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INTERNATIONAL JOURNAL OF RESEARCH IN COMMERCE, ECONOMICS & MANAGEMENT

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STATEMENT OF THE PROBLEM

OBJECTIVES

HYPOTHESIS (ES)

RESEARCH METHODOLOGY

RESULTS & DISCUSSION

FINDINGS

RECOMMENDATIONS/SUGGESTIONS

CONCLUSIONS

LIMITATIONS

SCOPE FOR FURTHER RESEARCH

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APPENDIX/ANNEXURE

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CONTRIBUTIONS TO BOOKS

- Sharma T., Kwatra, G. (2008) Effectiveness of Social Advertising: A Study of Selected Campaigns, Corporate Social Responsibility, Edited by David Crowther & Nicholas Capaldi, Ashgate Research Companion to Corporate Social Responsibility, Chapter 15, pp 287-303.

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ANALYSIS OF LEVELS AND PATTERN OF CONSUMPTION EXPENDITURE OF MARGINAL AND SMALL FARMERS IN RURAL PUNJAB-INTER DISTRICT ANALYSIS

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ABSTRACT

The objective of the present paper is to analyse the consumption pattern of the marginal and small farmers in rural Punjab. For this analysis, the state of Punjab has been divided into three regions on the basis of levels of agricultural productivity, i.e. low, medium and high productivity regions. The study has concluded that average household consumption expenditure and per capita consumption expenditure is directly related with the agricultural productivity and farm-size. Since there is positive relationship between farm-size and farm business income, this makes a strong case for land reforms in favour of the marginal and small farmers apart from other measures helpful in increasing their income.

KEYWORD
marginal farmers, small farmers, agricultural productivity, consumption expenditure.

JEL CODES
Q19, R20, D14, D16.

INTRODUCTION

Punjab agriculture has undergone significant structural changes since the advent of green revolution in the mid-1960s. The traditional agriculture has progressively given way to modern and commercial agriculture (Satish, 2006). The new agricultural technology relates to the package of high-yielding varieties seeds, assured irrigation, use of chemical fertilizers, insecticides, pesticides, herbicides, machinery and modern agricultural practices. It has helped in increasing the income levels as well as total food grain production. All categories of cultivators have been able to record substantial increase in their output and income through the adoption of new technology. Bigger farmers gained more than the small farmers, an upward shift in their incomes [Johl, 1975] even small farmers were unable to earn adequate per capita income from crop production because of their small land base [Bhalla and Chadha, 1982 and Singh et al, 1975] and scarcity of crucial resources like capital (Singh et al, 1977). As a result of the success of green revolution, large landowning farmers were becoming prosperous with the help of government agencies, banks and co-operative societies. They were investing in capital-intensive equipment in order to enhance their direct control over agriculture. On the other hand, the small cultivators are losing out in several ways, because the demand for their traditional services has decreased and alternate employment opportunities have lagged behind needs. Consequently, the two classes are becoming polarised and increasingly antagonistic to each other (Aggarwal, 1971).

The adoption of new agricultural technology had created awareness among the small farmers to increase their standard of living (Saikia and Bora, 1975). But new HYV technology seems to have shifted the advantage of productivity per acre in favor of the big farmers. They have not only a relatively easy access to new technology, but can also make rational use of it because of the favorable farm-size. The gap between the big and small farmers has widened (Saini, 1976).

Due to many reasons like lack of finance, the small farmers were unable to use the improved seeds, fertilizers and new techniques. It was realised that the small farmers were lagging behind the medium and large farmers in adopting modern innovations in their farming [Rao, 1975], through the adoption of the new technology by small cultivators, often in areas where the green revolution's impact has been assumed to have been very limited [Shah and Ballabh, 1997 and Thakur et al, 2000]. In regard to consumption, the marginal and small farmers had resorted to borrowing to meet their consumption expenditure (Galgalikar et al, 1970). The Punjab peasantry especially small farmers could not afford farm investment from their own savings to transform traditional agriculture into scientific farming (Singh and Toor, 2005). So, the new agricultural technology widens the income inequality among the different sections of farming population and provides proportionately large benefits to the big farmers as compared to the small farmers, because the small farmers are slow to accept the new technology (Chowdhary, 1970).

The potentials of new technology began to be exhausted in the 1980s generating pressure of economic stress among the poor strata of peasantry [Gill, 2005] and have started declining since the 1990s [Singh, 2000]. The new economic policy advocates withdrawal of the state from the economic sphere by leaving it to the logic of market forces. Leaving the agricultural sector to the vagaries of free market could prove disastrous [Jodhka, 2006]. The subordination of cultivators to market and capital forces without safety net to support them in times of crop loss, accounts for the devastation of rural communities [Vasavi, 1998]. As a consequence, the per hectare net return is declining and this is the real crisis of Punjab agriculture [Ghuman, 2001].

