2 to 3% of the small farmers (i.e., farmers having less than 5 acres of land) took loan from Co-operative Credit Societies. In our calculation, we have considered the cases of only those farmers who took loans from the Co-operative Credit Societies.* It was observed that those farmers who did not take loan from Co-operatives relied more on money-lenders to meet up their credit requirements. Lastly, in calculating total credit requirements and net yearly income one has, however, faced some difficulties which will be discussed in section 7.4 of this Chapter.

7.2 Sources of Finance

(1) **Self-financing** : Self-financing means the amount of money invested by each group of farmers out of their own income.

* Please refer to Table No. 7.0, Page 237.

TABLE - 7.0.

Table showing the number of Borrowing Households in each of the groups in each village during 1975-76 and 1976-77.

1975-76

Land holding groups	Villages					
	V ₁	V ₂	V ₃	V ₄	V ₅	V ₆
0.1 - 2.5	5	2	2	2	2	4
2.6 - 5.0	5	2	4	4	4	6
5.1 - 7.5	6	2	2	2	1	1
7.6 - 10.0	7	2	1	1	1	2
10.1 and above	7	1	1	1	1	1

1976-77

0.1 - 2.5	5	2	3	2	3	4
2.6 - 5.0	9	2	4	3	4	4
5.1 - 7.5	6	2	2	3	1	1
7.6 - 10.0	7	2	2	2	1	2
10.1 and above	7	1	1	2	1	1

Thus, it represents that portion of the total credit requirements which are financed by the farmers themselves.

(2) Friends and relatives : Friends and relatives refer to those persons who supply loans to the farmers either free of interest rate or at nominal rates of interest.

(3) Mahajan or money-lenders : Mahajan or money-lenders refer to those persons who give loans to farmers generally at exorbitant rates of interest. One found two types of money-lenders in sample villages. There were agriculturist money-lenders who combined farming with money-lending. Besides, there were professional money-lenders whose only occupation or profession was money-lending. It was found that the money-lenders gave loans under the following terms and conditions -- the farmers were to return Rs.100/= for each Rs.100/= loan taken by them plus 1.5 to 2.5 maunds of paddy. In terms of money, the rate of interest, charged by them, worked out to be 100% or more.

(4) Co-operative : Co-operative seemed to be the main institutional agency for agricultural credit in the sample villages. Co-operative loans were advanced against mortgage of land. The rate of interest charged by Co-operatives was 13.5 per annum. Co-operative credit Societies gave short-term loan for purchasing seeds and fertilisers, for paying wages to the labour hired by the farmers and for such other purposes. Loans for such purposes were repayable out of the income from the next harvest.

In case the farmers failed to pay back the loan, the rate of interest charged rose from 13.5 to 18% per annum. The quantity of loan sanctioned by the Co-operatives varied from Rs.350/= to Rs.400/= per acre in case of aman and jute and from Rs.150/= to Rs.200/= per acre in case of aus. The Co-operatives also sanctioned loans for the cultivation of vegetables. But not a single farmer was found in sample villages who had taken loan from Co-operative Credit Societies for the cultivation of vegetables. The usual quantity of co-operative loan was Rs.400/= to Rs.500/= to those who possessed land from 0.1 - 2.5 acres ; Rs.500/= to Rs.700/= for those who possessed land from 2.6 - 5.0 acres ; and Rs.1,000/= to those who possessed land from 5.1 and above acres.

(5) Bank : It was found that there was no branch of any Bank in the area under study. As such, it was reported that the farmers did not enjoy the opportunity of taking loan from the Bank.

(6) Block Office : It was reported that Block Office did not operate in the area where Co-operative Credit Societies operated. As the area under study was covered by the Co-operative Credit Society, it was gathered that the Block Office did not sanction any loan to the farmers.

(7) Land Mortgage Bank : The only source available for long-term loan was Land Mortgage Bank. The farmers had no other source to look for long-term finance. The Land Mortgage Bank give loans to sink well, to buy pump-set, etc. The Land Mortgage Bank sanctioned loan at the rate of Rs.900/= per acre. The rate of interest charged by Land Mortgage Bank was 11% per annum. Loans were repayable within 10 years. The quantity of loan sanctioned by the Land Mortgage Bank had varied from Rs.2,000/= to Rs.10,000/= in Sample Villages. Out of the six villages, the farmers of only two villages had taken loan from Land Mortgage Bank. Those two villages were Amaidighi where we found six farmers who had taken loan from Land Mortgage Bank and Dhantala East where only two farmers had taken loan from the Bank. All those eight farmers possessed more than 10 acres of land. In Kanchanbari, Chengrabandha, Gathambari and Dhantala West, none had taken loan from this Bank.

7.3 Observations :

Our new proceeds to record the following observations :
 First, the need to borrow arose mainly because of the extremely low income of most of the agriculturists due mainly to the small and fragmented holdings, the insecurity of crops owing to dependence on undependable rains, his poor physique and ill health and the absence of sideline industries, etc. The cattle mortality in villages was reported to be very heavy so that the farmer had to purchase cattle whenever cattle epidemics broke out. Apart from borrowing for items connected with farming,

various

the farmer often borrowed for various items of family expenditure. The other main occasions for borrowing were social and religious ceremonies, etc.

The following table will clearly show the extent of gap between total requirements and income of the households of sample villages falling into different land size groups.

TABLE - 7.1.

Table showing gap between total requirements and income of farm-families in sample villages during 1975-76.

Land holding group 0.1 - 2.5 acres.

Village	Total requirements			Income Rs.	Gap Rs.
	Production.	+ Consumption Rs.	= Total Rs.		
1	2	3	4	5	6
V ₁	405.45	+ 2,772.00	= 3,177.45	1,524.45	(-)1653.00
V ₂	297.80	+ 2,039.00	= 2,336.80	886.80	(-)1450.00
V ₃	412.64	+ 2,702.00	= 3,114.64	1,723.86	(-)1390.78
V ₄	428.16	+ 2,462.00	= 2,890.16	1,090.16	(-)1800.00
V ₅	435.24	+ 2,345.00	= 2,780.24	1,430.24	(-)1350.00
V ₆	391.17	+ 2,307.00	= 2,698.17	1,098.17	(-)1600.00

* (-) means deficit
(+) means surplus

TABLE - 7.1 (Continued)

Land holding group 2.6 - 5.0 acres.

1	2	3	4	5	6
V ₁	1,494.46	+ 2,772.00	= 4,266.46	2,266.46 (-)	2,000.00
V ₂	1,434.96	+ 2,039.00	= 3,523.96	2,045.04 (-)	1,478.92
V ₃	1,398.25	+ 2,702.00	= 4,100.25	2,306.75 (-)	1,793.50
V ₄	1,582.92	+ 2,462.00	= 4,044.92	2,044.92 (-)	2,000.00
V ₅	1,572.46	+ 2,345.00	= 3,917.46	2,217.46 (-)	1,700.00
V ₆	1,546.70	+ 2,307.00	= 3,853.70	1,993.70 (-)	1,860.00

Land holding group 5.1 - 7.5 acres.

1	2	3	4	5	6
V ₁	2,834.57	+ 3,756.00	= 6,591.57	4,295.43 (-)	2,296.14
V ₂	1,978.18	+ 3,092.00	= 5,070.18	3,306.82 (-)	1,763.36
V ₃	2,619.32	+ 3,484.00	= 6,103.32	4,125.68 (-)	1,977.64
V ₄	3,097.38	+ 3,405.00	= 6,502.38	4,502.38 (-)	2,000.00
V ₅	2,400.26	+ 3,273.00	= 5,673.26	3,779.26 (-)	1,894.00
V ₆	2,629.63	+ 3,230.00	= 5,859.63	3,909.63 (-)	1,950.00

Land holding group 7.6 - 10.0 acres

V ₁	5,503.74	+ 3,756.00	= 9,259.74	9,926.26 (+)	666.52
V ₂	3,595.83	+ 3,092.00	= 6,687.83	7,314.17 (+)	626.34
V ₃	4,233.92	+ 3,484.00	= 7,717.92	8,046.08 (+)	328.16
V ₄	5,827.67	+ 3,405.00	= 9,232.67	9,182.67 (-)	50.00
V ₅	3,992.58	+ 3,273.00	= 7,265.58	7,407.42 (+)	141.84
V ₆	4,457.21	+ 3,230.00	= 7,687.21	8,077.79 (+)	390.58

TABLE - 7.1 (Continued).

Land holding group 10.1 & above acres.

1	2	3	4	5	6
V ₁	12,533.07	+ 6,184.00	= 18,717.07	21,076.93 (+)	2,359.86
V ₂	5,561.45	+ 4,175.00	= 9,736.45	10,108.55 (+)	372.10
V ₃	8,260.55	+ 5,029.00	= 13,289.55	15,719.45 (+)	2,429.90
V ₄	7,810.16	+ 5,010.00	= 12,820.16	15,304.84 (+)	2,484.68
V ₅	6,088.48	+ 4,964.00	= 11,052.48	11,141.52 (+)	89.04
V ₆	7,285.42	+ 4,941.00	= 12,226.42	12,252.58 (+)	16.16

TABLE - 7.2.

Table showing gap between total requirements and income of farm-families in sample village during 1976-77.

Land holding group 0.1 - 2.5 acres

Village	Total requirements			Income	Gap
	Production. Rs.	+ Consumption. Rs.	= Total Rs.		
1	2	3	4	5	6
V ₁	468.66	+ 2,832.00	= 3,300.66	1,500.66 (-)	2,400.00 *
V ₂	399.48	+ 2,079.00	= 2,478.48	1,278.48 (-)	1,200.00
V ₃	505.17	+ 2,711.00	= 3,216.17	1,266.17 (-)	1,950.00
V ₄	599.58	+ 2,475.00	= 3,074.58	974.58 (-)	2,100.00
V ₅	543.23	+ 2,462.00	= 3,005.23	1,205.23 (-)	1,800.00
V ₆	456.82	+ 2,337.00	= 2,793.82	693.82 (-)	2,100.00

* (-) = means deficit.

(+) = means surplus.

TABLE - 7.2 (Continued).

Land holding group 2.6-5.0 acres

1	2	3	4	5	6
V ₁	1,855.16	+ 2,832.00	= 4,687.16	2,849.84	(-) 1,837.32
V ₂	1,869.49	+ 2,079.00	= 3,948.49	2,598.49	(-) 1,350.00
V ₃	1,581.58	+ 2,711.00	= 4,292.58	2,142.58	(-) 2,150.00
V ₄	1,969.66	+ 2,475.00	= 4,444.66	2,361.34	(-) 2,083.32
V ₅	1,858.66	+ 2,462.00	= 4,320.66	2,220.66	(-) 2,100.00
V ₆	1,855.16	+ 2,337.00	= 4,192.16	1,992.16	(-) 2,200.00

Land holding group 5.1 - 7.5 acres

V ₁	3,528.82	+ 3,699.00	= 7,227.82	4,881.18	(-) 2,346.64
V ₂	2,283.83	+ 3,116.00	= 5,399.83	3,849.83	(-) 1,550.00
V ₃	3,197.45	+ 3,492.00	= 6,689.45	4,839.45	(-) 1,850.00
V ₄	3,772.50	+ 3,462.00	= 7,234.50	4,684.50	(-) 2,550.00
V ₅	2,869.83	+ 3,284.00	= 6,153.83	3,953.83	(-) 2,200.00
V ₆	3,201.41	+ 3,222.00	= 6,423.41	4,073.41	(-) 2,350.00

Land holding group 7.6 - 10.0 acres

V ₁	6,568.34	+ 3,699.00	= 10,267.34	10,506.66	(+) 239.32
V ₂	4,151.16	+ 3,116.00	= 7,267.16	7,013.84	(-) 253.32
V ₃	5,067.16	+ 3,492.00	= 8,559.16	8,597.84	(+) 38.68
V ₄	5,569.65	+ 3,462.00	= 9,031.65	9,815.35	(+) 783.70
V ₅	4,593.66	+ 3,284.00	= 7,877.66	7,527.66	(-) 350.00
V ₆	5,354.58	+ 3,222.00	= 8,576.58	9,025.42	(+) 448.84

TABLE - 7.2. (Continued).

Land holding group 10.1 & above acres

1	2	3	4	5	6
V ₁	15,406.73	+ 6,118.00	= 21,524.73	22,358.27 (+)	833.54
V ₂	6,332.66	+ 4,183.00	= 10,515.66	11,287.34 (+)	771.68
V ₃	9,334.33	+ 5,017.00	= 14,351.33	14,515.67 (+)	164.34
V ₄	9,102.98	+ 4,997.00	= 14,099.98	14,647.02 (+)	547.04
V ₅	6,948.05	+ 4,950.00	= 11,904.05	12,261.95 (+)	357.90
V ₆	8,332.29	+ 4,894.00	= 13,226.29	13,842.71 (+)	616.42

An analysis of the Tables 7.1 and 7.2 show that those who possessed land from 0.1 - 2.5 acres were not in a position to meet up even the consumption expenditure out of the income earned by them. It clearly shows that they needed finance not only for production purposes but also for consumption purposes. Those who possessed land from 2.6 - 5.0 acres, had also failed to meet up the entire consumption expenditure out of their income in most of the villages under study. In some villages, this group of farmers had met just the consumption expenditure out of their income both in 1975-76 and in 1976-77; for the production expenditure it appeared that they depended on other sources of finance. Those who possessed 5.1 - 7.5 acres of land were in a position to finance a portion of their production expenditure out of the income earned in the year in addition to meeting up their consumption expenditure. Those who possessed 7.6 - 10.0 acres of land and those who possessed more than 10 acres of land were in a position to meet up both their

consumption and production expenditure out of their own income. It appeared from the tables that after meeting all the expenditures, the farmers of some villages belonging to this group had been able to make some savings.

Secondly, the following tables give an indication of extent to which the different agencies of rural credit contribute to the total borrowing of the farmers for the years 1975-76 and 1976-77.

TABLE - 7.1/A.

Sources of finance of the different groups of farm-families in sample villages during 1975-76.

Land holding group 0.1 - 2.5 acres

Vill- age.	Sources					Total Rs.
	Self	Relatives and friends	Money lenders	Co- operatives		
	Rs.	Rs.	Rs.	Rs.		
1	2	3	4	5	6	
V ₁	1,524.45 (43.0) *	203.00 (6.4)	1,100.00 (34.6)	350.00 (11.0)	3,177.45	
V ₂	986.80 (33.0)	100.00 (4.2)	1,000.00 (42.8)	350.00 (15.0)	2,336.80	
V ₃	1,664.64 (53.4)	100.00 (3.4)	1,000.00 (32.2)	350.00 (11.0)	3,114.64	
V ₄	1,090.16 (37.7)	100.00 (3.5)	1,300.00 (45.0)	400.00 (13.8)	2,890.16	
V ₅	1,430.24 (51.4)	Nil	1,000.00 (36.0)	350.00 (12.6)	2,780.24	
V ₆	1,098.17 (40.8)	100.00 (3.8)	1,200.00 (44.4)	300.00 (11.0)	2,698.17	

* Figures in bracket indicate percentage.

TABLE - 7.1/A. (Continued).

Land holding group 2.6 - 5.0 acres.

1	2	3	4	5	6
V ₁	2,266.46 (53.0)	200.00 (4.7)	1,300.00 (30.4)	500.00 (11.9)	4,266.46
V ₂	2,023.96 (57.4)	100.00 (2.8)	1,000.00 (28.9)	400.00 (10.9)	3,523.96
V ₃	2,300.25 (56.0)	200.00 (4.8)	1,200.00 (29.2)	400.00 (10.0)	4,100.25
V ₄	2,044.92 (50.5)	200.00 (4.9)	1,400.00 (34.6)	400.00 (10.0)	4,044.92
V ₅	2,217.46 (56.5)	200.00 (5.0)	1,000.00 (25.5)	500.00 (13.0)	3,917.46
V ₆	1,993.70 (51.8)	200.00 (5.2)	1,250.00 (32.4)	400.00 (10.6)	3,853.70

Land holding group 5.1 - 7.5 acres

V ₁	4,295.43 (65.1)	300.00 (4.5)	1,000.00 (15.2)	1,000.00 (15.2)	6,591.57
V ₂	3,270.18 (64.5)	300.00 (5.8)	1,000.00 (19.8)	500.00 (9.9)	5,070.18
V ₃	4,103.32 (67.2)	400.00 (6.5)	1,100.00 (18.0)	500.00 (8.3)	6,103.32
V ₄	4,502.38 (69.2)	400.00 (6.9)	1,100.00 (16.9)	500.00 (7.9)	6,502.38
V ₅	3,779.26 (66.5)	400.00 (7.0)	800.00 (14.0)	700.00 (12.5)	5,679.26
V ₆	3,909.63 (68.4)	250.00 (4.2)	1,000.00 (16.8)	700.00 (10.6)	5,859.63

TABLE - 7.1/A (Continued)

Land holding group 7.6 - 10.0 acres.

1	2	3	4	5	6
V ₁	8,259.74 (89.2)	Nil	Nil	1,000.00 (10.8)	9,259.74
V ₂	5,687.83 (85.0)	300.00 (4.4)	Nil	700.00 (10.6)	6,687.83
V ₃	7,017.92 (90.9)	Nil	Nil	700.00 (9.1)	7,717.92
V ₄	8,182.67 (88.6)	350.00 (3.7)	Nil	700.00 (7.7)	9,232.67
V ₅	6,065.58 (83.4)	400.00 (5.5)	Nil	800.00 (11.1)	7,265.58
V ₆	6,887.21 (89.6)	Nil	Nil	800.00 (10.4)	7,687.21

Land holding group 10.1 & above acres

V ₁	17,717.07 (94.7)	Nil	Nil	1,000.00 (5.3)	18,717.07
V ₂	8,736.45 (89.8)	Nil	Nil	1,000.00 (10.2)	9,736.45
V ₃	12,289.55 (92.5)	Nil	Nil	1,000.00 (7.5)	13,289.55
V ₄	11,820.16 (99.2)	Nil	Nil	1,000.00 (7.8)	12,820.16
V ₅	9,652.48 (87.5)	400.00 (3.5)	Nil	1,000.00 (9.0)	11,052.48
V ₆	11,236.42 (92.0)	Nil	Nil	1,000.00 (8.0)	12,236.42

TABLE - 7.2/B.

Sources of finance of the different groups of farm-families
in sample villages during 1976-77.

Land holding group 0.1 - 2.5 acres

Vil- lage	Sources				
	Self	Relatives and friends	Money lenders	Co- operatives	Total
	Rs.	Rs.	Rs.	Rs.	Rs.
1	2	3	4	5	6
V ₁	1,500.66 (45.4) *	250.00 (7.6)	1,200.00 (36.3)	350.00 (10.7)	3,300.66
V ₂	1,278.48 (51.6)	Nil	900.00 (36.3)	300.00 (12.1)	2,478.48
V ₃	1,266.17 (39.3)	150.00 (4.6)	1,400.00 (43.5)	400.00 (12.6)	3,216.17
V ₄	974.58 (31.6)	200.00 (6.4)	1,500.00 (49.2)	400.00 (12.8)	3,074.78
V ₅	1,205.23 (40.0)	200.00 (6.6)	1,250.00 (41.5)	350.00 (11.9)	3,005.23
V ₆	693.82 (25.0)	200.00 (7.2)	1,500.00 (53.7)	400.00 (14.1)	2,793.82

Land holding group 2.6 - 5.0 acres

V ₁	2,849.94 (60.7)	338.00 (7.2)	1,100.00 (23.2)	400.00 (8.9)	4,687.16
V ₂	2,598.49 (65.6)	Nil	950.00 (24.4)	400.00 (10.0)	3,948.49
V ₃	2,142.58 (49.9)	250.00 (5.8)	1,500.00 (34.9)	400.00 (9.4)	4,292.58
V ₄	2,344.66 (52.7)	300.00 (6.7)	1,400.00 (31.5)	400.00 (9.1)	4,444.66
V ₅	2,220.66 (51.3)	300.00 (6.9)	1,300.00 (30.0)	500.00 (11.8)	4,320.66
V ₆	1,992.16 (47.5)	300.00 (7.0)	1,400.00 (33.6)	500.00 (11.9)	4,192.16

* Figures in bracket indicate percentage.

TABLE - 7.2/D (Continued).

Land holding group 5.1 - 7.5 acres

1	2	3	4	5	6
V ₁	4,877.82 (67.4)	450.00 (6.2)	1,200.00 (16.6)	700.00 (9.8)	7,227.82
V ₂	3,849.83 (71.2)	300.00 (5.5)	750.00 (13.8)	500.00 (9.2)	5,399.83
V ₃	4,839.45 (72.3)	150.00 (2.2)	1,000.00 (14.9)	700.00 (10.6)	6,689.45 6,234.50
V ₄	4,684.50 (64.7)	450.00 (6.3)	1,400.00 (19.3)	700.00 (9.8)	7,234.50
V ₅	3,953.83 (64.2)	300.00 (4.8)	1,200.00 (19.4)	700.00 (11.6)	6,153.83
V ₆	4,073.41 (63.4)	400.00 (6.2)	1,250.00 (19.4)	700.00 (11.0)	6,423.41

Land holding group 7.6 - 10.0 acres

V ₁	9,267.34 (90.3)	Nil	Nil	1,000.00 (9.7)	10,267.34
V ₂	6,567.16 (90.4)	Nil	Nil	700.00 (9.6)	7,267.16
V ₃	7,559.16 (88.4)	Nil	Nil	1,000.00 (11.6)	8,559.16
V ₄	8,031.65 (89.0)	Nil	Nil	1,000.00 (11.0)	9,031.65
V ₅	6,527.66 (82.9)	350.00 (4.4)	Nil	1,000.00 (12.7)	7,877.66
V ₆	7,576.58 (88.4)	Nil	Nil	1,000.00 (11.6)	8,576.58

TABLE - 7.2/B (Continued).

Land holding group 10.1 & above acres

1	2	3	4	5	6
V ₁	20,524.73 (95.4)	Nil	Nil	1,000.00 (4.6)	21,524.73
V ₂	9,515.66 (90.5)	Nil	Nil	1,000.00 (9.5)	10,515.66
V ₃	13,351.33 (93.2)	Nil	Nil	1,000.00 (6.8)	14,351.33
V ₄	13,099.98 (93.0)	Nil	Nil	1,000.00 (7.6)	14,099.98
V ₅	10,904.05 (91.6)	Nil	Nil	1,000.00 (9.1)	11,904.05
V ₆	12,226.26 (92.5)	Nil	Nil	1,000.00 (8.1)	13,226.26

The table shows that apart from self-financing, financial requirements of the farmers of sample villages were met through loans borrowed from relatives and friends, money lenders and co-operatives. In case of those who possessed 0.1 - 2.5 acres of land, self-financing covered 38 per cent to 53.4 per cent of the total credit requirements in 1975-76. In 1976-77, the corresponding percentages were 25 per cent to 51.6 per cent. Relatives and friends accounted for 3.4 per cent to 6.4 per cent in 1975-76. In 1976-77, the corresponding percentages were 4.6 per cent to 7.6 per cent. The money lenders, professional and agriculturist, accounted for 32.2

per cent to 45 per cent of the total credit requirements in 1975-76. In 1976-77, the corresponding percentages were 36.3 per cent to 53.7 per cent. Co-operatives covered 11 per cent to 15 per cent of the total credit needs of the farmers of this group in 1975-76. It covered 10.7 per cent to 14.1 per cent in 1976-77.

In case of those who possessed 2.6 - 5.0 acres of land, self-financing covered covered 50.5 per cent to 57.4 per cent of the total credit requirements in 1975-76. In 1976-77, this source covered 47.5 per cent to 65.6 per cent of their credit needs. Relatives and friends accounted for 2.8 per cent to 5.2 per cent of their credit needs in 1975-76. In 1976-77, the corresponding percentages were 6.7 per cent to 7.2 per cent. The money-lenders contributed 25.5 per cent to 34.6 per cent of their credit requirements in 1975-76. In 1976-77, the corresponding percentages were 23.2 per cent to 34.9 per cent. Co-operatives covered 10 per cent to 13 per cent of total credit needs in 1975-76. It covered 8.9 per cent to 11.9 per cent in 1976-77.

One now considers the case of those who possessed 5.1 - 7.5 acres of land. In case of these farmers, self-financing covered 64.5 per cent to 69.2 per cent of their total requirements in 1975-76. In 1976-77, the corresponding percentages were 63.4 per cent to 72.3 per cent. Relatives and friends covered 4.2 per cent to 7 per cent of their credit requirements in 1975-76, while this source had covered 2.2

per cent to 6.2 per cent in 1976-77. The money-lenders accounted for 14 per cent to 19.8 per cent of their total credit needs in 1975-76. In 1976-77, the corresponding percentages were 13.8 per cent to 19.4 per cent. Co-operatives covered 7.9 per cent to 15.2 per cent of their total needs in 1975-76, while this source had covered 9.2 per cent to 11.6 per cent in 1976-77.

In case of those who possessed 7.6 - 10.6 acres of land, self-financing covered 83.4 per cent to 90.9 per cent of their total credit requirements in 1975-76 and 82.9 per cent to 90.4 per cent in 1976-77. Relatives and friends contributed 3.7 per cent to 5.5 per cent of their of their total credit requirements in 1975-76. The Table 7.1/A shows that the farmers of three villages had taken no loan from this source to meet up their credit requirements. In 1976-77, it appeared from the Table 7.2/B that the farmers of only one village had taken loan from this source. None of the farmers belonging to this group had taken loan from money-lenders either in 1975-76 or in 1976-77. Co-operatives accounted for 7.7 per cent to 11.1 per cent of total credit requirements in 1975-76. In 1976-77, the corresponding percentages were 9.6 per cent to 12.7 per cent.

In case of those possessed 10.1 and above acres of land, self-financing covered 87.5 per cent to 94.7 per cent of total credit requirements in 1975-76. In 1976-77, the corresponding percentages were 90.5 per cent to 95.4 per cent, ~~to 95.4 per cent.~~ It seemed from the table 7.1/A that the farmers of only

one village had taken loan from friends and relatives in 1975-76. In 1976-77, none of the farmers belonging to this group had taken any loan from friends and relatives. The farmers of this group had not taken any loan from money-lenders in any village under study either in 1975-76 or in 1976-77. Co-operatives accounted for 5.3 per cent to 10.2 per cent of their total credit requirements in 1975-76. In 1976-77, the corresponding percentages were 4.6 per cent to 9.5 per cent.

The following table shows sources of finance of the different groups of farm-families in sample villages during 1975-76 and 1976-77 (percentages), calculated on an average basis :

TABLE - 7.2/c.

1975-76

Land Holding	S o u r c e			
	Self	Relatives and friends	Money-lenders	Co-operatives
0.1 - 2.5	51.7	3.3	34.2	10.8
2.6 - 5.0	58.9	4.2	27.1	9.8
5.1 - 7.5	69.3	5.3	15.5	9.9
7.6 - 10.0	88.7	2.1	Nil	9.2
10.1 & above	91.8	0.6	Nil	7.6

TABLE - 7.2/C (Continued).

1976-77.

Land Holding	Sources			
	Self	Relatives and friends	Money-lenders	Co-operatives
0.1 - 2.5	47.3	4.7	37.4	10.6
2.6 - 5.0	59.5	5.0	26.4	9.1
5.1 - 7.5	70.0	4.8	15.9	9.3
7.6 - 10.0	89.0	0.7	Nil	10.3
10.1 and above.	93.0	Nil	Nil	7.0

The table shows that the owners of 0.1 - 2.5 acres of land were able to provide 51.7% of their total credit requirements out of their own income. The corresponding percentage for the owners of 2.6 - 5.0 acres of land was 58.9%, for the owners of 5.1 - 7.5 was 69.3%, for the owners of 7.6 - 10.0 acres of land was 88.7% and for the owners of 10.1 and above acres of land was 91.3%. These figures roughly disclosed a positive correlation between the quantity of land holding and ~~the~~ self-financing.

The table shows that relatives and friends provided 3.3% of total credit needs of the owners of 0.1 - 2.5 acres of land in 1975-76. The corresponding figures for the owners of 2.6 - 5.0 acres of land was 4.2%, for the owners of 5.1 - 7.5 acres of land was 5.3%, for the owners of 7.6 - 10.0 acres of land was 2.1%, and for the owners of 10.1 and above acres of land was 0.6%. Thus it appeared that friends and relatives accounted for only a small proportion of the credit needs of the cultivators.

The money-lenders, as is seen from the Table 7.3 provided 34.2% of total credit requirements of the owners of 0.1 - 2.5 acres of land in 1975-76. The corresponding figures for the owners of 2.6 - 5.0 acres of land was 27.1% and for the owners of 5.1 - 7.5 acres of land was 15.5%. It appeared from the table that the owners of 7.6 - 10.0 acres of land and the owners of 10.1 and above acres of land did not take any loan from the money-holders. An analysis of the Table 7.3 reveals two things. First, it is clear that the money-lenders had emerged as the main agency for agricultural credit specially to small and marginal farmers. Second, the dependence on money-lenders for credit was diminishing with the increase in the size of land-holding.

