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Original Research Article

**Expenditure Pattern of Monpa Farmers from West Kameng District of Arunachal Pradesh, India****Dr. Philip Mody<sup>1\*</sup>, Sange Tsering<sup>2</sup>, Kumar Tok<sup>3</sup>, Dr. K. Sotechand<sup>4</sup>, Dr. Odang Tayeng<sup>5</sup>**<sup>1</sup>Associate Professor, Department of Commerce, Rajiv Gandhi University, Itanagar, Arunachal Pradesh, India<sup>2</sup>Assistant Professor, Department of Commerce, Donyi-Polo Govt. College, Kamki, Arunachal Pradesh, India<sup>3</sup>Assistant Professor, Department of Commerce, Dera Natung Govt. College, Itanagar, Arunachal Pradesh, India<sup>4</sup>Assistant Professor, Department of Management, Rajiv Gandhi University, Arunachal Pradesh, India<sup>5</sup>Assistant Professor, Department of Management, Rajiv Gandhi University, Arunachal Pradesh, India

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**Abstract:** In common understandings, status of standard of living of a person or a family or a society is mirrored through pattern of their expenditure. More often than not, expenditure connotes spending of money on goods and services in order to fulfil personal and social needs. Expenditure of Monpa farmers of the West Kameng District of Arunachal Pradesh, Hitherto, 76 percent household have been spending up to Rs 5,000 per month. It is revealed from the study that, on an average, a sample respondent of the Study Area spends Rs 2449.69 per month on household items. Obviously, the respondents have made highest expenditure on food items. Also, Dirang Circle is found to have spent the maximum amount with Rs 3284.8 per month on household items. Excruciatingly, expenditure on alcohol stands in the second place. The study also reveals that monthly average expenditure of male respondents is much higher than female counterparts. Further, the circle wise analysis shows that, male and female sample respondents of Dirang Circle have made highest expenditure. Very importantly, the present study unveiled that standard of living of Monpa farmers of the Study Area is quite good as they spend Rs 81.6 per day on food items. It is much higher than a benchmark daily per capita expenditure on foods stipulated by Tendulkar and Rangarajan Committee respectively.

**Keywords:** Arunachal Pradesh; Dirang; Expenditure; Monpa and West Kameng

**BACKGROUND**

Expenditure pattern of a person basically reveals the way of his or her living standard. Expenditure means spending of money for goods and services in order to satisfy personal and social needs. The personal expenditures are of two types namely-consumption and investment expenditures. The amount and value of goods and services spent on items which are not meant for current consumption but, are meant for deriving income or benefit in future for a long period is called investment expenditure. Examples of investment expenditure are construction of residential houses and investment in government bonds etc. Usually, families with low income tend to spend a larger part of their earnings on essentials items like-food, cloth and shelter than families with higher income do. As income rises, families tend to spend a larger part of their earnings on such items as clothing, education, entertainment and so on. Generally, a developed economy is characterized by high levels of income and high levels of consumption. However, an underdeveloped country is characterized by low levels

of income and low levels of consumption. One of the important parameters of economy i.e. poverty ratio is calculated on the basis of per capita expenditure on food items. In India, expenditure required for a daily calorie intake of 2400 per person in rural areas and 2100 in urban areas is the economic benchmark for deciding the poverty line. On the other hand, the *Tendulkar committee* stipulated a benchmark daily per capita expenditure of Rs 27 & Rs 33 in rural and urban areas on food items. Anyone who is unable to spend for acquiring this per capita daily expenditure is deemed to be living below the poverty line. Later, the *Rangarajan Committee* raised these limits to Rs 32 & Rs 47 for rural & urban areas respectively.

The income and consumption are inter-related or inter-connected. A low level of income leads to low levels of consumption, which in turn, results in low standard of living. The level of consumption at times may be low even in an advanced economy. This may be due to lack of effective demand as a consequence of over production. But in the case of underdeveloped

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economy, low level of consumption is not due to over production but due to low level of income. The level of living of an individual is indicated by his or her level of consumption. Consumption is a major criterion for the well-being of the people in terms of mental, physical and social health. It stimulates individuals to earn more income.

