

Expenditure Pattern of Small & Marginal Farmers

AUTHOR

Dr. Nagorao H. Awade
Gramin Vidyalaya
(ACS), T.Q. Mukhed
Dist. Nanded.
(MAHARASHTRA)

A Case Study in Mukhed Taluka of Nanded District

ABSTRACT

India is a agricultural country. Majority of the farmers are classified as small & marginal farmers having a land holding of less than 5 acres. These farmers are generally living below poverty line and their problems have a special importance in rural economic growth and development. Income of a farmer determined by the size of holding i.e. the land owned and possessed by the farmer. Higher the size of holding higher is the income potential. Higher the income potential higher is the socio-economic status. Present study is related with the group of small and marginal farmers living in economically backward region of Marathwada in Maharashtra. This study of expenditure pattern highlights the overall pattern of expenditure of small & marginal farmers.

1. INTRODUCTION

India is basically an agricultural country. The natural conditions, the flora & fauna have made agriculture as one of the primary occupation of the masses. Mahatma Gandhi has also said that the real India lives in villages. The village is the basic unit of the Indian economic constitution. Agriculture has been the occupation right from the *Vedic Times*. References to agriculture are found in the Rig-Veda, *Yajur-veda* & *Atharva-veda* the oldest records of mankind. A well-developed system of agricultural administration is found recorded in the *Arthashastra of Kautilya*. In the middle age also agriculture has remained the basic occupation of masses and the foundation of economy. The scene has not changed today also.

The small & marginal farmers are economically, as well as socially weaker sections of the society, who are agricultural labourers have been deprived of opportunities in various walks of life for ages. Agriculture is the main-source of living in rural households in general and farm households in particular having small & marginal holdings. In rural areas 20 to 25 percent households do not own any land, 38 percent are below 2.5 acres of land each in India.

2. RESEARCH METHODOLOGY

The objective of this paper is to study the expenditure pattern of small & marginal farmers in Maharashtra with special reference to Mukhed taluka in Nanded District. The present study is a survey of socio-economic conditions of the small and marginal farmers in general with special reference to expenditure pattern of small and marginal farmers in Mukhed taluka. The study is based upon primary data collected with the help of questionnaire and the same was analyzed for drawing conclusions. Present study aims at knowing the socio-economic status of the small & marginal farmers in the society with reference to expenditure pattern. Therefore hundred (100) sample, small farmers are selected from the different corner of the Mukhed taluka. These respondents have been selected as per their farm size or land holding. In the Mukhed taluka there are five blocks as per the revenue collection viz. Mukhed, Chandola, Barhali, Jahur, Mukramabad. The researcher has selected randomly five villages from each of the above block & selected 20 small farmers from each block.

3. CLASSIFICATION OF FARMERS

Indian farmers have been classified on the basis of the size of holding in the

following categories.

- a) Marginal Farmers having a marginal holdings of size category of less than 1 hectare.
- b) Small farmers having a holding of Small Holding : 'A small Holding is defined by statute to be an agricultural holding which exceeds 1 hect.. 'This group consists of holdings in the range of 1 to 5 acres.
- c) Medium Farmers having a holding of Medium Holdings : The group consists of holdings of more than 5 acres but less than 10 acres.
- d) Large Farmers having a holding of Large Holdings: This group comprises of holdings of the size of 10 acres and above.

4. EXPENDITURE PATTERN OF SMALL AND MARGINAL FARMERS

Firstly the researcher has studied the expenditure pattern of small & marginal farmers sample with reference to various indicators. Socio-economic condition and living standards are closely related to expenditure pattern.

Out of the sample of 20 from the block Mukhed 2 farmers representing 10% of the group are in the annual food expenditure group of below Rs.5000, 13 farmers representing 65 % of the group are in the annual food expenditure group of Rs.5000-10000. 5 farmers representing 25 % of the group are in the annual food expenditure group of Rs.10000-15000. None are in the other groups showing higher annual food expenditure groups i.e., Rs. 15000-20000, 20000-25000 and Above 25000.

Out of the sample of 20 from the block Chandola, 7 farmers representing 35% of the group are in the annual food expenditure group of below Rs.5000, 12 farmers representing 60 % of the group are in the annual food expenditure group of Rs.5000-10000. 1 farmer representing 5 % of the group are in the annual food expenditure

group of Rs.10000-15000. None are in the other groups showing higher annual food expenditure groups i.e., Rs. 15000-20000, 20000-25000 and Above 25000.

Out of the sample of 20 from the block Barhali, 9 farmers representing 45% of the group are in the annual food expenditure group of below Rs.5000, 7 farmers representing 35 % of the group are in the annual food expenditure group of Rs.5000-10000. 4 farmers representing 20 % of the group are in the annual food expenditure group of Rs.10000-15000. None are in the other groups showing higher annual food expenditure groups i.e., Rs. 15000-20000, 20000-25000 and Above 25000.