One now turns to another source -- Co-operatives. It provided 10.8% of the total credit requirements of those who possessed 0.1 - 2.5 acres of land in 1975-76. The corresponding figure for the owners of 2.6 - 5.0 acres of land was 9.8%, for the owners of 5.1 - 7.5 acres of land was 9.9%, for the owners

of 7.6 - 10.0 acres of land was 9.2% and for the owners of 10.1 and above acres of land was 7.6%. It is thus clear that Co-operatives accounted for only a small proportion of the credit needs of cultivators.

The position remained more or less the same in 1976-77. In 1976-77, the owners of 0.1 - 2.5 acres of land were able to provide 47.3% of their total credit needs out of their own income. The corresponding figure for the owners of 2.6 - 5.0 acres of land was 59.5%, for the owners of 5.1 - 7.5 acres of land was 70%, for the owners of 7.6 - 10.0 acres of land was 89% and for the owners of 10.1 and above acres of land was 93%.

In 1976-77, relatives and friends provided 4.7% of the total credit needs of the owners of 0.1 - 2.5 acres of land. The corresponding figures for the owners of 2.6 - 5.0 acres of land was 5%, for the owners of 5.1 - 7.5 acres of land was 4.8%, for the owners of 7.6 - 10.0 acres of land was 0.7%.

It appears from the table that the owners of 10.1 and above acres of land had taken no loan from friends and relatives in 1976-77.

The money-lenders provided 37.4% of the total credit requirements of the owners of 0.1 - 2.5 acres of land in 1976-77. The corresponding figure for the owners of 2.6 - 5.0 acres of land was 26.4% and for the owners of 5.1 - 7.5 acres of land was 15.9%. It appeared from the table that the owners of 7.6 - 10 acres of land and the owners of 10.1 and above acres of land had taken no loan from money-holders in 1976-77.

The table shows that the Co-operatives provided 10.6% of the total credit needs of those farmers who possessed land from 0.1 - 2.5 acres in 1976-77. The corresponding figure for the owners of 2.6 - 5.0 acres of land was 9.1%, for the owners of 5.1 - 7.5 acres of land was 9.3%, for the owners of 7.6 - 10.0 acres of land was 10.3% and for the owners of 10.1 and above acres of land was 7%.

Efforts were made to find out if any correlation existed between the size of land-holding and the volume of self-financing. Calculation shows that the correlation co-efficient between land holdings and self-financing is ~~0.0~~⁺¹ both in 1975-76 and in 1976-77. It appears from this that there is a strong ~~x~~ correlation between land-holdings and self-financing. This means the higher the quantity of land holdings, the more is the ability of self-financing.

The co-efficient of correlation between land-holding and finance by relatives and friends is -.6 in 1975-76 and -.4 in 1976-77. This means that with the increase in the size of land holdings, the farmers rely less on relatives and friends to meet up their credit requirements.

The co-efficient of correlation between land-holding and finance by money-lenders is -1 , both in 1975-76 and 1976-77. It appears dependence on money-lenders is related to the size of land-holding. That means, the dependence on money-lenders diminishes with the increase in the size of landholding.

Attempt is made to find out if there is any relation between size of landholding and the finance by co-operatives. The co-efficient of correlation between landholding and co-operative finance comes to $-.9$ in 1975-76 and $+.6$ in 1976-77. This may be due to the fact that bigger agriculturists, if they so desire, are able to take more loans from co-operatives than the medium and small cultivators. This[^] perhaps, due to the fact that borrowing in rural areas from Co-operative Societies involved the ownership of land and the ability to offer of it as a security for getting the loan.

Thirdly, it was found that money-lenders had emerged as the main agency for agricultural credit to small and marginal farmers. The money-lenders charged exorbitant rates of interest. Lack of finance was reported to be the main reason of charging exorbitant rates of interest. A low level of capital supply naturally tended to bring about high rates of interest, although there might be other factors in operation like default and the high cost of dispensing and recovering small loans, etc. Rates of interest paid by tenants in the sample villages ranged from 75% to 125%.

Fourthly, lack of finance, of course, was one of the main but not the only obstacles in their way. Their own contribution to their miseries seemed to be no less responsible for this. To mention some of the few, it had been reported that some of them, after obtaining loans from Co-operatives, spent the money for purposes other than the one for which loans were taken. A few of them simply tried to live a luxurious life in relation to their prevailing standard and few others tried their luck in some other business with such loans.

It is perhaps, apparant from the above discussion that the farmers of sample villages specially the small farmers are badly in need of finance for their day-to-day consumption expenditure and also for production purposes.

TABLE - 7.3.

Total requirements for consumption and production of the different groups of farmers in Village 1 during 1975-76

Land Holdings (in acres)	Cost of production Aman in Rs.	Cost of production Aus in Rs.	Cost of production HYV in Rs.	Cost of production Wheat in Rs.
1	2	3	4	5
0.1 - 2.5	4 bigha @ Rs.115.66 per bigha = Rs.462.64	1.5 bigha @ Rs.113.33 per bigha = Rs.169.99	x	x
2.6 - 5.0	12 bigha @ Rs.123.33 per bigha = Rs.1479.96	3 bigha @ Rs.113.33 per bigha = Rs.340.00	x	x

TABLE - 7.3 (Continued).

Cost of production Jute in Rs.	Cost of production Potato & other vegetables in Rs.	Total cost of production in Rs.	Consumption Expenditure in Rs.	Total Requirements in Rs. *
6	7	8	9	10
2 bigha @ Rs. 95.83 per bigha = Rs. 191.66	Potato .5 bigha @ Rs. 104.33 per bigha and others .5 bigha @ Rs. 59.00 per bigha = Rs. 81.16	905.45 - 500.00 * <u>405.45</u>	2,772.00	3,177.45
3 bigha @ Rs. 127.16 per bigha = Rs. 381.50	Potato .5 bigha @ Rs. 128.00 per bigha and other .5 bigha @ Rs. 59.00 per bigha = Rs. 93.00	2,294.46 - 800.00 * <u>1,494.46</u>	2,772.00	4,266.46

* Imputed value of family labour

TABLE - 7.3 (Continued)

Land Holdings (in acres)	Cost of production Aman in Rs.	Cost of production Aus in Rs.	Cost of production HYV in Rs.	Cost of production Wheat in Rs.
1	2	3	4	5
5.1 - 7.5	15 bigha @ Rs.128.33 per bigha = Rs.1,925.00	3 bigha @ Rs.119.33 per bigha = Rs.358.00	2 bigha @ Rs.175.00 per bigha = Rs.350.00	2 bigha @ Rs.149.41 per bigha = Rs.298.82
7.6 - 10.0	25 bigha @ Rs.142.33 per bigha = Rs.3,558.25	4 bigha @ Rs.128.33 per bigha = Rs.513.33	3 bigha @ Rs.228.00 per bigha = Rs.684.00	3 bigha @ Rs.163.92 per bigha = Rs.491.75
10.1 & above	45 bigha @ Rs.162.66 per bigha = Rs.7,319.70	9 bigha @ Rs.146.66 per bigha = Rs.1,319.94	9 bigha @ Rs.281.33 per bigha = Rs.2,531.97	6 bigha @ Rs.190.58 per bigha = Rs.1,143.50

TABLE - 7.3 (Continued).

Cost of production Jute in Rs.	Cost of production Potato & other vegetables in Rs.	Total cost of production in Rs.	Consumption Expenditure in Rs.	Total Requirements in Rs. *
6	7	8	9	10
4 bigha @ Rs.152.50 per bigha = Rs.610.00	Potato .5 bigha @ Rs.83.25 per bigha and others .5 bigha @ Rs.59.00 per bigha = Rs.112.75	3,654.57 - 820.00 * <u>2,834.57</u>	3,756.00	6,591.57
6 bigha @ Rs.177.16 per bigha = Rs.1,063.00	Potato .5 bigha @ Rs.177.83 per bigha and others .5 bigha @ Rs.59.00 per bigha = Rs.118.41	6,428.74 - 925.00 * <u>6,503.74</u>	3,756.00	9,259.74
10 bigha @ Rs.183.83 per bigha = Rs.1,838.30	Potato .5 bigha @ Rs.200.33 per bigha and others .5 bigha @ Rs.59.00 per bigha = Rs.129.66	13,283.07 - 750.00 * <u>12,533.07</u>	6,184.00	18,717.07

* Imputed value of family labour.

TABLE - 7.4.

Income in Rs. of the different groups of farm-families in village 1 during 1975-76.

Land Holding (in acres)	Crop produc- tion	Total cropped area in bigha	Yield per bigha in Maunds.	Total yield in Maunds (3x4)	Sale price in Rs.
1	2	3	4	5	6
0.1 - 2.5	Aman	4.0	5	20.0	50.00
	Aus	1.5	3	4.5	35.00
	Jute	2.0	4	8.0	70.00
	Vege.				
2.6 - 5.0	Aman	12.0	5	60.0	50.00
	Aus	3.0	3	9.0	35.00
	Jute	3.0	4	12.0	70.00
5.1 - 7.5	Aman	15.0	6	90.0	50.00
	Aus	3.0	4	12.0	35.00
	HYV	2.0	8	16.0	50.00
	Wheat	2.0	5	10.0	45.00
	Jute	4.0	5	20.0	70.00
	Vege.				
7.6 - 10.0	Aman	25.0	7	175.0	50.00
	Aus	4.0	5	20.0	35.00
	HYV	3.0	10	30.0	50.00
	Wheat	3.0	6	18.0	45.00
	Jute	6.0	6	36.0	70.00
	Vege.				
10.1 & above	Aman	45.0	8	360.0	50.00
	Aus	9.0	6	54.0	35.00
	HYV	9.0	12	108.0	50.00
	Wheat	6.0	6	36.0	45.00
	Jute	10.0	7	70.0	70.00

TABLE - 7.4 (Continued).

Total sale proceeds in Rs. (5x6)	Total cost in Rs.	Total gross profit earned in Rs. (7-8)	Other income in Rs.	Total income in Rs. (9+10)	Loans repaid	Net income in Rs. (11-12)
7	8	9	10	11	12	13
1,000.00 157.50 560.00 200.00 <u>1,917.50</u>	405.45	1,512.05	1,212.40	2,724.45	1,200.00	1,524.45
3,000.00 315.00 840.00 200.00 <u>4,355.00</u>	1,494.46	2,860.54	1,005.92	3,866.46	1,600.00	2,266.46
4,500.00 420.00 800.00 450.00 1,400.00 250.00 <u>7,820.00</u>	2,834.57	4,985.43	1,310.00	6,295.43	2,000.00	4,295.43
8,750.00 700.00 1,500.00 810.00 2,520.00 300.00 <u>14,580.00</u>	5,503.74	9,076.26	1,850.00	10,926.26	1,000.00	9,926.26
18,000.00 1,890.00 5,400.00 1,620.00 4,900.00 300.00 <u>32,110.00</u>	12,533.07	19,576.93	2,500.00	22,076.93	1,000.00	21,076.93

TABLE - 7.5.

Total requirements for consumption and production of the different groups of farmers in village 1 during 1976-77.

Land Holding (in acres)	Cost of production Aman in Rs.	Cost of production Aus in Rs.	Cost of production HYV in Rs.	Cost of production Wheat in Rs.
1	2	3	4	5
0.1 - 2.5	4 Bigha @ Rs.141.00 per bigha = Rs.564.00	1.5 Bigha @ Rs.120.00 per Bigha = Rs.180.00	X	X
2.6 - 5.0	12 bigha @ Rs.148.00 per bigha = Rs.1,776.00	3 bigha @ Rs.132.00 per bigha = Rs.396.00	X	X
5.1 - 7.5	16 bigha @ Rs.150.00 per bigha = Rs.2,400.00	3 bigha @ Rs.134.00 per bigha = Rs.402.00	2 bigha @ Rs.213.33 per bigha = Rs.426.66	2 bigha @ Rs.176.50 per bigha = Rs.353.00
7.6 - 10.0	25 bigha @ Rs.166.00 per bigha = Rs.4,150.00	4 bigha @ Rs.135.67 per bigha = Rs.542.68	3 bigha @ Rs.275.67 per bigha = Rs.827.00	3 bigha @ Rs.198.33 per bigha = Rs.595.00
10.1 & above	45 bigha @ Rs.185.33 per bigha = Rs.8,239.85	9 bigha @ Rs.158.67 per bigha = Rs.1,428.03	8 bigha @ Rs.343.67 per bigha = Rs.2,749.36	6 bigha @ Rs.229.50 per bigha = Rs.1,377.00

TABLE - 7.5 (Continued)

Cost of production Jute in Rs.	Cost of production Potato & other vegetables in Rs.	Total cost of production in Rs.	Consumption expenditure in Rs.	Total requirement in Rs.*
6	7	8	9	10
2 bigha @ Rs.124.50 per bigha = Rs.249.00	Potato .5 bigha - @ Rs.126.67 per bigha and others .5 bigha - @ Rs.72.66 per bigha = Rs.99.66	1,092.66 - 624.00* <u>468.66</u>	2,332.00	3,300.66
3 bigha @ Rs.154.50 per bigha = Rs.475.50	Potato .5 bigha @ Rs.152.67 per bigha and others .5 bigha @ Rs.72.66 per bigha = Rs.112.66	2,760.16 - 905.00* <u>1,855.16</u>	2,332.00	4,687.16
4 bigha @ Rs.190.50 per bigha = Rs.762.00	Potato .5 bigha @ Rs.197.67 per bigha and others .5 bigha @ Rs.72.66 per bigha = Rs.135.16	4,478.82 - 950.00* <u>3,528.82</u>	3,699.00	7,227.82
6 bigha @ Rs.218.50 per bigha = Rs.1,311.00	Potato .5 bigha @ Rs.212.67 per bigha and others .5 bigha @ Rs.72.66 per bigha = Rs.142.66	7,568.34 - 1,000.00* <u>6,568.34</u>	3,699.00	10,267.34
10 bigha @ Rs.225.50 per bigha = Rs.2255.00	Potato .5 bigha @ Rs.242.33 per bigha and others .5 bigha @ Rs.72.66 per bigha = Rs.157.49	16,206.73 - 800.00* <u>15,406.73</u>	6,118.00	21,524.73

* Imputed value of family labour.

TABLE - 7.6.

Income in Rupees of the different groups of farm-families
in village 1 during 1976-77.

Land Holding (in acres)	Crop production	Total cropped area in bigha	Yield per bigha in Maunds.	Total yield in Maunds (3x4)	Sale price in Rs.
1	2	3	4	5	6
0.1 - 2.5	Aman	4.0	5	20.0	55.00
	Aus	1.5	3	4.5	40.00
	Jute	2.0	4	8.0	75.00
	Vege.				
2.6 - 5.0	Aman	12.0	5	60.0	55.00
	Aus	3.0	3	9.0	40.00
	Jute	3.0	5	15.0	75.00
	Vege.				
5.1 - 7.5	Aman	16.0	6	96.0	55.00
	Aus	3.0	4	12.0	40.00
	HYV	2.0	3	16.0	55.00
	Wheat	2.0	5	10.0	50.00
	Jute	4.0	6	24.0	75.00
	Vege.				
7.6 - 10.0	Aman	25.0	7	175.0	55.00
	Aus	4.0	5	20.0	40.00
	HYV	3.0	10	30.0	55.00
	Wheat	3.0	6	18.0	50.00
	Jute	6.0	6	36.0	75.00
	Vege.				
10.1 & above	Aman	45.0	8	360.0	55.00
	Aus	9.0	6	54.0	40.00
	HYV	3.0	12	96.0	55.00
	Wheat	6.0	6	36.0	50.00
	Jute	10	7	70.0	75.00
	Vege.				

TABLE - 7.6 (Continued)

Total sale proceeds in Rs. (5x6)	Total cost in Rs.	Total gross profit earned in Rs. (7-8)	Other income in Rs.	Total income in Rs. (9+10)	Loans repaid	Net income in Rs. (11-12)
7	8	9	10	11	12	13
1,100.00 180.00 600.00 300.00 <u>2,180.00</u>	468.66	1,711.34	1,389.32	3,100.66	1,600.00	1,500.66
3,300.00 360.00 1,125.00 330.00 <u>5,115.00</u>	1,855.16	3,259.84	1,390.00	4,649.84	1,800.00	2,849.84
5,280.00 480.00 880.00 500.00 2,800.00 370.00 <u>9,310.00</u>	3,528.82	5,781.18	1,400.00	7,181.18	2,300.00	4,881.18
9,625.00 800.00 1,650.00 900.00 2,700.00 400.00 <u>16,075.00</u>	6,568.34	9,506.66	2,000.00	11,506.66	1,000.00	10,506.66
19,800.00 2,160.00 5,280.00 1,800.00 5,250.00 475.00 <u>34,765.00</u>	15,406.73	19,358.27	4,000.00	23,358.27	1,000.00	22,358.27

TABLE - 7.7.

Total requirements for consumption and production of the different groups of farmers in village 2 during 1975-76.

Land Holding (in acres)	Cost of production Aman in Rs.	Cost of production Aus in Rs.	Cost of production HYV in Rs.	Cost of production Wheat in Rs.	Cost of production Jute in Rs.
1	2	3	4	5	6
0.1 - 2.5	4 bigha @ Rs.89.83 per bigha = Rs.359.32	1 bigha - @ Rs.80.16 per bigha = 80.16	x	x	2 bigha - @ Rs.81.16 per bigha = Rs.162.32
2.6 - 5.0	11 bigha @ Rs.106.33 per bigha - = Rs.1169.63	3 bigha @ Rs.88.33 per bigha = Rs.265.00	x	x	3 bigha - @ Rs.90.67 per bigha = Rs.272.00
5.1 - 7.5	15 bigha @ Rs.108.00 per bigha = Rs.1620.00	3 bigha - @ Rs.91.67 per bigha = Rs.275.00	x	x	4 bigha - @ Rs.106.17 per bigha = 424.68
7.6 - 10.0	24 bigha @ Rs.118.00 per bigha = Rs.2832.00	4 bigha @ Rs.98.33 per bigha = Rs.393.32	x	x	5 bigha @ Rs.134.17 per bigha = Rs.670.85
10.1 & above	35 bigha - @ Rs.127.67 per bigha = Rs.4468.45	6 bigha @ Rs.114.00 per bigha = Rs.684.00	x	x	6 bigha @ Rs.134.17 per bigha = Rs.825.00

TABLE - 7.7 (Continued)

Cost of production Potato & other vegetables in Rs.	Total cost of produc- tion in Rs.	Consumption expenditure in Rs.	Total requirements in Rs.
7	8	9	10
Potato .5 bigha @ Rs.83.00 per bigha and others .5 bigha @ Rs.59.00 per bigha = Rs.71.00	672.80 - 375.00 * <u>297.80</u>	2,039.00	2,336.80
Potato .5 bigha @ Rs.97.67 per bigha and others .5 bigha @ Rs.59.00 per bigha = Rs.78.33	1,784.96 - 300.00 * <u>1,484.96</u>	2,039.00	3,523.96
Potato .5 bigha @ Rs.118.00 per bigha and others .5 bigha @ Rs.59.00 per bigha = Rs.83.50	2,403.18 - 425.00 * <u>1,978.18</u>	3,092.00	5,070.18
Potato .5 bigha @ Rs.140.33 per bigha and others .5 bigha @ Rs.59.00 per bigha = Rs.99.66	3,995.83 - 400.00 * <u>3,595.83</u>	3,092.00	6,687.83
Potato .5 bigha @ Rs.139.00 per bigha and others .5 bigha @ Rs.59.00 per bigha = Rs.99.00	6,076.45 - 515.00 * <u>5,561.45</u>	4,175.00	9,736.45

* Imputed value of family labour.

TABLE - 7.8.

Income in Rupees of the different groups of farm-families in village 2 during 1975-76.

Land Holding (in acres)	Crop produced	Total cropped area in bigha	Yield per bigha in maunds	Total yield in maunds (3x4)	Sale price in Rs.
1	2	3	4	5	6
0.1 - 2.5	Aman	4	5.0	20.0	50.00
	Aus	1	3.0	3.0	35.00
	Jute	2	4.0	8.0	70.00
	Vege.				
2.6 - 5.0	Aman	11	5.5	60.5	50.00
	Aus	3	3.0	9.0	35.00
	Jute	3	4.0	12.0	70.00
	Vege.				
5.1 - 7.5	Aman	15	5.5	82.5	50.00
	Aus	3	3.0	9.0	35.00
	Jute	4	4.0	16.0	70.00
	Vege.				
7.6 - 10.0	Aman	24	6.0	114.0	50.00
	Aus	4	4.0	16.0	35.00
	Jute	5	7.0	35.0	70.00
	Vege.				
10.1 & above	Aman	35	6.0	210.0	50.00
	Aus	6	6.0	36.0	35.00
	Jute	6	7.0	42.0	70.00

TABLE - 7.8 (Continued)

Total sale proceeds in Rs. (5x6)	Total cost in Rs.	Total gross profit earned in Rs. (7-8)	Other income in Rs.	Total income in Rs.	Loans repaid	Net income in Rs. (11-12)
7	8	9	10	11	12	13
1,000.00 105.00 560.00 200.00 <u>1,865.00</u>	297.80	1,567.20	819.60	2,386.80	1,500.00	886.80
3,025.00 315.00 840.00 225.00 <u>4,405.00</u>	1,484.96	2,920.04	900.00	3,820.04	1,775.00	2,045.04
4,125.00 315.00 1,120.00 250.00 <u>5,810.00</u>	1,978.18	3,831.82	1,150.00	4,981.82	1,675.00	3,306.82
7,200.00 560.00 2,450.00 300.00 <u>10,510.00</u>	3,595.83	6,914.17	1,400.00	8,314.17	1,000.00	7,314.17
10,500.00 1,260.00 2,940.00 300.00 <u>15,000.00</u>	5,561.45	9,438.55	1,670.00	11,108.55	1,000.00	10,108.55

TABLE - 7.9.

Total requirements for consumption and production of the different groups of farmers in village 2 during 1976-77.

Land Holding (in acres)	Cost of produc- tion Aman in Rs.	Cost of produc- tion Aus in Rs.	Cost of produc- tion HYV in Rs.	Cost of produc- tion Wheat in Rs.	Cost of produc- tion Jute in Rs.
1	2	3	4	5	6
0.1 - 2.5	4 bigha @ Rs.110.00 per bigha = Rs. 440.00	1 bigha @ Rs.102.00 per bigha = Rs. 102.00	x	x	2 bigha @ Rs.97.16 per bigha = Rs. 194.32
2.6 - 5.0	12 bigha @ Rs.127.00 per bigha = Rs. 1,524.00	3 bigha @ Rs.104.00 per bigha = Rs. 312.00	x	x	3 bigha @ Rs.112.33 per bigha = Rs. 337.00
5.1 - 7.5	15 bigha @ Rs.129.00 per bigha = Rs. 1,935.00	3 bigha @ Rs.108.00 per bigha = Rs. 324.00	x	x	4 bigha @ Rs.132.50 per bigha = Rs. 530.00
7.6 - 10.0	24 bigha @ Rs.136.00 per bigha = Rs. 3,264.00	4 bigha @ Rs.111.00 per bigha = Rs. 444.00	x	x	5 bigha @ Rs.166.50 per bigha = Rs. 832.50
10.1 & above.	35 bigha @ Rs.140.00 per bigha = Rs. 4,900.00	6 bigha @ Rs.123.00 per bigha = Rs. 738.00	x	x	6 bigha @ Rs.176.50 per bigha = Rs. 1,059.00

TABLE - 7.9 (Continued)

Cost of production Potato & other vegetables in Rs.	Total cost of production in Rs.	Consumption expenditure in Rs.	Total requirements in Rs. *
7	8	9	10
Potato .5 bigha @ Rs.103.67 per bigha and others .5 bigha @ Rs.72.66 per bigha = Rs.88.16	824.48 - 425.00 * <u>399.48</u>	2,079.00	2,478.48
Potato .5 bigha @ Rs.120.33 per bigha and others .5 bigha @ Rs.72.66 per bigha = Rs.96.49.	2,269.49 - 400.00 * <u>1,869.49</u>	2,079.00	3,948.49
Potato .5 bigha @ Rs.145.00 per bigha and others .5 bigha @ Rs.72.66 per bigha = Rs.108.83	2,897.83 - 614.00 * <u>2,283.83</u>	3,116.00	5,399.83
Potato .5 bigha @ Rs.168.67 per bigha and others .5 bigha @ Rs.72.66 per bigha = Rs.120.66	4,661.16 - 510.00 * <u>4,151.16</u>	3,116.00	7,267.16
Potato .5 bigha @ Rs.168.67 per bigha and others .5 bigha @ Rs.72.66 per bigha = Rs.120.66	6,817.66 - 485.00 * <u>6,332.66</u>	4,183.00	10,515.66

* Imputed value of family labour.

TABLE - 7.10.

Income in Rupees of the different groups of farm-families
in village 2 during 1976-77.

Land Holding (in acres)	Crop produced	Total cropped area in bigha	Yield per bigha in maunds.	Total yield in maunds (3x4)	Sale price in Rs.
1	2	3	4	5	6
0.1 - 2.5	Aman	4	5	20	55.00
	Aus	1	3	3	40.00
	Jute	2	4	8	75.00
	Vege.				
2.6 - 5.0	Aman	12	5	60	55.00
	Aus	3	3	9	40.00
	Jute	3	4	12	75.00
	Vege.				
5.1 - 7.5	Aman	15	6	90	55.00
	Aus	3	4	9	40.00
	Jute	4	4	16	75.00
	Vege.				
7.6 - 10.0	Aman	24	6	144	55.00
	Aus	4	4	16	40.00
	Jute	5	5	25	75.00
	Vege.				
10.1 & above	Aman	35	6	210	55.00
	Aus	6	6	36	40.00
	Jute	6	7	42	75.00
	Vege.				

TABLE - 7.10 (Continued).

Total sale proceeds in Rs. (5x6)	Total cost in Rs.	Total gross profit earned in Rs. (7-8)	Other income in Rs.	Total income in Rs. (9+10)	Loans repaid.	Net income in Rs. (11-12) *
7	8	9	10	11	12	13
1,100.00 120.00 600.00 275.00 <u>2,095.00</u>	399.48	1,695.52	982.96	2,678.48	1,400.00	1,278.48
3,390.00 360.00 900.00 300.00 <u>4,860.00</u>	1,869.49	2,990.51	1,007.98	3,998.49	1,400.00	2,598.49
4,950.00 360.00 1,200.00 350.00 <u>8,860.00</u>	2,283.83	4,576.17	1,073.66	5,649.83	1,800.00	3,849.83
7,920.00 640.00 1,875.00 450.00 <u>10,885.00</u>	4,151.16	6,733.84	1,280.00	8,013.84	1,000.00	7,013.84
11,550.00 1,440.00 3,150.00 450.00 <u>16,590.00</u>	6,332.66	10,257.34	2,020.00	12,277.34	1,000.00	10,277.34

TABLE - 7.11.

Total requirements for consumption and production of the different groups of farmers in village 3 during 1975-76

Land Holding (in acres)	Cost of produc- tion Anan in Rs.	Cost of produc- tion Aus in Rs.	Cost of produc- tion HYV in Rs.	Cost of produc- tion Wheat in Rs.	Cost of produc- tion Jute in Rs.
1	2	3	4	5	6
0.1 - 2.5	4 bigha @ Rs. 104.83 per bigha = Rs. 419.32	1.5 bigha @ Rs. 91.00 per bigha = Rs. 136.50	x	x	2 bigha @ Rs. 91.33 per bigha = Rs. 182.66
2.6 - 5.0	10 bigha @ Rs. 111.00 per bigha = Rs. 1,110.00	3 bigha @ Rs. 91.33 per bigha = Rs. 274.00	x	x	3 bigha @ Rs. 110.25 per bigha = Rs. 330.75
5.1 - 7.5	15 bigha @ Rs. 132.67 per bigha = Rs. 1,690.00	3 bigha @ Rs. 94.67 per bigha = Rs. 284.00	2 bigha @ Rs. 144.33 per bigha = Rs. 288.66	2 bigha @ Rs. 102.25 per bigha = Rs. 204.50	4 bigha @ Rs. 121.50 per bigha = Rs. 486.00
7.6 - 10.0	22 bigha @ Rs. 120.67 per bigha = Rs. 2,654.67	4 bigha @ Rs. 105.00 per bigha = Rs. 420.00	3 bigha @ Rs. 151.67 per bigha = Rs. 455.00	3 bigha @ Rs. 108.25 per bigha = Rs. 324.75	5 bigha @ Rs. 154.50 per bigha = Rs. 772.50
10.1 & above	40 bigha @ Rs. 130.67 per bigha = Rs. 5,226.80	6 bigha @ Rs. 121.00 per bigha = Rs. 726.00	6 bigha @ Rs. 172.67 per bigha = Rs. 1,030.00	6 bigha @ Rs. 140.58 per bigha = Rs. 843.50	6 bigha @ Rs. 155.50 per bigha = Rs. 933.00

TABLE - 7.11 (Continued).

