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An Analysis of Income Tax Liability of Individual Tax Payers -A Study of Ballari City

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Abstract- ***The Union Budget 2020-21 introduced an optional personal income-tax structure alongside the existing regime. Taxpayers were therefore allowed to choose between the old system, which retained several exemptions and deductions, and the new system, which offered comparatively lower slab rates but withdrew most of those concessions. Under the old regime, eligible taxpayers could continue to claim benefits such as House Rent Allowance, Leave Travel Allowance and deductions available under the Income-tax Act, 1961.***

I. INTRODUCTION

The Union Budget 2020-21 introduced an optional personal income-tax structure alongside the existing regime. Taxpayers were therefore allowed to choose between the old system, which retained several exemptions and deductions, and the new system, which offered comparatively lower slab rates but withdrew most of those concessions. Under the old regime, eligible taxpayers could continue to claim benefits such as House Rent Allowance, Leave Travel Allowance and deductions available under the Income-tax Act, 1961. The new regime, by contrast, used a larger number of slabs with lower rates. For individuals below 60 years, income up to Rs. 2.5 lakh remained exempt under both systems. Section 87A also allowed a resident individual with total income not exceeding Rs. 5 lakh to claim a rebate of up to Rs. 12,500. Against this background, the study compares the two regimes and examines the circumstances in which each option may be more beneficial. This study examines the structure of income taxation in India, with particular emphasis on the differences between the old and new tax regimes and their implications for individual taxpayers. Income tax is a direct levy imposed on individuals and other taxable entities whose income crosses the threshold prescribed under the Income-tax Act, 1961. It is an important source of public revenue and supports government expenditure on administration, infrastructure, security and public services. Tax compliance involves more than payment alone; it also requires registration, maintenance of records, accurate return filing and timely discharge of tax liability. India's tax system operates within a federal framework involving the Union Government, State Governments and local bodies, and is broadly divided into direct and indirect taxes. Although tax collection necessarily creates administrative costs for the government and compliance costs for taxpayers, an effective system should minimise unnecessary burden while maintaining fairness and efficiency. The optional new regime sought to simplify taxation through lower rates, but it also restricted access to many exemptions and deductions available under the old regime. This trade-off makes regime selection an important financial decision for taxpayers.

II. LITERATURE REVIEW

1. Ewelina Markowska (2025): The study found that PIT reforms between 2019 and 2023 reduced the share of PIT revenue received by Polish municipalities, indicating a possible decline in local fiscal autonomy.
2. Pratap Singh (2025): The study examined India's New Tax Regime and highlighted its simpler tax slabs and potential to increase disposable income and middle-class consumption.
3. Balaswamy (2025): The study found that 59% of surveyed salaried taxpayers preferred the new tax regime and that awareness of exemptions significantly influenced regime choice.
4. Dr. Sunita Kshatriya (2025): The study found that awareness of tax slabs and deductions remained important among salaried taxpayers, with complexity and limited knowledge acting as major barriers to effective tax planning.
5. Hamsini et al. (2025): The study demonstrated through taxpayer case studies that tax-planning

benefits differ according to life stage, income and available deductions.