Out of the sample of 20 from the block Jahur, 1 farmers representing 5% of the group are in the annual food expenditure group of below Rs.5000, 15 farmers representing 75 % of the group are in the annual food expenditure group of Rs.5000-10000. 3 farmers representing 15 % of the group are in the annual food expenditure group of Rs.10000-15000. and 1 farmers representing 5 % of the group are in the annual food expenditure group of Rs. 15000-20000. None are in the other groups showing higher annual food expenditure groups i.e., Rs.20000-25000 and Above 25000.

Out of the sample of 20 from the block Mukramabad, 2 farmers representing 10% of the group are in the annual food expenditure group of below Rs.5000, 14 farmers representing 70 % of the group are in the annual food expenditure group of Rs.5000-10000. 2 farmers representing 10 % of the group are in the annual food expenditure group of Rs.10000-15000. and 2 farmers representing 10 % of the group are in the annual food expenditure group of Rs. 15000-20000. None are in the other groups showing higher annual food expenditure groups i.e., Rs.20000-25000 and Above 25000.

Thus it can be observed that out of

Table No. 1
Landholding of the Sample

Sr. No.	Particulars	No. of Farmers							
		Mukhed	Chandola	Barhali	Jahur	Mukramabad	Total	%	Average
1	Below 0.5 Acr	1 5	0 0	0 0	0 0	3 15	4	4	0.8
2	Below 1.0 Acr	5 25	2 10	4 20	5 25	2 10	18	18	3.6
3	Below 2.0 Acr	7 35	8 40	8 40	9 45	4 20	36	36	7.2
4	Below 3.0 Acr	3 15	6 30	3 15	3 15	7 35	22	22	4.4
5	Below 5.0 Acr	4 20	4 20	5 25	3 15	4 20	20	20	4
6	Total	20 100	20 100	20 100	20 100	20 100	100	100	20

Table No. 2
Landholding of the Sample

Sr. No.	Particulars	No. of Farmers							
		Mukhed	Chandola	Barhali	Jahur	Mukramabad	Total	%	Average
1	0-5000	2 10	7 35	9 35	1 5	2 10	21	21	1.2
2	5000-10000	13 65	12 60	7 60	15 75	14 70	61	61	10.2
3	10000-15000	5 25	1 5	4 5	3 15	2 10	15	15	3
4	15000-20000	0 0	0 0	0 0	1 5	2 10	3	3	0.6
5	20000-25000	0 0	0 0	0 0	0 0	0 0	0	0	0
6	Above-25000	0 0	0 0	0 0	0 0	0 0	0	0	0
7	Total	20 100	20 100	20 100	20 100	20 100	100	100	20

Table No.3
Study of Expenditure Pattern-Clothing

Sr. No.	Particulars	No. of Farmers							
		Mukhed	Chandola	Barhali	Jahur	Mukramabad	Total	%	Average
1	0-2500	1 5	3 15	0 0	4 20	7 35	15	15	3
2	2500-5000	9 45	14 70	19 95	12 60	11 55	65	65	13
3	5000-7500	8 40	3 15	1 5	2 10	2 10	16	16	3.2
4	7500-10000	2 10	0 0	0 0	2 10	0 0	4	4	0.8
5	10000-12500	0 0	0 0	0 0	0 0	0 0	0	0	0
6	Above-12500	0 0	0 0	0 0	0 0	0 0	0	0	0
	Total	20 100	20 100	20 100	20 100	20 100	100	100	20

Table No.4
Study of Expenditure Pattern-Entertainment

Sr. No.	Particulars	No. of Farmers							
		Mukhed	Chandola	Barhali	Jahur	Mukramabad	Total	%	Average
1	0-500	17 85	12 60	9 45	2 10	8 40	48	48	9.6
2	500-1000	2 10	5 25	8 40	14 70	11 55	40	40	8
3	1000-1500	1 5	1 5	1 5	3 15	0 0	6	6	1.2
4	1500-2000	0 0	2 10	2 10	1 5	1 5	6	6	1.2
5	2000-2500	0 0	0 0	0 0	0 0	0 0	0	0	0
6	Above-2500	0 0	0 0	0 0	0 0	0 0	0	0	0
	Total	20 100	20 100	20 100	20 100	20 100	100	100	20

Note: Figures in the bold type show percentage

Source: Primary Data Collection

the total sample 21 farmers are in annual food expenditure group of below Rs.5000, the average of farmers in this group from 5 sample blocks is 4.2, whereas 51 farmers are in annual food expenditure group of Rs.5000-10000 the average of farmers in this group from 5 sample blocks is 10.2, whereas 15 farmers are in annual food expenditure group of Rs.10000-15000 the average of farmers in this group from 5 sample blocks is 3, whereas 3 farmers are in annual food expenditure group of Rs.15000-20000 the average of farmers in this group from 5 sample blocks is 0.6. None are in the other groups showing higher annual food expenditure groups i.e., Rs.20000-25000 and Above 25000. Thus it is noted that a majority of the small and marginal farmers are in the low-level expenditure groups on food. There are no small and marginal farmers with annual family food expenditure above Rs. 20000.

a) Expenditure Pattern Clothing.