OBJECTIVE OF THE STUDY
The objective of the study is to analysis the levels and pattern of consumption expenditure of marginal and small farmers in rural Punjab.

METHODOLOGY
For the analysis of consumption pattern of the marginal and small farmers, the whole state on the basis of levels of agricultural productivity has been divided into three regions, viz. low, medium and high productivity regions. Agricultural productivity is estimated by aggregation of the output of ten major crops of the state for the year 2005-06 (GoP, 2006). On the basis of this criterion, it is deemed fit to select, Ludhiana district from the high productivity region, Faridkot district from the medium productivity region and Hoshiarpur district from the low productivity region. On the basis of random sampling method one village from each development block of the selected districts has been selected. Thus, in all, twenty-four villages were selected for the survey. These include twelve villages from Ludhiana district, two villages from Faridkot district and ten villages from Hoshiarpur district. As many as 20 per cent farm households consisting of marginal and small farmers formed the sample for the survey. Out of 24 villages, 650 households in all, 250 households from Hoshiarpur district, 112 from Faridkot district and 288 from Ludhiana district were selected. Of the total households, 340 households were from the marginal farm-size category and 310 households from the small farm-size category. The present study relates to the agricultural year 2007-08.

DISCUSSION

The main objective of this paper is to highlight the inter-district differences in the level and composition of the household consumption expenditure of the marginal and small farm-size categories in the rural areas of Punjab across the three districts under study.

Table 1 displays the mean values of consumption expenditure for each district. The table clearly shows that there are considerable variations in the household consumption expenditure across the selected districts. For example, the household consumption expenditure of Rs. 85,872.73 is the highest in the case of Ludhiana district followed by Faridkot and Hoshiarpur districts with the consumption expenditure of Rs. 74,507.28 and Rs. 60,803.51 respectively. Per household consumption expenditure on non-durables, durables, services, marriages and other socio-religious ceremonies increases with an increase in the farm-size in all the three selected districts.

TABLE 1: LEVELS OF CONSUMPTION EXPENDITURE OF MARGINAL AND SMALL FARMERS: DISTRICTS-WISE (Mean Values, in Rs., Per Annum)