Cost of production Potato & other vegetables in Rs.	Total cost of produc- tion in Rs.	Consumption expenditure in Rs.	Total requirements in Rs. *
7	8	9	10
Potato .5 bigha @ Rs.95.33 per bigha and others .5 bigha @ Rs.59.00 per bigha = Rs.77.16.	= 815.64 - 403.00 * <u>412.64</u>	2,702.00	3,114.64
Potato .5 bigha @ Rs.108.00 per bigha and others .5 bigha @ Rs.59.00 per bigha = Rs.83.50	1,798.25 - 400.00 <u>1,398.25</u>	2,702.00	4,100.25
Potato .5 bigha @ Rs.121.33 per bigha and others .5 bigha @ Rs.59.00 per bigha = Rs.91.16	3,044.32 - 425.00 * <u>2,619.32</u>	3,484.00	6,103.32
Potato .5 bigha @ Rs.145.00 per bigha and others .5 bigha @ Rs.59.00 per bigha = Rs.102.00	4,728.92 - 495.00 * <u>4,233.92</u>	3,484.00	7,717.92
Potato .5 bigha @ Rs.143.50 per bigha and others .5 bigha @ Rs.59.00 per bigha = Rs.101.25	8,860.55 - 600.00 * <u>8,260.55</u>	5,029.00	13,289.55

* Imputed value of family labour.

TABLE - 7.12.

Income in Rupees of the different groups of farm-families in village 3 during 1975-76.

Land Holding (in acres)	Crop produced	Total cropped area in bigha	Yield per bigha in maunds	Total yield in maunds (3x4)	Sale price in Rs.
1	2	3	4	5	6
0.1 - 2.5	Aman	4.0	5	20.0	50.00
	Aus	1.5	3	4.5	35.00
	Jute	2.0	4	8.0	70.00
	Vege.				
2.6 - 5.0	Aman	10.0	5	50.0	50.00
	Aus	3.0	3	9.0	35.00
	Jute	3.0	4	12.0	70.00
	Vege.				
5.1 - 7.5	Aman	15.0	5	75.0	50.00
	Aus	3.0	4	12.0	35.00
	HYV	2.0	8	16.0	50.00
	Wheat	2.0	5	10.0	45.00
	Jute	4.0	5	20.0	70.00
	Vege.				
7.6 - 10.0	Aman	22.0	6	132.0	50.00
	Aus	4.0	4	16.0	35.00
	HYV	3.0	8	24.0	50.00
	Wheat	3.0	6	18.0	45.00
	Jute	5.0	6	30.0	70.00
	Vege.				
10.1 & above	Aman	40.0	7	280.0	50.00
	Aus	6.0	5	30.0	35.00
	HYV	6.0	10	60.0	50.00
	Wheat	6.0	7	42.0	45.00
	Jute	6.0	7	42.0	70.00
	Vege.				

TABLE - 7.12 (Continued).

Total sale proceeds in Rs. (5x6)	Total cost in Rs.	Total gross profit earned in Rs. (7-8)	Other income in Rs.	Total income in Rs. (9+10)	Loans re-paid	Net income in Rs. (11-12)
7	8	9	10	11	12	13
1,000.00 157.50 560.00 225.00 <u>1,942.50</u>	412.64	1,529.86	1,094.00	2,623.86	900.00	1,723.86
2,500.00 315.00 840.00 250.00 <u>3,905.00</u>	1,398.25	2,506.75	1,000.00	3,506.75	1,200.00	2,306.75
3,750.00 420.00 800.00 450.00 1,400.00 275.00 <u>7,095.00</u>	2,619.32	4,475.68	1,150.00	5,625.68	1,500.00	4,125.68
6,600.00 560.00 1,200.00 810.00 2,100.00 300.00 <u>11,570.00</u>	4,233.92	7,336.08	1,410.00	8,746.08	700.00	8,046.08
14,000.00 1,050.00 3,000.00 1,390.00 2,940.00 300.00 <u>23,180.00</u>	8,260.55	14,919.45	1,800.00	16,719.45	1,000.00	15,719.45

TABLE - 7.13.

Total requirements for consumption and production of the different groups of farmers in village 3 during 1976-77.

Land Holding (in acres)	Cost of production Aman in Rs.	Cost of production Aus in Rs.	Cost of production HVV in Rs.	Cost of production Wheat in Rs.	Cost of production Jute in Rs.
1	2	3	4	5	6
0.1 - 2.5	4 bigha @ Rs.129.00 per bigha = Rs. 516.00	1.5 bigha @ Rs.110.67 per bigha = Rs. 166.00	x	x	2 bigha @ Rs.113.67 per bigha = Rs. 227.34
2.6 - 5.0	10 bigha @ Rs. 131.00 per bigha = Rs. 1310.00	3 bigha @ Rs. 108.00 per bigha = Rs. 324.00	x	x	3 bigha @ Rs. 131.75 per bigha = Rs. 395.25
5.1 - 7.5	15 bigha @ Rs. 137.00 per bigha = Rs. 2055.00	3 bigha @ Rs. 112.00 per bigha = Rs. 336.00	2 bigha @ Rs. 177.00 per bigha = Rs. 354.00	2 bigha @ Rs. 129.16 per bigha = Rs. 258.32	4 bigha @ Rs. 152.50 per bigha = Rs. 610.00
7.6 - 10.0	22 bigha @ Rs. 144.00 per bigha = Rs. 3168.00	4 bigha @ Rs. 115.00 per bigha = Rs. 460.00	3 bigha @ Rs. 188.00 per bigha = Rs. 564.00	3 bigha @ Rs. 136.50 per bigha = Rs. 409.50	5 bigha @ Rs. 191.50 per bigha = Rs. 957.50
10.1 & above	40 bigha @ Rs. 144.00 per bigha = Rs. 5760.00 5,760.00	6 bigha @ Rs. 123.50 per bigha = Rs. 741.00	6 bigha @ Rs. 213.67 per bigha = Rs. 1282.00	5 bigha @ Rs. 174.50 per bigha = Rs. 872.50	6 bigha @ Rs. 192.50 per bigha = Rs. 1150.00

TABLE - 7.13 (Continued).

Coss of production Potato & other vegetables in Rs.	Total cost of production in Rs.	Consumption expenditure in Rd.	Total requirements in Rs.*
7	8	9	10
Potato .5 bigha @ Rs.119.00 per bigha and others .5 bigha @ Rs.72.66 per bigha = Rs.95.83	1,005.17 - 500.00 * <u>505.17</u>	2,711.00	3,216.17
Potato .5 bigha @ Rs.132.00 per bigha and others .5 bigha @ Rs.72.66 per bigha = Rs.102.33	2,131.58 - 550.00 * <u>1,581.58</u>	2,711.00	4,292.58
Potato .5 bigha @ Rs.145.67 per bigha and others .5 bigha @ Rs.72.66 per bigha = Rs.109.13	3,722.45 - 525.00 * <u>3,197.45</u>	3,492.00	6,689.45
Potato .5 bigha @ Rs.173.67 per bigha and others .5 bigha @ Rs.72.66 per bigha = Rs.123.16	5,682.16 - 615.00 * <u>5,067.16</u>	3,492.00	8,559.16
Potato .5 bigha @ Rs.175.00 per bigha and others .5 bigha @ Rs.72.66 per bigha = Rs.123.33	9,934.33 - 600.00 * <u>9,334.33</u>	5,017.00	14,351.33

* Imputed value of family labour.

TABLE - 7.14.

Income in Rupees of the different groups of farm-families
in village 3 during 1976-77.

Land Holding (in acres)	Crop produced	Total cropped area in bigha	Yield per bigha in maunds	Total yield in maunds (3x4)	Sale price in Rs.
1	2	3	4	5	6
0.1 - 2.5	Aman	4.0	5	20	55.00
	Aus	1.5	4	6	40.00
	Jute	2.0	4	8	75.00
	Vege.				
2.6 - 5.0	Aman	10.0	5	50	55.00
	Aus	3.0	4	12	40.00
	Jute	3.0	5	16	75.00
	Vege.				
5.1 - 7.5	Aman	15.0	6	90	55.00
	Aus	3.0	4	12	40.00
	HYV	2.0	3	16	55.00
	Wheat	2.0	5	10	50.00
	Jute	4.0	6	24	75.00
7.6 - 10.0	Aman	22.0	6	132	55.00
	Aus	4.0	4	16	40.00
	HYV	3.0	8	24	55.00
	Wheat	3.0	6	18	50.00
	Jute	5.0	7	35	75.00
10.1 & above	Aman	46.0	6	240	55.00
	Aus	6.0	5	30	40.00
	HYV	6.0	10	60	55.00
	Wheat	5.0	7	35	50.00
	Jute	6.0	7	42	75.00

TABLE - 7.14 (Continued).

Total sale proceeds in Rs. (5x6)	Total cost in Rs.	Total gross profit earned in Rs. (7-8)	Other income in Rs.	Total income in Rs. (9+10)	Loan repaid	Net income in Rs.* (11-12)
7	8	9	10	11	12	13
1,100.00 240.00 600.00 280.00 <u>2,220.00</u>	505.17	1,714.83	901.34	2,616.17	1,350.00	1,266.17
2,750.00 460.00 1,125.00 325.00 <u>4,680.00</u>	1,581.58	3,098.42	844.16	3,942.58	1,800.00	2,142.58
4,950.00 480.00 880.00 500.00 1,800.00 350.00 <u>8,960.00</u>	3,197.45	5,762.55	1,076.90	6,839.45	2,000.00	4,839.45
7,260.00 640.00 1,320.00 900.00 2,625.00 450.00 <u>13,195.00</u>	5,067.16	8,127.84	1,470.00	9,597.84	1,000.00	8,597.84
13,200.00 1,200.00 3,300.00 1,750.00 3,150.00 450.00 <u>23,050.00</u>	9,334.33	13,715.67	1,800.00	15,515.67	1,000.00	14,515.67

TABLE - 7.15.

Total requirements for consumption and production of the different groups of farmers in village 4 during 1975-76.

Land Holding (in acres)	Cost of produc- tion Aman in Rs.	Cost of produc- tion Aus in Rs.	Cost of produc- tion HYV in Rs.	Cost of produc- tion Wheat in Rs.	Cost of produc- tion Jute in Rs.
1	2	3	4	5	6
0.1 - 2.5	4 bigha @ Rs.180.00 per bigha = Rs. 432.00	1 bigha @ Rs.98.67 per bigha = Rs. 98.67	x	x	2 bigha @ Rs.104.83 per bigha = Rs. 209.66
2.6 - 5.0	10 bigha @ Rs.118.67 per bigha = Rs. 1186.67	3 bigha @ Rs.103.67 per bigha = Rs. 311.00	x	x	3 bigha @ Rs.132.58 per bigha = Rs. 397.75
5.1 - 7.5	17 bigha @ Rs.126.33 per bigha = Rs. 2147.66	3 bigha @ Rs.113.33 per bigha = Rs. 340.00	2 bigha @ Rs.156.33 per bigha = Rs. 312.66	x	5 bigha @ Rs.139.83 per bigha = Rs. 699.15
7.6 - 10.0	23 bigha @ Rs.136.67 per bigha = Rs. 4443.00	4 bigha @ Rs.121.67 per bigha = Rs. 486.68	3 bigha @ Rs.188.33 per bigha = Rs. 565.00	x	6 bigha @ Rs.163.50 per bigha = Rs. 981.00
10.1 & above	38 bigha @ Rs.149.67 per bigha = Rs. 5687.46	5 bigha @ Rs.137.33 per bigha = Rs. 686.65	5 bigha @ Rs.226.33 per bigha = Rs. 1131.65	x	6 bigha @ Rs.165.16 per bigha = Rs. 991.00

TABLE - 7.15 (Continued)

Cost of production Potato & other vegetables in Rs.	Total cost of produc- tion in Rs.	Consumption expenditure in Rs.	Total requirements in Rs. *
7	8	9	10
Potato .5 bigha @ Rs.106.67 per bigha and others .5 bigha @ Rs.59.00 per bigha = Rs.82.83	823.16 - 395.00 * <u>428.16</u>	2,462.00	2,890.16
Potato .5 bigha @ Rs.116.00 per bigha and other .5 bigha @ Rs.59.00 per bigha = Rs.87.50	1,982.92 - 400.00 * <u>1,582.92</u>	2,462.00	4,044.92
Potato .5 bigha @ Rs.129.83 per bigha and others .5 bigha @ Rs.59.00 per bigha = Rs.103.91	3,603.38 - 500.00 * <u>3,097.38</u>	3,405.00	6,502.38
Potato .5 bigha @ Rs.164.16 per bigha and others .5 bigha @ Rs.59.00 per bigha = Rs.111.58	6,587.67 - 760.00 * <u>5,827.67</u>	3,405.00	9,232.67
Potato .5 bigha @ Rs.167.83 per bigha and others .5 bigha @ Rs.59.00 per bigha = Rs.113.40	8,610.16 - 800.00 <u>7,810.16</u>	5,010.00	12,820.16

* Imputed value of family labour.

TABLE - 7.16.

Income in Rupees of the different groups of farm-families in village 4 during 1975-76.

Land Holding (in acres)	Crop produced	Total cropped area in bigha	Yield per bigha in maunds.	Total yield in maunds (3x4)	Sale price in Rs.
1	2	3	4	5	6
0.1 - 2.5	Aman	4	5	20	50.00
	Aus	1	3	3	35.00
	Jute	2	4	8	70.00
	Vege.				
2.6 - 5.0	Aman	10	5	50	50.00
	Aus	3	3	9	35.00
	Jute	3	5	15	70.00
	Vege.				
5.1 - 7.5	Aman	17	6	102	50.00
	Aus	3	4	12	35.00
	HYV	2	3	16	50.00
	Jute	5	5	25	70.00
	Vege.				
7.6 - 10.0	Aman	23	7	161	50.00
	Aus	4	5	20	35.00
	HYV	3	10	30	50.00
	Jute	6	7	42	70.00
	Vege.				
10.1 & above	Aman	38	8	304	50.00
	Aus	5	6	30	35.00
	HYV	5	12	60	50.00
	Jute	6	7	42	70.00
	Vege.				

TABLE - 7.16 (Continued).

Total sale proceeds in Rs. (5x6)	Total cost in Rs.	Total gross profit earned in Rs. (7-8)	Other income in Rs.	Total income in Rs. (9+10)	Loans re- paid.	Net income in Rs. (11-12)
7	8	9	10	11	12	13
1,000.00 105.00 500.00 225.00 <u>1,890.00</u>	428.16	1,461.84	1,028.32	2,490.16	1,400.00	1,090.16
2,500.00 315.00 1,050.00 230.00 <u>4,095.00</u>	1,582.92	2,512.08	1,132.84	3,644.92	1,600.00	2,044.92
5,100.00 420.00 800.00 1,750.00 275.00 <u>8,345.00</u>	3,097.38	5,247.62	1,054.76	6,302.38	1,800.00	4,502.38
8,050.00 700.00 1,500.00 2,940.00 300.00 <u>13,490.00</u>	5,827.67	7,662.33	2,520.34	10,182.67	1,000.00	9,182.67
15,200.00 1,050.00 3,000.00 2,940.00 325.00 <u>22,515.00</u>	7,810.16	14,704.84	1,600.00	16,304.84	1,000.00	15,304.84

TABLE - 7.17.

Total requirements for consumption and production of the different groups of farmers in village 4 during 1976-77.

Land Holding (in acres)	Cost of produc- tion Aman in Rs.	Cost of produc- tion Aus in Rs.	Cost of produc- tion HYV in Rs.	Cost of produc- tion Wheat in Rs.	Cost of produc- tion Jute in Rs.
1	2	3	4	5	6
0.1 - 2.5	4 bigha @ Rs.127.00 per bigha = Rs. 508.00	1.5 bigha @ Rs.123.00 per bigha = Rs. 184.50	x	x	2 bigha @ Rs.127.47 per bigha = Rs. 254.92
2.6 - 5.0	10 bigha @ Rs.144.00 per bigha = Rs. 1440.00	3 Bigha @ Rs.128.00 per bigha = Rs. 384.00	x	x	3 bigha @ Rs.167.50 per bigha = Rs. 502.50
5.1 - 7.5	17 bigha @ Rs.150.00 per bigha = Rs. 2550.00	3 bigha @ Rs.128.00 per bigha = Rs. 384.00	2 bigha @ Rs.190.67 per bigha = Rs. 381.34	x	5 bigha @ Rs.175.50 per bigha = Rs. 877.50
7.6 - 10.0	23 bigha @ Rs.157.00 per bigha = Rs. 3611.00	4 bigha @ Rs.129.33 per bigha = Rs. 517.32	3 bigha @ Rs.228.67 per bigha = Rs. 686.00	x	6 bigha @ Rs.203.50 per bigha = Rs. 1221.00
10.1 & above	38 bigha @ Rs.166.00 per bigha = Rs. 6308.00	5 bigha @ Rs.143.33 per bigha = Rs. 719.15	5 bigha @ Rs.272.00 per bigha = Rs. 1360.00	x	6 bigha @ Rs.204.50 per bigha = Rs. 1227.00

TABLE - 7.17 (Continued)

Cost of production Potato & other vegetables in Rs.	Total cost of produc- tion in Rs.	Consumption expenditure in Rs.	Total requirements in Rs. *
7	8	9	10
Potato .5 bigha @ Rs.131.67 per bigha and others .5 bigha @ Rs.72.66 per bigha = Rs.102.16	1,049.58 - 450.00 * <u>599.58</u>	2,475.00	3,074.58
Potato .5 bigha @ Rs.137.67 per bigha and others .5 bigha @ Rs.72.66 per bigha = Rs.105.16	2,431.66 - 462.00 * <u>1,969.66</u>	2,475.00	4,444.66
Potato .5 bigha @ Rs.176.77 per bigha and others .5 bigha @ Rs.72.66 per bigha = Rs.124.66	4,317.50 - 545.00 * <u>3,772.50</u>	3,462.00	7,234.50
Potato .5 bigha @ Rs.196.00 per bigha and others .5 bigha @ Rs.72.66 per bigha = Rs.134.33	6,169.65 - 600.00 * <u>5,569.65</u>	3,462.00	9,031.65
Potato .5 bigha @ Rs.205.00 per bigha and others .5 bigha @ Rs.72.66 per bigha = Rs.138.83	9,752.98 - 650.00 * <u>9,102.98</u>	4,997.00	14,099.98

* Imputed value of family labour.

TABLE - 7.18.

Income in Rupees of the different groups of farm-families
in village 4 during 1976-77.

Land Holding (in acres)	Crop produced	Total cropped area in bigha	Yield per bigha in maunds.	Total yield in maunds (3x4)	Sale price in Rs.
1	2	3	4	5	6
0.1 - 2.5	Aman	4.0	5	20.0	55.00
	Aus	1.5	3	4.5	40.00
	Jute	2.0	4	8.0	75.00
	Vege.				
2.6 - 5.0	Aman	10.0	6	60.0	55.00
	Aus	3.0	3	9.0	40.00
	Jute	3.0	5	15.0	75.00
	Vege.				
5.1 - 7.5	Aman	17.0	6	102.0	55.00
	Aus	3.0	3	9.0	40.00
	HYV	2.0	8	16.0	55.00
	Jute	5.0	6	30.0	75.00
	Vege.				
7.6 - 10.0	Aman	23.0	7	161.0	55.00
	Aus	4.0	3	12.0	40.00
	HYV	3.0	10	30.0	55.00
	Jute	6.0	7	42.0	75.00
	Vege.				
10.1 & above	Aman	39.0	7	260.0	55.00
	Aus	5.0	5	25.0	40.00
	HYV	5.0	12	60.0	55.00
	Jute	6.0	7	42.0	75.00

TABLE - 7.18 (Continued).

Total sale proceeds in Rs. (5x6)	Total cost in Rs.	Total gross profit earned in Rs. (7-8)	Other income in Rs.	Total income in Rs. (9+10)	Loans repaid	Net income in Rs. (11-12)
7	8	9	10	11	12	13
1,100.00 180.00 600.00 250.00 <u>2,130.00</u>	599.58	1,530.42	1,244.16	2,774.58	1,800.00	974.58
3,300.00 360.00 1,125.00 270.00 <u>5,055.00</u>	1,969.66	3,085.34	1,076.00	4,161.34	1,800.00	2,361.34
5,610.00 360.00 880.00 2,250.00 400.00 <u>9,500.00</u>	3,772.50	5,727.50	1,157.00	6,884.50	2,200.00	4,684.50
8,855.00 480.00 1,650.00 3,150.00 450.00 <u>14,585.00</u>	5,569.65	9,015.35	1,800.00	10,815.35	1,000.00	9,815.35
14,630.00 1,000.00 3,300.00 3,150.00 470.00 <u>22,550.00</u>	9,102.98	13,447.02	2,200.00	15,647.02	1,000.00	14,647.02

TABLE - 7.19.

Total requirements for consumption and production of the different groups of farmers in village 5 during 1975-70.

Land Holding (in acres)	Cost of produc- tion Aman in Rs.	Cost of produc- tion Aus in Rs.	Cost of produc- tion HYV in Rs.	Cost of produc- tion Wheat in Rs.	Cost of produc- tion Jute in Rs.
1	2	3	4	5	6
0.1 - 2.5	3.5 bigha @ Rs.112.67 per bigha = Rs. 394.33	1 bigha @ Rs.94.67 per bigha = Rs. 94.67	x	x	2 bigha @ Rs.89.83 per bigha = Rs.- 177.66
2.6 - 5.0	10 bigha @ Rs.120.33 per bigha = Rs. 1203.30	3 bigha @ Rs.100.67 per bigha = Rs. 302.00	x	x	3 bigha @ Rs.127.16 per bigha = Rs. 381.50
5.1 - 7.5	14 bigha @ Rs.132.00 per bigha = Rs. 1848.00	4 bigha @ Rs.108.67 per bigha = Rs. 434.68	x	x	4 bigha @ Rs.130.50 per bigha = Rs. 522.00
7.6 - 10.0	22 bigha @ Rs.141.00 per bigha = Rs. 3102.00	5 bigha @ Rs.116.00 per bigha = Rs. 580.00	x	x	5 bigha @ Rs.154.50 per bigha = Rs. 772.50
10.1 & above	32 bigha @ Rs.154.33 per bigha = Rs.- 4938.56	6 bigha @ Rs.133.16 per bigha = Rs. 799.00	x	x	6 bigha @ Rs.154.33 per bigha = Rs. 929.00

TABLE - 7.19 (Continued).

Cost of production Potato and other vegetables in Rs.	Total cost of produc- tion in Rs.	Consumption expenditure	Total requirements in Rs. *
7	8	9	10
Potato .5 bigha @ Rs.98.16 per bigha and others .5 bigha @ Rs.59.00 per bigha = Rs.78.58	= 745.24 - 310.00 * 435.24	2,345.00	2,780.24
Potato .5 bigha @ Rs.112.33 per bigha and others .5 bigha @ Rs.59.00 per bigha = Rs.85.66	1,972.46 - 400.00 * 1,572.46	2,345.00	3,917.46
Potato .5 bigha @ Rs.144.16 per bigha and others .5 bigha @ Rs.59.00 per bigha = Rs.101.58	2,906.26 - 500.00 * 2,406.26	3,273.00	5,679.26
Potato .5 bigha @ Rs.167.16 per bigha and others .5 bigha @ Rs.59.00 per bigha = Rs.113.08	4,567.58 - 575.00 * 3,992.58	3,273.00	7,265.58
Potato .5 bigha @ Rs.174.83 per bigha and others .5 bigha @ Rs.59.00 per bigha = Rs.116.92	6,783.48 - 695.00 * 6,088.48	4,964.00	11,052.48

* Imputed value of family labour.

TABLE - 7.20.

Income in Rupees of the different groups of farm-families
in village 5 during 1975-76.

Land Holding (in acres)	Crop produced	Total cropped area in bigha	Yield per bigha in maunds.	Total yield in maunds (3x4)	Sale price in Rs.
1	2	3	4	5	6
0.1 - 2.5	Aman	3.5	5	17.5	50.00
	Aus	1.0	3	3.0	35.00
	Jute	2.0	4	8.0	70.00
	Vege.				
2.6 - 5.0	Aman	10.0	5	50.0	50.00
	Aus	3.0	3	9.0	35.00
	Jute	3.0	5	15.0	70.00
	Vege.				
5.1 - 7.5	Aman	14.0	6	84.0	50.00
	Aus	4.0	4	16.0	35.00
	Jute	4.0	5	20.0	70.00
	Vege.				
7.6 - 10.0	Aman	22.0	6.5	143.0	50.00
	Aus	5.0	4	20.0	35.00
	Jute	5.0	6	30.0	70.00
	Vege.				
10.1 & above	Aman	32.0	7	224.0	50.00
	Aus	6.0	5	30.0	35.00
	Jute	6.0	6	36.0	70.00
	Vege.				

TABLE - 20. (Continued).

Total sale proceeds in Rs.	Total cost in Rs.	Total gross profit earned in Rs. (7-8)	Other income in Rs.	Total income in Rs. (9+10)	Loans repaid	Net income in Rs. (11-12)
7	8	9	10	11	12	13
875.00 195.00 560.00 225.00 <u>1,765.00</u>	435.24	1,329.76	1,300.48	2,630.24	1,200.00	1,430.24
2,500.00 315.00 1,050.00 250.00 <u>4,115.00</u>	1,572.46	2,542.54	1,274.92	3,817.46	1,600.00	2,217.46
4,200.00 560.00 1,400.00 275.00 <u>6,435.00</u>	2,406.26	4,028.74	1,350.52	5,379.26	1,600.00	3,779.26
7,150.00 700.00 2,100.00 300.00 <u>10,250.00</u>	3,992.58	6,257.42	2,350.00	8,607.42	1,200.00	6,407.42
11,200.00 1,050.00 2,520.00 350.00 <u>15,120.00</u>	6,088.48	9,031.52	3,110.00	12,141.52	1,000.00	11,141.52

TABLE 21.

Total requirements for consumption and production of the different groups of farmers in village 5 during 1976-77.

Land Holding (in acres)	Cost of produc- tion Aman in Rs.	Cost of produc- tion Aus in Rs.	Cost of produc- tion HYV in Rs.	Cost of produc- tion Wheat in Rs.	Cost of produc- tion Jute in Rs.
1	2	3	4	5	6
0.1 - 2.5	4 bigha @ Rs.131.00 per bigha = Rs. 524.00	1 bigha @ Rs.115.33 per bigha = Rs. 115.33	x	x	2 bigha @ Rs.111.16 per bigha = Rs. 222.32
2.6 - 5.0	10 bigha @ Rs.143.00 per bigha = Rs. 1430.00	3 bigha @ Rs.114.00 per bigha = Rs. 342.00	x	x	3 bigha @ Rs.160.50 per bigha = Rs. 481.50
5.1 - 7.5	14 bigha @ Rs.152.00 per bigha = Rs. 2128.00 2,128.00	4 bigha @ Rs.122.00 per bigha = Rs. 488.00	x	x	4 bigha @ Rs.164.50 per bigha = Rs. 658.00
7.6 - 10.0	22 bigha @ Rs.164.00 per bigha = Rs. 3608.00	5 bigha @ Rs.127.00 per bigha = Rs. 635.00	x	x	5 bigha @ Rs.164.00 per bigha = Rs. 820.00
10.1 & above	32 bigha @ Rs.171.33 per bigha = Rs. 5482.56	6 bigha @ Rs.135.50 per bigha = Rs. 813.00	x	x	6 bigha @ Rs.191.50 per bigha = Rs. 1149.00

TABLE - 7.21 (Continued).

Cost of production Potato and other vegetables in Rs.	Total cost of produc- tion in Rs.	Consumption expenditure	Total requirements in Rs. *
7	8	9	10
Potato .5 bigha @ Rs.120.50 per bigha and others .5 bigha @ Rs.72.66 per bigha = Rs.96.53	= 958.23 - 415.00 * <u>543.23</u>	2,462.00	3,005.23
Potato .5 bigha @ Rs.137.67 per bigha and others .5 bigha @ Rs.72.66 per bigha = 105.16	2,358.66 - 500.00 * <u>1,858.66</u>	2,462.00	4,320.66
Potato .5 bigha @ Rs.173.00 per bigha and others .5 bigha @ Rs.72.66 per bigha = Rs.120.33	3,394.83 - 525.00 * <u>2,869.83</u>	3,284.00	6,153.83
Potato .5 bigha @ Rs.200.67 per bigha and others .5 bigha @ Rs.72.66 per bigha = Rs.136.66	5,199.66 - 606.00 * <u>4,593.66</u>	3,284.00	7,877.66
Potato .5 bigha @ Rs.204.33 per bigha and others .5 bigha @ Rs.72.66 per bigha = Rs.138.49	7,583.05 - 685.00 * <u>6,948.05</u>	4,956.00	11,904.05

* Imputed value of family labour.

TABLE - 7.22.

Income in Rupees of the different groups of farm-families
in village 5 during 1976-77.

Land Holding (in acres)	Crop produced	Total cropped area in bigha	Yield per bigha in maunds	Total yield in maunds (8x4)	Sale price in Rs.
1	2	3	4	5	6
0.1 - 2.5	Aman	4	5	20	55.00
	Aus	1	3	3	40.00
	Jute	2	4	8	75.00
	Vege.				
2.6 - 5.0	Aman	10	5	50	55.00
	Aus	3	3	9	40.00
	Jute	3	5	15	75.00
	Vege.				
5.1 - 7.5	Aman	14	6	84	55.00
	Aus	4	4	16	40.00
	Jute	4	5	20	75.00
	Vege.				
7.6 - 10.0	Aman	22	6	132	55.00
	Aus	5	4	20	40.00
	Jute	5	5	25	75.00
	Vege.				
10.1 & above	Aman	32	7	224	55.00
	Aus	6	5	30	40.00
	Jute	6	6	36	75.00
	Vege.				