Out of the sample of 20 from the block Mukhed 1 farmers representing 5 % of the group are in the annual clothing expenditure group of below Rs.2500, 9 farmers representing 45 % of the group are in the annual clothing expenditure group of Rs.2500-5000. 8 farmers representing 40 % of the group are in the annual clothing expenditure group of Rs.5000-7500 and 2 farmers representing 10 % of the group are in the annual clothing expenditure group of Rs.7500-10000. None are in the other groups showing higher annual clothing expenditure groups i.e., Rs. 10000-12500 and Above 12500.

Out of the sample of 20 from the block Chandola. 19 farmers representing 95 % of the group are in the annual clothing expenditure group of Rs.2500-5000. 1 farmers representing 5 % of the group are in the annual clothing expenditure group of Rs.5000-7500, None are in the other groups showing higher annual clothing expenditure groups i.e., Rs. 0-2500, 7500- 10000, 10000-12500 and Above 12500.

Out of the sample of 20 from the

block Barhali, 3 farmers representing 15 % of the group are in the annual clothing expenditure group of below Rs.2500, 14 farmers representing 70 % of the group are in the annual clothing expenditure group of Rs.2500-5000. 3 farmers representing 15 % of the group are in the annual clothing expenditure group of Rs.5000-7500; none are in the other groups showing higher annual clothing expenditure groups i.e., Rs. 7500-10000, 10000-12500 and Above 12500.

Out of the sample of 20 from the block Jahur, 4 farmers representing 20 % of the group are in the annual clothing expenditure group of below Rs.2500, 12 farmers representing 60 % of the group are in the annual clothing expenditure group of Rs.2500-5000. 2 farmers representing 10 % of the group are in the annual clothing expenditure group of Rs.5000-7500 and 2 farmers representing 10 % of the group are in the annual clothing expenditure group of Rs.7500-10000. None are in the other groups showing higher annual clothing expenditure groups i.e., Rs. 10000-12500 and Above 12500.

Out of the sample of 20 from the block Mukramabad, 7 farmers representing 35 % of the group are in the annual clothing expenditure group of below Rs.2500, 11 farmers representing 55 % of the group are in the annual clothing expenditure group of Rs.2500-5000. 2 farmers representing 10 % of the group are in the annual clothing expenditure group of Rs.5000-7500. None are in the other groups showing higher annual clothing expenditure groups i.e., Rs. 7500-10000, 10000-12500 and Above 12500.

Thus it can be observed that out of the total sample 15 farmers are in annual clothing expenditure group of below Rs.2500, the average of farmers in this group from 5 sample blocks is 3, whereas 65 farmers are in annual clothing expenditure group of Rs.2500- 5000 the average of farmers in this group from 5 sample blocks is 13, whereas 16 farmers are in annual clothing expenditure group of Rs. 5000-7500 the

average of farmers in this group from 5 sample blocks is 3.2, whereas 4 farmers are in annual clothing expenditure group of Rs.7500-10000 the average of farmers in this group from 5 sample blocks is 0.8. None are in the other groups showing higher annual clothing expenditure groups i.e., Rs.10000-12500 and Above 12500. Thus it is noted that a majority of the small and marginal farmers are in the low-level expenditure groups on clothing. There are no small and marginal farmers with annual family clothing expenditure above Rs. 12500.

b) Expenditure Pattern-Entertainment:

Out of the sample of 20 from the block Mukhed 17 farmers representing 85 % of the group are in the annual entertainment expenditure group of below Rs.500, 2 farmers representing 10 % of the group are in the annual entertainment expenditure group of Rs.500-1000. 1 farmers representing 5 % of the group are in the annual clothing expenditure group of Rs.1000-1500 and None are in the other groups showing higher annual entertainment expenditure groups i.e., Rs. 1500-2000, Rs. 2000-2500 and Above 2500.

Out of the sample of 20 from the block Chandola 12 farmers representing 60 % of the group are in the annual entertainment expenditure group of below Rs.500, whereas 5 farmers representing 25% of the group are in the annual entertainment expenditure group of Rs.500-1000, whereas 1 farmers representing 5 % of the group are in the annual clothing expenditure group of Rs.1000-1500, whereas 2 farmers representing 10 % of the group are in the annual clothing expenditure group of Rs.1500-2000 and None are in the other groups showing higher annual entertainment expenditure groups i.e., Rs. 2000-2500 and Above 2500.