Sl. No.	Items of Consumption	Hoshiarpur District			Faridkot District			Ludhiana District		
		Marginal Farmers	Small Farmers	All Sampled Farmers	Marginal Farmers	Small Farmers	All Sampled Farmers	Marginal Farmers	Small Farmers	All Sampled Farmers
I.	Non-durables									
1.	Foodgrains	6088.92	7780.78	6840.10	5958.92	7073.43	6546.03	6838.29	7234.63	7030.95
	(a.) Cereals	4799.64	6127.72	5389.30	4837.21	5434.05	5151.62	5760.64	5929.64	5842.79
	(b.) Pulses	1289.28	1653.06	1450.80	1121.71	1639.38	1394.41	1077.65	1304.99	1188.16
2.	Condiments and spices	481.85	664.64	563.01	842.67	1161.97	1010.88	1229.04	1556.41	1388.17
3.	Fruits and vegetables	1006.19	1374.22	1169.59	1267.87	1693.68	1492.18	1462.02	2096.31	1770.36
4.	Milk and milk products	6108.26	6819.90	6424.23	5853.42	7257.01	6592.82	8547.62	10921.04	9701.37
5.	Edible oils	1074.66	1371.80	1206.59	1137.28	1205.08	1172.99	1042.27	1634.56	1330.19
6.	Sugarcane products	2873.28	3564.87	3180.35	2914.87	3505.95	3226.24	2588.57	3187.42	2879.67
7.	Meat, fish and eggs	635.94	945.92	773.57	1069.23	1303.98	1192.89	876.49	1120.54	995.13
8.	Tea leaves	1336.17	1662.28	1480.96	1878.64	2031.06	1958.94	1254.37	1577.37	1411.38
9.	Pickles, etc.	517.87	553.36	533.62	558.25	617.41	589.42	553.74	688.04	619.02
10.	Biscuits, bread and sweets	526.42	864.76	676.64	623.23	794.67	713.55	483.86	748.45	612.48
11.	Intoxicants	2116.87	2426.20	2254.21	2674.66	2870.04	2777.59	2308.66	2901.85	2597.02
12.	Fuel and light	2593.86	3229.33	2876.01	2954.75	3322.88	3148.68	3102.47	3598.81	3343.75
13.	Clothing and bedding	3375.31	5232.57	4199.93	2961.15	4018.32	3518.06	3620.62	4017.91	3813.74
14.	Footwear	937.19	1381.08	1134.27	1087.71	1524.35	1317.73	1115.65	16539.65	8613.43
15.	Washing articles	1033.81	1210.17	1112.11	1054.35	1266.75	1166.25	1070.93	1100.17	1085.14
	Sub-total	30706.60	39081.88	34425.19	32837.00	39646.58	36424.25	36094.60	58923.16	47191.80
II.	Durables									
1.	House construction and repairs	4725.71	7862.51	6118.45	6911.34	9043.84	8034.72	8463.09	10128.09	9272.47
2.	Radio, TV, VCR,CD and tape recorder	118.26	119.61	118.86	144.11	201.37	174.28	156.13	216.51	185.48
3.	Watches and clocks	100.57	88.33	95.13	63.05	127.33	96.92	72.89	180.15	125.03
4.	Electric fans/ coolers	140.42	204.82	169.01	150.40	225.36	189.89	120.56	145.56	132.71
5.	Sewing machine	43.64	64.94	53.09	91.57	106.57	99.47	36.57	94.28	64.62
6.	Furniture	274.35	539.41	392.04	348.18	390.61	370.54	184.25	334.20	257.15
7.	Utensils	224.14	243.23	232.61	253.64	382.74	321.65	173.31	192.98	182.87
8.	Scooter/motorcycle	780.00	1251.16	989.19	933.89	1497.87	1230.98	1397.97	2617.41	1990.75
9.	Bicycles	195.14	133.64	167.83	156.29	200.49	179.57	166.22	146.86	156.80
10.	Car/jeep	--	849.54	377.19	45.34	963.87	529.21	748.49	1098.38	918.57
11.	Wooden and steel almirah	151.64	334.94	233.02	278.38	268.31	273.07	102.08	188.85	144.26
12.	Hand pump	87.39	159.77	119.52	339.63	331.82	335.51	93.75	349.14	217.89
13.	Refrigerator	132.82	329.45	220.12	165.52	218.33	193.34	198.27	210.61	204.27
14.	Washing machine	--	109.58	48.65	148.53	185.16	167.83	175.49	258.21	215.69
15.	Gas	57.69	133.00	91.12	135.39	201.92	170.44	245.76	264.75	254.99
16.	Others	86.00	142.19	110.94	320.39	450.04	388.69	471.18	568.18	518.34
	Sub-total	7117.77	12566.12	9536.77	10485.65	14795.63	12756.11	12806.01	16994.16	14841.89
III.	Services									
1.	Education	1844.55	2609.92	2184.37	2957.99	4068.59	3543.04	3262.00	4320.76	3776.67
2.	Healthcare	1724.29	2975.73	2279.92	3001.14	3733.55	3386.97	3703.06	4472.59	4077.14
3.	Conveyance	1599.28	2195.88	1864.17	2396.35	3389.45	2919.51	2542.39	3552.73	3033.53
4.	Telephone	1239.28	1452.73	1334.05	1684.88	2203.34	1957.99	2146.56	2912.75	2519.01
5.	Entertainment	113.28	248.91	173.50	189.34	254.36	223.59	195.54	260.18	226.96
	Sub-total	6520.68	9483.17	7836.01	10229.70	13649.29	12031.10	11849.55	15519.01	13633.31
IV.	Marriages and other socio-religious ceremonies	6431.56	12228.81	9005.54	9608.04	16608.57	13295.82	7427.79	13142.41	10205.73
	Total	50776.61	73359.98	60803.51	63160.47	84700.07	74507.28	68177.95	104578.74	85872.73

Source: Field Survey, 2007-08.

Consumption Pattern

The analysis carried out in terms of absolute values does not present a correct picture of the pattern of consumption, since average consumption levels of the three districts under study are different. In such a situation, the consumption pattern may better be studied by comparing the relative shares of different items of consumption in the total consumption expenditure of the sampled farm households of the three selected districts.

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Table 2 carries an account of the relative shares of different items of consumption across the three selected districts in the rural Punjab. A perusal of the table clearly shows that the non-durable consumption expenditure accounts for the major proportion of the total consumption expenditure followed by durables, services, and marriages and other socio-religious ceremonies. The ranking of consumption expenditure is different for these districts.