6. Dr. J. Maju et al. (2025): The study suggested that the New Tax Regime could increase disposable income and consumption and potentially support economic growth, although revenue-loss concerns remain.
7. Mrs. Bindu et al. (2025): The study found that social media was a major source of tax information, while familiarity and concerns about tax utilisation influenced taxpayers' preference for the old regime.
8. S. Rajaratnam (2025): The study developed a web-based tool to compare tax liability under both regimes and provide personalised tax-saving suggestions, highlighting the need for better taxpayer guidance.
9. Desai Vishesh et al. (2025): The study found that income was the strongest predictor of tax rebate outcomes, while salary and occupation were not statistically significant factors.
10. Dr. Ravi Gupta (2025): The study found a significant relationship between income and tax-regime preference, although actual average tax paid did not differ significantly between the two regimes.
11. Aathiya et al. (2025): The study found that the new regime can benefit middle-income taxpayers with limited deductions but cautioned that reduced tax-saving incentives may discourage long-term savings.
12. Dr. Milinth P. et al. (2025): The study concluded that the revised New Tax Regime can provide substantial tax savings, particularly for higher-income taxpayers, while the old regime remains beneficial for those with significant deductions.
13. Aathiya et al. (2025): The study found that the new regime is generally advantageous for taxpayers with modest deductions but may reduce incentives for long-term savings and wealth creation.
14. Balaswamy (2025): The study found that awareness of exemptions and deductions significantly influenced tax-regime preference, while income alone did not significantly determine taxpayers' choices.
15. Mahendra Ikhar et al. (2025): The study projected that the New Tax Regime could increase disposable income and consumption and support GDP growth, although these macroeconomic benefits require empirical validation.
16. Dr. Kiran Kumar M. et al. (2025): The study found that income and familiarity with the tax system did not significantly determine regime choice, suggesting that financial literacy, investment behaviour and deductions also influence taxpayer decisions.
17. Nalini et al. (2025): The study found that the new regime is more beneficial for middle-income taxpayers with fewer deductions, while reduced investment incentives may negatively affect saving discipline.
18. Dr. Kiran Kumar M. et al. (2025): The study found that adoption of the New Tax Regime increased substantially after the 2023 default-policy change and was associated with shifts from ELSS and insurance investments toward fixed deposits.
19. Ashish Kumar Saini (2024): The study provided a practical overview of tax-planning strategies, tax slabs and major deductions under both regimes, with emphasis on effective record-keeping and utilisation of available benefits.
20. Abhishek Agarwal (2024): The study found that greater adoption of digital payments was associated with improved financial management, faster transactions and reduced dependence on cash.

III. OBJECTIVES OF THE STUDY

1. To assess awareness and perception regarding income-tax provisions and the old and new tax regimes among respondents in Ballari District.
2. To examine the factors associated with respondents' opinions, preferences and behaviour concerning tax computation and compliance.
3. To compare response patterns across gender, age, educational qualification, occupation and income groups.

IV. STATISTICAL METHODS USED

- Frequency and percentage analysis was used to summarise respondent characteristics and the distribution of survey responses.
- The chi-square goodness-of-fit test examined whether responses were evenly distributed across the available categories.

- Cohen's w was reported as the effect-size measure for the goodness-of-fit tests; values near 0.10, 0.30 and 0.50 indicate small, medium and large effects respectively.
- A weighted awareness index was calculated for ordered categories by assigning a score of 4 to the highest response and 1 to the lowest.
- A one-sample t-test was used as a supplementary procedure to compare each weighted mean with the benchmark value of 2.50. A one-sample proportion z-test examined whether selected favourable-response proportions differed significantly from the stated benchmark.

Data Analysis, Interpretation and Statistical Testing
Descriptive Analysis of Respondents

Table 4.1: Gender

Category	Frequency	Percentage
Male	119	58.6
Female	84	41.4
Total	203	100.0

(Source: Calculated Value)

Interpretation: Among the 203 respondents, 119 were male (58.6%) and 84 were female (41.4%). Male respondents therefore formed a modest majority, although both groups had meaningful representation. The optional categories 'Prefer not to say' and 'Others' recorded no responses and were excluded from the inferential calculation.

Table 4.2: Age group

Category	Frequency	Percentage
Below 25 years	124	61.1
25-35 years	47	23.2
36-45 years	26	12.8
Above 45 years	6	3.0
Total	203	100.0

(Source: Calculated Value)

Interpretation: The age profile is heavily concentrated among younger respondents. Those below 25 years accounted for 61.1% of the sample, and a further 23.2% were aged 25-35 years. Only 32 respondents were older than 35. Consequently, the findings are likely to reflect the experiences of students and early-career taxpayers more strongly than those of older individuals.

Table 4.3: Educational qualification

Category	Frequency	Percentage
Up to PUC/12th	13	6.4
Graduate	51	25.1
Post-Graduate	120	59.1
Professional	19	9.4
Total	203	100.0

(Source: Calculated Value)

Interpretation: Postgraduates were the largest educational group, representing 59.1% of respondents, while graduates accounted for another 25.1%. The sample is therefore highly educated. This may increase general exposure to tax information, but the influence of education on awareness cannot be tested without respondent-level cross-tabulations.

Table 4.4: Occupation

Category	Frequency	Percentage
Salaried	61	30.0
Business	34	16.7
Agriculture	13	6.4
Others	95	46.8
Total	203	100.0

(Source: Calculated Value)

Interpretation: Nearly half of the respondents were classified under 'Others' (46.8%). Salaried participants formed 30.0%, businesspersons 16.7% and agriculturists 6.4%. Because the 'Others' category is broad, future questionnaires should separate students, homemakers, freelancers, unemployed respondents and similar groups.