Out of the sample of 20 from the block Barhali 9 farmers representing 45 % of the group are in the annual entertainment expenditure group of below Rs.500, whereas 8 farmers representing 40% of the group are

in the annual entertainment expenditure group of Rs.500-1000, whereas 1 farmers representing 5 % of the group are in the annual clothing expenditure group of Rs.1000-1500, whereas 2 farmers representing 10 % of the group are in the annual clothing expenditure group of Rs.1500-2000 and None are in the other groups showing higher annual entertainment expenditure groups i.e., Rs. 2000-2500 and Above 2500.

Out of the sample of 20 from the block Jahur 2 farmers representing 10 % of the group are in the annual entertainment expenditure group of below Rs.500, whereas 14 farmers representing 70% of the group are in the annual entertainment expenditure group of Rs.500-1000, whereas 3 farmers representing 15 % of the group are in the annual entertainment expenditure group of Rs.1000-1500, whereas 1 farmers representing 5 % of the group are in the annual entertainment expenditure group of Rs.1500-2000 and None are in the other groups showing higher annual entertainment expenditure groups i.e., Rs. 2000-2500 and Above 2500.

Out of the sample of 20 from the block Mukramabad 8 farmers representing 40 % of the group are in the annual entertainment expenditure group of below Rs.500, whereas 11 farmers representing 55% of the group are in the annual entertainment expenditure group of Rs.500-1000, whereas 1 farmers representing 5 % of the group are in the annual entertainment expenditure group of Rs.1500-2000 and None are in the other groups showing higher annual entertainment expenditure groups i.e., Rs.1000-1500, Rs. 2000-2500 and Above 2500.

Thus it can be observed that out of the total sample 48 farmers are in annual entertainment expenditure group of below Rs.500, the average of farmers in this group from 5 sample blocks is 9.6, whereas 40 farmers are in annual entertainment expenditure group of Rs.500- 1000 the

average of farmers in this group from 5 sample blocks is 8, whereas 6 farmers are in annual entertainment expenditure group of Rs. 1000-1500 the average of farmers in this group from 5 sample blocks is 1.2, whereas 6 farmers are in annual entertainment expenditure group of Rs.1500-2000 the average of farmers in this group from 5 sample blocks is 1.2. None are in the other groups showing higher annual entertainment expenditure groups i.e., Rs.2000-2500 and above 2500. Thus it is noted that a majority of the small and marginal farmers are in the low-level expenditure groups on entertainment. There are no small and marginal farmers with annual family entertainment expenditure above Rs. 2000.

c) Expenditure Pattern-Housing: Out of the sample of 20 from the block Mukhed 20 farmers representing 100 % of the group are in the annual housing expenditure group of below Rs.0-2500, None are in the other groups showing higher annual housing expenditure groups i.e., Rs. 2500-5000, 5000-7500, 10000-12500, 12500-15000 and Above 15000.

Out of the sample of 20 from the block Chandola. 16 farmers representing 80% of the group are in the annual housing expenditure group of Rs.0-2500. 2 farmers representing 10 % of the group are in the annual housing expenditure group of Rs.2500-5000, whereas 2 farmers representing 10 % of the group are in the annual housing expenditure group of Rs.5000-7500, None are in the other groups showing higher annual housing expenditure groups i.e., Rs. 7500-10000, 10000-12500, 12500-15000, Above 15000.

Out of the sample of 20 from the block Barhali 18 farmers representing 90 % of the group are in the annual housing expenditure group of below Rs.0-2500, whereas 2 farmers representing 10 % of the group are in the annual housing expenditure group of below Rs. 2500-5000 None are in the other groups showing higher annual housing expenditure groups i.e., Rs.5000-

7500, 10000-12500, 12500-15000 and Above 15000.

Out of the sample of 20 from the block Jahur 15 farmers representing 75 % of the group are in the annual housing expenditure group of below Rs.0-2500, whereas 5 farmers representing 25 % of the group are in the annual housing expenditure group of below Rs. 2500-5000, None are in the other groups showing higher annual housing expenditure groups i.e., Rs.5000-7500, 10000-12500, 12500-15000 and Above 15000.

Out of the sample of 20 from the block Mukramabad 19 farmers representing 95 % of the group are in the annual housing expenditure group of below Rs.0-2500, whereas 1 farmers representing 5 % of the group are in the annual housing expenditure group of below Rs. 2500-5000, None are in the other groups showing higher annual housing expenditure groups i.e., Rs.5000-7500, 10000-12500, 12500-15000 and Above 15000.