In Ludhiana district, this ranking is similar to the state average. However, in Hoshiarpur district, marriages and other socio-religious ceremonies appear at the third place and services occupy the fourth place. In Faridkot district, marriages and other socio-religious ceremonies appear at the second place and durables and services come on third and fourth place respectively. Non-durables consumption accounts for the highest proportion of total consumption expenditure of the marginal and small farm-size categories in all the three districts under study. In the case of marginal farm-size category, relative share of consumption expenditure on non-durables is the highest in Hoshiarpur district (60.48 per cent) and the lowest in Faridkot district (52.00 per cent).

Among durables, house construction and repairs is the most important component of expenditure on which an average sampled farm household in Ludhiana district has incurred 10.79 per cent of the total consumption expenditure followed by Faridkot and Hoshiarpur districts. Consumption expenditure on services is the highest (16.14 per cent) in Faridkot district and the lowest (12.87 per cent) in Hoshiarpur district. In Ludhiana district, this proportion is 15.90 per cent. In the case of marginal farm-size category, relative share of consumption expenditure on services is the highest (17.38 per cent) in Ludhiana district and the lowest (12.84 per cent) in Hoshiarpur district. In the case of small farm-size category, this proportion is the highest (16.16 per cent) in Faridkot district and the lowest (12.94 per cent) in Hoshiarpur district. Among the different services, healthcare and education are the important items in all the three districts under study.

TABLE 2: CONSUMPTION PATTERN OF MARGINAL AND SMALL FARMERS: DISTRICT-WISE (Percentage of Total Consumption Expenditure)

Sl. No.	Items of Consumption	Hoshiarpur District			Faridkot District			Ludhiana District		
		Marginal Farmers	Small Farmers	All Sampled Farmers	Marginal Farmers	Small Farmers	All Sampled Farmers	Marginal Farmers	Small Farmers	All Sampled Farmers
I.	Non-durables									
1.	Foodgrains	11.99	10.6	11.25	9.43	8.35	8.78	10.03	6.92	8.18
	(a.) Cereals	9.45	8.35	8.86	7.66	6.41	6.91	8.44	5.67	6.80
	(b.) Pulses	2.54	2.25	2.39	1.77	1.94	1.87	1.59	1.25	1.38
2.	Condiments and spices	0.95	0.91	0.93	1.34	1.37	1.36	1.81	1.49	1.62
3.	Fruits and vegetables	1.98	1.87	1.92	2.01	1.99	2.01	2.14	2.01	2.06
4.	Milk and milk products	12.03	9.29	10.57	9.26	8.57	8.85	12.54	10.44	11.29
5.	Edible oils	2.12	1.87	1.98	1.80	1.42	1.57	1.53	1.56	1.55
6.	Sugarcane products	5.66	4.86	5.23	4.62	4.14	4.33	3.79	3.05	3.35
7.	Meat,fish and eggs	1.25	1.29	1.27	1.69	1.54	1.61	1.29	1.07	1.16
8.	Tea leaves	2.63	2.27	2.44	2.98	2.39	2.63	1.84	1.51	1.64
9.	Pickles, etc.	1.02	0.75	0.88	0.89	0.73	0.79	0.81	0.66	0.72
10.	Biscuits, bread and sweets	1.04	1.18	1.12	0.99	0.94	0.96	0.71	0.72	0.72
11.	Intoxicants	4.17	3.31	3.71	4.23	3.39	3.73	3.39	2.78	3.02
12.	Fuel and light	5.11	4.40	4.73	4.68	3.92	4.22	4.55	3.44	3.89
13.	Clothing and bedding	6.65	7.13	6.91	4.69	4.74	4.73	5.31	3.84	4.45
14.	Footwear	1.84	1.88	1.87	1.72	1.79	1.77	1.64	15.82	10.03
15.	Washing articles	2.04	1.65	1.83	1.67	1.49	1.57	1.57	1.05	1.26
	Sub-total	60.48	53.26	56.64	52.00	46.77	48.91	52.95	56.36	54.94
II.	Durables									
1.	House construction and repairs	9.31	10.72	10.06	10.94	10.68	10.78	12.42	9.68	10.79
2.	Radio, TV, VCR,CD and tape recorder	0.23	0.16	0.19	0.23	0.24	0.24	0.23	0.21	0.22
3.	Watches and clocks	0.19	0.12	0.16	0.09	0.15	0.14	0.11	0.17	0.15
4.	Electric fans/ coolers	0.28	0.28	0.28	0.24	0.27	0.25	0.18	0.14	0.15
5.	Sewing machine	0.09	0.08	0.09	0.14	0.13	0.13	0.06	0.09	0.07
6.	Furniture	0.54	0.73	0.64	0.55	0.46	0.49	0.27	0.32	0.29
7.	Utensils	0.45	0.34	0.38	0.40	0.45	0.44	0.25	0.18	0.22
8.	Scooter/motorcycle	1.54	1.71	1.63	1.48	1.78	1.65	2.05	2.51	2.32
9.	Bicycles	0.38	0.18	0.28	0.25	0.23	0.24	0.25	0.14	0.18
10.	Car/jeep	--	1.16	0.62	0.07	1.13	0.72	1.09	1.05	1.07
11.	Wooden and steel almirah	0.29	0.46	0.38	0.44	0.31	0.36	0.15	0.18	0.17
12.	Hand pump	0.17	0.22	0.19	0.54	0.39	0.45	0.12	0.34	0.25
13.	Refrigerator	0.26	0.45	0.37	0.26	0.25	0.25	0.29	0.21	0.24
14.	Washing machine	--	0.15	0.08	0.24	0.21	0.22	0.26	0.25	0.25
15.	Gas	0.11	0.18	0.15	0.21	0.25	0.23	0.36	0.25	0.29
16.	Others	0.17	0.19	0.18	0.51	0.53	0.52	0.69	0.54	0.61
	Sub-total	14.01	17.13	15.68	16.59	17.46	17.11	18.78	16.26	17.27
III.	Services									
1.	Education	3.63	3.56	3.59	4.69	4.81	4.75	4.78	4.13	4.39
2.	Healthcare	3.39	4.06	3.75	4.75	4.41	4.55	5.43	4.28	4.75
3.	Conveyance	3.15	2.99	3.06	3.79	4.01	3.91	3.73	3.39	3.54
4.	Telephone	2.45	1.99	2.19	2.67	2.62	2.62	3.15	2.79	2.95
5.	Entertainment	0.22	0.34	0.28	0.29	0.31	0.31	0.29	0.25	0.27
	Sub-total	12.84	12.94	12.87	16.19	16.16	16.14	17.38	14.84	15.90
IV.	Marriages and other socio-religious ceremonies	12.67	16.67	14.81	15.22	19.61	17.84	10.89	12.56	11.89
	Total	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00