Table 4.5: Annual income level

Category	Frequency	Percentage
Below Rs 5 lakh	130	65.3
Rs 5-10 lakh	38	19.1
Rs 10-20 lakh	22	11.1
Above Rs 20 lakh	9	4.5
Total	199	100.0

(Source: Calculated Value)

Interpretation: Of the 199 respondents who disclosed income, 65.3% earned below Rs. 5 lakh, 19.1% earned

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Rs. 5-10 lakh, 11.1% earned Rs. 10-20 lakh and 4.5% earned above Rs. 20 lakh. Four participants did not answer the income question. The sample therefore has a clear concentration in the lower-income category.

Table 4.6: Awareness of old vs new tax regimes

Category	Frequency	Percentage
Fully aware	46	22.7
Somewhat aware	87	42.9
Rarely aware	45	22.2
Not aware at all	25	12.3
Total	203	100.0

(Source: Calculated Value)

Interpretation: Some awareness of the two regimes was common, but complete knowledge was limited. The largest group, 42.9%, described itself as somewhat aware, while only 22.7% reported full awareness. The remaining 34.5% were either rarely aware or not aware at all, indicating a substantial need for clearer tax communication.

Table 4.7: Method used to compute income-tax liability

Category	Frequency	Percentage
Self-calculation	106	52.5
Chartered Accountant	45	22.3
Online tax calculator	30	14.9
Finance Team	21	10.4
Total	202	100.0

(Source: Calculated Value)

4.6 Chi-Square Goodness-of-Fit Tests

For every goodness-of-fit test, the null hypothesis assumes an equal distribution across the included categories, while the alternative assumes that the distribution is unequal. Equal proportions are used only as a neutral reference because the data are aggregated. The findings therefore describe how responses are concentrated and should not be interpreted as evidence of causation or demographic association.

Table 4.7: Chi-Square Calculation for Gender

Category	Observed (O)	Expected (E)	$(O-E)^2/E$	Observed
Male	119	101.50	3.017	58.6
Female	84	101.50	3.017	41.4
Total / Test Result	203	—	χ^2 = 6.034	df=1; p=0.014

(Source: Calculated Value)

Interpretation: The result, chi-square(1) = 6.034 with p = 0.014, leads to rejection of the null hypothesis of equal gender proportions. Male respondents formed the larger category. Cohen's w of 0.172 indicates that the imbalance is small. This test describes the composition of the sample and does not show whether gender is related to tax awareness.

Table 4.8: Chi-Square Calculation for Age group

Category	Observed (O)	Expected (E)	$(O-E)^2/E$	Observed
Below 25 years	124	50.75	105.725	61.1
25-35 years	47	50.75	0.277	23.2
36-45 years	26	50.75	12.070	12.8
Above 45 years	6	50.75	39.459	3.0
Total / Test Result	203	—	χ^2 = 157.532	df=3; p=<0.001

(Source: Calculated Value)

Interpretation: The age distribution differs significantly from equal proportions, chi-square(3) = 157.532, $p < 0.001$. Respondents below 25 years form by far the largest category. Cohen's w of 0.881 represents a large effect, confirming the strong concentration of the sample among younger participants. The result concerns sample composition rather than age-wise awareness.

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Table 4.9: Chi-Square Calculation for Educational qualification

Category	Observed (O)	Expected (E)	$(O-E)^2/E$	Observed
Up to PUC/12th	13	50.75	28.080	6.4
Graduate	51	50.75	0.001	25.1
Post-Graduate	120	50.75	94.494	59.1
Professional	19	50.75	19.863	9.4
Total / Test Result	203	—	χ^2 = 142.438	df=3; p=<0.001

(Source: Calculated Value)

Interpretation: Educational categories are not evenly represented, chi-square(3) = 142.438, p < 0.001. Postgraduates dominate the sample, and the effect size is large (Cohen's w = 0.838). The test therefore confirms educational concentration but does not establish a relationship between qualification and tax awareness.