TABLE - 7.22 (Continued).

Total sale proceeds in Rs. (5x6)	Total cost in Rs.	Total gross profit earned in Rs. (7-8)	Other income in Rs.	Total income in Rs. (9+10)	Loans repaid	Net income in Rs. (11-12)
7	8	9	10	11	12	13
1,100.00 120.00 600.00 250.00 <u>2,070.00</u>	543.23	1,526.77	1,178.46	2,705.23	1,500.00	1,205.23
2,750.00 360.00 1,125.00 300.00 <u>4,535.00</u>	1,858.66	2,676.34	1,344.32	4,020.66	1,800.00	2,220.66
4,620.00 640.00 1,500.00 400.00 <u>7,160.00</u>	2,869.83	4,290.17	1,568.66	5,858.83	1,900.00	3,958.83
7,260.00 800.00 1,775.00 450.00 <u>10,285.00</u>	4,593.66	5,691.34	2,836.32	8,527.66	1,000.00	7,527.66
12,320.00 1,200.00 2,700.00 460.00 <u>16,680.00</u>	6,948.05 6,948.00	9,731.95	3,530.00	13,261.95	1,000.00	12,261.95

TABLE - 7.23.

Total requirements for consumption and production of the different groups of farmers in village 6 during 1975-76.

Land Holding (in acres)	Cost of produc- tion Aman in Rs.	Cost of produc- tion Aus in Rs.	Cost of produc- tion HYV in Rs.	Cost of produc- tion Wheat in Rs.	Cost of produc- tion Jute in Rs.
1	2	3	4	5	6
0.1 - 2.5	4 bigha @ Rs.112.67 per bigha = Rs. 450.00	1 bigha Rs.94.33 per bigha = Rs. 94.33	x	x	2 Bigha @ Rs.90.83 per bigha = Rs. 181.66
2.6 - 5.0	10 bigha @ Rs.118.67 per bigha = Rs. 1186.70	3 bigha @ Rs.102.33 per bigha = Rs. 307.00	x	x	3 bigha @ Rs.121.16 per bigha = Rs. 363.50
5.1 - 7.5	15 bigha @ Rs.128.33 per bigha = Rs. 1925.00	4 bigha @ Rs.110.67 per bigha = Rs. 442.68	x	1.5 bigha @ Rs.90.58 per bigha = Rs. 135.87	4 bigha @ Rs.130.50 per bigha = Rs. 522.00
7.6 - 10.0	25 bigha @ Rs.139.33 per bigha = Rs. 483.25	4 bigha @ Rs.117.00 per bigha = Rs. 468.00	x	2 bigha @ Rs.93.58 per bigha = Rs. 187.16	5 Bigha @ Rs.156.16 per bigha = Rs. 780.80
10.1 & above	38 bigha @ Rs.149.67 per bigha = Rs. 5687.46	6 bigha @ Rs.142.33 per bigha = Rs. 854.00	x	3 bigha @ Rs.100.25 per bigha = Rs. 300.75	6 Bigha @ Rs.156.83 per bigha = Rs. 941.00

TABLE - 7.23 (Continued)

Cost of production Potato and other vegetables in Rs.	Total cost in Rs.	Consumption expenditure in Rs.	Total requirements in Rs.*
7	8	9	10
Potato .5 bigha @ Rs.100.00 per bigha and others .5 bigha @ Rs.59.00 per bigha = Rs.79.50	806.17 - 415.00 * <u>391.17</u>	2,307.00	2,698.17
Potato .5 bigha @ Rs.120.00 per bigha and others .5 bigha @ Rs.59.00 per bigha = Rs.89.50	1,946.70 - 400.00 * <u>1,546.70</u>	2,307.00	3,853.70
Potato .5 bigha @ Rs.149.16 per bigha and others .5 bigha @ Rs.59.00 per bigha = Rs.104.08	3,129.63 - 500.00 * <u>2,629.63</u>	3,230.00	5,859.63
Potato .5 bigha @ Rs.167.00 per bigha and others .5 bigha @ Rs.59.00 per bigha = Rs.113.00	5,032.21 - 575.00 * <u>4,457.21</u>	3,230.00	7,687.21
Potato .5 bigha @ Rs.177.42 per bigha and others .5 bigha @ Rs.59.00 per bigha = Rs.113.21	7,901.42 - 606.00 * <u>7,295.42</u>	4,941.00	12,236.42

* Imputed value of family labour

TABLE - 7.24.

Income in Rupees of the different groups of farm-families
in village 6 during 1975-76.

Land Holding (in acres)	Crop produced	Total cropped area in bigha	Yield per bigha in maunds	Total yield in maunds (3x4)	Sale price in Rs.
1	2	3	4	5	6
0.1 - 2.5	Aman Aus Jute Vege.	4.0 1.0 2.0	5.0 3.0 4.0	20.0 3.0 8.0	50.00 35.00 70.00
2.6 - 5.0	Aman Aus Jute Vege.	10.0 3.0 3.0	5.0 4.0 4.5	50.0 12.0 13.5	50.00 35.00 70.00
5.1 - 7.5	Aman Aus Wheat Jute Vege.	15.0 4.0 1.5 4.0	6.0 4.0 4.0 5.0	90.0 16.0 6.0 20.0	50.00 35.00 45.00 70.00
7.6 - 10.0	Aman Aus Wheat Jute Vege.	25.0 4.0 2.0 5.0	6.0 5.0 4.0 6.0	150.0 20.0 8.0 30.0	50.00 35.00 45.00 70.00
10.1 & above	Aman Aus Wheat Jute Vege.	38.0 6.0 3.0 6.0	7.0 5.0 4.0 6.0	266.0 30.0 12.0 36.0	50.00 35.00 45.00 70.00

TABLE - 7.24 (Continued).

Total sale proceeds in Rs. (5+6)	Total cost in Rs.	Total gross profit earned in Rs. (7-8)	Other income in Rs.	Total income in Rs. (9+10)	Loans repaid	Net income in Rs. (11-12)
7	8	9	10	11	12	13
1,000.00 105.00 560.00 230.00 <u>1,895.00</u>	391.17	1,503.83	994.34	2,498.17	1,400.00	1,098.17
2,500.00 420.00 945.00 275.00 <u>4,140.00</u>	1,546.70	2,593.30	1,000.40	3,593.70	1,000.00	1,993.70
4,500.00 560.00 270.00 1,400.00 300.00 <u>7,030.00</u>	2,629.63	4,400.37	1,009.26	5,409.63	1,500.00	3,909.63
7,500.00 700.00 360.00 2,100.00 325.00 <u>10,985.00</u>	4,457.21	6,527.79	2,350.00	8,877.79	600.00	8,079.79
13,300.00 1,050.00 540.00 2,520.00 350.00 <u>17,760.00</u>	7,295.42	10,464.58	2,788.00	13,252.58	1,000.00	12,252.58

TABLE - 7.25.

Total requirements for consumption and production of the different groups of farmers in village 6 during 1976-77.

Land Holding (in acres)	Cost of produc- tion Aman in Rs.	Cost of produc- tion Aus in Rs.	Cost of produc- tion HYV in Rs.	Cost of produc- tion Wheat in Rs.	Cost of produc- tion Jute in Rs.
1	2	3	4	5	6
0.1 - 2.5	4 bigha @ Rs.119.00 per bigha = Rs. 476.00	1 bigha @ Rs.116.00 per bigha = Rs. 116.00	x	x	2 bigha @ Rs.113.83 per bigha = Rs.- 227.66
2.6 - 5.0	10 bigha @ Rs.135.00 per bigha = Rs. 1350.00	3 bigha @ Rs.116.00 per bigha = Rs. 348.00	x	x	3 bigha @ Rs.152.50 per bigha = Rs. 457.50
5.1 - 7.5	15 bigha @ Rs.150.00 per bigha = Rs. 2250.00	4 bigha @ Rs.125.50 per bigha = Rs. 502.00	x	1.5 bigha @ Rs.110.50 per bigha = Rs. 165.75	4 bigha @ Rs.164.50 per bigha = Rs. 658.00
7.6 - 10.0	25 bigha @ Rs.161.00 per bigha = Rs. 4025.00	4 bigha @ Rs.129.50 per bigha = Rs. 518.00	x	2 bigha @ Rs.114.50 per bigha = Rs. 229.00	5 bigha @ Rs.195.50 per bigha = Rs. 977.50
10.1 & above	38 bigha @ Rs.167.67 per bigha = Rs.- 6371.46	6 bigha @ Rs.143.00 per bigha = Rs. 858.00	x	3 bigha @ Rs.122.50 per bigha = Rs. 367.50	6 bigha @ Rs.198.50 per bigha = Rs. 1191.00

TABLE - 7.25 (Continued).

Cost of production Potato and other vegetables in Rs.	Total cost of produc- tion in Rs.	Consumption expenditure in Rs.	Total requirements in Rs. *
7	8	9	10
Potato .5 bigha @ Rs.121.67 per bigha and others .5 bigha @ Rs.72.66 per bigha = Rs.97.16	916.82 - 460.00 * <u>456.82</u>	2,337.00	2,793.82
Potato .5 bigha @ Rs.146.67 per bigha and others .5 bigha @ Rs.72.66 per bigha = Rs.109.66	2,265.16 - 410.00 * <u>1,855.16</u>	2,337.00	4,192.16
Potato .5 bigha @ Rs.178.67 per bigha and others .5 bigha @ Rs.72.66 per bigha = Rs.125.66	3,701.41 - 500.00 * <u>3,201.41</u>	3,222.00	6,423.41
Potato .5 bigha @ Rs.197.50 per bigha and others .5 bigha @ Rs.72.66 per bigha = Rs.125.08	5,874.58 - 520.00 * <u>5,354.58</u>	3,222.00	8,576.68
Potato .5 bigha @ Rs.216.00 per bigha and others .5 bigha @ Rs.72.66 per bigha = Rs.144.83	8,932.29 - 600.00 <u>8,332.29</u>	4,894.00	13,226.29

* Imputed value of family labour.

TABLE - 7.26.

Income in Rupees of the different groups of farm-families
in village 6 during 1976-77.

Land Holding (in acres)	Crop produced	Total cropped area in bigha	Yield per bigha in maunds	Total yield in maunds (3x4)	Sale price in Rs.
1	2	3	4	5	6
0.1 - 2.5	Aman	4.0	5.0	20.0	50.00
	Aus	1.0	3.0	3.0	40.00
	Jute	2.0	4.0	8.0	75.00
	Vege.				
2.6 - 5.0	Aman	10.0	5.5	55.0	55.00
	Aus	3.0	3.0	9.0	40.00
	Jute	3.0	5.0	15.0	75.00
	Vege.				
5.1 - 7.5	Aman	15.0	6.0	90.0	75.00
	Aus	4.0	4.5	18.0	40.00
	Wheat	1.5	4.0	6.0	50.00
	Jute	4.0	5.5	22.0	75.00
	Vege.				
7.6 - 10.0	Aman	25.0	6.5	162.5	55.00
	Aus	4.0	4.5	18.0	40.00
	Wheat	2.0	4.0	8.0	50.00
	Jute	5.0	6.6	32.5	75.00
	Vege.				
10.1 & above	Aman	38.0	7.0	266.0	55.00
	Aus	6.0	5.0	30.0	40.00
	Wheat	3.0	4.0	12.0	50.00
	Jute	6.0	6.5	39.0	75.00
	Vege.				

TABLE - 7.26 (Continued).

Total sale proceeds in Rs. (5x6)	Total cost in Rs.	Total gross profit earned in Rs. (7-8)	Other income in Rs.	Total income in Rs. (9+10)	Loans repaid	Net income in Rs. (11-12).
7	8	9	10	11	12	13
1,100.00 120.00 600.00 250.00 <u>2,070.00</u>	450.82	1,613.18	880.64	2,493.82	1,800.00	693.82
3,025.00 360.00 1,125.00 320.00 <u>4,830.00</u>	1,855.16	2,974.84	1,017.32	3,992.16	2,000.00	1,992.16
4,950.00 720.00 300.00 1,650.00 425.00 <u>8,045.00</u>	3,201.41	4,843.59	1,229.82	6,073.41	2,000.00	4,073.41
8,937.50 720.00 400.00 2,437.50 425.00 <u>12,920.00</u>	5,354.58	7,565.42	2,460.00	10,025.42	1,000.00	8,025.42
14,630.00 1,200.00 600.00 2,925.00 520.00 <u>19,875.00</u>	8,332.29	11,542.71	3,300.00	14,842.71	1,000.00	13,842.71

CHAPTER - VIII.

SOURCES OF FINANCE OF FARM-FAMILIES -- CLASS-WISE

CHAPTER - VIII.

SOURCES OF FINANCE OF FARM-FAMILIES -- CLASS-WISE

8.1 Introduction :

This Chapter is designed to find out the sources of finance of the different classes of farmers in the villages under study. For this purpose, firstly, an attempt has been made to find out the total requirements of each classes of farmers. Total requirements consist of two parts -- consumption requirement and production requirement. Production requirement for each crop has been found out by multiplying the area under each crop by the cost per bigha. Secondly, an attempt has been made to find out the total income of each class of farmers. Total income consists of two parts -- farm income and other incomes. Farm income means income from different crops after deducting the cost of production. Other incomes mean income from working as labourer, grass-cutting, fishing, rickshaw-pulling, petty shopping, etc. Thirdly, a further attempt has been made to find out the sources of finance. In considering the sources of finance both institutional sources such as Banks, Co-operatives, Block-Office, etc. and non-institutional sources such as self, relatives and friends and money-lenders have been considered.

From earlier findings (vide Section 2.9, Chapter-II, it has been found that only 2-3 per cent (average of the sample villages) farm-families take Co-operative Loan. Moreover, the above farm-families belong to self-cultivator class and hence, the subsequent discussion in this chapter is based on the analysis of the sources of finance from sources like self-financing, friends, relatives, etc. and money-lenders and institutional sources, viz. co-operative credit class-wise for the present study has not been included for the reasons stated above.

The majority of the cultivators do not take loans from co-operatives because of the various difficulties some of which have been stated in the following way :

- (1) Co-operative loans are obtained on mortgage of land. Generally, illiterate cultivators do not like to mortgage land on the belief that such lands are not recoverable.
- (2) Co-operative loans are not given to persons who are not members. It is reported that majority of cultivators of the sample villages are not members. Certain formalities are to be observed in order to be a member. It appears that most of the farm-families do not like all these formalities (e.g., filling up forms, etc.).

(3) Generally, loans are not received when these are badly needed. In some villages, in order to obtain co-operative loans, share upto the value of Rs.50/- has to be purchased. In addition to this, interest for one year is deducted from the loan amount when loan is advanced. As a result, cultivators do not feel much interest to take co-operative loans.

(4) It is reported that chemical manures have to be purchased from the co-operative societies when loans are taken. It appears that small farmers have not ~~the~~ sufficient money to use chemical manures. Moreover, they say that once chemical manures are used, it has to be repeated every year, otherwise, they will not get expected crops. They have not the requisite money to purchase manures and they are not sure of their capacity of using the same for years together.

(5) It has been apprehended that if co-operative loans are not repaid in due time, their properties may be sold to get back the loans. Small farmers appear to be in doubt as to their ability to repay the loan. As a result, it appears that they are not sufficiently enthusiastic for taking loan.

(6) It is reported that, in some cases, the management of the society demands certain amount from the cultivators before granting loans. The cultivators have to pay the amount so demanded,

if they want to have loans. (It is, indeed, difficult to substantiate the above information because it is apprehended that in paper everything is made clear by the management).

(7) It is reported that in many cases, the cultivators do not get back their share money at times when loans are repaid. They do not, perhaps, report this to the higher authorities because of their illiteracy and of their apprehension of welcoming much complication out of such a procedure, if undertaken.

8.2 Observations :

A careful study of the Tables (8.3 - 8.26) reveal the following facts :

(1) Farm income is far less than other incomes in case of 'Bargadar' and 'Bargadar plus Hired Labour' in sample villages both in 1975-76 and in 1976-77. In case of 'Self-cultivator', the difference between farm income and other incomes is not so prominent in 1975-76. In 1976-77, the farm income of the 'Self-cultivators of village 1, village 4 and village 6 is higher than other incomes. In case of 'Self plus Bargadar plus Hired Labour', farm income is slightly higher than other incomes almost in all the villages under study in 1975-76 and in 1976-77.

(2) **Apart from self-financing, 'Bargadar' and 'Bargadar plus Hired Labour' depend entirely on money-lenders for loan.**

These money-lenders are generally the owners of land who advance loans to the bargadars at comparatively lower rates

of interest. Apart from self-financing, 'Self-cultivators'

and 'Self plus Bargadar plus Hired Labour' depend mainly on money-lenders and partly on friends and relatives.

(3) **The following table indicates the percentage of loan collected from different sources by the four classes of farmers under consideration.**

TABLE - 8.1.

Sources of finance of different classes of farmers (In percentage) *
in sample villages during 1975-76 and 1976-77.

Class	Village	Self		Relatives and friends		Money-lenders		
		1975-76	1976-77	1975-76	1976-77	1975-76	1976-77	
		(in percentage)		(in percentage)		(in percentage)		
Bargadar	V ₁	75.8	76.0			24.2	24.0	
	V ₂	82.3	80.4			17.7	19.6	
	V ₃	75.0	73.8			25.0	26.2	
	V ₄	72.5	73.6	Nil		27.5	26.4	
	V ₅	74.6	75.2			25.4	24.8	
	V ₆	71.4	72.3			28.6	29.7	
Bargadar plus hired labour	V ₁	76.9	81.6			23.1	18.4	
	V ₂	81.2	83.2			18.8	16.8	
	V ₃	71.9	76.8			28.1	23.2	
	V ₄	73.5	75.6	Nil		26.5	24.4	
	V ₅	73.9	77.7			26.1	22.3	
	V ₆	73.9	73.7			26.1	26.3	
Self-cultivator	V ₁	81.0	92.5	3.2		15.8	7.5	
	V ₂	82.2	86.8	2.9		14.9	13.2	
	V ₃	78.5	87.2	2.4		19.1	12.8	
	V ₄	79.5	85.5	2.3		18.2	14.5	
	V ₅	80.7	84.9			19.3	15.1	
	V ₆	80.6	86.7	2.4		17.0	13.3	
Self plus bargadar plus hired labour	V ₁	83.5	87.1	3.7	1	2.4	12.8	10.5
	V ₂	83.3	80.5				16.7	19.5
	V ₃	81.3	83.4	3.3		2.9	15.4	13.7
	V ₄	81.2	84.7	2.1		1.9	16.7	13.4
	V ₅	81.0	83.1	2.2		2.0	16.3	14.9
	V ₆	79.2	81.7	2.3		2.0	18.5	16.3

* For detail please refer to table nos, 8.5, 8.8, 8.11, 8.14, 8.17, 8.20, 8.23 and 8.26,

The Table 8.1 shows that self-financing covered 71.4 to 82.3 per cent of total credit requirements of 'Bargadar' in different villages under study in 1975-76. Money-lenders covered 17.7 to 28.6 per cent. In 1976-77, self-financing covered 72.3 to 80.4 per cent and money-lenders covered 19.6 to 29.7 per cent. In case of 'Bargadar plus Hired Labour', self-financing covered 71.9 to 81.2 per cent and money-lenders covered 18.8 to 28.1 per cent in 1975-76. The corresponding figures for 1976-77 were 73.7 to 83.2 per cent and 16.8 to 26.3 per cent respectively. In case of 'Self-cultivators', self-financing covered 78.5 to 82.2 per cent, friends and relatives covered 2.3 to 3.2 per cent and money-lenders covered 14.9 to 19.3 per cent in 1975-76. In 1976-77, self-financing covered 84.9 to 92.5 per cent and money-lenders covered 7.5 to 15.1 per cent. It seems from the table that they did not take any loan from friends and relatives in 1976-77 and they did in 1975-76. In case of 'Self plus Bargadar plus Hired Labour', self-financing covered 79.2 to 83.5 per cent, friends and relatives covered 2.1 to 3.7 per cent and money-lenders covered 12.8 to 18.5 per cent in 1975-76. The corresponding figures for 1976-77 were 80.5 to 87.1 per cent, 1.9 to 2.4 per cent and 10.5 to 16.3 per cent.

The relative position of the different classes of farmers calculated on an average basis is shown on the Table given below :

TABLE - 3.2.

Class	Self		Relatives and friends		Money-lenders	
	1975-76	1976-77	1975-76	1976-77	1975-76	1976-77
	(in percentage)		(in per-centage)		(in per-centage)	
Bargadar	75.3	75.0	Nil		24.7	25.0
Bargadar plus hired labour	75.3	76.1	Nil		24.7	21.9
Self-cultivator	80.4	87.3	2.2		17.4	12.7
Self plus bargadar plus hired labour	81.6	83.4	2.3	1.9	16.1	14.7

The above table speaks for itself.

TABLE - 8.3.

Total requirements for consumption and production of 'Bargadar' in sample villages during 1975-76.

(in Rupees)

Village	Cost of production Aman	Cost of production Aus	Cost of production Jute	Total cost	Bargadar's share of cost (1/3 of 5)	Consumption expenditure	Total requirements (6+7) *
1	2	3	4	5	6	7	8
				Rs.	Rs.	Rs.	Rs.
V ₁	10 bigha @ Rs.127.75 per bigha = Rs.1,277.50	2 bigha @ Rs.104.00 per bigha = Rs.208.00	2 bigha @ Rs.125.50 per bigha = Rs.151.00	1,636.50	818.25	2,070.00	2,888.25
V ₂	8 bigha @ Rs.98.00 per bigha = Rs.784.00	1.5 bigha @ Rs.84.00 per bigha = Rs.126.00	1.5 bigha @ Rs.97.50 per bigha = Rs.146.25	1,056.25	528.12	1,737.00	2,265.12
V ₃	9 bigha @ Rs.112.00 per bigha = Rs.1,008.00	2 bigha @ Rs.88.50 per bigha = Rs.177.00	2 bigha @ Rs.109.50 per bigha = Rs.219.00	1,403.00	701.50	2,099.00	2,800.50
V ₄	10 bigha @ Rs.128.50 per bigha = Rs.1,285.00	2.5 bigha @ Rs.96.50 per bigha = Rs.241.25	2 bigha @ Rs.114.00 per bigha = Rs.228.00	1,754.25	877.12	2,031.00	2,908.12
V ₅	9.5 bigha @ Rs.123.00 per bigha = Rs.1,107.00	2 bigha @ Rs.96.00 per bigha = Rs.192.00	2 bigha @ Rs.120.50 per bigha = Rs.241.00	1,540.00	770.00	1,985.00	2,755.00
V ₆	8.5 bigha @ Rs.112.00 per bigha = Rs.952.00	1.5 bigha @ Rs.92.00 per bigha = Rs.138.00	2 bigha @ Rs.121.50 per bigha = Rs.242.00	1,332.00	666.00	1,957.00	2,623.00

* $\bar{x} = 2,707$ (where \bar{x} = Arithmetic Mean), v (variance) = 47,786.88, S.E. (Standard Error) of the averages = 213.9, $\bar{x} \pm 1.96$ (213.9) are 3,126 and 2,288, the probable limits by using 5% level of significance.

TABLE - 8.4.

Income in Rupees of 'Bargadar' in sample during 1975-76.

(in Rupees)

Village	Crop produced.	Total cropped area in bigha	Yield per bigha in maunds.	Total yield in maunds (3x4)	Sale price in Rs.	Total sale proceeds in Rs. (5x6)	Total cost in Rs.	Total gross profit earned in Rs. (7-8)	Bargadars share of income in Rs. (1/2 of 9)	Other income in Rs.	Total income in Rs. (10+11)	Loans repaid	Net income in Rs. (12-13)
1	2	3	4	5	6	7	8	9	10	11	12	13	14
V ₁	Aman	10.0	6.0	60.00	50.00	3,000.00							
	Aus	2.0	3.0	6.00	35.00	210.00							
	Jute	2.0	4.5	9.00	70.00	630.00							
						3,840.00	1,636.50	2,203.50	1,401.75	1,586.50	2,688.25	500	2,188.25
V ₂	Aman	8.0	5.5	44.00	50.00	2,200.00							
	Aus	1.5	3.0	4.50	35.00	157.50							
	Jute	1.5	4.0	6.00	70.00	420.00							
						2,777.50	1,056.25	1,721.25	860.62	1,504.50	2,365.12	500	1,865.12
V ₃	Aman	9.0	5.5	49.50	50.00	2,475.00							
	Aus	2.0	3.0	6.00	35.00	210.00							
	Jute	2.0	4.0	8.00	70.00	560.00							
						3,245.00	1,403.00	1,842.00	921.00	1,579.50	2,500.50	400	2,100.50
V ₄	Aman	10.0	6.0	60.00	50.00	3,000.00							
	Aus	2.5	3.0	7.50	35.00	262.50							
	Jute	2.0	4.0	8.00	70.00	560.00							
						3,822.50	1,754.25	2,068.25	1,034.12	1,574.00	2,608.12	500	2,108.12
V ₅	Aman	9.5	5.5	52.25	50.00	2,612.50							
	Aus	2.0	3.0	6.00	35.00	210.00							
	Jute	2.0	4.5	9.00	70.00	630.00							
						3,452.50	1,540.00	1,912.50	956.25	1,598.75	2,555.00	500	2,055.00
V ₆	Aman	8.5	5.0	44.00	50.00	2,200.00							
	Aus	1.5	3.0	4.50	35.00	157.50							
	Jute	2.0	4.5	9.00	70.00	630.00							
						2,987.50	1,332.00	1,655.50	827.75	1,595.25	2,423.00	550	1,873.00

* $\bar{x} = 2,032$ (where \bar{x} = Arithmetic Mean), v (variance) = 14,761.88, S.E. (Standard Error) of the averages =

121. $\bar{x} \pm 1.96$ (121.4) are 2,270 and 1,794, the probable limits by using 5% levels of significance.

TABLE - 8.5.

Sources of finance of 'Bargadar' in sample villages during 1975-76.

(in Rupees)

Village	Self	Relatives and friends	Money lenders	Co-operative	Bank	Block Office	Total
V ₁	2,188.25	X	700	X	X	X	2,888.25
V ₂	1,865.12	X	400	X	X	X	2,265.12
V ₃	2,100.50	X	700	X	X	X	2,800.50
V ₄	2,108.12	X	800	X	X	X	2,908.12
V ₅	2,055.00	X	700	X	X	X	2,755.00
V ₆	1,873.00	X	750	X	X	X	2,623.00

TABLE - 8.6.

Total requirements for consumption and production of 'Bargadar' in sample villages during 1976-77.
(in Rupees)

Village	Cost of production Aman	Cost of production Aus	Cost of production Jute	Total cost.	Bargadar's share of cost (½ of 5)	Consumption expenditure	Total requirements (6+7) *
1	2	3	4	5	6	7	8
V ₁	10 bigha @ Rs.163.00 per bigha = Rs.1,630.00	2 bigha @ Rs.131.00 per bigha = Rs.262.00	2 bigha @ Rs.156.50 per bigha = Rs.313.00	2,205.00	1,102.50	2,232.00	3,334.50
V ₂	8 bigha @ Rs.122.00 per bigha = Rs.976.00	1.5 bigha @ Rs.106.00 per bigha = Rs.159.00	1.5 bigha @ Rs.121.50 per bigha = Rs.182.25	1,317.25	658.62	1,392.00	2,550.62
V ₃	9 bigha @ Rs.135.00 per bigha = Rs.1,215.00	2 bigha @ Rs.114.00 per bigha = Rs.228.00	2 bigha @ Rs.136.50 per bigha = Rs.273.00	1,716.00	858.00	2,202.00	3,060.00
V ₄	10 bigha @ Rs.153.00 per bigha = Rs.1,530.00	2.5 bigha @ Rs.120.00 per bigha = Rs.300.00	2 bigha @ Rs.140.50 per bigha = Rs.281.00	2,111.00	1,055.50	2,164.00	3,219.50
V ₅	9 bigha @ Rs.151.00 per bigha = Rs.1,359.00	2 bigha @ Rs.118.00 per bigha = Rs.236.00	2 bigha @ Rs.143.50 per bigha = Rs.287.00	1,882.00	941.00	2,084.00	3,025.00
V ₆	8 bigha @ Rs.142.00 per bigha = Rs.1,136.00	1.5 bigha @ Rs.116.00 per bigha = Rs.174.00	2 bigha @ Rs.146.50 per bigha = Rs.293.00	1,603.00	801.50	2,093.00	2,894.50

* $\bar{x} = 3,014$ (where \bar{x} = Arithmetic Mean), v (variance) = 62,707.22, S.R.(Standard Error) of the averages = 250.4, $\bar{x} \pm 1.96$ (250.4) are 3,505 and 2,523, the probable limits by using 5% level of significance.

TABLE - 8.7.

Income in Rupees of 'Bargadar' in sample villages during 1976-77.