Source: Calculated from Table 1.

The expenditure on marriages and other socio-religious ceremonies accounts for 17.84 per cent of total consumption of the sampled farm households in Faridkot district, whereas it is 14.81 per cent and 11.89 per cent for Hoshiarpur and Ludhiana districts respectively. This proportion is the highest for the marginal and small farm-size categories in Faridkot district.

The above analysis leads us to conclude that generally, the proportionate expenditure on non-durable items has a negative relationship with farm-size and the proportionate expenditure on durables, and marriages and other socio-religious ceremonies bears a positive relationship with farm-size in all the three selected districts. In all these districts, the pattern of consumption of the marginal and small farmers is subsistence based.

Per Capita Consumption Expenditure

Since the family size varies from district to district, it becomes relevant to compare the per capita consumption levels of the sampled farm households across the districts under study. Table 3 exhibits the per capita consumption expenditure values for the farm households in the three selected districts of the rural Punjab. There are considerable variations in the per capita consumption expenditure across these districts. For example, an average sampled farm household in Ludhiana district spends Rs. 16,259.94 per capita and the corresponding figures for Faridkot and Hoshiarpur districts are Rs. 13,770.28 and Rs. 11,386.44 respectively. The per capita consumption expenditure increases with the increase in farm-size in all the three selected districts.

Per capita consumption expenditure on non-durables, durables, services, marriages and other socio-religious ceremonies increases with an increase in the farm-size in all the three districts under study. There is much similarity in the per capita consumption expenditure pattern of the marginal and small farm-size categories across the three selected districts.

Average Propensity to Consume

A detailed district-wise profile of average propensity to consume of the marginal and small farm-size categories is presented in Table 4. A glance at the table provides that average propensity to consume is greater than unity for the marginal and small farm-size categories in all the three selected districts. The highest average propensity to consume, i.e., 1.20 is observed for Ludhiana district and the lowest, i.e., 1.13 for Faridkot district. The average propensity to consume is 1.14 for Hoshiarpur district.

For the marginal farm-size category the highest average propensity to consume is 1.29 for Faridkot district followed by1.25 for Hoshiarpur district and 1.24 for Ludhiana district. For the small farm-size category the highest average propensity to consume, i.e., 1.18 is observed in Ludhiana district followed by 1.06 for Hoshiarpur district and 1.05 for Faridkot district.