Table 4.10: Chi-Square Calculation for Occupation

Category	Observed (O)	Expected (E)	$(O-E)^2/E$	Observed
Salaried	61	50.75	2.070	30.0
Business	34	50.75	5.528	16.7
Agriculture	13	50.75	28.080	6.4
Others	95	50.75	38.583	46.8
Total / Test Result	203	—	χ^2 = 74.261	df=3; p=<0.001

(Source: Calculated Value)

Interpretation: The occupation distribution is significantly unequal, chi-square(3) = 74.261, p < 0.001. 'Others' is the largest category, and Cohen's w of 0.605 indicates a large concentration. Since the test is based on a single frequency distribution, it should not be treated as evidence that occupation influences awareness.

Table 4.11: Chi-Square Calculation for Annual income level

Category	Observed (O)	Expected (E)	$(O-E)^2/E$	Observed
Below Rs 5 lakh	130	49.75	129.448	65.3
Rs 5-10 lakh	38	49.75	2.775	19.1
Rs 10-20 lakh	22	49.75	15.479	11.1
Above Rs 20 lakh	9	49.75	33.378	4.5
Total / Test Result	199	—	χ^2 = 181.080	df=3; p=<0.001

(Source: Calculated Value)

Interpretation: Annual income categories show the strongest departure from equal proportions, chi-square(3) = 181.080, p < 0.001. The below-Rs. 5 lakh group is dominant, and Cohen's w of 0.954 indicates a very large effect. The finding confirms a lower-income skew in the sample.

Table 4.12: Chi-Square Calculation for Awareness of old vs new tax regimes

Category	Observed (O)	Expected (E)	$(O-E)^2/E$	Observed
Fully aware	46	50.75	0.445	22.7
Somewhat aware	87	50.75	25.893	42.9
Rarely aware	45	50.75	0.651	22.2
Not aware at all	25	50.75	13.065	12.3
Total / Test Result	203	—	χ^2 = 40.054	df=3; p=<0.001

(Source: Calculated Value)

Interpretation: Awareness of the old and new regimes is not evenly distributed, chi-square(3) = 40.054, p < 0.001. 'Somewhat aware' is the largest response category. Cohen's w of 0.444 indicates a medium-

sized concentration, showing that partial rather than complete awareness is the most common position.

Table 4.13: Chi-Square Calculation for Method used to compute income-tax liability

Category	Observed (O)	Expected (E)	$(O-E)^2/E$	Observed
Self-calculation	106	50.50	60.995	52.5
Chartered Accountant	45	50.50	0.599	22.3
Online tax calculator	30	50.50	8.322	14.9
Finance Team	21	50.50	17.233	10.4
Total / Test Result	202	—	χ^2 = 87.149	df=3; p=<0.001

(Source: Calculated Value)

Interpretation: The method used to compute tax liability differs significantly across the four categories, chi-square(3) = 87.149, $p < 0.001$. Self-calculation is the dominant choice, and Cohen's w of 0.657 indicates a large effect. Respondents therefore rely on self-computation considerably more often than the other listed methods.

Table 4.14: Chi-Square Calculation for Most relevant head of income

Category	Observed (O)	Expected (E)	$(O-E)^2/E$	Observed
Salary	112	50.75	73.922	55.2
Business	49	50.75	0.060	24.1
House Property	29	50.75	9.321	14.3
Capital Gains	13	50.75	28.080	6.4
Total / Test Result	203	—	χ^2 = 111.384	df=3; p=<0.001

(Source: Calculated Value)

Interpretation: The distribution of relevant income heads is significantly unequal, chi-square(3) = 111.384, $p < 0.001$. Salary is the leading category, with a large effect size (Cohen's w = 0.741). This confirms the strong salary orientation of the sample.

Table 4.15: Chi-Square Calculation for Awareness of deductions under Sections 80C, 80D, etc.

Category	Observed (O)	Expected (E)	$(O-E)^2/E$	Observed
Fully aware	52	50.50	0.045	25.7
Partially aware	94	50.50	37.470	46.5
Heard but do not understand	26	50.50	11.886	12.9
Not aware	30	50.50	8.322	14.9
Total / Test Result	202	—	χ^2 = 57.723	df=3; p=<0.001

(Source: Calculated Value)

Interpretation: Awareness of deductions differs significantly across categories, chi-square(3) = 57.723, $p < 0.001$. Partial awareness is the most frequent response, and Cohen's w of 0.535 indicates a large effect. The pattern suggests broad exposure to deduction provisions but limited complete understanding.

