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3 **Economics of different intercropping systems of maize under mycorrhizal**
4 **inoculation and different fertilizer levels**

5
6 **ABSTRACT**

7
8 A field experiment was conducted in order to evaluate the economics of different
9 intercropping systems of maize under mycorrhizal inoculation and different fertilizer levels at
10 Eastern Block Farm, Tamil Nadu Agricultural University, Coimbatore during the winter
11 season in 2011 and 2012. The experiments were laid out in split-split plot design with three
12 factors. In main plots viz., intercropping systems [(sole maize (I₁), maize+cowpea (I₂),
13 maize+greengram (I₃)]. Two mycorrhizal treatments viz., no mycorrhizal inoculation
14 (control) (M⁻) and inoculation of mycorrhiza (M⁺) were included under sub plot. Three
15 fertilizer levels viz., 75% RDF (F₁), 100% RDF (F₂), and 125 % RDF (F₃) under sub-sub
16 plot. Data regarding net field benefit, benefit cost ratio, dominance analysis, and marginal
17 rate of return were collected. The experimental results showed that maximum Net Field
18 Benefits of Rs. 1,25,990 during 2011 and Rs. 1,14,215 during 2012 were recorded in maize
19 +cowpea intercropping system along with mycorrhizal inoculation and 100% RDF (I₂F₂M⁺),
20 respectively. While the maximum benefit cost ratio (BCR) of 3.45 and 2.74 was found in
21 maize +cowpea intercropping system along with 100% RDF and with mycorrhizal
22 inoculation (I₂F₂M⁺) during the year 2011 and 2012, respectively. Dominance analysis of
23 maize intercropped with green gram along with mycorrhizal inoculation and different
24 fertilizer levels at 75% RDF, 100%RDF and 125% RDF, respectively were dominated
25 dominated due to their lower net field benefits as compared to other treatments, while
26 maximum marginal rate of return (8911 %) was obtained by sole maize without mycorrhizal
27 inoculation and fertilizer level of 75% RDF (I₁F₁M⁺) during 2011. In 2012, maize
28 intercropped with greengram without mycorrhizal inoculation and fertilizer level
29 @100% RDF recorded maximum marginal rate of returns (6167%) than other treatments.

30
31 **Keywords:** Maize intercropping, Fertilizer levels, Mycorrhiza, Economic Analysis, Benefit
32 Cost Ratio

33
34 **INTRODUCTION**

35 Self-sufficiency in maize (*Zea mays* L) production is a major strategy for achieving
36 food security in India. The strategy is adopted to avoid undue reliance on unstable and
37 unpredictable world food markets and to generate incomes to farmers and landless laborers
38 (Mousavi and Eskandari, 2011). Apart from being grown for grain, maize can be produced
39 'green' to be consumed as a vegetable. Intercropping systems are more productive than sole
40 crops grown on the same land, because they are associated with greater yield stability,

41 greater land-use efficiency, increased competitive ability against weeds, improvement of soil
42 fertility due to N fixation, and some favorable root exudates from leguminous species
43 incorporated in the systems (Mousavi and Eskandari, 2011 and Lithourgidis *et al.*, 2011).

44 Intercropping is a type of mixed cropping and defined as agricultural practice of
45 cultivating two or more crops in the same space at the same time. The important reason to
46 grow two or more crops together may be increase of productivity per unit of land. In
47 intercropping system, all the environmental resources utilized to maximize crop production
48 per unit area and per unit time. Thus, intercropping systems can provide many benefits
49 through increased efficiency of land use, enhancing the capture and use of light, water and
50 nutrients, controlling weeds, insects, diseases and increasing the length of production cycles.
51 Other benefits of intercropping may be improve quality of the seed, and better control of
52 water quality through minimizing the use of inorganic N fertilizers, replacing them by the
53 use of legumes (Elmira Charani *et al.*, 2017 and Hamd Alla *et al.* , 2014).