TABLE 3: PER CAPITA INCOME CONSUMPTION EXPENDITURE OF MARGINAL AND SMALL FARMERS: DISTRICT-WISE (In Rs., Per Annum)

Sl. No.	Items of Consumption	Hoshiarpur District			Faridkot District			Ludhiana District		
		Marginal Farmers	Small Farmers	All Sampled Farmers	Marginal Farmers	Small Farmers	All Sampled Farmers	Marginal Farmers	Small Farmers	All Sampled Farmers
I.	Non-durables									
1.	Foodgrains	1123.98	1483.96	1280.92	1081.58	1329.08	1209.83	1235.74	1329.19	1331.30
	(a.) Cereals	885.99	1168.69	1009.23	877.99	1021.04	952.12	1040.99	1089.43	1106.32
	(b.) Pulses	237.99	315.27	271.69	203.59	308.04	257.71	194.75	239.76	224.98
2	Condiments and spices	88.95	126.76	105.43	152.95	218.33	186.83	222.09	285.96	262.85
3.	Fruits and vegetables	185.74	262.09	219.03	230.13	318.24	275.78	264.19	385.15	335.22
4.	Milk and milk products	1127.55	1300.71	1203.04	1062.44	1363.58	1218.47	1544.62	2006.49	1836.95
5.	Edible oils	198.38	261.63	225.95	206.42	226.43	216.79	188.35	300.31	251.87
6.	Sugarcane products	530.39	679.89	595.57	529.07	658.76	596.26	467.77	585.61	545.26
7.	Meat, fish and eggs	117.39	180.41	144.86	194.07	245.01	220.47	158.39	205.87	188.43
8.	Tea leaves	246.65	317.04	277.33	340.98	381.63	362.05	226.67	289.81	267.24
9.	Pickles, etc.	95.59	105.54	99.93	101.33	116.01	108.93	100.06	126.41	117.21
10.	Biscuits, bread and sweets	97.17	164.93	126.71	113.12	149.32	131.88	87.44	137.51	115.97
11.	Intoxicants	390.76	462.73	422.14	485.47	539.27	513.35	417.19	533.15	491.74
12.	Fuel and light	478.82	615.91	538.58	536.31	624.36	581.93	560.64	661.19	633.14
13.	Clothing and bedding	623.07	997.96	786.51	537.47	755.03	650.21	654.27	738.19	722.13
14.	Footwear	173.01	263.41	212.41	197.43	286.43	243.54	201.61	3038.79	1630.95
15.	Washing articles	190.83	230.81	208.26	191.37	238.02	215.54	193.52	202.13	205.47
	Sub-total	5668.28	7453.78	6446.67	5960.14	7449.5	6731.86	6522.55	10825.76	8935.73
II.	Durables									
1.	House construction and repairs	872.34	1499.55	1145.78	1254.45	1699.32	1484.96	1529.35	1860.81	1755.73
2.	Radio, TV, VCR, CD and tape recorder	21.83	22.81	22.26	26.15	37.84	32.21	28.21	39.78	35.12
3.	Watches and clocks	18.56	16.85	17.82	11.44	23.92	17.91	13.17	33.09	23.67
4.	Electric fans/ coolers	25.92	39.06	31.65	27.30	42.34	35.09	21.79	26.74	25.13
5.	Sewing machine	8.06	12.38	9.94	16.62	20.03	18.38	6.61	17.32	12.24
6.	Furniture	50.64	102.88	73.42	63.20	73.39	68.48	33.29	61.40	48.69
7.	Utensils	41.38	46.39	43.56	46.04	71.92	59.45	31.32	35.46	34.63
8.	Scooter/motorcycle	143.98	238.62	185.24	169.51	281.44	227.50	252.62	480.89	376.95
9.	Bicycles	36.02	25.49	31.43	28.37	37.67	33.19	30.04	26.98	29.69
10.	Car/jeep	--	162.03	70.64	8.23	181.11	97.81	135.26	201.81	173.93
11.	Wooden and steel almirah	27.99	63.88	43.64	50.53	50.41	50.47	18.44	34.69	27.31
12.	Hand pump	16.13	30.47	22.38	61.64	62.34	62.01	16.94	64.15	41.26
13.	Refrigerator	24.52	62.83	41.22	30.04	41.02	35.73	35.83	38.69	38.68
14.	Washing machine	--	20.91	9.11	26.96	34.79	31.02	31.71	47.44	40.84
15.	Gas	10.65	25.36	17.06	24.57	37.94	31.50	44.41	48.65	48.28
16.	Others	15.88	27.12	20.78	58.15	84.56	71.84	85.15	104.39	98.15
	Sub-total	1313.90	2396.63	1785.93	1903.20	2780.04	2357.55	2314.14	3122.29	2810.30
III.	Services									
1.	Education	340.49	497.77	409.06	536.89	764.48	654.82	589.47	793.85	715.11
2.	Healthcare	318.29	567.54	426.95	544.73	701.53	625.97	669.17	821.73	772.01
3.	Conveyance	295.22	418.8	349.09	434.95	636.87	539.58	459.43	652.73	574.39
4.	Telephone	228.77	277.07	249.82	305.82	414.01	361.87	387.91	535.15	476.97
5.	Entertainment	20.91	47.47	32.49	34.37	47.79	41.32	35.33	47.81	42.98
	Sub-total	1203.68	1808.65	1467.41	1856.76	2564.68	2223.56	2141.31	2851.27	2581.46
IV.	Marriages and other socio-religious cere-monies	1187.24	2332.30	1686.43	1743.92	3120.72	2457.31	1342.26	2414.62	1932.45
	Total	9373.10	13991.36	11386.44	11464.02	15914.94	13770.28	12320.26	19213.94	16259.94