### ORIGIN OF RESEARCH PROBLEM

The income-expenditure patterns differ among various households. Household expenditure patterns are largely influenced by the household's needs, preferences, and financial means. In addition to their current income derived from the ownership of factors of production, households may meet their expenditure from a number of sources such as wages, remittances, etc. but in a context of a state like Arunachal Pradesh majority of the population depends on agriculture and its allied activities for earning their livelihood. The majority of the people and tribesmen share a living style of nuclear as well as joint family. The geographical characteristics of any particular areas of the state will provide an incredible view of both scenic beauty and different patterns of living style in the tribal land. In general, the level of consumption expenditure of the tribal people in the rural areas basically depends directly or indirectly on the amount of output they can produce from their farm lands or by selling their labour in the agriculture sector. As such, their level of consumption is generally determined by the subsistent agricultural production. But, due to the effects of globalization, even in the rural areas, their consumption baskets have now changed which has forced them to produce for markets whether may be in form of consumable or non-consumable goods.

The *Monpa* community inhabits at an average altitude of 7500ft above sea level. They have settled down in *Tawang* and *West Kameng* Districts of Arunachal Pradesh with variant dialects, living pattern, customs & traditions yet sharing the common sets of faith and beliefs in the form of Mahayana Buddhism. The whole tribe has immensely contributed to relevant fields of the economy. They enjoy various professions and business occupations all over the state. But the consumption pattern, as well as the sources of income of the *Monpa* people and their saving habits, is basically a question yet to be answered as it highlights their contribution to the overall economy of the state. The present study examines the issues directly or indirectly related to the present expenditure patterns of the local *Monpa* farmers under various circles and villages of *West Kameng* District, Arunachal Pradesh. It endeavours to address the basic research questions like-

- What is the monthly average expenditure of *Monpa* Farmers of the Study Area?
- What is the expenditure composition of *Monpa* Farmers of the Study Area?

- Which circle, under the study has made highest expenditure?

### SIGNIFICANCE OF THE STUDY

This study attempts to throw light on the level, composition and distribution of expenditure of *Monpa* farmers in *West Kameng* District. It takes into account only the consumption expenditure, i.e., expenditure for current consumption. In other words, capital expenditure items like, purchase and construction of house and other assets are excluded, as they are not meant for current consumption. It analyses only the disposable income, i.e., the net income of the farmers minus tax liability (if any), as this disposable income is available at the disposal of the household for meeting the consumption expenditure and saving. This study is confined to the disposable income and consumption expenditure pattern of the farmers from *Monpa* community of *West Kameng* District. The present study analyzes the expenditure pattern as well as changing consumption pattern among farmers of *Monpa* community from the *West Kameng* District of Arunachal Pradesh. Also, the present study makes a special inquiry to find the consumption and expenditure patterns on different food and non-food items at the micro level. In the contemporary world, the consumption habits and pattern are determined by a complex set of socio-economic, cultural, religious, psychological, ethical and environmental factors. Therefore, the consumption pattern of a community distinctly reveals its financial position as well as its standard of living, poverty level, and human development. Moreover, the present study assumes importance because, most of the earlier studies were concentrated on the socio-economic and occupational structure of the scheduled tribes and *Monpa* Community is one of them. The present study unfolds answers to many research questions pertaining to expenditure pattern among farmers of *Monpa* community.

### OBJECTIVES OF THE STUDY

Following are the primary objectives of the study:

1. To examine the Level and Composition of expenditure made by *Monpa* Farmers of the Study Area.
2. To make circle, gender and head wise analysis of expenditure of the *Monpa* Farmers.

### RESEARCH METHODOLOGY

❖ **Research Methods & Tools:** The present study is both descriptive and empirical in nature which is based on primary and secondary data. The present study is primarily based on Field Survey. The family members of the *Monpa* community from *West Kameng* District has been the main source of primary data. The tools like personal interview,

observation, telephonic conversation, structured schedule, personal notes and diary entry were used to collect field data. Also audio tapes or video filming were considered during field survey.

