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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 (I<sub>1</sub>), maize+cowpea (I<sub>2</sub>),  
13 maize+greengram (I<sub>3</sub>)]. Two mycorrhizal treatments viz., no mycorrhizal inoculation  
14 (control) (M<sup>-</sup>) and inoculation of mycorrhiza (M<sup>+</sup>) were included under sub plot. Three  
15 fertilizer levels viz., 75% RDF (F<sub>1</sub>), 100% RDF (F<sub>2</sub>), and 125 % RDF (F<sub>3</sub>) 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 (I<sub>2</sub>F<sub>2</sub>M<sup>+</sup>),  
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 (I<sub>2</sub>F<sub>2</sub>M<sup>+</sup>) 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 (I<sub>1</sub>F<sub>1</sub>M<sup>+</sup>) during 2011. In 2012, maize  
28 intercropped with greengram without mycorrhizal inoculation and fertilizer level  
29 at the rate of 100% RDF recorded maximum marginal rate of returns (6167%) than other  
30 treatments.

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

34  
35 **INTRODUCTION**

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

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

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

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

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

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

75 Intercropping is spread accepted as a sustainable practice due to its yield advantage,  
76 high used efficiency of light and water. Lupwayi and Kennedy (2007) were indicated that  
77 intercropped pulse crops benefit the associated cereal crop like maize by either transferring a  
78 part of fixed N<sub>2</sub> because of their less N requirement (–Lupwayi and Kennedy, 2007).  
79 Intercropping is known to have the potential to keep high and viable natural population of  
80 AM fungi in soils because of the higher diversity of plants involved. Benard Oula Muok *et al.*  
81 (2009) reported that intercropping system between maize and soybean stimulated  
82 proliferation of AM fungi as compared to a monoculture system.

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

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

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

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

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

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

## 112 MATERIALS AND METHODS

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

127 Seeds of maize hybrids were sown on the flat beds by adopting a spacing  $60 \times 25 \text{ cm}$   
128 along with vermiculite based mycorrhizal inoculum at a depth of 5 cm below the seeds. The  
129 mycorrhizal inoculum (*Glomus intraradices* TNAU-03-08) used in this study. The inoculum  
130 with the spore density of  $10 \text{ spores g}^{-1}$  was applied as a thin layer beneath the seeds one week  
131 after sowing at the rate of  $100 \text{ kg ha}^{-1}$ . As an intercrop, cowpea CO (CP) 7 and greengram  
132 (CO 6), were raised as per the treatments with a spacing of  $30 \times 10 \text{ cm}$  and a seed rate of  
133  $10 \text{ kg ha}^{-1}$ . The recommended fertilizer dose followed for maize was  $150:75:75 \text{ kg NPK ha}^{-1}$ .

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

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

## 138 RESULTS AND DISCUSSION

### 139 *Net Field Benefits (NFB)*

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

### 146 *Benefit Cost Ratio (BCR)*

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

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

164

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

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

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

169 *Dominance analysis*

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

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

178 Net Field Benefits of some treatments were less to those with lower cost comparative  
 179 to an increase in variable cost among treatments (Table 2 & 4). As a result these treatments  
 180 were dominated (D). The remaining un-dominated treatments were further considered for the  
 181 marginal analysis. During the year 2011 and 2012, it was observed that the maize  
 182 intercropped with green gram along with mycorrhizal inoculation and different fertilizer  
 183 levels at 75% RDF, 100%RDF and 125% RDF, respectively, maize intercropped with green  
 184 gram without mycorrhizal inoculation and fertilizer level at the rate of 125% RDF, maize  
 185 intercropped with cowpea along with mycorrhizal inoculation and fertilizer level at the rate of  
 186 125% RDF (I<sub>2</sub>F<sub>3</sub>M<sup>+</sup>), and sole maize along with mycorrhizal inoculation and fertilizer level  
 187 125% RDF (I<sub>1</sub>F<sub>3</sub>M<sup>+</sup>) were dominated due to their lower net field benefits as compared to the  
 188 preceding treatment (Table 2 & 4).

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

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

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192

193

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

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

196

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

200

201



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

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

204  
 205 *Marginal Analysis*

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

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

216 During 2012, maize intercropped with greengram without mycorrhizal inoculation  
 217 and fertilizer level at the rate of 100% RDF ( $I_3F_2M^-$ ) recorded maximum marginal rate of  
 218 returns (6167%) than other treatments (Table 6). Minimum marginal rate of return (-2867%)  
 219 was obtained under the treatment of maize intercropped with greengram without mycorrhizal  
 220 inoculation and fertilizer level at the rate of 75% RDF ( $I_3F_1M^-$ ). It is evident from the results  
 221 that farmers with poor resources can accomplish maximum benefits by solo planting / maize  
 222 intercropped with cowpea/ maize intercropped with greengram without any mycorrhizal  
 223 inoculation and minimum fertilizer application at the rate of 75 % RDF, respectively.  
 224 Farmers with better resources can move towards planting sole maize/maize + greengram  
 225 intercropping without mycorrhizal inoculation and fertilizer level at the rate of 125 % RDF  
 226 /75 % RDF, respectively.

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

Treatments	Cost that vary (PRs·ha <sup>-1</sup> )	Marginal cost that vary (PRs·ha <sup>-1</sup> )	Net field benefits (PRs·ha <sup>-1</sup> )	Marginal net benefits (PRs·ha <sup>-1</sup> )	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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232 Table 6. Effect of intercropping, mycorrhiza and fertilizer levels on marginal analysis of  
 233 maize hybrid during 2012

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

234

## 235 CONCLUSION

236

237 Maize +cowpea intercropping system along with 100% RDF and with mycorrhizal  
 238 inoculation gave higher benefit cost ratio (3.45 and 2.74 during 2011 and 2012, respectively).  
 239 During 2011, maximum marginal rate of return (8911 %) was obtained by sole maize without  
 240 mycorrhizal inoculation and fertilizer level of 75% RDF (I<sub>1</sub>F<sub>1</sub>M<sup>+</sup>). In 2012, maize  
 241 intercropped with greengram without mycorrhizal inoculation and fertilizer level  
 242 at the rate of 100% RDF recorded maximum marginal rate of returns (6167%) than other  
 243 treatments.

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