54 Cereal-legume intercropping plays an important design in allowance food production
55 in both developed and developing countries, especially in situations of restricted water
56 resources (Tsubo *et al.*, 2005). Dahmardeh (2013) reported that mixed cropping especially
57 with legumes can betterment both forage quality and quantity because legumes are well
58 source of protein. Intercropping of legumes and cereals is an old drill in tropical agriculture
59 that dates back to old urbanity.

60 Maize (*Zea mays* L.) is one of the most versatile emerging crops having wider
61 adaptability under varied agroclimatic conditions. Globally, maize is known as queen of
62 cereals because it has the highest genetic yield potential among the cereals. Maize is ranked
63 third after wheat and rice among the most important cereal crops. In India, maize is essential
64 for human and live-stocks consumption as a major source of carbohydrates, oil, as well as a
65 minor source of protein. It is required for several industrial purposes such as starch and oil.
66 At the same time, cowpea is an important legume crop. It is a primary source of plant protein
67 for humans and animals. Cowpea can be used as a cover crop and to fix nitrogen in the soil
68 (Asiwe *et al.*, 2009). Greengram is one of the most important pulse crops in India because of
69 its adaptation to short growth duration, low water requirement, low soil fertility and is
70 favoured for consumption due to its easy digestibility and low production of flatulence (Shil
71 and Bandopadhyay, 2007). Being a leguminous crop, it has the capacity to fix atmospheric

72 nitrogen through symbiotic nitrogen fixation and also used as a green manure crop. As short
73 duration crop, it fits well in various multiple and intercropping systems.

74 Intercropping is spread accepted as a sustainable practice due to its yield advantage,
75 high used efficiency of light and water. Lupwayi and Kennedy (2007) were indicated that
76 intercropped pulse crops benefit the associated cereal crop like maize by either transferring a
77 part of fixed N₂ because of their less N requirement (Lupwayi and Kennedy, 2007).
78 Intercropping is known to have the potential to keep high and viable natural population of
79 AM fungi in soils because of the higher diversity of plants involved. Benard Oula Muok *et al.*
80 (2009) reported that intercropping system between maize and soybean stimulated
81 proliferation of AM fungi as compared to a monoculture system.

82 Ahmaed *et al.*, 2013 reported that simultaneous sowing of maize + fodder cowpea at
83 1:1 row proportion recorded significantly higher grain yield (5349 kg ha⁻¹) and stover yield
84 (7581 kg ha⁻¹) over all other intercropping treatments except, maize sown after 1 week at 1:1
85 row proportion. Intercropping of maize and pigeonpea at 4:2 row ratio with 100:50 population
86 recorded significantly higher maize equivalent yield (8970 kg ha⁻¹), net returns (Rs.36008 ha⁻¹) and
87 B:C ratio (3.25) over sole and other intercropping systems except 2:2 and 3:1 row ratios with
88 100:50 population of maize and pigeon pea. Though intercropping resulted in significant
89 reduction in the yield of sole crops, it was better compensated by components crops in terms
90 of total yield and income (Lingaraju *et al.*, 2008).

91 On the other hand, using monetary advantage index Mutusso *et al.* (2017) reported
92 that intercropping with two rows of cowpea and one row of millet gave significantly higher
93 economic benefit than mixture with one row of each of the crops. Using the same MAI,
94 Mutusso *et al.* (2017) found that intercropping with two rows of sorghum and one row of
95 cowpea gave higher economic return compared to the other planting arrangements and the
96 sole crops.

97 Amanullah *et al.* (2011) revealed that the highest gross return of Rs. 70,738 and net return
98 of Rs. 46,587 were recorded in maize under the fertilizer dose of 150:75:100 NPK kg ha⁻¹ along
99 with mycorrhizal inoculation followed by fertilizer dose of 200:75:100 NPK kg ha⁻¹ along
100 with mycorrhizal inoculation.