- **Sources of Data:** Basically the study is based on primary data. Primary data have been collected directly from the farmers with the help of a pre-tested interview schedule. Secondary data is collected from journals, magazines, newspapers and books, documents, pamphlets, and reports published by the Department of Agriculture and Department of Economics and Statistics. Also, relevant websites have been referred to for important information.
- **Sampling Technique and Size:** For the present study, multi-stage convenience sampling under non-probability sampling technique has been used. The study has been carried out in five out of 13 circles of West Kameng District namely- *Dirang, Thembang, Bomdila, Kalaktang* and *Balemu* respectively. Also, 0.5 percent of schedule tribe population from each circle has been selected for the present study. The samples cover family members of the farmers from *Monpa* community only. Altogether, 131 samples have been selected for the study.
- **Geographical Coverage:** The geographical coverage of the Study Area extends over five circles of *West Kameng* District.

- **Period of the Study:** The present study covers a period of 12 months from January 2017 to December 2017. However, the secondary data have been taken from several sources over last five years.
- **Tools of Data Analysis:** The study specifically focused on the family members of the farmer from *Monpa* community residing in *West Kameng* District. Field data have been analyzed using statistical tools like- MS Excel and SPSS.
- **Limitations of the Study:** During the study, it is revealed that most of the households have not maintained proper records for income and expenditure. The members of the household could furnish the information only from their memories.

## ANALYSIS AND INTERPRETATION OF DATA

### A. Level of Expenditure

It is clearly observed from the Table 1 that 99 off 131 samples which constitute 76 percent of the total sample have spent up to Rs 5,000 per month. Further, 22 samples which share 17 percent of the total respondents are found to have spent between 5000 to 10000 per month. Also, it is inferred from the Table 1 that the spending of *Monpa* community of the study area decreases with increasing expenditure slabs. Circle wise analysis of the expenditure shows that *Dirang* Circle stands highest with 56 persons.

**Table 1: Level of Expenditure of the Respondents**

EXPENDITURE	CIRCLES					
	Dirang	Thembang	Bomdila	Kalaktang	Balemu	Total
Upto 5000	30	06	20	27	16	99
5000 to 10000	17	01	02	02	-	22
10000 to 15000	04	01	-	-	-	05
15000 to 20000	03	-	-	-	-	03
20000 to 25000	00	-	-	-	-	00
25000 to 30000	00	-	-	-	-	00
30000 to 35000	01	-	-	-	-	01
35000 to 40000	00	-	-	-	-	00
40000 to 45000	00	-	-	-	-	00
45000 to 50000	00	-	-	-	-	00
50000 to 55000	00	-	-	-	-	00
55000 to 60000	00	-	-	-	-	00
60000 to 65000	01	-	-	-	-	01
65000 to 70000	00	-	-	-	-	00
70000 to 75000	00	-	-	-	-	00
75000 and Above	00	-	-	-	-	00
<b>TOTAL</b>	<b>56</b>	<b>08</b>	<b>22</b>	<b>29</b>	<b>16</b>	<b>131</b>

Source: *Field Survey, 2018*

It is followed by *Kalaktang* Circle. On the other extreme point, *Thembang* Circle has finished last in the race.

### B. Composition of Expenditure

The composition of consumption expenditure of the *Monpa* farmers in the study area has been analyzed by classifying the expenditures into 23 different heads. It is further divided into ten major heads which are furnished as follows:

- ❖ *Household Expenses*: It includes food items, clothing, house rent, electricity & water, meat & chicken, communication, vegetables, washing & cleaning.
- ❖ *Children's Education*: It includes expenses incurred on education only.
- ❖ *Health & Medical Expenses*: It includes only medical expenses.
- ❖ *Taxes & Contributions*: It includes only village taxes and local contributions.
- ❖ *Agriculture & Livestock*: It includes expenses incurred on livestock rearing and expenses incurred on agriculture.
- ❖ *Socio-Religious Activities*: It includes two major heads i.e. expenses incurred on religious activities and funeral charges.
- ❖ *Trade & Business*
- ❖ *Travelling & Insurance*: It includes travelling expenses, fuel, Insurance etc.

- ❖ *Alcohol/Gambling/Cigarettes & Tobacco*: It includes expenses incurred upon three activities i.e. alcohol, gambling and cigarette & tobacco.
- ❖ Others (if any).

All the ten major heads of expenditures have been calculated separately through the help of interview schedule and other informations provided by the respondents. Further the data have been analysed and interpreted accordingly.