(in Rupees)

Vill- age	Crop pro- duced	Total cropp -ed area in bigha	Yield per bigha in maun- ds.	Total yield in maun- ds (3x4)	Sale price in Rs.	Total sale proceeds in Rs. (5x6)	Total cost in Rs.	Total gross profit earned in Rs. (7-8)	Bargadar's shares of income in Rs. ($\frac{1}{2}$ of 9)	Other income in Rs.	Total income in Rs. (10+11)	Loans re- paid.	Net income in Rs. (12-13)
1	2	3	4	5	6	7	8	9	10	11	12	13	14
V ₁	Aman	10.0	6.5	65.0	55.00	3,575.00							
	Aus	2.0	3.5	7.0	40.00	280.00							
	Jute	2.0	5.5	11.0	75.00	825.00							
						4,680.00	2,205.00	2,475.00	1,237.50	1,997.00	3,234.50	700	2,534.50
V ₂	Aman	8.0	5.0	40.0	55.00	2,200.00							
	Aus	1.5	3.0	4.5	40.00	180.00							
	Jute	1.5	4.0	6.0	75.00	450.00							
						2,830.00	1,317.25	1,512.75	756.37	1,094.25	2,450.62	400	2,050.62
V ₃	Aman	9.0	5.5	49.5	55.00	2,695.00							
	Aus	2.0	3.5	7.0	40.00	280.00							
	Jute	2.0	5.0	10.0	75.00	750.00							
						3,725.00	1,716.00	2,009.00	1,004.50	1,955.50	2,960.00	700	2,260.00
V ₄	Aman	9.0	6.0	54.0	55.00	2,970.00							
	Aus	2.5	3.5	8.75	40.00	350.00							
	Jute	2.0	5.0	10.0	75.00	750.00							
						4,400.00	2,411.00	2,289.00	1,144.50	2,025.00	3,169.50	800	2,369.50
V ₅	Aman	9.0	6.0	54.0	55.00	2,970.00							
	Aus	2.0	3.0	6.0	40.00	240.00							
	Jute	2.0	5.0	10.0	75.00	750.00							
						3,960.00	1,832.00	2,078.00	1,039.00	1,936.00	2,975.00	700	2,275.00
V ₆	Aman	8.0	6.0	48.0	55.00	2,640.00							
	Aus	1.5	3.0	4.5	40.00	180.00							
	Jute	2.0	5.0	10.0	75.00	750.00							
						3,570.00	1,603.00	1,967.00	983.50	1,861.00	2,844.50	750	2,094.50

* $\bar{x} = 2,264$ (where \bar{x} = Arithmetic Mean), v (variance) = 26,457.22, S.E. (Standard Error) of the averages = 162.6, $\bar{x} \pm 1.96$ (162.6) are 2,583 and 1,945, the probable limits by using 5% level of significance.

TABLE - 8.8.

Sources of finance of 'Bargadar' in sample villages during 1976-77.

(in Rupees)

Village	Self	Relatives and friends	Money-lenders	Co-operative	Bank	Block Office	Total
V ₁	2,534.50	X	800	X	X	X	3,334.50
V ₂	2,050.62	X	500	X	X	X	2,550.62
V ₃	2,260.00	X	800	X	X	X	3,060.00
V ₄	2,969.50	X	850	X	X	X	3,219.50
V ₅	2,275.00	X	750	X	X	X	3,025.00
V ₆	2,094.50	X	800	X	X	X	2,894.50

TABLE - 8.9.

Total requirements for consumption and production of 'Bargadar plus Hired Labour' in
sample villages during 1975-76.

(in Rupees)

Village	Cost of production Aman	Cost of production Aus	Cost of production Jute	Total cost	Bargadar's share of cost ($\frac{1}{2}$ of 5)	Consumption expenditure	Total requirements (6+7) *
1	2	3	4	5	6	7	8
V ₁	12 bigha @ Rs.133.00 per bigha = Rs.1,596.00	3 bigha @ Rs.107.00 per bigha = Rs.321.00	3 bigha @ Rs.123.50 per bigha = Rs.370.50	2,287.50	1,143.75	2,331.00	3,474.75
V ₂	10 bigha @ Rs.106.00 per bigha = Rs.1,060.00	2 bigha @ Rs.87.00 per bigha = Rs.174.00	2 bigha @ Rs.102.50 per bigha = Rs.205.00	1,439.00	719.50	1,943.00	2,662.50
V ₃	11 bigha @ Rs.109.00 per bigha = Rs.1,199.00	2.5 bigha @ Rs.88.00 per bigha = Rs.220.00	3 bigha @ Rs.114.50 per bigha = Rs.343.50	1,762.50	881.25	2,328.00	3,209.25
V ₄	12 bigha @ Rs.131.00 per bigha = Rs.1,572.00	3 bigha Rs.96.00 per bigha = Rs.288.00	2.5 bigha @ Rs.121.00 per bigha = Rs.302.50	2,162.50	1,081.25	2,319.00	3,400.25
V ₅	10 bigha @ Rs.126.00 per bigha = Rs.1,260.00	2.5 bigha @ Rs.98.00 per bigha = Rs.244.00	2.5 bigha @ Rs.130.50 per bigha = Rs.326.25	1,830.25	915.12	2,160.00	3,075.12
V ₆	10 bigha @ Rs.131.00 per bigha = Rs.1,310.00	2 bigha @ Rs.97.00 per bigha = Rs.194.00	3 bigha @ Rs.119.00 per bigha = Rs.357.00	1,861.00	930.50	2,154.00	3,084.50

* \bar{x} = 3,151 (where \bar{x} = Arithmetic Mean), v (variance) = 69,769.47, S.E. (Standard Error) of the averages = 264.1, $\therefore \bar{x} \pm 1.96$ (264.1) are 3,669 and 2,633, the probable limits by using 5% level of significance.

TABLE - 8.10.

Income in Rupees of 'Bargadar plus Hired Labour' in sample village during 1975-76.

(in Rupees)

Village	Crop produced	Total cropped area in bigha	Yield per bigha in maunds	Total yield in maunds (3x4)	Sale price in Rs	Total sale proceeds in Rs. (5x6)	Total cost in Rs.	Total gross profit earned in Rs. (7-8)	Bargadar's share of income in Rs. (½ of 9)	Other income in Rs.	Total income in Rs. (10+11)	Loans repaid.	Net income in Rs. (12-13)*
1	2	3	4	5	6	7	8	9	10	11	12	13	14
V ₁	Aman	12.5	6.0	72.0	50.00	3,600.00							
	Aus	3.0	3.0	9.0	35.00	315.00							
	Jute	3.0	4.0	12.0	70.00	840.00							
						4,755.00	2,287.50	2,467.50	1,233.75	2,042.00	3,274.75	600	2,674.75
V ₂	Aman	10.0	5.5	55.0	50.00	2,750.00							
	Aus	2.0	3.0	6.0	35.00	210.00							
	Jute	2.0	4.0	8.0	70.00	560.00							
						3,520.00	1,439.00	2,081.00	1,040.50	1,522.00	2,562.50	400	2,162.50
V ₃	Aman	11.0	5.0	55.0	50.00	2,750.00							
	Aus	2.5	3.0	7.5	35.00	262.50							
	Jute	3.0	4.0	12.0	70.00	840.00							
						3,852.50	1,762.50	2,090.00	1,045.00	1,864.25	2,909.25	600	2,309.25
V ₄	Aman	12.0	6.0	72.0	50.00	3,600.00							
	Aus	3.0	3.0	9.0	35.00	315.00							
	Jute	2.5	5.0	12.5	70.00	875.00							
						4,790.00	2,162.50	2,627.50	1,313.75	1,886.50	3,200.25	700	2,500.25
V ₅	Aman	10.0	5.5	55.0	50.00	2,750.00							
	Aus	2.5	3.0	7.5	35.00	262.50							
	Jute	2.5	5.0	12.5	70.00	875.00							
						3,887.50	1,830.25	2,057.25	1,028.62	1,846.50	2,875.12	600	2,275.12
V ₆	Aman	10.0	6.0	60.0	50.00	3,000.00							
	Aus	2.0	3.0	6.0	35.00	210.00							
	Jute	3.0	4.5	13.5	70.00	945.00							
						4,155.00	1,861.00	2,294.00	1,147.00	1,737.50	2,884.50	600	2,284.50

* $\bar{x} = 2,368$ (where \bar{x} = Arithmetic Mean), v (variance) = 28,786.14, S.E. (Standard Error) of the averages = 169.6, $\bar{x} \pm 1.96$ (169.6) are 2,700 and 2,036, the probable limits by using 5% level of significance.

TABLE - 3.11.

Sources of finance of Bargader plus Hired Labour in sample villages during 1975-76.

(in Rupees)

Village	Self	Relatives and friends	Money-lenders	Co-operative	Bank	Block Office	Total
V ₁	2,074.75	X	600	X	X	X	3,474.75
V ₂	2,162.50	X	500	X	X	X	2,662.50
V ₃	2,309.25	X	900	X	X	X	3,209.25
V ₄	2,500.25	X	900	X	X	X	3,400.25
V ₅	2,275.12	X	800	X	X	X	3,075.12
V ₆	2,284.50	X	800	X	X	X	3,084.50

TABLE - 8.12.

Total requirements for consumption and production of 'Bargadar plus Hired Labour' in sample villages during 1976-77.

(in Rupees)

Village	Cost of production Aman	Cost of production Aus	Cost of production Jute	Total cost	Bargadar's share of cost ($\frac{1}{2}$ of 5)	Consumption expenditure	Total requirements (6+7)
1	2	3	4	5	6	7	8
V ₁	12 bigha @ Rs.163.00 per bigha = Rs.1,956.00	3 bigha @ Rs.135.00 per bigha = Rs.405.00	3 bigha @ Rs.152.50 per bigha = Rs.457.50	2,818.50	1,409.25	2,404.00	3,813.25
V ₂	10 bigha @ Rs.134.00 per bigha = Rs.1,340.00	2 bigha @ Rs.110.00 per bigha = Rs.220.00	2 bigha @ Rs.129.50 per bigha = Rs.259.00	1,819.00	909.50	2,032.00	2,941.50
V ₃	10 bigha @ Rs.1,380.00 per bigha = Rs.1,380.00	2.5 bigha @ Rs.280.00 per bigha = Rs.280.00	3 bigha @ Rs.427.50 per bigha = Rs.427.50	2,087.50	1,043.75	2,411.00	3,454.75
V ₄	12 bigha @ Rs.155.00 per bigha = Rs.1,860.00	3 bigha @ Rs.118.00 per bigha = Rs.354.00	2.5 bigha @ Rs.148.50 per bigha = Rs.371.25	2,585.25	1,292.62	2,395.00	3,687.62
V ₅	10 bigha @ Rs.157.00 per bigha = Rs.1,570.00	2.5 bigha @ Rs.125.00 per bigha = Rs.312.50	2.5 bigha @ Rs.153.50 per bigha = Rs.383.75	2,266.25	1,133.12	2,231.00	3,364.12
V ₆	10 bigha @ Rs.155.00 per bigha = Rs.1,550.00	3 bigha @ Rs.124.00 per bigha = Rs.372.00	3 bigha @ Rs.141.50 per bigha = Rs.424.50	2,346.50	1,173.25	2,253.00	3,426.25

* \bar{X} = 3,448 (where \bar{X} = Arithmetic Mean), v (variance) = 75,741.66, S.E. (Standard Error) of the averages = 275.2, $\therefore \bar{X} \pm 1.96$ (275.2) are 3,987 and 2,909, the probable limits by using 5% level of significance.

TABLE - 8.13

Income in Rupees of 'Bargadar plus Hired Labour' in sample villages during 1976-77.
(in Rupees)

Vill- -age	Crop pro- -duc- -ed	Total cropp- -ed area in bigha	Yield per bigha in man- -ds.	Total yield in man- -ds (3x4)	Sale price in Rs.	Total sale proceeds in Rs. (5x6)	Total cost in Rs.	Total gross profit earned in Rs. (7-8)	Bargadar's share of income in Rs. ($\frac{1}{2}$ of 9)	Other income in Rs.	Total income in Rs. (10+11)	Loans re- -paid.	Net income in Rs. (12-13)*
1	2	3	4	5	6	7	8	9	10	11	12	13	14
V ₁	Anan	12.0	7.0	84.00	55.00	4,620.00							
	Aus	3.0	4.5	13.50	40.00	540.00							
	Jute	3.0	5.0	16.50	75.00	1,200.00							
			5.5			6,360.00	2,818.50	3,541.50	1,770.75	2,242.50	4,013.25	900	3,113.25
V ₂	Anan	10.0	6.0	60.00	55.00	3,300.00							
	Aus	2.0	3.5	7.00	40.00	280.00							
	Jute	2.0	4.0	8.00	75.00	600.00							
						4,180.00	1,819.00	2,361.00	1,180.50	1,861.00	3,041.50	600	2,441.50
V ₃	Anan	10.0	6.0	60.00	55.00	3,300.00							
	Aus	2.5	4.0	10.00	40.00	400.00							
	Jute	3.0	5.0	15.00	75.00	1,125.00							
						4,825.00	2,087.50	2,737.50	1,368.75	2,186.00	3,554.75	900	2,654.75
V ₄	Anan	12.0	6.0	72.00	55.00	3,960.00							
	Aus	3.0	4.0	12.00	40.00	480.00							
	Jute	2.5	5.0	12.50	75.00	935.00							
						5,375.00	2,585.25	2,789.75	1,394.87	2,292.75	3,687.62	900	2,787.62
V ₅	Anan	10.0	6.0	60.00	55.00	3,300.00							
	Aus	2.5	4.5	11.25	40.00	450.00							
	Jute	2.5	5.5	13.75	75.00	1,027.50							
						4,777.50	2,266.25	2,511.25	1,255.62	2,156.50	3,414.12	800	2,614.12
V ₆	Anan	10.0	6.0	60.00	55.00	3,300.00							
	Aus	3.0	4.5	13.50	40.00	540.00							
	Jute	3.0	5.0	15.00	75.00	1,125.00							
						4,965.00	2,346.50	2,648.50	1,324.25	2,002.00	3,326.25	800	2,526.25

* \bar{x} = 2,690 (where \bar{x} = Arithmetic Mean), v (variance) = 47,322.22, S.E. (Standard Error) of the averages = 217.5, $\therefore \bar{x} \pm 1.96 (217.5)$ are 3,116 and 2,264, the probable limits by using 5% level of significance.

TABLE - 8.14.

Sources of finance of 'Bargadar plus Hired Labour' in sample villages during 1976-77.
(in Rupees)

Village	Self	Relatives and friends	Money-lenders	Co-operative	Bank	Block Office	Total
V ₁	3,113.25	x	700	x	x	x	3,813.25
V ₂	2,441.50	x	500	x	x	x	2,941.50
V ₃	2,654.75	x	800	x	x	x	3,454.75
V ₄	2,787.62	x	900	x	x	x	3,687.62
V ₅	2,614.12	x	750	x	x	x	3,364.12
V ₆	2,526.25	x	900	x	x	x	3,426.25

TABLE - 8.15.

Total requirements for consumption and production of 'Self-cultivator' in sample villages during 1975-76.
(in Rupees)

Village	Cost of production Aman	Cost of production Aus	Cost of production Jute	Total cost.	Consumption expenditure	Total requirements (5+6)
1	2	3	4	5	6	7
V ₁	10 bigha @ Rs.156.00 per bigha = Rs.1,560.00	2 bigha @ Rs.115.00 per bigha = Rs.230.00	2 bigha @ Rs.151.50 per bigha = Rs.303.00	2,093.00	2,645.00	4,738.00
V ₂	8 bigha @ Rs.126.00 per bigha = Rs.1,008.00	1.5 bigha Rs.93.50 per bigha = Rs.140.25	1.5 bigha @ Rs.117.50 per bigha = Rs.176.25	1,324.50	2,036.00	3,360.50
V ₃	9 bigha @ Rs.134.00 per bigha = Rs.1,206.00	2.5 bigha @ Rs.98.00 per bigha = Rs.196.00	1.5 bigha @ Rs.130.50 per bigha = Rs.195.75	1,597.75	2,582.00	4,179.75
V ₄	10 bigha @ Rs.150.50 per bigha = Rs.1,505.00	2 bigha @ Rs.107.50 per bigha = Rs.215.00	2 bigha @ Rs.143.50 per bigha = Rs.287.00	2,007.00	2,376.00	4,383.00
V ₅	10 bigha @ Rs.137.00 per bigha = Rs.1,370.00	2 bigha @ Rs.108.00 per bigha = Rs.216.00	2 bigha @ Rs.138.50 per bigha = Rs.277.00	1,863.00	2,275.00	4,138.00
V ₆	9 bigha @ Rs.144.50 per bigha = Rs.1,300.50	2 bigha @ Rs.108.00 per bigha = Rs.216.00	2 bigha @ Rs.134.50 per bigha = Rs.269.00	1,785.50	2,331.00	4,116.50

* $\bar{X} = 4,153$ (where \bar{X} = Arithmetic Mean), v (variance) = 1,70,773.14, S.E.(Standard Error) of the averages = 413.2, $\therefore \bar{X} \pm 1.96$ (413.2) are 4,963 and 3,343, the probable limits by using 5% level of significance.

TABLE - 8.16.

Income in Rupees of 'Self-cultivator' in sample villages during 1975-76.

(in Rupees)

Village	Crop produced	Total cropped areas in bigha	Yield per bigha in maunds	Total yield in maunds (3x4)	Sale price in Rs.	Total Sale proceeds in Rs. (5x6)	Total cost in Rs.	Total gross profit earned in Rs. (7-8)	Other income in Rs.	Total income in Rs. (9+10)	Loans repaid	Net income in Rs. (11-12) *
1	2	3	4	5	6	7	8	9	10	11	12	13
V ₁	Aman	10.0	6.0	60.0	50.00	3,000.00						
	Aus	2.0	4.0	8.0	35.00	280.00						
	Jute	2.0	5.5	11.0	70.00	770.00						
						4,050.00	2,093.00	1,957.00	2,531.00	4,488.00	650	3,838.00
V ₂	Aman	8.0	5.5	44.0	50.00	2,200.00						
	Aus	1.5	3.0	4.5	35.00	157.50						
	Jute	1.5	4.0	6.0	70.00	420.00						
						2,777.50	1,324.50	1,453.00	1,807.50	3,260.50	500	2,760.50
V ₃	Aman	9.0	5.0	45.0	50.00	2,250.00						
	Aus	2.0	3.0	6.0	35.00	210.00						
	Jute	1.5	4.0	6.0	70.00	420.00						
						2,880.00	1,597.75	1,282.25	2,597.50	3,879.75	600	3,279.75 3,483.00
V ₄	Aman	10.0	6.0	60.0	50.00	3,000.00						
	Aus	2.0	3.0	6.0	35.00	210.00						
	Jute	2.0	4.5	9.0	70.00	630.00						
						3840.00	2,007.00	1,833.00	2,250.00	4,083.00	600	3,483.00
V ₅	Aman	10.0	5.0	50.0	50.00	2,500.00						
	Aus	2.0	3.0	6.0	35.00	210.00						
	Jute	2.0	4.5	9.0	70.00	630.00						
						3,340.00	1,863.00	1,477.00	2,561.00	4,038.00	700	3,338.00
V ₆	Aman	9.0	6.0	54.0	50.00	2,700.00						
	Aus	2.0	3.0	6.0	35.00	210.00						
	Jute	2.0	4.50	9.0	70.00	630.00						
						3,540.00	1,785.50	1,754.50	2,162.00	3,916.50	600	3,316.50

* $\bar{x} = 3,336$ (where \bar{x} = Arithmetic Mean), v (variance) = 1,01,289.80, S.E. (Standard Error) of the averages = 318.2, $\therefore \bar{x} \pm 1.96$ (318.2) are 3,960 and 2,712, the probable limits by using 5% level of significance.

TABLE - 8.17.

Source of finance of 'Self-cultivator' in sample villages during 1975-76.

(in Rupees)

Village	Self	Relatives and friends	Money-lenders	Co-operative	Bank	Block Office	Total
V ₁	3,838.00	150	750	x	x	x	4,738.00
V ₂	2,760.50	100	500	x	o	x	3,360.50
V ₃	3,279.75	100	800	x	x	x	4,179.75
V ₄	3,483.00	100	800	x	x	x	4,383.00
V ₅	3,338.00	x	800	x	x	x	4,138.00
V ₆	3,316.50	100	700	x	x	x	4,116.50

TABLE - 8.18.

Total requirements for consumption and production of 'Self-cultivator' in sample villages during 1976-77.

(in Rupees)

Village	Cost of production Anan	Cost of production Aus	Cost of production Jute	Total cost	Consumption expenditure	Total requirements (5+6) *
1	2	3	4	5	6	7
V ₁	10 bighas @ Rs.192.00 per bigha = Rs.1,920.00	2bighas @ Rs.145.00 per bigha = Rs.290.00	2 bighas @ Rs.182.50 per bigha = Rs.365.00	2,575.00	2,785.00	5,360.00
V ₂	8 bigha @ Rs.157.00 per bigha = Rs.1,256.00	1.5 bigha @ Rs.116.00 per bigha = Rs.174.00	1.5 bigha @ Rs.149.50 per bigha = Rs.224.25	1,654.25	2,126.00	3,780.25
V ₃	9 bigha @ Rs.169.00 per bigha = Rs.1,521.00	2 bigha @ Rs.124.00 per bigha = Rs.248.00	1.5 bigha @ Rs.160.50 per bigha = Rs.240.75	2,009.75	2,676.00	4,685.75
V ₄	10 bigha @ Rs.178.00 per bigha = Rs.1,780.00	2 bigha @ Rs.131.00 per bigha = Rs.262.00	2 bigha @ Rs.170.50 per bigha = Rs.341.00	2,383.00	2,454.00	4,837.00
V ₅	10 bigha @ Rs.166.50 per bigha = Rs.1,665.00	2 bigha @ Rs.133.00 per bigha = Rs.266.00	2 bigha @ Rs.157.50 per bigha = Rs.315.00	2,246.00	2,393.00	4,639.00
V ₆	9 bigha @ Rs.173.75 per bigha = Rs.1,563.75	2 bigha @ Rs.132.00 per bigha = Rs.264.00	2 bigha @ Rs.159.50 per bigha = Rs.319.00	2,146.00	2,371.00	4,517.00

* \bar{x} = 4,637 (where \bar{x} = Arithmetic Mean), v (variance) = 2,18,996.91, S.E.(Standard Error) of the averages = 467.9, $\therefore \bar{x} \pm 1.96$ (467.9) are 5,554 and 3,720, the probable limits by using 5% level of significance.

TABLE - 8.19.

Income in Rupees of 'Self-cultivator' in sample villages during 1976-77.

(in Rupees)

Vill- age	Crop pro- duc- ed	Total cropp -ed area in bigha	Yield per bigha in maun- ds.	Total yield in maun- ds (3x4)	Sale price in Rs.	Total sale proceeds in Rs. (5x6)	Total cost in Rs.	Total Gross profit earned in Rs. (7-8)	Other income in Rs.	Total income in Rs. (9+10)	Loans repaid	Net income in Rs. (11-12) *
1	2	3	4	5	6	7	8	9	10	11	12	13
V ₁	Aman	10.0	8.0	80.00	55.00	4,400.00						
	Aus	2.0	5.0	10.00	40.00	400.00						
	Jute	2.0	6.0	12.00	75.00	900.00						
						5,700.00	2,575.00	3,125.00	2,625.00	5,760.00	800	4,960.00
V ₂	Aman	8.0	6.0	48.00	55.00	2,640.00						
	Aus	1.5	4.0	6.00	40.00	240.00						
	Jute	1.5	4.5	7.75	75.00	502.50						
			6.75			3,382.50	1,654.25	1,728.25	2,052.00	3,780.25	500	3,280.25
V ₃	Aman	9.0	6.5	58.50	55.00	3,190.00						
	Aus	2.0	4.5	9.00	40.00	360.00						
	Jute	1.5	6.0	9.00	75.00	675.00						
						4,225.00	2,009.75	2,215.25	2,670.50	4,885.75	800	4,085.75
V ₄	Aman	10.0	7.0	70.00	55.00	3,850.00						
	Aus	2.0	4.5	9.00	40.00	360.00						
	Jute	2.0	6.0	12.00	75.00	900.00						
						5,110.00	2,383.00	2,727.00	2,210.00	4,937.00	800	4,137.00
V ₅	Aman	10.0	6.0	60.00	55.00	3,300.00						
	Aus	2.0	4.5	9.00	40.00	360.00						
	Jute	2.0	5.0	10.00	75.00	750.00						
						4,410.00	2,246.00	2,164.00	2,675.00	4,839.00	900	3,939.00
V ₆	Aman	9.0	7.0	63.00	55.00	3,465.00						
	Aus	2.0	4.5	9.00	40.00	360.00						
	Jute	2.0	5.0	10.00	75.00	750.00						
						4,575.00	2,146.00	2,429.00	2,288.00	4,717.00	800	3,917.00

* $\bar{x} = 4,053$ (where \bar{x} = Arithmetic Mean), v (variance) = 2,43,302.47, S.E. (Standard Error) of the averages = 493.2, $\therefore \bar{x} \pm 1.96$ (493.2) are 5,020 and 3,086, the probable limits by using 5% level of significance.

TABLE - 8.20.

Sources of finance of 'Self-cultivator' in sample villages during 1976-77.

(in Rupees)

Village	Self	Relatives and friends	Money-lenders	Co-operative	Bank	Block Office	Total
V ₁	4,960.00	x	400	x	x	x	5,360.00
V ₂	3,280.25	x	500	x	x	x	3,780.25
V ₃	4,085.75	x	600	x	x	x	4,685.75
V ₄	4,137.00	x	700	x	x	x	4,837.00
V ₅	3,939.00	x	700	x	x	x	4,639.00
V ₆	3,917.00	x	600	x	x	x	4,517.00

TABLE - 8.21.

Total requirements for consumption and production of 'Self plus Bargadar plus Hired Labour' in sample villages during 1975-76.

(in Rupees)

Village	SELF			Total cost	BARGADAR		
	Cost of production Aman	Cost of production Aus	Cost of production Jute		Cost of production Aman	Cost of production Aus	Cost of production Jute
1	2	3	4	5	6	7	8
V ₁	8 bigha ● Rs.132.75 per bigha = Rs.1,062.00	1.5 bigha ● Rs.109.00 per bigha = Rs.163.50	1.5 bigha ● Rs.134.33 per bigha = Rs.201.50	Rs. 1,427.00	10 bigha ● Rs.132.75 per bigha = Rs.1,327.50	2 bigha ● Rs.109.00 per bigha = Rs.218.00	2 bigha ● Rs.134.50 per bigha = Rs.269.00
V ₂	6 bigha ● Rs.109.00 per bigha = Rs.654.00	1 bigha ● Rs.90.00 per bigha = Rs.90.00	1 bigha ● Rs.109.50 per bigha = Rs.109.50	853.50	8 bigha ● Rs.109.00 per bigha = Rs.472.00	1.5 bigha ● Rs.90.00 per bigha = Rs.135.00	1.5 bigha ● Rs.109.50 per bigha = Rs.164.25
V ₃	7 bigha ● Rs.120.00 per bigha = Rs.840.00	1 bigha ● Rs.90.50 per bigha = Rs.90.50	1 bigha ● Rs.120.50 per bigha = Rs.120.50	1,051.00	9 bigha ● Rs.120.00 per bigha = Rs.1,080.00	2 bigha ● Rs.90.50 per bigha = Rs.181.00	1.5 bigha ● Rs.120.50 per bigha = Rs.182.75
V ₄	7.5 bigha ● Rs.134.75 per bigha = Rs.1,010.62	1.5 bigha ● Rs.104.00 per bigha = Rs.156.00	1 bigha ● Rs.129.50 per bigha = Rs.129.50	1,296.12	8 bigha ● Rs.134.75 per bigha = Rs.1,078.00	1.5 bigha ● Rs.104.00 per bigha = Rs.156.00	1.5 bigha ● Rs.129.50 per bigha = Rs.194.25
V ₅	7 bigha ● Rs.127.50 per bigha = Rs.892.50	1 bigha ● Rs.104.50 per bigha = Rs.104.50	1 bigha ● Rs.133.50 per bigha = Rs.133.50	1,130.50	10 bigha ● Rs.127.50 per bigha = Rs.1,275.00	2 bigha ● Rs.104.50 per bigha = Rs.209.00	1.5 bigha ● Rs.133.50 per bigha = Rs.200.25
V ₆	6 bigha ● Rs.128.50 per bigha = Rs.771.00	1 bigha ● Rs.106.00 per bigha = Rs.106.00	1 bigha ● Rs.129.50 per bigha = Rs.129.50	1,006.50	9 bigha ● Rs.128.50 per bigha = Rs.1,156.50	1.5 bigha ● Rs.106.00 per bigha = Rs.159.00	1.5 bigha ● Rs.129.50 per bigha = Rs.184.25

TABLE - 8.21 (Continued)

(in Rupees)

Total cost	Bargadar's share of cost ($\frac{1}{3}$ of 9)	Production requirements (5 + 10)	Consumption expenditure	Total requirements (10 + 11) *
9	10	11	12	13
1,814.50	907.25	2,334.25	3,127.00	5,461.25
1,171.25	585.62	1,439.12	2,751.00	4,190.12
1,443.75	721.87	1,772.87	2,783.00	4,555.87
1,428.25	714.12	2,010.24	2,768.00	4,778.24
1,684.25	842.12	1,972.62	2,503.00	4,475.62
1,499.75	749.87	1,756.37	2,575.00	4,331.37

* $\bar{x} = 4,632$ (where \bar{x} = Arithmetic Mean), v (variance) = 1,70,772.33, S.E. (Standard Error of the averages = 413.2, $\therefore \bar{x} \pm 1.96$ (413.2) are 5,442 and 3,822 the probable limits by using 5% level of significance.