101 Sankaran *et al.* (2005) opined that the enhancement in fertilizer application in maize
102 to the tune of 25-50 percent above the recommended level increased the gross, net return and

103 BC ratio. Application of 150 % recommended dose of fertilizer is suggested for obtaining
104 maximum productivity and BC ratio under irrigated condition.

105 From the foregoing review, information pertaining to intercropping, mycorrhiza and
106 fertilizer requirement of hybrid maize varies widely. In maize, the effect of intercropping,
107 mycorrhiza and fertilizer levels is well documented. So, keeping in view the importance of
108 intercropping systems the present study was undertaken to examine economics of maize
109 which were planted with mycorrhizal inoculation and different fertilizer levels in
110 intercropping systems.

111 MATERIALS AND METHODS

112 Field experiments were conducted during winter season of 2011-12 and 2012-13 at
113 Eastern Block of the Department of Farm Management, Tamil Nadu Agricultural University,
114 Coimbatore to study the production potential and monetary advantage of maize intercropping
115 systems influenced by mycorrhizal inoculation and varying fertilizer levels under irrigated
116 condition. The experiment was laid out in a split-split design with three replications. Three
117 intercropping systems viz., sole maize, maize+cowpea and maize+greengram were the
118 treatments under main plot. Two mycorrhizal treatments viz., no mycorrhizal inoculation
119 (control) (M-) and inoculation of mycorrhiza (M+) were included under sub plot. Three
120 fertilizer levels viz., 75% RDF (F1), 100% RDF (F2), and 125 % RDF (F3) under sub-sub
121 plot. The soil of the experimental field was sandy clay loam in texture belonging to Typic
122 Ustropept. The nutrient status of soil was low in available nitrogen (234 kg ha^{-1}), medium in
123 available phosphorus (14.6 kg ha^{-1}) and high in available potassium (612.0 kg ha^{-1}). Maize
124 hybrid, NK 6240, a high yielding single cross hybrid released by syngenta private ltd, India
125 was chosen for the study.

126 Seeds of maize hybrids were sown on the flat beds by adopting a spacing $60 \times 25 \text{ cm}$
127 along with vermiculite based mycorrhizal inoculum at a depth of 5 cm below the seeds. The
128 mycorrhizal inoculum (*Glomus intraradices* TNAU-03-08) used in this study. The inoculum
129 with the spore density of 10 spores g^{-1} was applied as a thin layer beneath the seeds one
130 week after sowing @ 100 kg ha^{-1} . As an intercrop, cowpea CO (CP) 7 and greengram
131 (CO 6), were raised as per the treatments with a spacing of $30 \times 10 \text{ cm}$ and a seed rate of
132 10 kg ha^{-1} . The recommended fertilizer dose followed for maize was $150:75:75 \text{ kg NPK ha}^{-1}$.

133 Observations on maize grain yield were assessed on the basis of the produced yield
134 recorded from the net plot. During both the years of experimentation meteorological

135 parameters were more or less same and the crops were normal. The two year experimental
136 data were subjected to statistical analysis as described by Gomez and Gomez (2010).

137 RESULTS AND DISCUSSION

138 *Net Field Benefits (NFB)*

139 Farmers are more interested in variability in benefits than yields, therefore net field
140 benefits were calculated against the variable costs. Table 1&3 reveals that maximum NFB of
141 Rs. 1,25,990 during 2011 and Rs. 1,14, 215 during 2012 were achieved in maize +cowpea
142 intercropping system along with mycorrhizal inoculation and 100% RDF ($I_2F_2M^+$) against
143 the minimum in (Rs.93,465 and Rs. 85, 536 during 2011 and 2012, respectively) in sole
144 maize without mycorrhizal inoculation and 75%RDF) ($I_1F_1M^-$).