Source: Calculated from Table 1.

TABLE 4: AVERAGE PROPENSITY TO CONSUME IN RESPECT OF MARGINAL AND SMALL FARMERS: DISTRICT-WISE

District	Categories	Average Consumption (Rs.) $\overline{C}$	Average Income (Rs.) $\overline{Y}$	Average Propensity to Consume $\overline{C}/\overline{Y}$
Hoshiarpur	Marginal farmers	50776.61	40612.50	1.25
	Small farmers	73359.98	69013.97	1.06
	All sampled farmers	60803.51	53222.72	1.14
Faridkot	Marginal farmers	63160.47	48903.90	1.29
	Small farmers	84700.07	80567.56	1.05
	All sampled farmers	74507.28	65588.62	1.13
Ludhiana	Marginal farmers	68177.95	54832.60	1.24
	Small farmers	104578.74	88753.74	1.18
	All sampled farmers	85872.73	71322.03	1.20

Source: Field Survey, 2007-08.

The above analysis shows that the marginal and small farm-size categories in all the three districts are in deficit. They try to maintain a minimum level of consumption whether they can afford it or not. The field survey clearly brought out that to overcome this problem the marginal and small farmers in all the three selected districts have to take loans from various sources.

Distribution of Household Consumption Expenditure: District-wise

Table 5 presents the distribution of household consumption expenditure of the marginal and small farm-size categories in the three districts under study. The table depicts that the bottom 50 per cent of the households account for 23.94 per cent in Ludhiana district. The corresponding figures for the Faridkot and Hoshiarpur districts are 24.73 per cent and 26.40 per cent respectively.

TABLE 5: DISTRIBUTION OF HOUSEHOLD CONSUMPTION EXPENDITURE OF MARGINAL AND SMALL FARMERS: DISTRICT-WISE

Cumulative Percentage of Persons	Cumulative Percentage of Household Consumption Expenditure of Sampled Farmers in		
	Hoshiarpur District	Faridkot District	Ludhiana District
10	3.56	4.22	3.81
20	7.53	7.35	6.27
30	10.35	10.98	11.63
40	13.67	16.61	14.27
50	26.40	24.73	23.94
60	36.55	36.69	37.20
70	46.86	43.95	48.05
80	55.31	60.69	59.82
90	69.25	72.11	74.15
100	100.00	100.00	100.00
Gini Coefficient	0.3610	0.3453	0.3417

Source: Field Survey, 2007-08.

The top 10 per cent claim 25.85 per cent, 27.89 per cent and 30.75 per cent in the Ludhiana, Faridkot and Hoshiarpur districts respectively. The Gini ratio is found to be the highest (0.3610) among the sampled farmers of Hoshiarpur district and the lowest (0.3417) among the sampled farmers of Ludhiana district, indicating worse and better patterns of distribution respectively. The value of Gini ratio is 0.3453 for Faridkot district.

Distribution of Per Capita Consumption Expenditure: District-wise

The distribution of per capita consumption expenditure of the marginal and small farmers in the three districts under study is given in Table 6. The table shows that the bottom 50 per cent of the sampled households claim only 28.16 per cent, 29.27 per cent and 28.65 per cent of total consumption expenditure in Hoshiarpur, Faridkot and Ludhiana districts respectively. While the top ten per cent appropriate 27.11 per cent, 26.20 per cent and 26.71 per cent of the total consumption expenditure in Hoshiarpur, Faridkot and Ludhiana districts respectively.