TABLE - 8.22.

Income in Rupees of 'Self plus Bargadar plus Hired Labour' in sample villages during 1975-76.

Village	Nature of cultivation.	Crop produced	Total cropped area in bigha	Yield per bigha in maunds	Total yield in maunds (4x5)	Sale price in Rs.	Total sale proceeds in Rs. (6 x 7)	
1	2	3	4	5	6	7	8	
V ₁	Self	Aman	8.0	6.0	48.00	50.00	2,400.00	
		Aus	1.5	3.0	4.50	35.00	157.50	
		Jute	1.5	4.5	6.75	70.00	472.50	
								3,030.00
	Bargadar	Aman	10.0	6.0	60.00	50.00	3,000.00	
		Aus	2.0	3.0	6.00	35.00	210.00	
Jute		2.0	4.5	9.00	70.00	630.00		
							3,840.00	
V ₂	Self	Aman	6.0	5.5	33.00	50.00	1,650.00	
		Aus	1.0	3.0	3.00	35.00	105.00	
		Jute	1.0	4.0	4.00	70.00	280.00	
								2,035.00
	Bargadar	Aman	8.0	5.5	44.00	50.00	2,200.00	
		Aus	1.5	3.0	4.50	35.00	157.50	
Jute		1.5	4.0	6.00	70.00	420.00		
							2,777.50	
V ₃	Self	Aman	7.0	6.0	42.00	50.00	2,100.00	
		Aus	1.0	3.0	3.00	35.00	105.00	
		Jute	1.0	5.0	5.00	70.00	350.00	
								2,555.00
	Bargadar	Aman	9.0	6.0	54.00	50.00	2,700.00	
		Aus	2.0	3.0	6.00	35.00	210.00	
Jute		1.5	5.0	7.50	70.00	525.00		
							3,435.00	

TABLE - 8.22 (Continued).

Income in Rupees of 'Self plus Bargadar plus Hired Labour' in sample villages during 1975-76.

Village	Nature of cultivation.	Crop produced	Total cropped area in bigha	Yield per bigha in maunds	Total yield in maunds (4x5)	Sale price in Rs.	Total sale proceeds in Rs. (6 x 7)	
1	2	3	4	5	6	7	8	
V ₄	Self	Aman	7.5	6.5	48.75	50.00	2,437.50	
		Aus	1.5	3.0	4.50	35.00	157.50	
		Jute	1.0	5.0	5.00	70.00	350.00	
								2,945.00
	Bargadar	Aman	8.0	6.5	52.00	50.00	2,600.00	
		Aus	1.5	3.0	4.50	35.00	157.50	
Jute		1.5	5.0	7.50	70.00	525.00		
							3,282.50	
V ₅	Self	Aman	7.0	5.5	38.50	50.00	1,925.00	
		Aus	1.0	3.0	3.00	35.00	105.00	
		Jute	1.0	5.0	5.00	70.00	350.00	
								2,380.00
	Bargadar	Aman	10.0	5.5	55.00	50.00	2,750.00	
		Aus	2.0	3.0	6.00	35.00	210.00	
Jute		1.5	5.0	7.50	70.00	525.00		
							3,485.00	
V ₆	Self	Aman	6.0	6.0	36.00	50.00	1,800.00	
		Aus	1.0	3.0	3.00	35.00	105.00	
		Jute	1.0	5.0	5.00	70.00	350.00	
								2,255.00
	Bargadar	Aman	9.0	6.0	54.00	50.00	2,700.00	
		Aus	1.5	3.0	4.50	35.00	157.50	
Jute		1.5	5.0	7.50	70.00	525.00		
							3,382.50	

TABLE - 8.22 (Continued).

(in Rupees)

Total cost in Rs.	Total gross profit earned in Rs. (8-9)	Bargadars share of income in Rs. ($\frac{1}{2}$ of 10)	Total farm income in Rs.	Other income in Rs.	Total income in Rs. (12 + 13)	Loans repaid	Net income in Rs. (14-15) *
9	10	11	12	13	14	15	16
1,427.25	1,602.75		2,615.50	2,545.75	5,161.25	600	4,561.25
1,814.50	2,025.50	1,012.75					
853.50	1,181.50		1,984.62	2,005.50	3,990.12	500	3,490.12
1,171.25	1,606.25	803.12					
1,051.00	1,504.00		2,499.62	1,856.25	4,355.87	650	3,705.87
1,443.75	1,991.25	995.62					
1,296.12	1,648.88		2,576.00	1,902.24	4,478.24	600	3,878.24
1,428.25	1,854.25	927.12					
1,130.50	1,249.50		2,149.87	2,025.75	4,175.62	550	3,625.62
1,684.25	1,800.75	900.37					
1,006.50	1,228.50		2,189.87	1,941.50	4,131.37	700	3,431.37
1,499.75	1,882.75	941.37					

* $\bar{x} = 3,782$ (where \bar{x} = Arithmetic Mean), v (variance) = 1,42,439, S.E. (Standard Error) of the averages = 377, $\therefore \bar{x} \pm 1.96$ (377) are 4,521 and 3,043 the probable limits by using 5% level of significance.

TABLE - 8.23.

Sources of finance of 'Self plus Bargadar plus Hired Labour' in sample villages during 1975-76.

(in Rupees)

Village	Self	Relatives and friends	Money-lenders	Co-operative	Bank	Block Office	Total
V ₁	4,561.25	200	700	X	X	X	5,461.25
V ₂	3,490.12	X	700	X	X	X	4,190.12
V ₃	3,705.87 3,706.87	150	700	X	X	X	4,555.87
V ₄	3,878.24	100	800	X	X	X	4,778.24
V ₅	3,625.62	100	750	X	X	X	4,475.62
V ₆	3,431.37	100	800	X	X	X	4,331.37

TABLE - 8.24.

Total requirements for consumption and production of 'Self plus Bargadar plus Hired Labour' in sample villages during 1976-77.

Villages	SELF			Total cost.	BARGADAR (in Rupees)		
	Cost of production Aman	Cost of production Aus	Cost of production Jute		Cost of production Aman	Cost of production Aus	Cost of production Jute
1	2	3	4	5	6	7	8
V ₁	8 bigha @ Rs.171.00 per bigha = Rs.1,368.00	1.5 bigha @ Rs.139.00 per bigha = Rs.208.50	1.5 bigha @ Rs.167.50 per bigha = Rs.251.25	1,827.75	10 bigha @ Rs.171.00 per bigha = Rs.1,710.00	2 bigha @ Rs.139.00 per bigha = Rs.278.00	2 bigha @ Rs.167.50 per bigha = Rs.335.00
V ₂	6 bigha @ Rs.136.00 per bigha = Rs.816.00	1 bigha @ Rs.114.00 per bigha = Rs.114.00	1 bigha @ Rs.136.50 per bigha = Rs.136.50	1,066.50	8 bigha @ Rs.136.00 per bigha = Rs.1,088.00	1.5 bigha @ Rs.114.00 per bigha = Rs.171.00	1.5 bigha @ Rs.136.50 per bigha = Rs.204.75
V ₃	7 bigha @ Rs.150.00 per bigha = Rs.1,050.00	1 bigha @ Rs.114.00 per bigha = Rs.114.00	1 bigha @ Rs.147.50 per bigha = Rs.147.50	1,311.50	9 bigha @ Rs.150.00 per bigha = Rs.1,350.00	2 bigha @ Rs.114.00 per bigha = Rs.228.00	1.5 bigha @ Rs.147.50 per bigha = Rs.221.25
V ₄	7 bigha @ Rs.159.00 per bigha = Rs.1,113.00	1.5 bigha @ Rs.131.00 per bigha = Rs.196.50	1.5 bigha @ Rs.153.50 per bigha = Rs.230.25	1,539.75	8 bigha @ Rs.159.00 per bigha = Rs.1,272.00	1.5 bigha @ Rs.131.00 per bigha = Rs.196.50	1.5 bigha @ Rs.153.50 per bigha = Rs.230.25
V ₅	7 bigha @ Rs.156.00 per bigha = Rs.1,092.00	1 bigha @ Rs.130.00 per bigha = Rs.130.00	1 bigha @ Rs.164.50 per bigha = Rs.164.50	1,386.50	10 bigha @ Rs.156.00 per bigha = Rs.1,560.00	2 bigha @ Rs.130.00 per bigha = Rs.260.00	1.5 bigha @ Rs.164.50 per bigha = Rs.246.75
V ₆	6 bigha @ Rs.163.00 per bigha = Rs.978.00	1 bigha @ Rs.131.00 per bigha = Rs.131.00	1 bigha @ Rs.158.50 per bigha = Rs.158.50	1,267.50	9 bigha @ Rs.163.00 per bigha = Rs.1,467.00	1.5 bigha @ Rs.131.00 per bigha = Rs.196.50	1.5 bigha @ Rs.158.50 per bigha = Rs.237.75

TABLE - 8.24 (Continued).

(in Rupees)

Total cost	Bargadar's share of cost ($\frac{1}{3}$ of 9)	Production requirements (5 + 10)	Consumption expenditure	Total requirements (11 + 12) *
9	10	11	12	13
2,323.00	1,161.50	2,989.25	3,222.00	6,211.25
1,463.75	731.87	1,798.37	2,827.00	4,625.37
1,799.25	899.62	2,211.12	2,893.00	5,104.12
1,698.75	849.37	2,389.12	2,853.00	5,242.12
2,066.75	1,033.37	2,419.87	2,624.00	5,043.87
1,901.25	950.62	2,218.12	2,692.00	4,910.12

* $\bar{x} = 5,189$ (where \bar{x} = Arithmetic Mean), v (variance) = 2,45,246.55, S.E.(Standard Error) of the averages = 495.2, $\therefore \bar{x} \pm 1.96$ (495.2) are 6,160 and 4,218, the probable limits by using 5% level of significance.

TABLE - 8.25.

Income in Rupees of 'Self plus Bargadar plus Hired Labour' in sample villages during 1976-77.

Village	Nature of cultivation	Crop produced	Total cropped area in bigha	Yield per bigha in maunds.	Total yield in maunds (4x5)	Sale price in Rs.	Total sale proceeds in Rs. (6x7)	
1	2	3	4	5	6	7	8	
V ₁	Self	Aman	8.0	6.5	52.00	55.00	2,860.00	
		Aus	1.5	5.0	7.50	40.00	300.00	
		Jute	1.5	5.0	7.50	75.00	560.00	
								3,720.00
	Bargadar	Aman	10.0	6.5	65.00	55.00	3,575.00	
		Aus	2.0	5.0	10.00	40.00	400.00	
Jute		2.0	5.0	10.00	75.00	750.00		
							4,725.00	
V ₂	Self	Aman	6.0	5.0	30.00	55.00	1,650.00	
		Aus	1.0	4.0	4.00	40.00	160.00	
		Jute	1.0	4.5	4.50	75.00	335.00	
								2,145.00
	Bargadar	Aman	8.0	5.0	40.00	55.00	2,200.00	
		Aus	1.5	4.0	6.00	40.00	240.00	
Jute		1.5	4.5	6.75	75.00	502.50		
							2,942.50	
V ₃	Self	Aman	7.0	6.0	42.00	55.00	2,310.00	
		Aus	1.0	5.0	5.00	40.00	200.00	
		Jute	1.0	4.5	4.50	75.00	335.00	
								2,845.00
	Bargadar	Aman	9.0	6.0	54.00	55.00	2,970.00	
		Aus	2.0	5.0	10.00	40.00	400.00	
Jute		1.5	4.5	6.75	75.00	502.50		
							3,872.50	

TABLE - 8.25 (Continued).

Income in Rupees of 'Self plus Bargadar plus Hired Labour' in sample villages during 1976-77.

Village	Nature of cultivation.	Crop produced	Total cropped area in bigha	Yield per bigha in maunds.	Total yield in maunds (4x5)	Sale price in Rs.	Total sale proceeds in Rs. (6x7)	
1	2	3	4	5	6	7	8	
V ₄	Self	Aman	7.5	6.5	48.75	55.00	2,681.25	
		Aus	1.5	5.0	7.50	40.00	300.00	
		Jute	1.0	4.5	4.50	75.00	335.00	
								<u>3,316.25</u>
	Bargadar	Aman	8.0	6.5	52.00	55.00	2,860.00	
		Aus	1.5	5.0	7.50	40.00	300.00	
Jute		1.5	4.5	6.75	75.00	502.50		
							<u>3,662.50</u>	
V ₅	Self	Aman	7.0	6.0	42.00	55.00	2,310.00	
		Aus	1.0	5.0	5.00	40.00	200.00	
		Jute	1.0	5.0	5.00	75.00	375.00	
								<u>2,885.00</u>
	Bargadar	Aman	10.0	6.0	60.00	55.00	3,300.00	
		Aus	2.0	5.0	10.00	40.00	400.00	
Jute		1.5	5.0	7.50	75.00	560.00		
							<u>4,260.00</u>	
V ₆	Self	Aman	6.0	6.5	39.00	55.00	2,145.00	
		Aus	1.0	5.0	5.00	40.00	200.00	
		Jute	1.0	5.0	5.00	75.00	375.00	
								<u>2,720.00</u>
	Bargadar	Aman	9.0	6.5	58.50	55.00	3,217.50	
		Aus	1.5	5.0	7.50	40.00	300.00	
Jute		1.5	5.0	7.50	75.00	560.00		
							<u>4,077.50</u>	

TABLE - 8.25 (Continued).

(in Rupees)

Total cost in Rs.	Total gross profit earned in Rs. (8-9)	Bargadars share of income in Rs. ($\frac{1}{2}$ of 10)	Total farm income in Rs.	Other income in Rs.	Total income in Rs. (12+13).	Loans repaid.	Net income in Rs. (14-15) *
9	10	11	12	13	14	15	16
1,827.75	1,892.25		3,093.25	3,218.00	6,311.25	900	5,411.25
2,223.00	2,402.00	1,201.00					
1,066.50	1,078.50		1,817.87	2,607.50	4,425.37	700	3,725.37
1,463.75	1,478.75	739.37					
1,311.50	1,533.50		2,570.12	2,534.00	5,104.12	850	4,254.12
1,799.25	2,073.25	1,036.62					
1,539.75	1,776.50		2,758.37	2,583.75	5,342.12	900	4,442.12
1,698.75	1,963.75	981.87					
1,386.50	1,498.50		2,595.12	2,548.75	5,143.87	950	4,193.87
2,066.75	2,192.25	1,096.62					
1,267.50	1,452.50		2,540.62	2,469.50	5,010.12	1,000	4,010.12
1,901.25	2,176.25	1,088.12					

* \bar{x} = 4,339 (where \bar{x} = Arithmetic Mean), v (variance) = 2,78,879.88, S.E. (Standard Error) of the averages = 528, $\therefore \bar{x} \pm 1.96$ (528) are 5,374 and 3,304, the probable limits by using 5% level of significance.

TABLE - 8.26.

Sources of finance of 'Self plus Bargadar plus Hired Labour' in sample villages during 1976-77.
(in Rupees)

Village	Self	Relatives and friends	Money-lenders	Co-operative	Bank	Block Office	Total
V ₁	5,411.25	150	650	x	x	x	6,211.25
V ₂	3,725.37	x	900	x	x	x	4,625.37
V ₃	4,254.12	150	700	x	x	x	5,104.12
V ₄	4,442.12	100	700	x	x	x	5,242.12
V ₅	4,193.87	100	750	x	x	x	5,043.87
V ₆	4,010.12	100	800	x	x	x	4,910.12

CHAPTER - IX.

**IMPACT OF INSTITUTIONAL CREDIT ON AGRICULTURAL
PRODUCTION AND INCOME**

CHAPTER - IX.

IMPACT OF INSTITUTIONAL CREDIT ON AGRICULTURAL

PRODUCTION AND INCOME

9.1 Introduction :

It may appear from the findings of the earlier Chapters that the average agricultural yield of the sample villages is low. Meaningful attempts are to be made to increase agricultural production in these sample villages. A significant measure in this direction is perhaps, to apply upto-date and modern scientific methods of agricultural production which include the use of high-yielding variety of seeds, chemical fertilisers, efficient as well as assured irrigation and the judicious use of plant protection measures like the application of insecticides and pesticides, etc. The success of these methods of cultivation appear to depend much on the availability of sufficient capital. Such measures, therefore, call for easy and steady credit to the majority of the peasants. The role of the institutions like Co-operatives in this connection may be considered as crucial.

9.2 Methodology :

In the above context, it becomes relevant and interesting to investigate the impact of institutional credit on agricultural production and income. In this Chapter an attempt has been made to investigate the impact of Co-operative credit on agricultural production and income. Co-operative has been ^{Selected} ~~chosen~~ because it is found to be the only institutional source of finance in the sample villages. Thirty-eight member cultivators were selected from the sample villages and corresponding to them, thirty-eight non-member cultivators from the sample villages were selected considering certain common characteristics of both the groups listed below :-

Both the thirty-eight members cultivators and non-member cultivators had the following common characteristics :

- (1). All the cultivators of both the groups belonged to 7.00 acres.—
- (2). All the cultivators of both the groups had houses of their own which were more or less similar with regard to their valuation, one pair of buli and no improved implements like Sprayer, Tractor, etc. None had other income than agriculture.

- (iii). All the cultivators of both the groups had family size of seven.
- (iv). All the cultivators of both the group produce Rice, Wheat, Jute and some Vegetables. Their nature of crop distribution (for both the groups) was as follows :-
- Crops :
- | | | |
|--------------------|---|------|
| (a) All crops | - | 100% |
| (b) Food crops | - | 80% |
| (c) Non-food crops | - | 20% |
- (v). All the cultivators of both the groups had educational standard not beyond Class-VIII.
- (vi). All the cultivators of both the groups belonged to Scheduled Caste.

Then information from both members and non-members were gathered by direct interview method. The findings which are presented below in tabular forms are in relation to a comparative study of investment, yield and income per acre of aman paddy by members and non-members. We have considered the impact of Co-operative credit on production and income relating to aman only because aman appears to be the main crop in the sample villages under study. The period of study pertains to 1975-76 and 1976-77.

9.3 Field Results

TABLE - 9.1.

INVESTMENT PER ACRE ON AMAN DURING 1975-76.

Village	No. of cases studied		Total cropped area (acres).		Total investment (in Rupees)		Average investment per acre (in Rupees)	
	Members	Non-members	Members	Non-members	Members	Non-members	Members *	Non-members **
1	2	3	4	5	6	7	8	9
V ₁	10	10	27.75	30.00	14,779.15	13,110.00	532.58	437.00
V ₂	3	3	16.33	7.33	5,997.40	2,670.00	367.26	364.25
V ₃	6	6	14.00	16.00	5,603.66	6,138.00	400.26	382.62
V ₄	8	8	11.00	23.33	5,393.62	10,062.48	490.33	431.35
V ₅	7	7	32.00	20.33	13,196.52	8,157.50	412.39	401.25
V ₆	4	4	29.33	10.00	12,282.41	4,143.00	418.76	414.30
Total	38	38	130.41	106.99	57,252.76	44,280.98	2,621.58	2,431.77

* $\bar{x} = 437$ (where \bar{x} = Arithmetic Mean), v (variance) = 3,199, S.E. (Standard Error) of the averages = 56, $\therefore \bar{x} \pm 1.96$ (56) are 547 and 327, the probable limits by using 5% level of significance.

** $\bar{x} = 405$ (where \bar{x} = Arithmetic Mean), v (variance) = 660.33, S.E. (Standard Error) of the averages = 25.6, $\therefore \bar{x} \pm 1.96$ (25.6) are 455 and 355, the probable limits by using 5% level of significance.

TABLE - 9.2.

Investment per acre on Aman during 1976-77.

Village	No. of cases studied		Total cropped area (acre)		Total investment (in Rupees)		Average investment per acre (in Rupees)	
	Members	Non-members	Members	Non-members	Members	Non-members	Members	Non-members **
1	2	3	4	5	6	7	8	9
V ₁	10	10	27.33	30.00	17,159.04	16,440.00	627.85	548.00
V ₂	3	3	17.00	6.00	6,864.00	2,448.00	403.76	408.00
V ₃	6	6	14.00	16.00	6,847.00	7,713.00	489.00	482.00
V ₄	8	8	11.00	22.66	6,980.68	11,572.00	634.60	510.67
V ₅	7	7	32.00	20.33	15,126.56	9,936.00	472.70	488.73
V ₆	4	4	29.33	8.00	13,996.46	3,912.00	477.20	489.00
Total	38	38	130.66	102.99	66,973.74	52,021.00	3,105.11	2,926.40

* \bar{x} = 518 (where \bar{x} = Arithmetic Mean), v (variance) = 7,221.88, S.E.(Standard Error) of the averages = 84.9, $\therefore \bar{x} \pm 1.96$ (84.9) are 684 and 352, the probable limits by using 5% level of significance.

** \bar{x} = 488 (where \bar{x} = Arithmetic Mean), v (variance) = 1,761.14, S.E.(Standard Error) of the averages = 41.9, $\therefore \bar{x} \pm 1.96$ (41.9) are 570 and 406, the probable limits by using 5% level of significance.

Table 9.1 indicates the quantum of investments by the members as well as the non-members of the Co-operative Societies in 1975-76. It is clear from the above Table (9.1) that while the members of the Co-operative Societies make investment of a total amount of Rs.2,621.58, the non-members investment only Rs.2,431.77. Therefore, it has been found that the members of the Co-operative in comparison to the non-members invest 7.24 per cent more per acre on aman.

Now, turning to the next Table 9.2, it has been found that the two investments made by the members and the non-members of the Co-operative Societies during 1976-77 amount to Rs.3,105.11 and Rs.2,926.40 respectively. This shows the difference in investments of the two, that is to say, the non-members are lagging behind the members of the Co-operatives in respect to investments on aman per acre by 5.75 per cent.

TABLE - 9.3.

YIELD OF AMAN PER ACRE DURING 1975-76.

Village	MEMBERS				NON-MEMBERS			
	No. of cases studied	Total cropped area in acres	Production in maunds	Average yield in maunds per acre	No. of cases studied	Total cropped area in acres	Production in maunds.	Average yield in maunds per acre
V ₁	10	27.75	663.00	23.88	10	30.00	540.00	18.00
V ₂	3	16.33	290.50	17.79	3	7.33	121.00	16.50
V ₃	6	14.00	285.00	20.35	6	16.00	261.00	16.31
V ₄	8	11.00	292.00	26.54	8	23.33	435.00	18.64
V ₅	7	32.00	591.00	18.46	7	20.33	315.50	15.51
V ₆	4	29.33	556.00	18.95	4	10.00	180.00	18.00

TABLE - 9.4.

YIELD OF AMAN PER ACRE DURING 1976-77.

Villages	MEMBERS				NON-MEMBERS			
	No. of cases studies	Total cropped area in acres	Production in maunds.	Average yield in maunds per acre	No. of cases studies	Total cropped area in acres	Production in maunds.	Average yield in maunds per acre.
V ₁	10	27.33	645.00	23.60	10	20.00	660.00	22.00
V ₂	3	17.00	290.00	17.00	3	6.00	90.00	15.00
V ₃	6	14.00	300.00	21.42	6	16.00	301.50	18.84
V ₄	8	11.00	302.00	27.45	3	22.66	475.00	20.96
V ₅	7	32.00	580.00	18.12	7	20.33	366.00	18.00
V ₆	4	29.33	573.50	19.55	4	8.00	156.00	19.50

Table 9.3 gives a comparative statement of the performance between the members and the non-members in respect of aman during 1975-76. Table 9.4 also makes a comparison between the performance of the members and the non-members of the Co-operatives with respect to aman during 1976-77. Table 9.3 shows that performance of the members of the Co-operatives in regard to the production of aman per acre is better, i.e. 18.25 per cent greater than the non-members. From the Table 9.4, we observe that the yield of aman of the members of the Co-operatives is higher by 10.09 per cent per acre during 1976-77.

The above differences of yield have been put to statistical test. On calculation, the calculated value of 't' is found to be 2.51 during 1975-76. The value of 't' for 10 degrees of freedom at 5% level of significance is 2.228 which is less than the calculated value of 't'. It indicates that members of Co-operatives produce more aman per acre than their non-member counterparts during 1975-76. The calculated value of 't' is found to be 1.09 during 1976-77 which is less than the table value (2.228). Hence the calculated value of 't' for aman during 1976-77 fails to be significant as it is lower than the table value of 't' which is 2.228.

An attempt has been made to find out the regression equation of x on y and y on x , ^{where} ~~where~~ x represents members of the Co-operatives and y represents non-members.

On calculation it is found that in 1975-76, the regression equation of x on y in respect to yield of aman per acre is

$$x = 1.94 y - 11.98$$

The regression equation of y on x is

$$y = .33 x + 10.07$$

In 1976-77, the regression equation of x on y in respect to yield of aman per acre is

$$x = 1.43 y - 6.17$$

The regression equation of y on x is

$$y = .56 x + 7.24$$

To plot the regression line of x on y we shall take the actual values of y and the computed values of x and similarly to plot the regression line of y on x we shall take the actual values of x and computed values of y .

TABLE - 9.5.

Computed values of x and y in respect of yield per acre during 1975-76.

Villages	Values of x	Values of y
V ₁	$(1.94 \times 18) - 11.98 = 22.94$	$(.33 \times 24) + 10.07 = 17.99$
V ₂	$(1.94 \times 16) - 11.98 = 19.06$	$(.33 \times 18) + 10.07 = 16.01$
V ₃	$(1.94 \times 16) - 11.98 = 19.06$	$(.33 \times 20) + 10.07 = 16.67$
V ₄	$(1.94 \times 19) - 11.98 = 24.88$	$(.33 \times 27) + 10.07 = 18.98$
V ₅	$(1.94 \times 15) - 11.98 = 17.12$	$(.33 \times 18) + 10.07 = 16.01$
V ₆	$(1.94 \times 18) - 11.98 = 22.94$	$(.33 \times 19) + 10.07 = 16.34$

TABLE - 9.6.

Computed values of x and y in respect of yield per acre during 1976-77.

Villages	Values of x	Values of y
V_1	$(1.43 \times 22) - 6.17 = 25.29$	$(.56 \times 24) + 7.24 = 20.68$
V_2	$(1.43 \times 15) - 6.17 = 15.28$	$(.56 \times 17) + 7.24 = 16.76$
V_3	$(1.43 \times 19) - 6.17 = 21.00$	$(.56 \times 21) + 7.24 = 19.00$
V_4	$(1.43 \times 21) - 6.17 = 23.86$	$(.56 \times 27) + 7.24 = 22.36$
V_5	$(1.43 \times 18) - 6.17 = 19.57$	$(.56 \times 18) + 7.24 = 17.32$
V_6	$(1.43 \times 19) - 6.17 = 21.00$	$(.56 \times 19) + 7.24 = 17.88$

The regression equations clearly show the superiority of members to non-members in respect to yield per acre both in 1975-76 and in 1976-77. These data are plotted in figures 9.1 and 9.2.