145 *Benefit Cost Ratio (BCR)*

146 Benefit cost ratio also important to farmers because they are interested in the increase
147 in net returns with given increase in the total cost of production. The maximum benefit cost
148 ratio (BCR) of 3.45 and 2.74 was found in maize +cowpea intercropping system along with
149 100% RDF and with mycorrhizal inoculation ($I_2F_2M^+$) during the year 2011 and 2012,
150 respectively and this was followed by maize +cowpea intercropping system along with 100%
151 RDF ($I_2F_2M^-$) and without mycorrhizal inoculation and maize + cowpea intercropping system
152 and 75% RDF along with mycorrhizal inoculation ($I_2F_1M^+$). This was mainly due to the
153 better performance of component crops, which gave higher net returns in the treatment
154 combinations and thus increased the B:C ratio. Even though the initial cost of mycorrhizal
155 inoculum was high, mycorrhizal inoculation has recorded higher yield by better uptake of
156 nutrients and hence increased the B:C ratio. These results are in agreement with Madar
157 (2001) in maize + pigeonpea, and Surve *et al.* (2012) in sorghum + cowpea who reported
158 similar results.

159 Even though the initial cost of mycorrhizal inoculum was high, mycorrhizal
160 inoculation has recorded higher yield by better uptake of nutrients and hence increased the
161 B:C ratio. These results are in agreement with the results of Amanullah *et al.* (2011) who
162 reported similar finding in maize.

163

164 Table 1: Effect of intercropping, mycorrhiza and fertilizer levels on net returns, net field
 165 benefits and benefit cost ratio of maize hybrid during 2011

Treatments	Maize grain yield (kg ha ⁻¹) A	Gross income (₹ ha ⁻¹) B	Variable cost (₹ ha ⁻¹) C	Total cost (₹ ha ⁻¹) D	Net field benefits (₹ ha ⁻¹) (B-C)	Net return (₹ ha ⁻¹) (B-D)	Benefit cost ratio (B/D)
I ₁ F ₁ M ⁻	8625	99461	5996	32375	93465	67086	3.07
I ₁ F ₂ M ⁻	9029	101946	7466	33845	94480	68101	3.01
I ₁ F ₃ M ⁻	9600	103837	9930	36309	93907	67528	2.86
I ₁ F ₁ M ⁺	7793	109784	9996	36375	99788	73409	3.02
I ₁ F ₂ M ⁺	7992	114888	11466	37845	103422	77043	3.04
I ₁ F ₃ M ⁺	8146	121988	13930	40309	108058	81679	3.03
I ₂ F ₁ M ⁻	8534	117649	8746	35125	108903	82524	3.35
I ₂ F ₂ M ⁻	9405	119749	10216	36595	109533	83154	3.27
I ₂ F ₃ M ⁻	8636	125405	12680	39059	112725	86346	3.21
I ₂ F ₁ M ⁺	7854	127769	12746	39125	115023	88644	3.27
I ₂ F ₂ M ⁺	7966	140206	14216	40595	125990	99611	3.45
I ₂ F ₃ M ⁺	8335	129970	16680	43059	113290	86911	3.02
I ₃ F ₁ M ⁻	8485	106506	8596	34975	97910	71531	3.05
I ₃ F ₂ M ⁻	9038	109588	10066	36445	99522	73143	3.01
I ₃ F ₃ M ⁻	8674	113055	12530	38909	100525	74146	2.91
I ₃ F ₁ M ⁺	7764	118817	12596	38975	106221	79842	3.05
I ₃ F ₂ M ⁺	7934	128193	14066	40445	114127	87748	3.17
I ₃ F ₃ M ⁺	8044	122406	16530	42909	105876	79497	2.85

166 Maize grain rate = Rs.12/kg; Maize stover, cowpea and greengram haulm rate= Rs. 0.50/kg;
 167 Cowpea grain rate = Rs.30/kg; Greengram grain rate = Rs. 35/kg; Total fixed cost = Rs.26379