### C. Composition of Household Expenditure

In order to calculate the monthly average household expenditure of the Monpa farmers of the study area, eight heads of household items of expenditure have been listed as shown in Table 2. The listed items are food items, clothing, house rent, electricity & water, meat & chicken, vegetables, communication and washing & cleaning.

**Table 2: Composition of Monthly Household Expenditures**

HOUSEHOLD EXPENDITURE	DIRAN G	THEMBAN G	BOMDIL A	KALAKTAN G	BALEM U	STUDY AREA
Food (Rice, Wheat, Maize etc)	63100	10200	25100	26100	8000	132500
Clothing	13000	0	2000	0	0	15000
House Rent	0	0	300	400	0	700
Electricity & Water	9260	1160	2730	3210	2070	18430
Meat & Chicken	40900	0	5000	9100	2500	57500
Vegetables	38400	150	6400	7900	4450	57300
Communication	9040	500	3970	4000	2900	20410
Washing & Cleaning	10250	800	2750	3470	1800	19070
<b>Total</b>						320910
<b>Average</b>				<b>2449.69</b>		

Source: *Field Survey, 2018*

It is revealed from the Table 2 that, on an average a sample respondent of the study area spends Rs 2449.69 per month on household items including both food and non-food items. It is imperative to note that, the respondents have made highest expenditure on food items. Likewise, meat & chicken and vegetables have occupied second and third places. On the contrast, the sample respondents are found to have spent least amount on *Rent*.

### D. Expenditure on Children's Education

It is observed during the field survey that, most of the respondents generally depend on government schools for educating their children in the study area. It is clear from Table 3 that, on an average, a sample respondent spends Rs 98.47 per month on children's education.

It is also revealed from the Table 3 that, Dirang circle has made highest expenditure on children education with Rs 8700 per annum.

**Table 3: Educational Expenditure**

Children's Education	Dirang	Thembang	Bomdila	Kalaktang	Balemu	Study Area
Education	8700	300	1150	800	1950	12900
<b>Total</b>						12900
<b>Average</b>				98.47		

Source: *Field Survey, 2018*

On the other side, Thembang circle has made the least annual expenditure with only Rs 300 for the same.

**E. Expenditure on Health & Medical**

It is evident from Table 4 that, on an average, a respondent make expenses of Rs 11.45 per month on health and medical. Most of the villagers of the study

area generally take the services from free health camps and public health centres (PHC). In some villages, doctors from the nearest hospital visit the village premises once a week and offer services.

**Table 4: Expenditure on Health & Medical**

	Dirang	Thembang	Bomdila	Kalaktang	Balemu	Study Area
Health and Medical Expenses	0	0	0	500	1000	1500
Total						1500
Average						11.45

Source: *Field Survey, 2018*

Further, it is observed from the Table 4 that residents from Balemu circle have made highest expenditure on health & medical. It is followed by the respondents of Kalaktang circle. On the other hand, Dirang, Thembang and Bomdila circles have registered no expenses on health & medical issues.

contributions. They make expenditures for various reasons like- community development works, celebration of festivals, annual maintenance of local monasteries, recitation of sacred text etc. It is found that all the villagers have to contribute local taxes or compulsory contributions to the village Panchayats.

**F. Expenditure on Taxes & Contributions**

It is reported during the field survey that villagers have to make expenditure on various taxes &

It is unveiled from the Table 5 that, on an average a sample respondent contributes around Rs 176.79 as local taxes or contribution in the village.

**Table 5: Expenditure on Taxes & Contributions**

	Dirang	Thembang	Bomdila	Kalaktang	Balemu	Study Area
Village Contributions or Local Taxes	13500	2000	4040	3620	0	23160
Total						23160
Average						176.79

Source: *Field Survey, 2018*

Further, Dirang circle is found to have made highest expenditure on taxes & contributions. Likewise, Bomdila and Kalaktang circles have occupied the second and third places. On the other hand, respondents of Balemu have registered zero participation toward village contributions & taxes.

**G. Expenditure on Agriculture & Livestock**

Agriculture & livestock rearing are the two important activities of rural economy. It is revealed from Table 6 that, on an average a sample respondent invests Rs 306.10 per month on maintaining agriculture fields and rearing livestock in the study area.