* FOR DATA VIDE TABLE NO 9 5, CHAPTER IX, PAGE [REDACTED]

[X - axis represents members.
Y - " " " non-members]

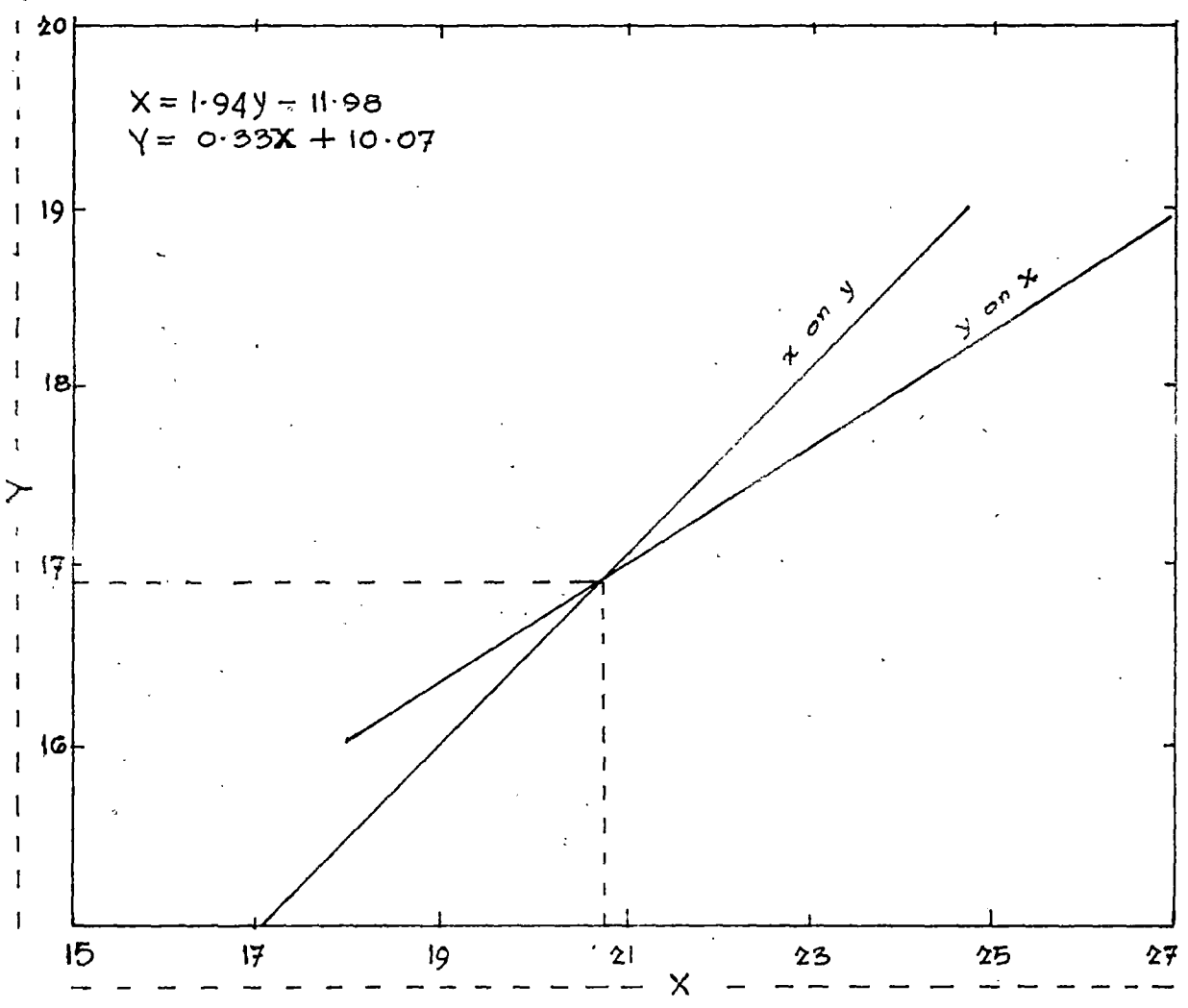


FIG. 9.1. REGRESSION LINES SHOWING YIELD OF AMAN PADDY OF MEMBERS AND NON-MEMBERS IN SAMPLE VILLAGES DURING 1975 - '76.

* FOR DATA VIDE TABLE NO 9.6, CHAPTER IX, PAGE 409.

[X - axis represents members.
Y - " " " non - members]

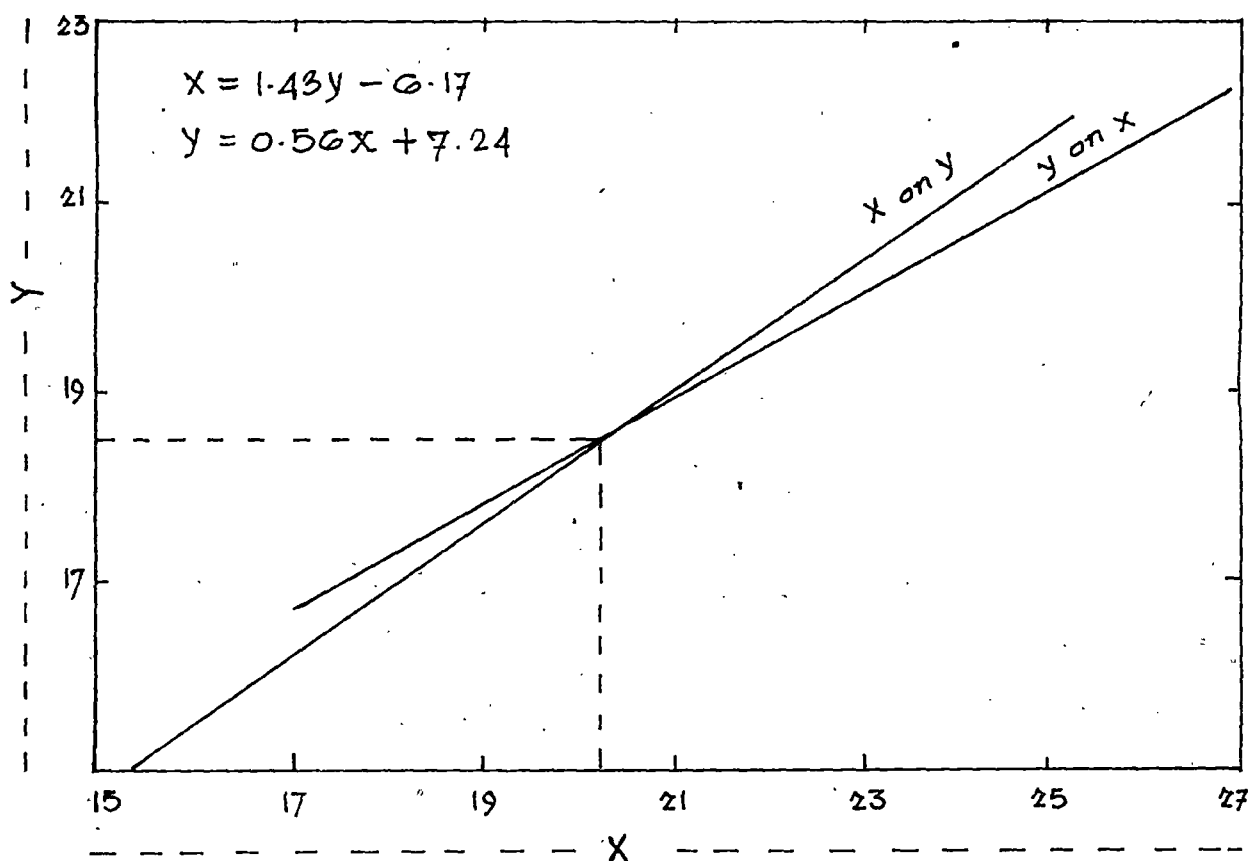


FIG. 9.2. REGRESSION LINES SHOWING YIELD OF AMAN PADDY OF MEMBERS AND NON-MEMBERS IN SAMPLE VILLAGES DURING 1976-77.

TABLE - 9.7.

INCOME PER ACRE OF AMAN DURING 1975-76.

Village	MEMBERS				NON-MEMBERS			
	Average production in maunds.	Gross income in Rupees per acre	Investment in Rupees per acre	Net income in Rupees per acre	Average production in maunds.	Gross income in Rupees per acre	Investment in Rupees per acre	Net income in Rupees per acre
V ₁	23.88	1,194.59	532.58	662.01	18.00	900.00	437.00	463.00
V ₂	17.79	889.46	367.26	522.20	16.50	825.37	354.25	461.12
V ₃	20.35	1,017.85	400.26	617.59	16.31	815.62	383.62	432.00
V ₄	26.54	1,327.27	490.33	836.94	18.64	932.00	431.35	500.65
V ₅	18.46	923.43	412.39	511.04	15.51	775.94	401.25	374.69
V ₆	18.95	947.83	418.76	529.07	18.00	900.00	414.30	485.87

* $\bar{x} = 613$ (where \bar{x} = Arithmetic Mean), v (variance) = 13,057.16, S.E.(Standard Error) of the averages = 114.2, $\therefore \bar{x} \pm 1.96$ (114.2) are 837 and 389, the probable limits by using 5% level of significance.

** $\bar{x} = 453$ (where \bar{x} = Arithmetic Mean), v (variance) = 1,680.33, S.E.(Standard Error) of the averages = 40.9, $\therefore \bar{x} \pm 1.96$ (40.9) are 533 and 373, the probable limits by using 5% level of significance.

TABLE - 9.8.

INCOME PER ACRE OF AMAN DURING 1976-77.

Village	MEMBERS				NON-MEMBERS			
	Average production in maunds.	Gross income in Rupees per acre	Investment in Rupees per acre	Net income in Rupees per acre *	Average production in maunds.	Gross income in Rupees per acre	Investment in Rupees per acre	Net income in Rupees per acre. **
V ₁	23.60	1,928.00	627.85	670.15	22.00	1,210.00	548.00	662.00
V ₂	17.00	935.00	403.76	531.24	15.00	825.00	408.00	417.00
V ₃	21.42	1,178.10	489.00	689.10	18.84	1,036.20	482.00	554.20
V ₄	27.45	1,509.75	634.60	875.15	20.96	1,152.80	510.67	642.13
V ₅	18.12	996.60	472.70	523.90	18.00	990.00	488.73	501.27
V ₆	19.55	1,075.25	477.20	598.05	19.50	1,072.50	489.00	583.50

* $\bar{x} = 648$ (where \bar{x} = Arithmetic Mean), v (variance) = 13,098.69, S.E.(Standard Error) of the averages = 114.4, $\therefore \bar{x} \pm 1.96$ (114.4) are 872 and 424, the probable limits by using 5% level of significance.

** $\bar{x} = 560$ (where \bar{x} Arithmetic Mean), v (variance), v_x (variance) = 6,945, S.E.(Standard Error) of the averages = 83, $\therefore \bar{x} \pm 1.96$ (83) are 723 and 397, the probable limits by using 5% level of significance.

The above two Tables 9.7 and 9.8 show the net incomes received per acre by the members and the non-members of the Co-operative Societies in relation to aman paddy during 1975-76 and 1976-77. It is observed from Table 9.7 that the net income per acre received by the members of the Co-operatives is higher than the non-members by 26.13 per cent during 1975-76. Table 9.8 shows that the net income per acre received by the members of the Co-operatives is higher than the non-members by 13.56 per cent during 1976-77.

The above differences of income have also been put to statistical test. On calculation, the two calculated values of 't' in relation to 1975-76 and 1976-77 are found to be 2.98 and 1.37 respectively. Of these two values, only one, namely for 1975-76 is found to be significant at 5% level of significance for 10 degrees of freedom. The calculated value of 't' for 1976-77 fails to be significant as it is lower than the table value of 't' which is 2.228.

An attempt has been made to find out the regression equation of x on y and y on x. On calculation it is found that in 1975-76, the regression equation of x on y in respect to income per acre is

$$x = 1.56 y - 93.68.$$

The regression equation of y on x is

$$y = 0.2 x + 330.4.$$

In 1976-'77, the regression equation of x on y in respect to income per acre is

$$x = 1.05 y + 60.$$

The regression equation of y on x is

$$y = 0.51 x + 229.52.$$

TABLE - 9.9.

Computed values of x and y in respect of income per acre during 1975-76.

Village	Values of x	Values of y
V_1	$(1.56 \times 463) - 93.68 = 628.60$	$(.2 \times 662) + 330.4 = 462.8$
V_2	$(1.56 \times 461) - 93.68 = 625.48$	$(.2 \times 522) + 330.4 = 434.8$
V_3	$(1.56 \times 432) - 93.68 = 580.24$	$(.2 \times 618) + 330.4 = 454.0$
V_4	$(1.56 \times 501) - 93.68 = 687.88$	$(.2 \times 837) + 330.4 = 497.8$
V_5	$(1.56 \times 375) - 93.68 = 491.32$	$(.2 \times 510) + 330.4 = 432.4$
V_6	$(1.56 \times 496) - 93.68 = 664.48$	$(.2 \times 529) + 330.4 = 436.2$

TABLE - 9.10.

Computed values of x and y in respect of income per acre during 1976-77.

Village	Values of x	Values of y
V_1	$(1.05 \times 662) + 60 = 755.10$	$(.51 \times 670) + 229.52 = 571.22$
V_2	$(1.05 \times 417) + 60 = 497.85$	$(.51 \times 532) + 229.52 = 500.84$
V_3	$(1.05 \times 554) + 60 = 641.70$	$(.51 \times 689) + 229.52 = 580.91$
V_4	$(1.05 \times 642) + 60 = 734.10$	$(.51 \times 875) + 229.52 = 675.77$
V_5	$(1.05 \times 501) + 60 = 585.05$	$(.51 \times 524) + 229.52 = 496.76$
V_6	$(1.05 \times 584) + 60 = 673.20$	$(.51 \times 598) + 229.52 = 534.50$

It is observed from the regression equations that the income per acre of members is higher than their non-members counterparts in each village both in 1975-76 and in 1976-77. These data are plotted in figures 9.3 and 9.4.

[X - axis represents members
 Y - " " " non-members]

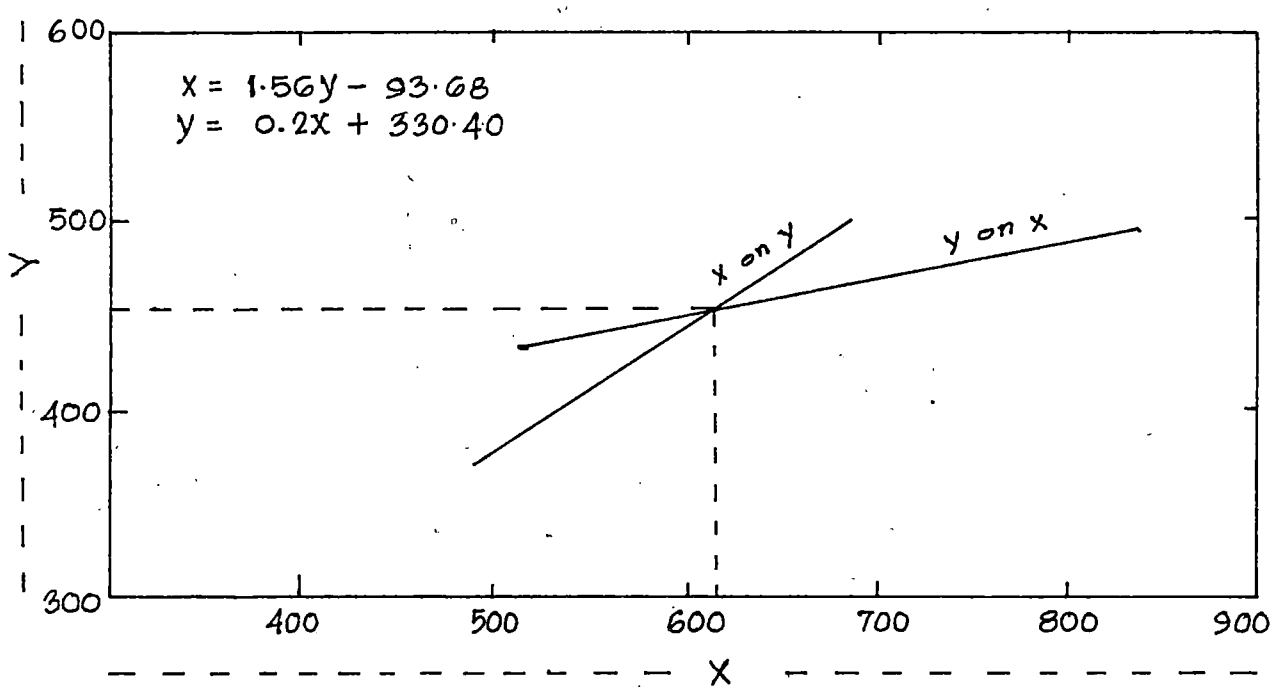


FIG. 9.3. REGRESSION LINES SHOWING INCOME PER ACRE OF MEMBERS AND NON-MEMBERS IN SAMPLE VILLAGES DURING 1975-'76.

[X - axis represents members.
Y - " " " non-members]

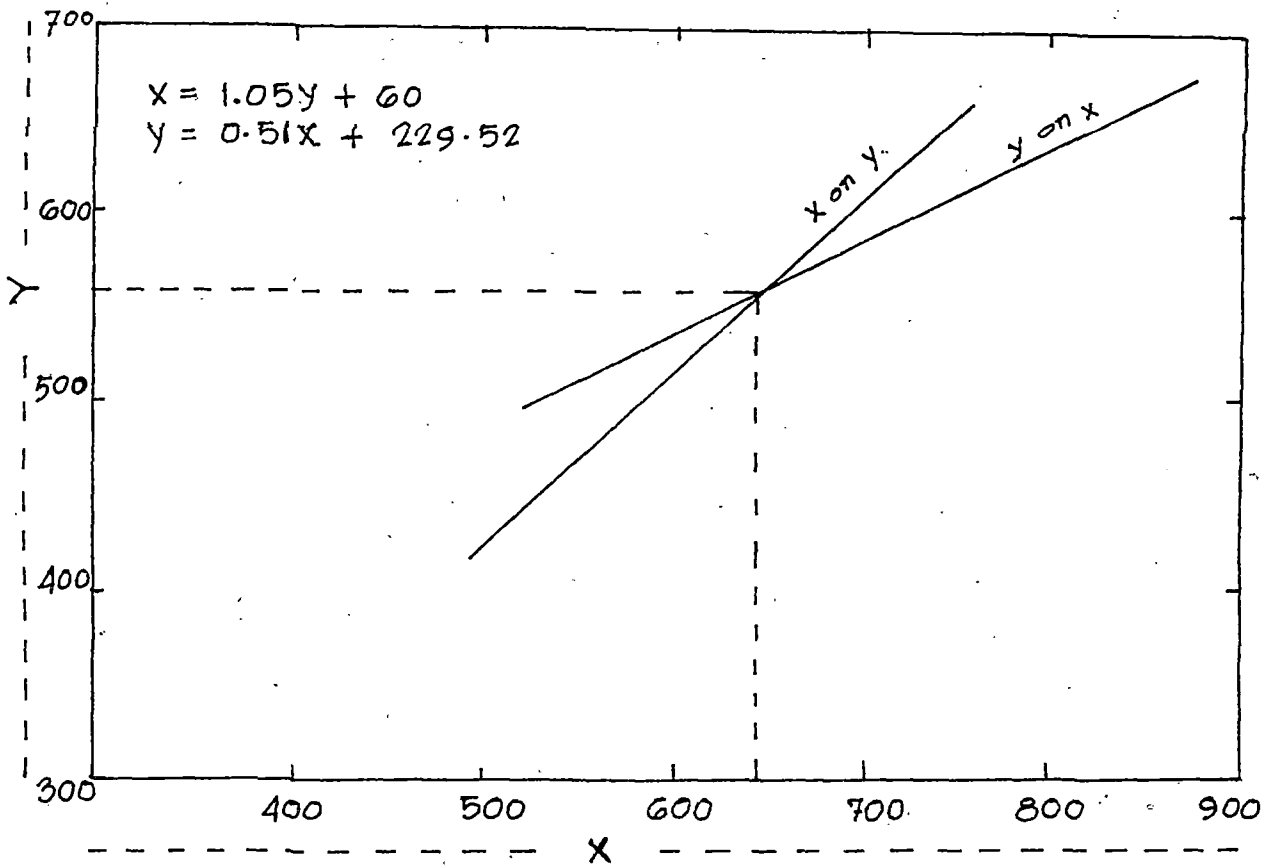


FIG. 9.4. REGRESSION LINES SHOWING INCOME PER ACRE OF MEMBER AND NON-MEMBERS IN SAMPLE VILLAGES DURING 1976-'77.

* * * * *
* C H A P T E R - X *
* * * * *

CHAPTER X

EXTENT OF INDEBTEDNESS IN SAMPLE VILLAGES

10.1 : INTRODUCTION

In the present chapter, an attempt has been made to show the extent of indebtedness in Sample villages. The findings of the study are presented in the following tables 10.1 and 10.2. Table 10.1 shows the extent of indebtedness of the farmers (group wise) and Table 10.2 that of farmers (class wise).

10.2 : FIELD RESULTS :

TABLE 10.1

Table showing the extent of indebtedness of the farm families (group-wise) and their income as percentage to total loan outstanding during 1975-76 and 1976-77.

Land holding group 0.1 - 2.5 acres

Village	Total loan outstan- ding upto 1975 (in Rs.)	Income in 1975-76 (in Rs.)	Income as percentage to total loan	Total loan outstan- ding in 1976-77 (in Rs.)	Income in 1976-77 (in Rs.)	Income as percentage to total loan
1	2	3	4	5	6	7
V ₁	8,500=00	1,524=45	17	10,153=00	1,500=66	14.6
V ₂	6,450=00	886=80	13.7	7,900=00	1,278=48	16.1
V ₃	9,210=00	1,723=86	18.7	10,600=78	1,266=17	12
V ₄	7,860=00	1,090=16	14	9,660=00	974=58	10
V ₅	8,232=00	1,430=24	17.3	9,582=00	1,205=23	12.5
V ₆	7,900=00	1,098=17	14	9,500=00	993=82	9.9

Land holding group 2.6 - 5.0 acres

1	2	3	4	5	6	7
V ₁	18,600=00	2,266=46	12.1	20,600=00	2,849=84	13.8
V ₂	19,230=00	2,045=04	10.6	20,708=92	2,598=49	12.5
V ₃	20,100=00	2,306=75	11.4	21,893=50	2,142=58	9.7
V ₄	18,850=00	2,044=92	10.8	20,850=00	2,361=34	11.3
V ₅	20,000=00	2,217=46	11	21,700=00	2,220=60	10.2
V ₆	19,580=00	1,993=70	10	21,440=00	1,992=16	9.2

Land holding group 5.1 - 7.5 acres

Village	Total loan outstan- ding upto 1975 (in Rs.)	Income in 1975 (in Rs.)	Income as percentage to total loan	Total loan outstanding in 1976 (in Rs.)	Income in 1976 (in Rs.)	Income as percentage to total loan
1	2	3	4	5	6	7
V ₁	32,370=00	4,295=43	13	34,666=14	4,881=18	14
V ₂	28,500=00	3,306=82	11.6	31,881=01	3,849=83	12
V ₃	30,870=00	4,125=68	13.3	32,847=64	4,839=45	14.7
V ₄	29,428=00	4,502=38	15	31,428=00	4,684=50	14.8
V ₅	30,000=00	3,779=26	12.5	31,900=00	3,953=83	12.4
V ₆	27,900=00	3,909=63	14	29,850=00	4,073=41	13.6

Land holding group 7.6 - 10 acres

1	2	3	4	5	6	7
V ₁	30,500=00	9,926=26	32.2	29,833=48	10,506=66	35.2
V ₂	21,900=00	7,314=17	33.4	21,273=66	7,013=84	33
V ₃	25,680=00	8,046=08	31.4	25,351=84	8,597=84	33.9
V ₄	35,450=00	9,232=63	26	35,500=00	9,815=35	27.6
V ₅	21,532=00	7,407=42	34.4	21,390=16	7,527=66	35.2
V ₆	24,528=00	8,077=79	32.9	24,138=00	9,025=42	37.3

Land holding group 10.1 & above acres

Village	Total loan outstanding upto 1975 (in Rs.)	Income in 1975 (in Rs.)	Income as percentage to total loan	Total loan outstanding upto 1976 (in Rs.)	Income in 1976-77 (in Rs.)	Income as percentage to total loan
1	2	3	4	5	6	7
V ₁	55,532=00	21,076=93	37	53,172=14	22,358=27	42
V ₂	30,000=00	10,108=55	33.6	29,627=90	11,287=34	38
V ₃	42,128=00	15,719=45	37.3	39,878=10	14,515=67	36.4
V ₄	45,000=00	15,304=84	34	42,515=32	14,647=02	34.4
V ₅	30,240=00	11,141=52	36.7	30,150=96	12,261=95	40.6
V ₆	32,100=00	12,252=58	38	32,083=16	13,842=71	43

TABLE 10.2

Table showing the extent of indebtedness of the farm families (Class-wise) and their income as percentage to total loan outstanding during 1975-76 and 1976-77.

BARGADAR

Village	Total loan outstanding upto 1975 (in Rs.)	Income in 1975-76 (in Rs.)	Income as percentage to total loan	Total loan outstanding in 1976-77 (in Rs.)	Income in 1976-77 (in Rs.)	Income as percentage to total loan
1	2	3	4	5	6	7
V ₁	20,580=00	2,188=25	10.6	20,080=00	2,534=50	12.6
V ₂	12,232=00	1,865=12	15.2	11,732=00	2,050=62	17.4
V ₃	20,853=00	2,100=50	10	20,453=00	2,260=00	11
V ₄	19,950=00	2,108=12	10.5	19,450=00	2,369=50	12
V ₅	20,630=00	2,055=00	10	20,130=00	2,275=00	11.3
V ₆	12,728=00	1,873=00	14	12,175=00	2,094=50	17.2

BARGADAR PLUS HIRED LABOUR

Village	Total loan outstanding upto 1975 (in Rs.)	Income in 1975-76 (in Rs.)	Income as percentage to total loan	Total loan outstanding in 1976-77 (in Rs.)	Income in 1976-77 (in Rs.)	Income as percentage to total loan
1	2	3	4	5	6	7
V ₁	22,550=00	2,674=75	11.8	21,950=00	3,113=25	14
V ₂	20,953=00	2,162=50	10.3	20,553=00	2,440=50	11.8
V ₃	21,780=00	2,309=25	10.6	21,180=00	2,654=75	12.5
V ₄	20,960=00	2,500=25	11.9	20,260=00	2,787=62	13.7
V ₅	22,672=00	2,275=12	10	22,072=00	2,614=12	11.8
V ₆	20,870=00	2,284=50	10.9	20,270=00	2,526=25	12.5

SELF-CULTIVATOR

1	2	3	4	5	6	7
V ₁	24,550=00	3,838=00	15.6	23,900=00	4,960=00	20.7
V ₂	18,872=00	2,760=50	14.6	18,372=00	3,280=25	17.7
V ₃	22,578=00	3,279=75	14.5	21,978=00	4,085=75	18.5
V ₄	24,120=00	3,483=00	14.4	23,520=00	4,137=00	17.5
V ₅	22,000=00	3,338=00	15	21,300=00	3,939=00	18.5
V ₆	21,870=00	3,316=50	15	21,270=00	3,917=00	18.4

SELF PLUS BARGADAR PLUS HIRED LABOUR

Village	Total loan outstanding upto 1975 (in Rs.)	Income in 1975-76 (in Rs.)	Income as percentage to total loan	Total loan outstanding in 1976-77 (in Rs.)	Income in 1976-77 (in Rs.)	Income as percentage to total loan
1	2	3	4	5	6	7
V ₁	25,750=00	4,561=25	19.6	25,150=00	5,411=25	21.5
V ₂	18,222=00	3,490=12	19	17,722=00	3,725=37	21
V ₃	19,150=00	3,705=87	19.3	18,500=00	4,254=12	23
V ₄	20,000=00	3,878=24	19.3	19,400=00	4,442=12	22.8
V ₅	21,142=00	3,625=62	17	19,592=00	4,193=87	21.4
V ₆	17,480=00	3,431=37	19.6	16,780=00	4,010=12	23.8

10.3 : OBSERVATION : Table 10.1 reveals the following facts :

- (a) All the farmers of the Sample Villages under study are in debt.
- (b) The burden of debt is larger in the case of small farmers. The income of the farm families having land upto 7.5 acres is revealed to be 10 to 15% of the total loan taken. The farm-families having more than 7.5 acres of land are comparatively in a slightly better position due to the fact that their income appears to be 26 to 43% of the total loan taken.
- (c) In most cases, the total amount of loans taken by the farmers increased in 1976-77 as compared to 1975-76.

The rise in total indebtedness is more in case of small farmers (upto 7.5 acres) than in case of large farmers:

Table 10.2 reveals the following facts:

- (a) The income of the Bargadar is only 10 to 17% of the total loan taken. This proves that the burden of indebtedness is heavy. The magnitude of the debt burden makes it extremely difficult for the farm families to meet their debt obligations from their current earning.
- (b) The income of Bargadar plus Hired labour is only 10 to 14%, that of self-cultivator between 14.4 to 20.7% and self plus Bargadar plus Hired labour is between 17 to 23.8% of the total loan taken. Most of the debt appears to be unproductive in the sense that it increases automatically as it cannot create its own means of repayment.
- (c) There is a slight reduction of debt over the period mainly because of better prices for farm products.

The dominant feature of the problem of rural indebtedness in sample villages arises, as is reported, from the activities of the money lenders. It appears from the study that money lenders get innumerable pecuniary benefits from having acquired a thorough grip over the peasants' life; control over the marketing of his crops at a nominal price; control over the land itself; and also control over the movement of the peasant.

The consequences of this indebtedness is revealed from the following facts:

- (a) The farmers mortgage their property to the money-lenders and there is a fear of losing it to the latter.
- (b) The farmers are reported to be deprived of much of their produce by the money-lenders by way of interest and repayment of the principal.
- (c) It is reported that the farmer who is indebted to the money-lender is forced to sell the produce soon after the harvest when the prices are low.
- (d) It is reported that the farmer is forced to pay high prices to the money-lenders-cum-traders while buying seeds, fertilisers and other inputs as well as consumption goods. It is clear that the farmer loses in both ways - he gets a low price while selling his produce while he has to pay high prices while buying inputs. Rural indebtedness is, therefore, the cause as well as the effect of the growing poverty of the farmers of the villages under study.

CHAPTER - XI

CONCLUDING OBSERVATIONS

9.1 Introduction :

On the basis of the field data and information of the earlier Chapters, certain concluding observations may be made which may be subject to revision should more extensive data and information become available.