168 *Dominance analysis*

169 As net field benefit (NFB) does not indicate the rate of return in relation to
 170 investment, final recommendation for the production technology cannot be specified only on
 171 the basis of NFB. Dominance and marginal analysis compares the variable costs with the
 172 gross margin, showing the increase in costs required to gain a given increase in gross margin.
 173 Treatments were first listed in increasing order of variable costs. Any treatment that had a

174 total gross margin less than (or equal to) those of a treatment with lower total variable costs is
 175 dominated. Therefore, dominated treatments have a lower extra gross margin per unit of extra
 176 costs than other treatments (Anjum *et al.*, 2015).

177 Net Field Benefits of some treatments were less to those with lower cost comparative
 178 to an increase in variable cost among treatments (Table 2 & 4). As a result these treatments
 179 were dominated (D). The remaining un-dominated treatments were further considered for the
 180 marginal analysis. During the year 2011 and 2012, it was observed that the maize
 181 intercropped with green gram along with mycorrhizal inoculation and different fertilizer
 182 levels at 75% RDF, 100%RDF and 125% RDF, respectively, maize intercropped with green
 183 gram without mycorrhizal inoculation and fertilizer level @ 125% RDF, maize intercropped
 184 with cowpea along with mycorrhizal inoculation and fertilizer level @ 125% RDF (I₂F₃M⁺),
 185 and sole maize along with mycorrhizal inoculation and fertilizer level 125% RDF (I₁F₃M⁺)
 186 were dominated due to their lower net field benefits as compared to the preceding treatment
 187 (Table 2 & 4).

188 Table 2: Effect of intercropping, mycorrhiza and fertilizer levels on dominance analysis of
 189 maize hybrid during 2011

Treatments	Cost that vary (PRs·ha ⁻¹)	Net field benefits (PRs·ha ⁻¹)
I ₁ F ₁ M ⁻	5996	93465
I ₁ F ₂ M ⁻	7466	94480
I ₃ F ₁ M ⁻	8596	97910
I ₂ F ₁ M ⁻	8746	108903
I ₁ F ₃ M ⁻	9930	93907
I ₁ F ₁ M ⁺	9996	99788
I ₃ F ₂ M ⁻	10066	99522
I ₂ F ₂ M ⁻	10216	109533
I ₁ F ₂ M ⁺	11466	103422
I ₃ F ₃ M ⁻	12530	100525 D
I ₃ F ₁ M ⁺	12596	106221 D
I ₂ F ₃ M ⁻	12680	112725
I ₂ F ₁ M ⁺	12746	115023
I ₁ F ₃ M ⁺	13930	108058 D
I ₃ F ₂ M ⁺	14066	114127 D
I ₂ F ₂ M ⁺	14216	125990
I ₃ F ₃ M ⁺	16530	105876 D
I ₂ F ₃ M ⁺	16680	113290 D

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193 Table 3: Effect of intercropping, mycorrhiza and fertilizer levels on net returns, net field
 194 benefits and benefit cost ratio of maize hybrid during 2012