TABLE 6: DISTRIBUTION OF PER CAPITA CONSUMPTION OF MARGINAL AND SMALL FARMERS: DISTRICT-WISE

Cumulative Percentage of Persons	Cumulative Percentage of Per Capita Consumption Expenditure of Sampled Farmers in		
	Hoshiarpur District	Faridkot District	Ludhiana District
10	4.25	5.25	4.58
20	8.77	9.02	8.05
30	10.79	13.05	13.62
40	15.71	18.15	18.89
50	28.16	29.27	28.65
60	37.75	38.35	36.76
70	48.94	47.59	48.41
80	61.99	64.35	64.97
90	72.89	73.80	73.29
100	100.00	100.00	100.00
Gini Coefficient	0.3215	0.3023	0.3055

Source: Field Survey, 2007-08.

The Gini ratio is observed to be the highest (0.3215 per cent) among the sampled farmers of Hoshiarpur district and the lowest (0.3023 per cent) among the sampled farmers of Faridkot district revealing worse and better patterns of distribution of per capita consumption expenditure. When we compare the per household and per capita consumption expenditure distribution we find that the distribution is slightly fair in per capita consumption expenditure in all the three districts under study.

CONCLUSIONS AND POLICY IMPLICATIONS

It is concluded from the above analysis that the study brings out that the household consumption expenditure of Rs. 85,872.73 is the highest in the case of Ludhiana district followed by Faridkot and Hoshiarpur districts with the consumption expenditure of Rs. 74,507.28 and Rs. 60,803.51 respectively. Per household consumption expenditure on non-durables, durables, services, marriages and other socio-religious ceremonies increases with an increase in the farm-size in all the three selected districts. It can be concluded that generally, the proportionate expenditure on non-durable items has a negative relationship with farm-size and the proportionate expenditure on durables and marriages and other socio-religious ceremonies bears a positive relationship with farm-size in all the three districts under study. In all the three selected districts, the pattern of consumption of the marginal and small farmers is subsistence based.

There are considerable variations in the per capita consumption expenditure across the districts. For example, an average sampled farm household in Ludhiana district spends Rs. 16,259.94 per capita and the corresponding figures for Faridkot and Hoshiarpur districts are Rs. 13,770.28 and Rs. 11,386.44 respectively. There is much similarity in the per capita consumption expenditure pattern of the marginal and small farm-size categories across the districts under study.

The above analysis shows that the marginal and small farm-size categories in all the selected districts are in deficit. They try to maintain a minimum level of consumption whether they can afford it or not. The field survey clearly brought out that to overcome this problem the marginal and small farmers in all the three selected districts have to take loans from various sources.

The Gini ratio is observed to be the highest (0.3215 per cent) among the sampled farmers of Hoshiarpur district and the lowest (0.3023 per cent) among the sampled farmers of Faridkot district revealing worse and better patterns of distribution of per capita consumption expenditure respectively. When we compare the per household and per capita consumption expenditure distribution we find that the distribution is slightly fair in per capita consumption expenditure in all three districts under study.

To overcome the gap between consumption expenditure and income, the marginal and small farmers have to borrow from institutional and non-institutional sources. The average propensity to consume is more than unity in the case of the sampled farm households. They try to maintain a minimum level of consumption whether they can afford it or not. To overcome this problem, income of the marginal and small farmers needs to be increased through different measures. Since there is positive relationship between farm-size and farm business income, this makes a strong case for the land reforms in favour of the marginal and small farmers. Secondly, the remunerative minimum support prices of the different crops grown should fixed on the basis of cost of production and consumer price indices in a manner that these farmers are able to meet their basic needs of food, shelter, clothing, education, health care and clean environment in a respectable manner.

Educating the marginal and small farmers about the subsidiary occupations, providing loans either interest free or at low rates of interest, creating sufficient employment opportunities, assured purchase of agricultural produce, subsidising the agricultural inputs, providing insurance cover in agriculture, establishing agro-based industries in the rural areas and enforcing of already existing special programmers' for the rural development in proper perspective taken on priority basis can help in minimising some of the existing problems of the small and marginal farmers. A mass campaign should be launched against intoxicants and the conservative social values, the symbol of social status, which imposes unbearable expenditure on unproductive purposes such as marriages and other socio-religious ceremonies.

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