Thus it can be observed that out of the total sample 88 farmers are in annual housing expenditure group of below Rs.2500, the average of farmers in this group from 5 sample blocks is 17.6, whereas 10 farmers are in annual housing expenditure group of Rs.2500- 5000 the average of farmers in this group from 5 sample blocks is 2, whereas 2 farmers are in annual housing expenditure group of Rs. 5000-7500 the average of farmers in this group from 5 sample blocks is 0.4, None are in the other groups showing higher annual housing expenditure groups i.e., Rs.10000-12500, 12500-15000 and Above 15000. Thus it is noted that a majority of the small and marginal farmers are in the low-level expenditure groups on housing. There are no small and marginal farmers with annual family housing expenditure above Rs.10000.

d) Expenditure Pattern- Medicine: Out of the sample of 20 from the block Mukhed 2 farmers representing 10 % of the group are in the annual medicine expenditure group of below Rs.1000-2000, whereas 5 farmers

representing 25 % of the group are in the annual medicine expenditure group of Rs.2000-3000, whereas 10 farmers representing 50 % of the group are in the annual medicine expenditure group of Rs.3000-4000, whereas 3 farmers representing 15 % of the group are in the annual medicine expenditure group of Rs.4000-5000, and None are in the other groups showing higher annual medicine expenditure groups i.e., Rs. 0-1000, and Above 5000.

Out of the sample of 20 from the block Chandola, 1 farmers representing 5 % of the group are in the annual medicine expenditure group of below Rs.0-1000, whereas 7 farmers representing 35 % of the group are in the annual medicine expenditure group of below Rs.1000-2000, whereas 9 farmers representing 45 % of the group are in the annual medicine expenditure group of Rs.2000-3000, whereas 1 farmers representing 5 % of the group are in the annual medicine expenditure group of Rs.3000-4000, whereas 2 farmers representing 2 % of the group are in the annual medicine expenditure group of Rs.4000-5000, and None are in the other groups showing higher annual medicine expenditure groups i.e., Above Rs. 5000.

Out of the sample of 20 from the block Barhali 9 farmers representing 45 % of the group are in the annual medicine expenditure group of below Rs.1000-2000, whereas 6 farmers representing 30 % of the group are in the annual medicine expenditure group of Rs.2000-3000, whereas 2 farmers representing 10% of the group are in the annual medicine expenditure group of Rs.3000-4000, whereas 3 farmers representing 15 % of the group are in the annual medicine expenditure group of Rs.4000-5000, and None are in the other groups showing higher annual medicine expenditure groups i.e., Rs. 0-1000, and Above 5000.

Out of the sample of 20 from the block Jahur 13 farmers representing 65 % of

the group are in the annual medicine expenditure group of below Rs.1000-2000, whereas 5 farmers representing 25 % of the group are in the annual medicine expenditure group of Rs.2000-3000, whereas 2 farmers representing 10 % of the group are in the annual medicine expenditure group of Rs.3000-4000, and None are in the other groups showing higher annual medicine expenditure groups i.e., Rs. 0-1000, 4000-5000 and Above 5000.

Out of the sample of 20 from the block Mukrambad, 2 farmers representing 10 % of the group are in the annual medicine expenditure group of below Rs.0-1000, whereas 3 farmers representing 15 % of the group are in the annual medicine expenditure group of below Rs.1000-2000, whereas 15 farmers representing 75 % of the group are in the annual medicine expenditure group of Rs.2000-3000, and None are in the other groups showing higher annual medicine expenditure groups i.e., Rs. 3000-4000, 4000-5000 Above Rs.5000.

Thus it can be observed that out of the total sample 3 farmers are in annual medicine expenditure group of Rs.0-1000, the average of farmers in this group from 5 sample blocks is 0.6, whereas 34 farmers are in annual medicine expenditure group of Rs.1000-2000 the average of farmers in this group from 5 sample blocks is 6.8, whereas 40 farmers are in annual medicine expenditure group of Rs. 2000-3000 the average of farmers in this group from 5 sample blocks is 8.0, whereas 15 farmers are in annual medicine expenditure group of Rs. 3000-4000 the average of farmers in this group from 5 sample blocks is 3.0, whereas 8 farmers are in annual medicine expenditure group of Rs. 4000-5000 the average of farmers in this group from 5 sample blocks is 1.6, None are in the other groups showing higher annual medicine expenditure groups i.e., Above 5000. Thus it is noted that a majority of the small and marginal farmers are in the middle -level expenditure groups on medicine. There are no small and marginal

farmers with annual family medicine expenditure above Rs.5000.

e) Expenditure Pattern- Education: Out of the sample of 20 from the block Mukhed 2 farmers representing 10 % of the group are in the annual education expenditure group of below Rs.0-1000, whereas 5 farmers representing 25 % of the group are in the annual education expenditure group of below Rs.1000-2000, whereas 4 farmers representing 20 % of the group are in the annual education expenditure group of Rs.2000-3000, whereas 7 farmers representing 35% of the group are in the annual education expenditure group of Rs.3000-4000, whereas 2 farmers representing 10 % of the group are in the annual education expenditure group of Rs.4000-5000, and None are in the other groups showing higher annual education expenditure groups i.e., Above Rs. 5000.