Treatments	Maize grain yield (kg ha ⁻¹) A	Gross income (₹ ha ⁻¹) B	Variable cost (₹ ha ⁻¹) C	Total cost (₹ ha ⁻¹) D	Net field benefits (₹ ha ⁻¹) (B-C)	Net return (₹ ha ⁻¹) (B-D)	Benefit cost ratio (B/D)
I ₁ F ₁ M ⁻	8071	91732	6196	37969	85536	53763	2.42
I ₁ F ₂ M ⁻	8393	99203	7467	39240	91736	59963	2.53
I ₁ F ₃ M ⁻	8644	100238	10230	42003	90008	58235	2.39
I ₁ F ₁ M ⁺	7150	103207	10696	42469	92511	60738	2.43
I ₁ F ₂ M ⁺	7763	107161	11967	43740	95194	63421	2.45
I ₁ F ₃ M ⁺	7833	110335	14730	46503	95605	63832	2.37
I ₂ F ₁ M ⁻	7976	108096	9946	41719	98150	66377	2.59
I ₂ F ₂ M ⁻	8582	109740	11217	42990	98523	66750	2.55
I ₂ F ₃ M ⁻	8062	117715	13980	45753	103735	71962	2.57
I ₂ F ₁ M ⁺	7091	121192	14446	46219	106746	74973	2.62
I ₂ F ₂ M ⁺	7174	129932	15717	47490	114215	82442	2.74
I ₂ F ₃ M ⁺	7731	123075	18480	50253	104595	72822	2.45
I ₃ F ₁ M ⁻	7657	98695	9796	41569	88899	57126	2.37
I ₃ F ₂ M ⁻	8239	102599	11067	42840	91532	59759	2.39
I ₃ F ₃ M ⁻	7718	107650	13830	45603	93820	62047	2.36
I ₃ F ₁ M ⁺	7138	108841	14296	46069	94545	62772	2.36
I ₃ F ₂ M ⁺	7377	118379	15567	47340	102812	71039	2.50
I ₃ F ₃ M ⁺	7608	110823	18330	50103	92493	60720	2.21

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196 Maize grain rate = Rs.12/kg; Maize stover, cowpea and greengram haulm rate = Rs. 0.50/kg;
 197 Cowpea grain rate = Rs.30/kg; Greengram grain rate = Rs. 35/kg; Total fixed cost =
 198 Rs. 31773/-

199

200

201 Table 4: Effect of intercropping, mycorrhiza and fertilizer levels on dominance analysis of
 202 maize hybrid during 2012

Treatments	Cost that vary (PRs·ha ⁻¹)	Net field benefits (PRs·ha ⁻¹)
I ₁ F ₁ M ⁻	6196	85536
I ₁ F ₂ M ⁻	7467	91736
I ₃ F ₁ M ⁻	9796	88899
I ₂ F ₁ M ⁻	9946	98150
I ₁ F ₃ M ⁻	10230	90008
I ₁ F ₁ M ⁺	10696	92511
I ₃ F ₂ M ⁻	11067	91532
I ₂ F ₂ M ⁻	11217	98523
I ₁ F ₂ M ⁺	11967	95194
I ₃ F ₃ M ⁻	13830	93820 D
I ₂ F ₃ M ⁻	13980	103735
I ₃ F ₁ M ⁺	14296	94545 D
I ₂ F ₁ M ⁺	14446	106746
I ₁ F ₃ M ⁺	14730	95605 D
I ₃ F ₂ M ⁺	15567	102812 D
I ₂ F ₂ M ⁺	15717	114215
I ₃ F ₃ M ⁺	18330	92493 D
I ₂ F ₃ M ⁺	18480	104595 D

203
 204 *Marginal Analysis*

205 Marginal analysis was calculated to check the economic impact of mycorrhizal
 206 inoculation and fertilizer levels on maize intercropping systems. This analysis assists the
 207 farmers to get the maximum benefit from the inputs by using the limited resources. Marginal
 208 analysis formed the basis of economic reasoning and it showed the effects of a small change
 209 in the control variable. As real differences were found in the yield among different
 210 treatments, therefore marginal analysis was done. Table 5 shows the marginal analysis of un-
 211 dominated treatments. Maximum marginal rate of return (8911%) was obtained by sole maize

212 without mycorrhizal inoculation and fertilizer level of 75% RDF ($I_1F_1M^+$) during 2011
 213 followed by maize intercropped with cowpea without mycorrhizal inoculation and fertilizer
 214 level @ 75 % RDF (I_2F_1M).