**Table 6: Monthly expenditures on Agriculture & Livestock**

Agriculture & livestock	Dirang	Thembang	Bomdila	Kalaktang	Balemu	Study Area
Agriculture	19000	0	0	1000	300	20300
Livestock	11800	6000	2000	0	0	19800
Total						40100
Average						306.10

Source: *Field Survey, 2018*

Also, it is unrolled from the Table that, Dirang circle has registered highest expenditures on both, agriculture and livestock. On the other side, lowest expenditure has been made by the respondents of Balemu circle. In addition, it is reported that the practice of mixed cultivation is on decline in the study area. Moreover, farmers have shifted to cultivation of cash crops instead of traditional crops.

**H. Expenditure on Socio-religious Activities**

Monpa people are basically the follower of Mahayana sect of Buddhism and takes pride in maintaining age old traditions and customs. On an average, a sample respondent from the study area spends around Rs 256.10 per month on various socio-religious activities as being unveiled from Table 7.

**Table 7: Expenditure on Socio-religious Activities**

Socio-religious expenses	Dirang	Thembang	Bomdila	Kalaktang	Balemu	Study Area
Religious Activities	24450	3100	2300	3400	300	33550
<b>Total</b>						33550
<b>Average</b>	256.10					

Source: *Field Survey, 2018*

Further, it is uncovered from Table 7 that again, Dirang Circle has occupied top position in terms of expenditure made on socio-religious activities. However, Balemu Circle has finished last in the row.

#### I. Expenditure on Trade & Business

It is reported during the field study that, some farmers of the study area own small shops in the villages. They earn income from trade and business apart from agricultural income and wages.

**Table 8: Expenditures on Trade & Business**

Trade & Business	Dirang	Thembang	Bomdila	Kalaktang	Balemu	Study area
Trade & Business	27800	1000	2000	7200	300	38300
<b>Total</b>						38300
<b>Average</b>	292.36					

Source: *Field Survey, 2018*

It is unrolled from Table 8 that, an average respondent has made expenditure of Rs 292.36 per month on trade and small business. Also, it is evident from Table 8 that respondents from Dirang Circle have made highest expenditure. However, the same is observed lowest in Balemu Circle.

#### J. Expenditure on Alcohol, Gambling, Cigarettes and Tobacco

Apart from expenditures on various other heads, one of the important heads of expenditure is Alcohol, tobacco and gambling.

**Table 9: Expenditure on Alcohol, Gambling, Cigarettes and Tobacco**

Items	Dirang	Thembang	Bomdila	Kalaktang	Balemu	Study Area
Cigarettes & Tobacco	9060	600	2100	4200	2500	18460
Alcoholic Drinks	44200	1800	8700	10300	5800	70800
Gambling	27000	0	0	0	1000	28000
<b>Total</b>						117260
<b>Average</b>	895.11					

Source: *Field Survey, 2018*

It is reported that alcohol consumption among the local farmers is quite high in the study area as revealed from Table 9. It is observed that sample respondents of the study area have made average monthly expenditure of Rs 895.11 on Alcohol, Gambling, Cigarettes and Tobacco. Again, people from the Dirang Circle are found to have made highest expenditure on alcohol, gambling, cigarettes and

tobacco. On the other side, respondents from Thembang Circle have made lowest expenditure on the same.

#### K. Expenditure on Travelling and Insurance

It is reported during the field study that the respondents have to travel long distance to purchase household and agricultural items apart from availing modern services.

**Table 10: Monthly expenditure on Travelling and Insurance**

Travelling & Insurance	Dirang	Thembang	Bomdila	Kalaktang	Balemu	Study area
Travelling	17500	0	0	0	0	17500
Fuels	17800	1650	1000	1900	0	22350
Insurance	0	0	0	0	0	0
<b>Total</b>						39850
<b>Average</b>	304.19					

Source: *Field Survey, 2018*

Some farmers own vehicles and travel by their own. However, some commutes through other means. It

is unveiled from Table 10 that, an average respondent spends Rs 304.19 on travelling and fuels. To great

dismay, none of the sample respondent is found to have made investment in insurance. Also, it is observed from Table 10 that more amounts have been spent on fuels than travelling cost.

#### L. Circle Wise Average Expenditure of the Respondents

It is evident from Table 11 and Diagram 1 that an average sample respondent spends Rs 4793.35 per month on various food and non-food items.