Out of the sample of 20 from the block Chandola, 4 farmers representing 20 % of the group are in the annual education expenditure group of below Rs.0-1000, whereas 1 farmers representing 5 % of the group are in the annual education expenditure group of below Rs.1000-2000, whereas 12 farmers representing 60 % of the group are in the annual education expenditure group of Rs.2000-3000, whereas 1 farmers representing 5 % of the group are in the annual education expenditure group of Rs.3000-4000, whereas 2 farmers representing 2 % of the group are in the annual education expenditure group of Rs.4000-5000, and None are in the other groups showing higher annual education expenditure groups i.e., Above Rs. 5000.

Out of the sample of 20 from the block Barhali 2 farmers representing 10 % of the group are in the annual education expenditure group of below Rs.1000-2000, whereas 4 farmers representing 20 % of the group are in the annual education expenditure group of Rs.2000-3000, whereas 5 farmers representing 25% of the group are in the annual education expenditure group of

Rs.3000-4000, whereas 9 farmers representing 45% of the group are in the annual education expenditure group of Rs.4000-5000, and None are in the other groups showing higher annual education expenditure groups i.e., Rs. 0-1000, and Above 5000.

Out of the sample of 20 from the block Jahur 3 farmers representing 15 % of the group are in the annual education expenditure group of below Rs.1000, whereas 5 farmers representing 25 % of the group are in the annual education expenditure group of below Rs.1000-2000, whereas 3 farmers representing 15 % of the group are in the annual education expenditure group of Rs.2000-3000, whereas 2 farmers representing 10 % of the group are in the annual education expenditure group of Rs.3000-4000, whereas 5 farmers representing 25 % of the group are in the annual education expenditure group of Rs.4000-5000, whereas 2 farmers representing 10 % of the group are in the annual education expenditure group of whereas 2 farmers representing 10 % of the group are in the annual education expenditure group of Above Rs 5000.

Out of the sample of 20 from the block Mukramabad 7 farmers representing 35 % of the group are in the annual education expenditure group of below Rs.1000-2000, whereas 5 farmers representing 25 % of the group are in the annual education expenditure group of below Rs.2000-3000, whereas 4 farmers representing 20 % of the group are in the annual education expenditure group of Rs.3000-4000, whereas 1 farmers representing 5 % of the group are in the annual education expenditure group of Rs.4000-5000, whereas 3 farmers representing 15 % of the group are in the annual education expenditure group of above 5000, and None are in the other groups showing higher annual education expenditure groups i.e., Rs. 0-1000.

Thus it can be observed that out of

Table No.5
Study of Expenditure Pattern-Housing

Sr. No.	Particulars	No. of Farmers							
		Mukhed	Chandola	Barhali	Jahur	Mukramabad	Total	%	Average
1	0-2500	20 100	16 80	18 90	15 75	19 95	88	88	17.6
2	2500-5000	0 0	2 10	2 10	5 25	1 5	10	10	2
3	5000-7500	0 0	2 10	0 0	20 0	0 0	2	2	0.4
4	10000-12500	0 0	0 0	0 0	0 0	0 0	0	0	0
5	12500-15000	0 0	0 0	0 0	0 0	0 0	0	0	0
6	Above-15000	0 0	0 0	0 0	0 0	0 0	0	0	0
	Total	20 100	20 100	20 100	20 100	20 100	100	100	20

Table No.6
Study of Expenditure Pattern-Medicine

Sr. No.	Particulars	No. of Farmers							
		Mukhed	Chandola	Barhali	Jahur	Mukramabad	Total	%	Average
1	0-500	0 0	1 5	0 0	0 0	2 10	3	3	0.6
2	500-1000	2 10	7 35	9 45	13 65	3 15	34	34	6.8
3	1000-1500	5 25	9 45	6 30	5 25	15 75	40	40	8
4	1500-2000	10 50	1 5	2 10	2 10	0 0	15	15	3
5	2000-2500	3 15	2 10	3 15	0 0	0 0	8	8	1.6
6	Above-2500	0 0	0 0	0 0	0 0	0 0	0	0	0
	Total	20 100	20 100	20 100	20 100	20 100	100	100	20

Table No. 7
Study of Expenditure Pattern-Education

Sr. No.	Particulars	No. of Farmers							
		Mukhed	Chandola	Barhali	Jahur	Mukramabad	Total	%	Average
1	0-1000	2 10	4 20	0 0	3 15	0 0	9	9	1.8
2	1000-2000	5 25	1 5	2 10	5 25	7 35	20	20	4
3	2000-3000	4 20	12 60	4 20	3 15	5 25	28	28	5.6
4	3000-4000	7 35	1 5	5 25	2 10	4 20	16	19	3.8
5	4000-5000	2 10	2 10	9 45	5 25	1 5	19	19	3.8
6	Above-5000	0 0	0 0	0 0	2 10	3 15	5	5	1
	Total	20 100	20 100	20 100	20 100	20 100	100	100	20

Table No.8
Study of Expenditure Pattern-Family Functions.