215 During 2012, maize intercropped with greengram without mycorrhizal inoculation
 216 and fertilizer level @100% RDF (I_3F_2M) recorded maximum marginal rate of returns
 217 (6167%) than other treatments (Table 6). Minimum marginal rate of return (-2867%) was
 218 obtained under the treatment of maize intercropped with greengram without mycorrhizal
 219 inoculation and fertilizer level @ 75% RDF (I_3F_1M). It is evident from the results that
 220 farmers with poor resources can accomplish maximum benefits by solo planting / maize
 221 intercropped with cowpea/ maize intercropped with greengram without any mycorrhizal
 222 inoculation and minimum fertilizer application @ 75 % RDF, respectively. Farmers with
 223 better resources can move towards planting sole maize/maize + greengram intercropping
 224 without mycorrhizal inoculation and fertilizer level @ 125 % RDF /75 % RDF, respectively.

225 Table 5. Effect of intercropping, mycorrhiza and fertilizer levels on marginal analysis of
 226 maize hybrid during 2011

Treatments	Cost that vary (PRs·ha ⁻¹)	Marginal cost that vary (PRs·ha ⁻¹)	Net field benefits (PRs·ha ⁻¹)	Marginal net benefits (PRs·ha ⁻¹)	Marginal rate of return (%)
$I_1F_1M^-$	5996	-	93465	-	-
$I_1F_2M^-$	7466	1470	94480	1015	69
$I_3F_1M^-$	8596	1130	97910	3430	304
$I_2F_1M^-$	8746	150	108903	10993	7329
$I_1F_3M^-$	9930	1184	93907	-14996	-1267
$I_1F_1M^+$	9996	66	99788	5881	8911
$I_3F_2M^-$	10066	70	99522	-266	-380
$I_2F_2M^-$	10216	150	109533	10011	6674
$I_1F_2M^+$	11466	1250	103422	-6111	-489
$I_2F_3M^-$	12680	1214	112725	9303	766
$I_2F_1M^+$	12746	66	115023	2298	3482
$I_2F_2M^+$	14216	1470	125990	10967	746

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230 Table 6. Effect of intercropping, mycorrhiza and fertilizer levels on marginal analysis of
 231 maize hybrid during 2012

Treatments	Cost that vary (PRs·ha ⁻¹)	Marginal cost that vary (PRs·ha ⁻¹)	Net field benefits (PRs·ha ⁻¹)	Marginal net benefits (PRs·ha ⁻¹)	Marginal rate of return (%)
I ₁ F ₁ M ⁻	6196	-	85536	-	-
I ₁ F ₂ M ⁻	7467	1271	91736	6200	488
I ₂ F ₁ M ⁺	9796	2329	88899	-2837	-122
I ₃ F ₂ M ⁻	9946	150	98150	9251	6167
I ₃ F ₁ M ⁻	10230	284	90008	-8142	-2867
I ₂ F ₁ M ⁻	10696	466	92511	2503	537
I ₁ F ₃ M ⁺	11067	371	91532	-979	-264
I ₂ F ₂ M ⁻	11217	150	98523	6991	4661
I ₁ F ₃ M ⁻	11967	750	95194	-3329	-444
I ₂ F ₂ M ⁺	13980	2013	103735	8541	424
I ₃ F ₃ M ⁻	14446	466	106746	3011	646
I ₃ F ₁ M ⁺	15717	1271	114215	7469	588
I ₂ F ₃ M ⁺	18330	2613	92493	-21722	-831

232

233 CONCLUSION

234

235 Maize +cowpea intercropping system along with 100% RDF and with mycorrhizal
 236 inoculation gave higher benefit cost ratio (3.45 and 2.74 during 2011 and 2012, respectively).
 237 During 2011, maximum marginal rate of return (8911 %) was obtained by sole maize without
 238 mycorrhizal inoculation and fertilizer level of 75% RDF (I₁F₁M⁺). In 2012, maize
 239 intercropped with greengram without mycorrhizal inoculation and fertilizer level
 240 @100% RDF recorded maximum marginal rate of returns (6167%) than other treatments.

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