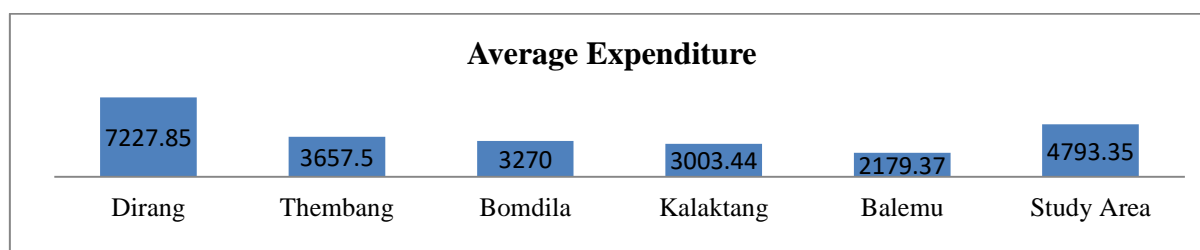
**Table 11: Circle Wise Average Expenditure**

	Dirang	Thembang	Bomdila	Kalaktang	Balemu	Study Area
<b>Total</b>	404760	29260	71940	87100	34870	627930
<b>Average expenditure</b>	<b>7227.85</b>	<b>3657.5</b>	<b>3270</b>	<b>3003.44</b>	<b>2179.37</b>	<b>4793.35</b>
<b>No. of respondents</b>	<b>56</b>	<b>8</b>	<b>22</b>	<b>29</b>	<b>16</b>	<b>131</b>

Source: *Field Survey, 2018*

The share of expenditure on food items, alcohol, gambling, cigarettes and tobacco is relatively higher than other heads of expenditures. It is also revealed that respondents from Dirang Circle have

made highest monthly expenditure. It is followed by Thembang Circle. On other side, Balemu Circle has registered the lowest expenditure.



**Diagram 1**

#### M. Head Wise Average Expenditure of the Respondents

It is observed from Table 12 and Diagram 2 that sample respondents of the study area have spent mostly on household items with an average amount of Rs 2449.69 per month.

**Table 12: Average Expenditure of the Respondents- Head Wise**

PARTICULARS	DIRANG	THEMBANG	BOMDILA	KALAKTANG	BALEMU	STUDY AREA
Household Expenditure	3284.8	1601.25	2193.2	1868.3	1357.5	2449.69
Children's Education	155.36	37.5	52.27	27.58	121.875	98.47
Health & Medical	0	0	0	17.24	62.5	11.45
Village Taxes & Contributions	241.07	250	183.63	124.82	0	176.79
Agriculture & Livestock	550	750	90.9	34.48	18.75	306.1
Socio- Religious Expenses	436.6	387.5	122.73	117.24	18.75	259.16
Trade & Business	496.43	125	90.9	248.27	18.75	292.36
Travelling	630.36	206.25	45.45	65.51	0	304.19
Alcohol	789.29	225	395.45	355.17	362.5	540.45
Cigarette & Tobacco	161.79	75	95.45	144.83	156.25	140.91
Gambling	482.14	0	0	0	62.5	213.74
Others(if any)	0	0	0	0	0	0
<b>Total Respondents</b>	<b>56</b>	<b>8</b>	<b>22</b>	<b>29</b>	<b>16</b>	<b>131</b>

Source: *Field Survey, 2018*

In this regards, Dirang Circle has spent the maximum with Rs 3284.8. Excruciatingly, expenditure on alcohol stands in the second place. It may be due to low temperature level of the study area. Likewise,

agriculture & livestock, travelling, religious activities are some of the prominent areas of expenditure made by the respondents.