Sr. No.	Particulars	No. of Farmers							
		Mukhed	Chandola	Barhali	Jahur	Mukramabad	Total	%	Average
1	0-2500	15 75	20 100	17 85	18 90	20 100	90	90	1.8
2	2500-5000	2 25	0 0	3 15	1 5	0 0	9	9	1.8
3	5000-7500	0 0	0 0	0 0	1 5	0 0	1	1	0.2
4	7500-10000	0 0	0 0	0 0	0 0	0 0	0	0	0
5	10000-12500	0 0	0 0	0 0	0 0	0 0	0	0	0
6	Above-12500	0 0	0 0	0 0	0 0	0 0	0	0	0
	Total	20 100	20 100	20 100	20 100	20 100	100	100	20

the total sample 9 farmers are in annual education expenditure group of Rs.0-1000, the average of farmers in this group from 5 sample blocks is 1.8, whereas 20 farmers are in annual education expenditure group of Rs.1000-2000 the average of farmers in this group from 5 sample blocks is 4, whereas 28 farmers are in annual education expenditure group of Rs. 2000-3000 the average of farmers in this group from 5 sample blocks is 5.6, whereas 19 farmers are in annual education expenditure group of Rs. 3000-4000 the average of farmers in this group from 5 sample blocks is 3.8, whereas 19 farmers are in annual education expenditure group of Rs. 4000-5000 the average of farmers in this group from 5 sample blocks is 3.8, whereas 5 farmers are in annual education expenditure group of above 5000 the average of farmers in this group from 5 sample blocks is 1, Thus it is noted that a majority of the small and marginal farmers are in the middle -level expenditure groups on education. There are no small and marginal farmers with annual family education expenditure above Rs.5000.

f) Expenditure Pattern- Family Functions

Out of the sample of 20 from the block Mukhed 15 farmers representing 75 % of the group are in the annual family functions expenditure group of below Rs.0-2500, whereas 5 farmers representing 25 % of the group are in the annual family functions expenditure group of below Rs. 2500-5000, None are in the other groups showing higher annual family functions expenditure groups i.e., 5000-7500, 7500- 10000, 10000-12500 and above Rs. 12500.

Out of the sample of 20 from the block Chandola 20 farmers representing 100 % of the group are in the annual family functions expenditure group of below Rs.0-2500, None are in the other groups showing higher annual family functions expenditure groups i.e., 2500-5000, 5000-7500, 7500-10000, 10000-12500 and above Rs. 12500.

Out of the sample of 20 from the block Barhali 17 farmers representing 85 % of the group are in the annual family functions

expenditure group of below Rs.0-2500, whereas 3 farmers representing 15 % of the group are in the annual family functions expenditure group of below Rs. 2500-5000, None are in the other groups showing higher annual family functions expenditure groups i.e., 5000-7500, 7500- 10000, 10000-12500 and above Rs. 12500.

Out of the sample of 20 from the block Jahur 18 farmers representing 90 % of the group are in the annual family functions expenditure group of below Rs.0-2500, whereas 1 farmers representing 5 % of the group are in the annual family functions expenditure group of below Rs. 2500-5000, whereas 1 farmers representing 5 % of the group are in the annual family functions expenditure group of below Rs. 5000-7500. None are in the other groups showing higher annual family functions expenditure groups i.e., 7500- 10000, 10000-12500 and above Rs. 12500.

Out of the sample of 20 from the block Mukramabad 20 farmers representing 100 % of the group are in the annual family functions expenditure group of below Rs.0-2500, None are in the other groups showing higher annual family functions expenditure groups i.e., 2500-5000, 5000-7500, 7500-10000, 10000-12500 and above Rs. 12500.

Thus it can be observed that out of the total sample 90 farmers are in annual family functions expenditure group of below Rs.0-2500, the average of farmers in this group from 5 sample blocks is 18, whereas 9 farmers are in annual family functions expenditure group of Rs.2500- 5000 the average of farmers in this group from 5 sample blocks is 1.8, whereas 1 farmers are in annual family functions expenditure group of Rs. 5000-7500 the average of farmers in this group from 5 sample blocks is 0.2, None are in the other groups showing higher annual family functions expenditure groups i.e., Rs.7500-10000, 10000-12500 and above 12500. Thus it is noted that a majority of the small and marginal farmers are in the low family functions expenditure groups on family

functions. There are no small and marginal farmers with annual family functions expenditure above Rs.10000.

g) Expenditure Pattern- Other

Items Out of the sample of 20 from the block Mukhed 3 farmers representing 15 % of the group are in the annual other items expenditure group of below Rs.0-1000, whereas 17 farmers representing 85 % of the group are in the annual other items expenditure group of below Rs.1000-2000, None are in the other groups showing higher annual other items expenditure groups i.e., 2000-3000, 3000-4000, 4000-5000 & Above Rs. 5000.