Table 4.16: Chi-Square Calculation for Self-rated understanding of income-tax provisions

Category	Observed (O)	Expected (E)	$(O-E)^2/E$	Observed
Excellent	43	50.50	1.114	21.3
Good	110	50.50	70.104	54.5
Average	42	50.50	1.431	20.8
Poor	7	50.50	37.470	3.5
Total / Test Result	202	—	χ^2 = 110.119	df=3; p=<0.001

(Source: Calculated Value)

Interpretation: Self-rated understanding is also unevenly distributed, chi-square(3) = 110.119, p < 0.001. 'Good' is the largest category, and Cohen's w of 0.738 indicates a large concentration. Respondents generally view their understanding positively, although this remains a subjective measure.

Table 4.17: Summary of Chi-Square Goodness-of-Fit Results

Variable	N	χ^2	df	p-value	Cohen's w	Decision
Gender	203	6.034	1	0.014	0.172 (small)	Reject H0
Age group	203	157.532	3	<0.001	0.881 (large)	Reject H0
Educational qualification	203	142.438	3	<0.001	0.838 (large)	Reject H0
Occupation	203	74.261	3	<0.001	0.605 (large)	Reject H0
Annual income level	199	181.080	3	<0.001	0.954 (large)	Reject H0
Awareness of old vs new tax regimes	203	40.054	3	<0.001	0.444 (medium)	Reject H0
Method used to compute income-tax liability	202	87.149	3	<0.001	0.657 (large)	Reject H0
Most relevant head of income	203	111.384	3	<0.001	0.741 (large)	Reject H0
Awareness of deductions under Sections 80C, 80D, etc.	202	57.723	3	<0.001	0.535 (large)	Reject H0
Self-rated understanding of income-tax provisions	202	110.119	3	<0.001	0.738 (large)	Reject H0

(Source: Calculated Value)

Interpretation: All ten distributions differ significantly from equal proportions. The greatest concentrations occur in annual income, age, educational qualification, relevant head of income and self-rated understanding. Gender is also statistically unequal, but its effect size is small compared with the other variables.

Weighted Awareness Indices and One-Sample t-Tests: Ordered responses were scored from 4 for the highest category to 1 for the lowest. Mean scores were interpreted as very low (1.00-1.75), low (1.76-2.50), moderate (2.51-3.25) and high (3.26-4.00). The one-sample t-test was then used to compare each mean with the reference value of 2.50.

Table 4.18: Weighted Index Calculation for Old vs New Tax Regime Awareness

Response Category	Weight	Frequency	Weighted Score
Fully aware	4	46	184
Somewhat aware	3	87	261
Rarely aware	2	45	90
Not aware at all	1	25	25
Total / Result	—	203	560; Mean=2.759

(Source: Calculated Value)

Interpretation: The mean awareness score for the old and new regimes is 2.759, producing an index of 68.97%. This falls within the moderate range. The mean is significantly above the benchmark of 2.50, t(202) = 3.912, p < 0.001, but it remains below the level classified as high awareness.

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Table 4.19: Weighted Index Calculation for Awareness of Deductions

Response Category	Weight	Frequency	Weighted Score
Fully aware	4	52	208
Partially aware	3	94	282
Heard but do not understand	2	26	52
Not aware	1	30	30
Total / Result	—	202	572; Mean=2.832

(Source: Calculated Value)

Interpretation: Awareness of deductions has a weighted mean of 2.832 and an index of 70.79%, which is classified as moderate. The score is significantly higher than 2.50, $t(201) = 4.820$, $p < 0.001$. Even so, it does not reach the high-awareness interval.

Table 4.20: Summary of Weighted Awareness Results

Measure	N	Mean	SD	Index	t	p-value	Level
Old vs New Tax Regime Awareness	203	2.759	0.942	68.97	3.912	<0.001	Moderate
Awareness of Deductions	202	2.832	0.978	70.79	4.820	<0.001	Moderate
Understanding of Income-Tax Provisions	202	2.936	0.747	73.39	8.289	<0.001	Moderate

(Source: Calculated Value)

Interpretation: The combined awareness index is 71.05%, placing overall awareness in the moderate category. Self-rated understanding is highest at 73.39%, followed by awareness of deductions at 70.79% and awareness of the two regimes at 68.97%. The three measures are relatively close and none reaches the high-awareness threshold.