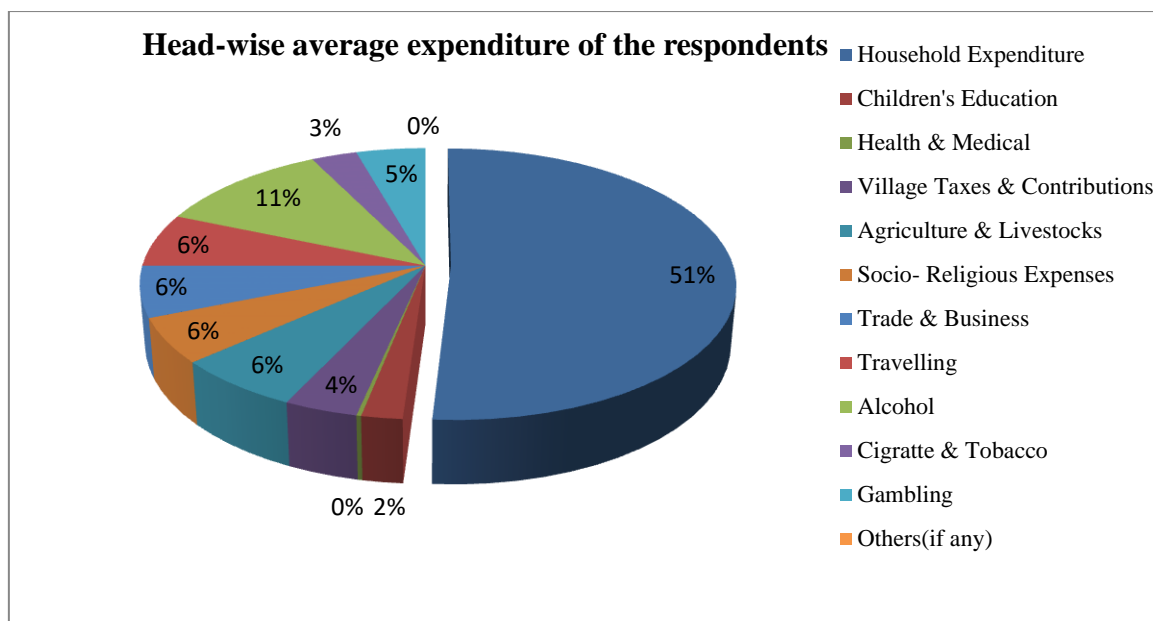


Diagram 2

**N. Individual Head of Expenditure**

It is revealed from Table 13 and Diagram 3 that highest amount of expenditure is incurred upon purchase of food items (Rice, Wheat, Maize etc.) out of 25 various heads of expenditure.

It is found that, a sample respondent spends at an average of Rs 1,011.45 per month in food items. Likewise, Expenditure on Alcoholic drinks has occupied the second place with an average monthly

spending of Rs 540.45 followed by expenditure on Meat & chicken. However, it is also revealed that a sample respondent spends an average of Rs 213.74 per month on Gambling and contributes a total of Rs 176.79 per month for the development of village as local tax and village contributions.

It is also clear from the Table 13 that, a sample respondent is found to have made total expenditure of Rs 4793 on all heads of expenditure in every month.

**Table 13: Heads of Expenditure of the Respondents**

Monthly Expenditure (In Rs)	Average	Rank	Percentage
Food (Rice, Wheat, Maize etc)	1011.45	I	21.1
Clothing	114.5	XVII	2.39
House Rent	5.34	XX	0.11
Electricity & Water	140.69	XV	2.94
Meat & Chicken	438.93	III	9.16
Religious Activities	256.11	VI	5.34
Livestock	151.15	XII	3.15
Travelling	133.59	XVI	2.79
Medical	11.45	XIX	0.24
Village Contributions or Local Taxes	176.79	VIII	3.69
Education	98.47	XVIII	2.05
Agriculture	154.96	XI	3.23
Trade & Business	292.37	V	6.1
Communication	155.8	X	3.25
Vegetables	437.4	IV	9.13
Fuels	170.61	IX	3.56
Washing & Cleaning	145.57	XIII	3.04
Cigarettes & Tobacco	140.92	XIV	2.94
Alcoholic Drinks	540.46	II	11.28
Funeral Charges	3.05	XXI	0.06
Insurance	0	XXII	0
Gambling	213.74	VII	4.46
Others (if any)	0	XXII	0
<b>Total</b>	<b>4793.36</b>		<b>100.00%</b>