Out of the sample of 20 from the block Chandola 7 farmers representing 35 % of the group are in the annual other items expenditure group of below Rs.0-1000, whereas 13 farmers representing 65 % of the group are in the annual other items expenditure group of below Rs.1000-2000, None are in the other groups showing higher annual other items expenditure groups i.e., 2000-3000, 3000-4000, 4000-5000 & Above Rs. 5000.

Out of the sample of 20 from the block Barhali 9 farmers representing 45% of the group are in the annual other items expenditure group of below Rs.0-1000, whereas 2 farmers representing 10 % of the group are in the annual other items expenditure group of below Rs.1000-2000, whereas 8 farmers representing 40 % of the group are in the annual other items expenditure group of below Rs.2000-3000, whereas 1 farmers representing 5 % of the group are in the annual other items expenditure group of below Rs.3000-4000, None are in the other groups showing higher annual other items expenditure groups i.e., 4000-5000 & Above Rs. 5000.

Out of the sample of 20 from the block Jahur 5 farmers representing 25% of the group are in the annual other items expenditure group of below Rs.0-1000, whereas 1 farmers representing 5 % of the group are in the annual other items

expenditure group of below Rs.1000-2000, whereas 5 farmers representing 25 % of the group are in the annual other items expenditure group of below Rs.2000-3000, whereas 8 farmers representing 40 % of the group are in the annual other items expenditure group of below Rs.3000-4000, whereas 1 farmers representing 5 % of the group are in the annual other items expenditure group of below Rs. 4000-5000. None are in the other groups showing higher annual other items expenditure groups i.e., Above Rs. 5000.

Out of the sample of 20 from the block Mukramabad 1 farmers representing 5% of the group are in the annual other items expenditure group of below Rs.0-1000, whereas 7 farmers representing 35 % of the group are in the annual other items expenditure group of below Rs.1000-2000, whereas 9 farmers representing 45 % of the group are in the annual other items expenditure group of below Rs.2000-3000, whereas 1 farmers representing 5 % of the group are in the annual other items expenditure group of below Rs.3000-4000, whereas 2 farmers representing 10 % of the group are in the annual other items expenditure group of below Rs. 4000-5000. None are in the other groups showing higher annual other items expenditure groups i.e., Above Rs. 5000.

Thus it can be observed that out of the total sample 25 farmers are in annual other items expenditure group of below Rs.0-1000, the average of farmers in this group from 5 sample blocks is 5, whereas 40 farmers are in annual other items expenditure group of Rs.1000-2000 the average of farmers in this group from 5 sample blocks is 8, whereas 22 farmers are in annual other items expenditure group of Rs. 2000-3000 the average of farmers in this group from 5 sample blocks is 4.4, whereas 10 farmers are in annual other items expenditure group of Rs. 3000-4000 the average of farmers in this group from 5 sample blocks is 2, whereas 3 farmers are in

annual other items expenditure group of Rs. 4000-5000 the average of farmers in this group from 5 sample blocks is 0.6, None are in the other groups showing higher annual other items expenditure groups i.e., above 5000. Thus it is noted that a majority of the small and marginal farmers are in the low other items expenditure groups on other items. There are no small and marginal farmers with annual other items expenditure above Rs.5000.

5. CONCLUSION

The researcher has in this paper studied the expenditure pattern of small &

• marginal farmers in the backward area of
 • Marathwada in Maharashtra with special
 • reference to Mukhed taluka. It is observed
 • that the expenditure pattern mainly includes
 • bare necessities of life i.e. food, clothing,
 • shelter, medicine, housing, education etc. The
 • government has been making efforts for
 • upliftment of the living standards of the small
 • & marginal farmers by introducing various
 • schemes of sub-sidy as well as bank loans.
 • However, money is not the only solution for
 • economic backwardness. Schooling,
 • education and change of approaches &
 • mindsets is needed for upliftment of the
 • masses.

Table No.9
Study of Expenditure Pattern-Family Functions.

Sr. No.	Particulars	No. of Farmers												
		Mukhed		Chandola		Barhali		Jahur		Mukramabad		Total	%	Average
1	0-1000	3	15	7	35	9	45	5	25	1	5	25	25	5
2	1000-2000	17	85	13	65	2	10	1	5	7	35	40	40	8
3	2000-3000	0	0	0	0	8	40	5	25	9	45	22	22	4.4
4	3000-4000	0	0	0	0	1	5	8	40	1	5	10	10	2
5	4000-5000	0	0	0	0	0	0	1	5	2	10	3	3	0.6
6	Above-5000	0	0	0	0	0	0	0	0	0	0	0	0	0
	Total	20	100	20	100	20	100	20	100	20	100	100	100	20

Source : Primary Data.

Note: Figures in the bold type show percentages

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