One-Sample Proportion z-Tests

For the proportion tests, favourable categories were combined into broader measures. A 50% reference proportion was used for awareness and understanding. Because four tax-computation methods were listed, 25% was used as the equal-choice benchmark for self-calculation.

Table 4.21: One-Sample Proportion Test Results

Measure	x	N	Sample	Benchmark	z	P-value	Decision
At least somewhat aware of old vs new regimes	133	203	65.5	50	4.422	<0.001	Reject H0
At least partially aware of deductions	146	202	72.3	50	6.332	<0.001	Reject H0
Good or excellent self-rated understanding	153	202	75.7	50	7.317	<0.001	Reject H0
Uses self-calculation for tax liability	106	202	52.5	25	9.018	<0.001	Reject H0

(Source: Calculated Value)

Interpretation: The proportions reporting at least some regime awareness, at least partial deduction awareness and good or excellent understanding are each significantly above 50%. Self-calculation is also significantly above the 25% equal-choice benchmark. These results show that basic awareness is widespread, while the weighted indices indicate that the quality and depth of knowledge remain moderate.

V. FINDINGS

1. The sample included 58.6% male and 41.4% female respondents. Although the difference was statistically significant, the effect was small (chi-square = 6.034, p = 0.014; Cohen's w = 0.172).
2. Younger participants dominated the survey: 61.1% were below 25 years and 84.3% were below 35. The results therefore reflect students and early-

career individuals more strongly than older taxpayers.

3. The respondents had a comparatively high educational profile. Postgraduates represented 59.1% and graduates another 25.1%, so the sample is likely to be more educated than the wider taxpayer population.
4. Almost half of the sample (46.8%) was grouped under 'Others' for occupation. This broad classification reduces the usefulness of occupation-wise interpretation.
5. Income was concentrated at the lower end: 65.3% of valid respondents earned below Rs. 5 lakh, while only 4.5% earned above Rs. 20 lakh.
6. Full awareness of the old and new regimes was reported by only 22.7%. Most respondents were either somewhat aware (42.9%) or had little or no awareness (34.5%).
7. More than half of the respondents (52.5%) calculated their own tax liability. This proportion was significantly higher than the 25% equal-choice benchmark ($z = 9.018$, $p < 0.001$).
8. Salary was the most relevant head of income for 55.2% of participants, confirming that employment-related tax provisions are central to this sample.
9. Although 72.3% had at least partial knowledge of deductions under Sections 80C, 80D and related provisions, only 25.7% considered themselves fully aware.
10. Three-fourths of respondents rated their understanding as good or excellent, but the weighted index of 73.39% still falls in the moderate category. This suggests a possible gap between confidence and technical knowledge.

VI. SUGGESTIONS

1. Future studies should use stratified sampling to secure better representation of respondents above 35 years and improve the applicability of the findings.
2. The 'Others' category should be divided into meaningful groups such as students, homemakers, freelancers and unemployed respondents.
3. Self-assessment should be supported by objective questions on slab rates, deduction limits and basic tax computation so that actual knowledge can be measured.
4. Purposive or quota sampling may be used to include more taxpayers earning above Rs. 10 lakh and to understand awareness among higher-income groups.
5. Awareness programmes should be designed for specific groups, particularly respondents below 25 years, because full knowledge of the two regimes is limited.
6. Taxpayers who rely on self-calculation should be encouraged to use verified online tools or qualified professional assistance where the computation is complex.
7. Simple guides, examples and local-language materials should be developed to explain Sections 80C, 80D and other commonly used deduction provisions.
8. Questionnaires should retain and separately report 'Prefer not to say' and 'Others' options to protect privacy and improve inclusiveness.

VII. CONCLUSION

The analysis of 203 respondents indicates that income-tax awareness in Ballari District is present but not deep. Most participants had at least some knowledge of the two regimes and deductions, and 75.7% rated their understanding as good or excellent. However, the weighted indices ranged from 68.97% to 73.39%, placing every measure in the moderate rather than high category. The sample was mainly young, well educated and concentrated in the below-Rs. 5 lakh income group. Self-calculation was the most common method of determining tax liability, and salary was the leading head of income.

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