9.2 Observations on Chapter - II :

(1) The proportion of male population is higher than the proportion of female population in all the villages, excepting V_2 , which is inhabited mainly by the migrants coming from Bangladesh and they are either landless or marginal farmers having less than two acres of land. A portion of the male members of that village has shifted to urban areas for alternative occupations like Rickshaw-pulling, Mechanic, Daily Workers in Godowns, etc.

(2) Birth rates and death rates are high. Mortality among females of reproductive ages is also high.

(3) In sample villages, 60.7 per cent of total families are marginal and small farmers. 11.6 per cent are big farmers. Only 6 per cent rely on other occupations like bidi-making, carpentry, petty business, etc. (See Table - 2.2, Chapter - II).

(4) 85 per cent of the landless labourers are casual workers and 15 per cent are attached to land-owners. On an averages, they are employed for 300 days in a year.

(5) The sample villages are mostly inhabited by Muslims and Scheduled Caste Hindus (See Table - 2.3, Chapter - II).

(6) Most of the villagers are illiterates. (These persons have no recognised degrees/diplomas but have some practical knowledge gained through self).

(7) In sample villages, the area under aman seems to be the highest. (Please See Table - 2.5, Chapter - II).

(8) In sample villages, the area under high yielding varieties is negligible. The present way of haphazard allocation of area to different crops by individual farmers appears to be not in the best interest of the farmers.

(9) Land productivity per acre and per worker is low.

(See Tables - 2.6 and 2.7, Chapter - II). Causes of low productivity appears mainly to be the following :

Small holdings, in most cases cultivators are tillers and not owners of land, use of inefficient and old techniques of production, in-adequate use of fertilisers, seeds of lower quality, lack of irrigation facilities, etc.

(10) The farmers mostly rely on money-lenders for meeting their financial requirements and the money-lenders are found to charge an exorbitant rate of interest while providing loan to the farm-families.

(11) Co-operative is found to be the only institutional source of finance to the farm-families.

9.3 Observations on Chapter - III :

(1) The consumption pattern of different farm-families remains more or less the same over the years. The farm-families spend comparatively more in November, December and January in different items. The main reason appears to be that they get their main crop aman in November. Cropping of aus and jute takes place in July. Therefore, financial condition becomes little better in July and August. But they

appear to be compelled to reduce their expenditure from September. They spend their minimum in October. Thus, their consumption pattern follows the same trend -- rising and falling in particular periods of the year.

(2) The gap between current income and current consumption appears to be the narrowest possible, leaving very little opportunity for saving. A large majority of the people is just able to manage its living somehow.

(3) The standard of consumption is very low, not only quantitatively but qualitatively as well.

(4) The consumption pattern of the farmers falling into the third group (more than 10 acres) presents a slight different picture. They are able to maintain a particular standard almost throughout the year. It seems that they have some opportunity for saving. The third group enjoys comparatively better position than the former two groups, but it may be mentioned that they are also better off only in the relative sense in the context of their locality and not in the absolute sense.

(5) The pattern of demand reflects a clear priority for and emphasis on food. (See Tables 3.37 and 3.38, Chapter - III).

9.4 Observations on Chapter - IV :

(1) The standard of living of the majority of the farmers in sample villages is very low. Most of them do not get even the basic requirements of food, clothing and housing, not to speak of comforts and luxuries.

(2) The expenditure on food stuffs which includes not only foodgrains but also pulses, vegetables, sugar, etc. accounts for more than 90 per cent in sample villages. The expenditure on non-food items accounts for only 7 or 8 per cent in villages under study. (See Tables 4.57 -- 4.64, Chapter - IV).

(3) The monthly consumption expenditure of 'Bargadar' seems to be the lowest in the sample villages. 'Bargadar plus Hired Labour' class spends slightly more than the 'Bargadar'. The monthly consumption expenditure of 'Self-cultivator' is higher than 'Bargadar plus Hired Labour'. 'Self plus Bargadar plus Hired Labour' class spends more than Self-cultivator in all the villages under study.

(4) The consumption patterns in the cases of the group and the classes are more or less the same (for example, in both the cases, it has been found that they spend slightly more in January, February and in November and December and

the expenditure on consumption starts declining from March and reaches the minimum in September - October.

9.5 Observations on Chapter - V :

- (1) The technique of cultivation is almost the same in different villages. The labour-capital ratio is high in the agricultural operations.
- (2) The cost of production includes only production cost, not transport cost or cost of development. They generally consume almost all they produce. They can hardly think of long-term investments in the development of land which may yield a better monetary return to them in the long run.
- (3) Most of the farm-families use seeds of very poor qualities.
- (4) In sample villages, the uses of both farm-yard manure and chemical fertiliser are extremely inadequate.
- (5) Attempts to introduce permanent improvements in land, techniques of production, etc. appear to be almost absent.

(6) It appears that the cost of cultivation per acre is related to the size of the land-holding. That means, those who own more lands are able to invest more money per acre compared to those who possess less amount of land.

(7) There appears substantial variation in the cost of production per acre even in the same group of land-holders from village to village.

9.6 Observations on Chapter - VI :

- (1) Cost of production means only cultivation cost.
- (2) The four classes of farmers have used the same quantity of seeds per bigha in all the villages.
- (3) The farmers of different classes do not use medicine in the cultivation of jute and aus to protect the crop against insects. They have, however, used some medicine in the production of aman.

9.7 Observations on Chapter - VII :

- (1) The sources of finance are (1) Self-financing, (2) Friends and relatives, (3) Money-lenders, (4) Co-operative,

and (5) Land Mortgage Bank. Land Mortgage Bank is the only institution which gives long-term loans. We have found only eight farmers (Six in V_1 and Two in V_2) who have taken loans from the Land Mortgage Bank. All these eight farmers possess more than 10 acres of land. It is reported that Block Office does not provide loans and advances to farm-families where Co-operative Societies do the same. We have found no Branch of any Commercial Bank in the area under study.

(2) The reasons for borrowing appear mainly to be the following : extremely low income of the agriculturists, the small and fragmented holdings, the insecurity of crops owing to much dependence on undependable rains, the absence of subsidiary occupations to increase income and high cost of cultivation.

(3) Apart from borrowing for items connected with farming, the farmer often borrow for meeting expenditure on various items of family expenditure.

(4) (a) Those who possess land from 0.1 . 2.5 acres can not meet up even the consumption expenditure out of income earned by them. They need finance not only for production purposes but for consumption purposes also.

(b) Those who possess land from 2.6 - 5.0 acres, have also failed to meet the entire consumption expenditure out of their income in some villages under study.

(c) Those who possess 5.1 - 7.5 acres of land can finance a portion of their production expenditure out of the income earned in the year in addition to meeting up their consumption expenditure.

(d) Those who possess 7.6 - 10.6 acres of land and those who possess more than 10 acres of land are in a position to meet up their both consumption and production expenditure out of their own income.

(5) In case of those who possess 0.1 - 2.5 acres of land, farm income seems to be low. This is perhaps, because of the small size of landholding on the hand and low farm productivity per bigha on the other hand.

(6) The money-lenders have emerged as the main agency for agricultural credit specially to small and marginal farmers.

(7) The dependence on money-lenders for credit is diminishing with the increase in the amount of landholding.

(8) Co-operatives account for only a small portion of the credit needs of the cultivators.

(9) Lack of finance, of course, is the chief but not the only obstacle in their way. It has been reported that some of them, after obtaining loan from Co-operatives, spent the money for purposes other than the one for which it was taken.

(10) It is found that (a) higher the amount of landholding, the more is the ability of Self-financing, (b) with the increase in the size of holding, the farmers rely less on relatives and friends, and (c) the dependence on money-lenders diminish with the increase in landholding.

9.8 Observations on Chapter - VIII :

(1) Farm income is far less than other income in case of 'Bargadar' and 'Bargadar plus Hired Labour'. (See Tables 8.4, 8.7, 8.10 and 8.13, Chapter - VIII). In case of Self-cultivator, the difference between farm income and other income is not so prominent, specially in 1976-77. (See Tables 8.16 and 8.19, Chapter - VIII). In case of 'Self plus Bargadar plus Hired Labour' farm income is slightly higher than other income in all most all the villages under study. (See Tables 8.22 and 8.25, Chapter - VIII).

(2) **All the four classes depend mainly on money-lenders for taking loan.**

9.9 **Observations on Chapter - IX :**

Institutional credit has a favourable impact on agricultural production and income in the sample villages.

APPENDIX - I.

SELECT INFORMATION ON JALPAIGURI DISTRICT

APPENDIX - I.

SELECT INFORMATION ON JALPAIGURI DISTRICT

A.1.1 Location and Boundaries :

The district of Jalpaiguri lies between Latitudes 26°16' to 27°0' in the Northern Hemisphere. The Eastern most extremity of the district is marked 89°53' East Longitude and its Western most extremity by 88°25'.

The district is bounded in the North by Bhutan and the district of Darjeeling, on the South by Bangladesh and the district of Cooch-Bihar, on the West by the district of Darjeeling and Bangladesh and on the East by the Eastern Duars of Assam.

A.1.2 Climate and Rainfall :

The district is placed on a distinct ecological setting and is different in its climate and rainfall from those obtained in the plains of West Bengal.

* Appendix-I is based on the computation and interpretation of the data and information obtained from the District Agricultural Office, Jalpaiguri.

Maximum humidity during rainy season (May to October) is about 100 per cent ranging with a minimum between 75 - 80 per cent with the advent of winter. The humidity in early winter month of November varies between 80 - 60 per cent with rise in temperature during months of March and April, average maximum and minimum move between 70 - 80 per cent. Therefore at no time of the year atmospheric humidity goes below 50 per cent.

As regards temperature, April to August are the hotter months. The mean maximum temperature occurs in August is 88.1 F, and the mean maximum temperature is lowest in January, i.e. 51.7 F. From March the mean temperature starts rising and after that it gradually increases till it reaches highest in August. Dews are also common during the nights of summer months.

Average rainfall of the district is 3160 mm. 90 per cent of rains are received between the month of April and September and remaining 10 per cent being received during October to March. Pre monsoon showers received between February and April, gradually go on increasing increasing from March till regular monsoon. In contrast, total of average of rainfall in pre-rabi period, namely October and November, is less. This is followed by dry months in December and January, when rains are not received. Therefore, over the district, rains in varying intensities are received almost in every month except in December and January.

However, in this district, high humid conditions throughout the year, milder summer, heavy precipitations and spreading of rains over different months of the year, provide a distinct ecological environment wherein inter-relationship of soil, water and plant have become highly unbalanced, bringing instabilities to agricultural production.

A.1.3 Rivers and Streams :

The principal rivers in the Jalpaiguri district proceeding from West to East are (1) the Mahananda which forms the Western boundary, (2) the Teesta, in the permanently settled area of the district, (3) the Jaldhaka, (4) the Torsha, (5) the Kaljani, (6) the Raidak and (7) the Sonkes which forms the Eastern boundary. These are normally all navigable by boats during July and September.

The Mahananda from Siliguri alters its course slightly towards the West and enters the Jalpaiguri district. From this point it forms a boundary between Jalpaiguri and Darjeeling and then between Bangladesh and Jalpaiguri. The Teesta enters Jalpaiguri at its North Western corner and flows in a South - Easternly direction until it passes into Rangpur district of Bangladesh.

Between the Mahananda and the Teesta there are such small rivers as the Saun, the ^{Kartoa} Kartos, the Chaol, the Talma, the Jamuna, the ^{Pange} Panga, the Karala running through Jalpaiguri town. Between the Teesta and the Jaldhaka there are such small rivers as the Chukchuka, the Hukruka and the Gadadhar. Principal tributaries are the Murtee and the Jiti. Between the Jaldhaka and the Torsha, there are several small streams which are called the Galandi, the Dudhya, the Dandima, the Tasati, the Mujnai and the Buritorsa.

A.1.4 Soil :

The group of soil which mainly ^{grow} grow paddy, jute and tea are the Tarai soils. They are derived from mountainous region of the Himalayas.

The soils are brought down by hilly rivers like the Teesta, the Mahananda, the Torsha and the Jaldhaka and their tributaries which bring materials from a height of about 10,000 and have deposited layer by layer to form the soil of this district.

The greater part of this district is covered with alluvial ranging from pure sand to clay but it is mainly Sandyloam. But in basin between the Jaldhaka and the Teesta, it is hard black and clays. In the upland to the North of the

Duars, the soil is ferrogeous clay and is particularly well suited to the growth of the tea plants. The Western Duars contains numerous old river beds which have been deserted by the stream which used to carry stones and boulders. They contain gravel near the hills and sand in the plains. Presence of these elements bring problem in cultivation.

The low land called 'Dahala' contains clay with ^{admixture} admixture of sand. The high land known as 'Danga' mostly consists of sand. The medium land known as 'Sahari' lies in between the above two classes.

Torrential rains falling during the season, ^{lead} lead to high surface, in word as well as lateral run-off and deplete soil of its natural minerals and salts and lead to acidity and deficiency of major and minor plants nutrients.

Continuous rains also interfere with biological decomposition of organic matters and hampers natural processes in building up soil fertility and improving soil structure.

Further, these soils are dominently sandy and have a low water holding capacity. They are deficient in organic matter and are characterised by low fertility, as are evidenced from their low nitrogen and potash contains. Available phosphare is also medium in some pockets.

A.1.5 Geology :

With the exception of Northern hilly fringe the whole of the district is covered by alluvial deposits. The alluvial consists of coarse gravel near the hill and sandy clay and sandy loam further south. A patch of black clay occurs in the area between the Teesta and the Jalchaka.

The Buxa - Jainti hills area composed of a series of rocks known as Buxa series which consists a variegated slates ^{quartzites} and dolomites and are fringed on the south of lower hills of upper tertiary strata.

A thin zone of gandowana sand stone and shales with anthracites coal beds intervenes between the tertiaries and the Buxa series.

A.1.6 Land Utilisation :

1.	Total Geographical Area	:	15,25,056 Acres.
2.	Area under Forest	:	3,71,642 "
3.	Area under Tea	:	2,96,769 "
4.	Area available for cultivation	:	5,64,192 "
5.	Irrigated area (nett)	:	61,440 "

APPENDIX - II.

SELECT INFORMATION ON RAJGANJ BLOCK

APPENDIX - II.

SELECT INFORMATION ON RAJGANJ BLOCK

A.2.1 Location and Boundaries :

The block is situated on the North West corner of the Jalpaiguri district bounding Bangladesh on the South and West, Mal Block and Sadar Block on the East and Darjeeling district on the North. Its administrative Head Quarter is situated by the side of the metal road from Fatapukur on the Jalpaiguri - Siliguri State High Way to Rajganj Bandar. The geographical area of Rajganj Block is 1,57,312.00 Acres (245.08 square miles). The net cropped area at present is approx 85,896.00 acres.

There are ten Anchals in total :

Viz. (1) Dabgram, (2) Binnaguri, (3) Fulbari,
(4) Mantadari, (5) Shikarpur, (6) Panikouri,
(7) Sannyashikhata, (8) Majhiali, (9) Sukhani,
and (10) Kukurjan.

* Appendix - II is based on the computation and interpretation of the data and information obtained from the Block Office, Rajganj.

Total number of Gram Savas	=	65
Total number of Villages	=	491
Total number of Mauzas	=	29

These number of villages are not commensurate with Mauzas which are of vast area.

The total area is mainly rural excepting Haidarpara in Dabgram Anchal, New Jalpaiguri in Fulbari Anchal and Belacoba in Shikarpur Anchal which are semi-urbanised areas. Excepting Belacoba, Rajganj, Ambari Falakata, New Jalpaiguri and Haiderpara, the total area is inhabited mainly by rural agricultural families and agricultural labourers. The major portion of the population being dependent on land which is of very low productive nature, their economic condition is not at all satisfactory.

A.2.2 Population :

As per census of 1971, the populations of the block are as below :

Table - A.2.1.

Population (as per 1971 Census)

<u>Total population</u>	<u>Scheduled Caste</u>	<u>Schedule Tribes</u>
Male 61,912	29,116	2,016
Female 53,567	26,283	1,735
Total 1,15,479	55,399	3,752

As per Census of 1972, the livestock populations are as below :

Table - A.2.2.

Livestock populations

Cattle	=	70,320
Sheep and goats	=	15,541
Horse	=	16
Poultry birds	=	21,943

A.2.3 Soil :

The soil of the major portion of the area is sandy and only a small portion of it is found to be sandyloam. The manure and fertilisers used by the farmers generally prove ineffective because of the porous nature of the soil.

A.2.4 Land Utilisation :

The land utilisation statistics as supplied by the Block Development Office, Rajganj Block is given below :

Table - A.2.3.Land Utilisation Statistics of Rajganj Block.

1)	Total Block area	-	245.08 Sq.Miles. (1,57,312 acres)
2)	Forest area	-	41,405 acres.
3)	Area under non-agricultural uses-	-	12,570 acres.
4)	Barren and unculturable land	-	11,272 acres.
5)	Permanent pasture and other grazing land	-	500 acres.
6)	Land under miscellaneous tree crops and groves not included in the net area sown	-	Tea - 3,000 acres. Others - 300 acres.
7)	Culturable waste land	-	7,060 acres.
8)	Fallow lands other than current fallows	-	190 acres.
9)	Current fallows	-	1,116 acres.
10)	Net area sown	-	76,896 acres.
11)	Total cropped area (gross area sown)	-	96,896.50 acres.
12)	Area sown more than once	-	23,798 acres.
13)	Orchard - (a) Pineapple garden	-	2,500 acres.
	(b) Coconut, banana etc.	-	500 acres.

A.2.5 Irrigation :

In Rajganj Block, agricultural production occupies a very important place. Therefore, irrigation assumes great significance. Increased production and removal of rural poverty will depend largely on the provision of irrigation facilities. An idea of irrigation condition of the Block can be had from the Table given below :

Table - A.2.4.**Net irrigated area**

Net irrigated area - 1,597.63 acres.

(a) Canal - 1,325.62 acres.

(b) Deep tubewell
and river lift
irrigation - 115.82 acres.

(c) Shallow and
other sources - 148.59 acres.

(d) Well - 4.10 "

(e) Tank - 3.50 "

The progress of important irrigation sources in the Block is shown in the following Table :

Table - A.2.5.**Progress of important irrigation sources**

<u>Year</u>	<u>Cumulative total (in Nos.)</u>		
	<u>Deep Tubewell</u>	<u>R.L.I.</u>	<u>Shallow Tubewell</u>
Upto 1974-75	4	Nil	9
1975-76	Nil	1	21
1976-77	Nil	Nil	Nil

A.2.6 Area under Different Crops and their Yield per Acre :

The main crops of the Block are aman, aus, wheat and jute. The area under each crop and yield per acre is shown on the Table given below :

Table - A.2.6.

Area under different crops and their yield per acre

Name of crop	Achievements in acres 1975-76.	Achievements in acres 1976-77.	Yield per acre	
			1975-76	1976-77
1) Aus (local)	18,200.00	15,900.00	3,48,200 grams	4.10 quintals
2) Aus (HYV)	700.00	4,950.00	11,18,400 grams	9.40 quintals
3) Aman (local)	53,737.00	53,500.00	6,66,665 grams	7.35 quintals
4) Aman (HYV)	3,658.00	6,750.00	11,72,200 grams	10.21 quintals
5) Wheat	3,950.00	5,600.00	7.46 quintals	7.46 quintals
6) Jute	5,150.00	7,250.00	3,89,200 grams	4.52 quintals
7) Mustard	75.00	71.00	2.00 quintals	2.88 quintals

The progress of extension of area under HYV of rice and wheat is indicated below :

Table - A.2.7.

Area under high yielding varieties

Year	Aus		Aman		Wheat	
	Area in acres	Yield per acre in quintals.	Area in acres	Yield per acre in quintals.	Area in acres	Yield per acre in quintals.
1	2	3	4	5	6	7
1971-72	65.00	12.500	70.00	6.50	10.00	5.00
1972-73	165.00	14.790	216.00	7.29	55.00	7.46
1973-74	230.00	15.150	391.00	10.60	270.00	8.33
1975-76	700.00	11.18.400	3,358.00	11.72	3,950.00	7.46

The pineapple is considered to be one of the most important commercial and ^{cash} each crop in this area.

The present area under this crop is estimated as about 2,500 acres. The area of pineapple has increased tremendously in this Block - after getting financial assistance from the Central Bank of India in the year 1972-73, and there is ample scope for future extension of the area provided suitable facilities are provided to the growers. Mainly giant kew variety is grown in this locality extensively but there are other varieties such as Quen and Haricharanvita. The average weight varies from 2 Kg. to 3 Kg. each fruit.

A.2.7 Schools :

The total number of Schools both Primary and Secondary upto this period are indicated below :

Table A.2.8.

Total number of Schools

1	-	No. of recognised Primary Schools	...	131
2	-	No. of recognised Junior High Schools	...	8
3	-	No. of recognised High Schools	...	5
4	-	No. of recognised Higher Secondary Schools	...	2
5	-	No. of Junior Basic Training Institute	...	1
			Total	147

APPENDIX - III.

SELECT QUESTIONNAIRE

APPENDIX - III.

QUESTIONNAIRE *

A.III (A) Information regarding the Head of the Family :

1. Name :-

(A) Caste/Tribe he belongs to

(B) Religion

2. No. of members Age Sex Relationship with household

1.

2.

3.

4.

5.

6.

7.

3. Average yearly income of the household. (Source of Income)

Total income

(a) Agriculture :

(i) Cultivation of own land

(ii) Cultivation of rented land

(iii) Agricultural labour

(iv) Other Agricultural jobs

* Repetitions in questionnaires may be noted. But during field investigations, the questions relevant for the purposes were used. The list, however, is not exhaustive. To be brief, we have given some of the many questionnaire used during field studies in the Appendix. (Some of the questions have very little and or no direct use but they are used to form an overall idea of the household).

(b) Non-Agriculture :

- (i) Forest work
- (ii) Forest labour
- (iii) Contractors
- (iv) Hotel business

(c) Other Vocatives :

- (i) Services
- (ii) Own Trade or Shop
- (iii) Employment as labour in tea garden
- (iv) Employment as labour elsewhere

(d) Cottage Industries :

- (i) Own Industry
- (ii) Employment as labourer

(A) Earners :

1. Name
2. Relationship to the head of the family
3. Sex
4. Age
5. Marital Status
6. Education
7. Occupation
8. Employment
9. Previous occupation
10. Subsidiary occupation

(B) About the unemployed members :

- | | | | | |
|-----------------------------|---|---|---|---|
| 1. Number | 1 | 2 | 3 | 4 |
| 2. Sex | | | | |
| 3. Age | | | | |
| 4. Duration of unemployment | | | | |
| 5. Reasons for unemployment | | | | |

(C) Information regarding the non-earners :

1. Number
2. Relationship to the head of the family
3. Sex
4. Age
5. Marital status
6. Education

Housing :

1. Is the tenement owned or rented ?
2. If rented the amount of monthly rent.
3. Total number of members in the family.
4. Living area (in Sq. Feet)
5. No. of living rooms.
6. Do you enjoy the following conveniences ?
 - (i) Independent kitchen
 - (ii) Seperate bath room
 - (iii) Separate water tap
 - (iv) Separate Latrine
 - (v) Electricity
 - (vi) Pucca floor
 - (vii) Wooden floor
 - (viii) Sufficient No. of windows for light and ventilations.

Occupation :

1. What was your father's occupation ?
 - (a) Principal
 - (b) Subsidiary

2. Do you have the same principal and subsidiary occupation at present ?
- (a) Principal
- (b) Subsidiary
3. What were the circumstances that prompted you to take up the present occupation ?
- (a) Possibility of additional income
- (b) Inability to continue in former occupation
- (c) Acquiring new skill
- (d) Any others
4. In case you have started cultivation, did you begin as
- (a) Share cropper
- (b) Tenant at will
- (c) Tenant with security of tenure ?
5. Did your father own land ?
6. How much ?
7. If you own less or do not own at present, how do you loose it ?

Average monthly empenditure of the family :

- (A) Food
- (B) Clothes
- (C) Drink
- (D) Light and fuel
- (E) Bidi & Tobacco
- (F) Housing
- (G) Religious ceremony
- (H) Social ceremonies, festivals, marriages
- (i) In kind, (ii) In cash.
- (I) Entertainment.

Sources of financing Agriculture :

- (1) Own investment :
- (2) Indebtedness :
 - (i) Amount of debt
 - (ii) Name of Agency from which loan obtained
 - (iii) When taken ?
 - (iv) At what rate of interest
 - (v) Present Plan to repay
 - (vi) Capacity to repay
 - (vii) Security if any
 - (a) Personal
 - (b) Land
 - (c) House
 - (d) Crop
 - (e) Jewellery
 - (f) Cattle
 - (viii) Complaints of fraudulent behaviour by lender, if any.
 - (ix) Attitude of people towards
 - (a) Indigenous money lenders
 - (b) Government agencies
 - (c) Co-operative Societies
 - (x) How did you use the borrowed money ?
 - (a) Current farm expenses
 - (b) Improvement on land
 - (c) Purchase of bullocks
 - (d) Purchase of tools and equipment

- (viii) Do you think it is possible to make the farmers in your village help each other in agriculture ?
In what way?
- (ix) Are you a member of the Co-operative Society ?
 Do you know any complaints about its operation ?
 What ?
- (x) Have there been significant fluctuations during the last few years in the prices you received for your produce ?

To the Head of the Family :

1. If you are a tenant, has your cash rent been raised or lowered during recent past ?
 2. If you are a share cropper, has the proportion of crop payable to the landlord been changed ? If so, when and why ?
 3. Have you been evicted from land recently ? If so, why, when and how ?
 4. What improvements of land you and your landlord have made in the last five years ?
 5. What is the mode of cultivation ?
 6. What tools you use for cultivation ?
-
1. Are you a permanent or a casual labourer ?
 2. Are you employed by the same person from year to year ?
 3. How long have you been working with your present employer ?
 4. Describe the actual work.
 5. If casual, how many days were you employed last year ?
 6. What was your total wage last year ?

Cash

Kind

7. What is your

- (i) Per acre yield of paddy
- (ii) Paddy as percentage of total crops (area)
- (iii) Irrigated area as percentage of total operated area
- (iv) Land use intensity ratio
- (v) Wheat area as percentage of total cropped area and per acre yield of wheat
- (vi) Per acre yield of Jute
- (vii) Per acre use of chemical fertilisers (Paddy, Jute, Wheat, Vegetables)
- (viii) Per acre use of chemical fertilisers and other manures for all crops
- (ix) Per acre value of all fertilisers for all crops
- (x) Per acre value of total output
- (xi) Per acre investment on land in Rupees
- (xii) Per acre investment on irrigation
- (xiii) Per acre investment on improved implements
- (xiv) High yielding variety paddy area as percentage of total paddy area
- (xv) Sales value as percentage of total receipts
- (xvi) Techniques of agriculture or the process of your cultivation (Please give details)
- (xvii) Do you very strictly adhere to the proper cultural farm practices ?
If not, why ?
 - (a) Lack of knowledge
 - (b) Lack of organisation on your part
 - (c) Shortage of labour
 - (d) Shortage of capital
 - (e) Not necessary

A.III (B) GENERAL :

1. Distance from the main centre :

- (a) District head quarter -
- (b) Sub-Divisional H.Q. -
- (c) Main marketing centre -

2. Structure of the family :

(1) Name of the person interviewed -

(ii) Number of members -

	<u>Name</u>	<u>Age</u>	<u>Sex</u>	<u>Relationship with household.</u>
1.				
2.				
3.				
4.				
5.				

3. Occupation Pattern :

(1) Average yearly income of the family -

(2) Sources of income -

A. Agriculture :

(1) Cultivation of own land -

(a) Amount of land cultivated -

(b) Crops raised - 1

(with average yield per bigha) - 2

- 3

(c) Approximate value of the crops raised in**Real terms 1.**

2.

3.

In money terms 1.

2.

3.

(ii) Cultivation of Rented land -**(a) Amount of land cultivated -****(b) Crops raised with yield - 1.**

2.

3.

(c) Approximate value of the crops raised -**In real terms 1.**

2.

3.

In money terms 1.

2.

3.

(iii) Agricultural labour -**(iv) Other agricultural jobs -**

B. Non - Agriculture :

1.

2.

3.

4.

5.

C. Other vocations :

1.

2.

3.

4.

5.

D. Cottage industries :

(i) Own industry -

(ii) Employment as labourer -

A.III (C) Family Budget

Consumption Commodity *	Family unit and Code No.	No. of members in the family
1. Cereals (a) Rice (b) Wheat		
2. Pulses (a) (b) (c) (d)		
3. Vegetables (a) (b) (c)		
4. Fruits (a) (b) (c)		
5. Sugar or Gur		
6. Edible Oil		
7. Spices (a) (b) (c)		
8. Light & Fuel		
9. Housing		
10. Medicine		
11. Clothing		
12. Intoxicants		
13. Cultural activities		
14. Others		

* Indicates important items of commodities consumed.

Land holding of farm-families in acres.	A	B	C	D	E	F	G
	Self	Bargadars	Hired labour	Self + Bargadar A + B	Self + hired labour A + C	Self + bargadar + hired labour A + B + C	Bargadar + hired labour B + C
0.1 - 2.5							
2.6 - 5.0							
5.1 - 7.5							
7.6 - 10.0							
10.1 & above							

A.III (D) Name of the village
Code No.

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