Source: Field Survey, 2018



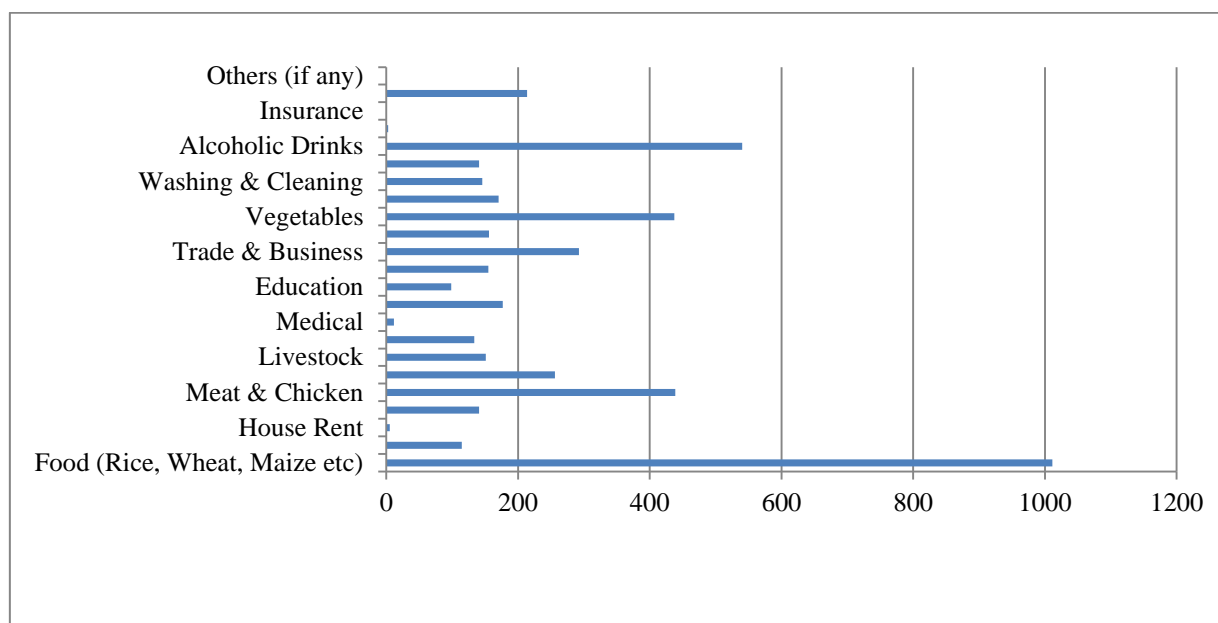


Diagram 3

**M. Average Expenditure- Gender Wise**

It is clear from Table 14 that the monthly average expenditure of male respondents of the study

area is Rs 5,562.71. On the other side, the same is Rs 3,547 in case of female counterparts.

**Table 14: Gender Wise Analysis of Average Expenditure**

Average expenditure-Gender wise							
Gender	Dirang	Thembang	Bomdila	Kalaktang	Balemu	Total	Average
Male	8152.36	4315	3386.36	3216.66	2468.75	450580	5562.71
Female	5276.11	1685	3153.63	2654.54	1890	177350	3547.00
<b>Total</b>						627930	4793.35

Source: *Field Survey, 2018*

So, it is revealed from the Table 14 that males have spent more than females in the study area. Further, both the males and females are found to have made highest expenditure in Dirang Circle of the study area.

**CONCLUSION**

Generally, expenditure pattern of people indicates the status of their standard of living. Usually, expenditure connotes spending of money on goods and services in order to fulfil personal and social needs. So far expenditure of the Monpa farmers of the Study Area is concerned, 76 percent of the sample respondents have spent up to Rs 5,000 per month. On an average a sample respondent of the study area spends Rs 2449.69 per month on household items which includes both food and non-food items. It is imperative to note that the respondents have made highest expenditure on food items. On circle wise analysis, the Dirang Circle has spent the maximum amount of Rs 3284.8. Excruciatingly, expenditure on alcohol stands in the second place. The study also reveals that monthly average expenditure of male respondents is much

higher than female counterparts. Further, male and female sample respondents of Dirang Circle have made highest expenditure.

Thus, the standard of living of Monpa farmers of the Study Area is fairly good as they spend Rs 81.6 per day on food items. It is much higher than a benchmark daily per capita expenditure of Rs 27 (rural area) & Rs 33 (urban area) and Rs 32 (rural area) & Rs 47 (urban area) on foods as stipulated by Tendulkar and Rangarajan Committee respectively.

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