

## **LEVELS OF LIVING OF RURAL HOUSEHOLDS (A STUDY OF GUNTUR DISTRICT IN ANDHRA PRADESH)**

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### **ABSTRACT**

*During the last few years, the family budget studies in a developed district like Guntur are very few in Southern States of India in general and in Andhra Pradesh in particular. With an intention to enhance the present database on consumer behaviour, an attempt has been made in this study to collect data on expenditures of various items of consumption, household incomes, and information on different socio-economic and demographic features of the sample agricultural households in the developed mandals of Guntur district in Andhra Pradesh. The study presents different facets of variation in the standard of living of the farmer households. It covers certain demographic characteristics of the sample households such as average household size and family composition for different occupational groups. It also shows the distribution of annual average per capita consumption expenditure (APCE) of the sample households among different occupational groups by various items of food and non-food groups, and their comparison with those for all sample rural households. It is hoped that this study may prove useful as a contribution to regional demand studies; and the data are collected from the developed regions of a developed district.*

### **Introduction**

Economic Development not only brings about significant changes in the socio-economic and cultural life of a population but it also influences the levels of living in the long run (Dalip S. Thakur and Sarbjit Singh-2006). India, a rapid developing and agrarian dominant economy, has been bringing many changes in the socio-economic life of her population since Independence. Due to variations in natural resources endowments, physical and climatic conditions; economic factors like income, prices and the extent of monetisation; demographic factors like

household size, degree of urbanisation and cultural factors are likely to influence consumption patterns. Such diverse socio-economic, demographic and cultural factors are reflected in the inequality in the distribution of consumption expenditure as is revealed by the national sample survey organisation data on consumption expenditure in India. The need for studies on consumer behaviour in a developing country like India is felt especially because development brings about significant changes in the size and structure of population, urbanisation, attitudes and aspirations of various social classes and in the patterns of consumption (Kamal Vatta and

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R.S. Sidhu-2007). The exercises of consumer behaviour in relating to such factors are of immense value for gaining knowledge of the future demand for different commodities and for effective socio-economic development planning.

From the point of view of social policies, such studies also throw considerable light on the living conditions of people showing what proportion of families live in various states of poverty of affluence, and how these proportions change through time (Nernade, D.K., and others-2002). Further, consumer expenditure data collected in the budget surveys are useful for social policies for imposing commodity taxes, and also for working out the actual tax burden on different socio-economic groups. The main objective of economic planning in all underdeveloped countries is to achieve rapid increase in the real income of individuals. Such rise in real per capita incomes is usually accompanied by increase in demand for different commodities. If supply of these commodities falls short of demand, the deficit will lead to rising prices of these goods, as also rise in the general price level (Rao, C.H.H.-2000). Any effort to meet this deficit by means of imports may require cutting down of imports of other items required for economic development. If, on the other hand, supply exceeds demand for different consumer goods, surplus will appear on the market. This will lower prices, and may reduce the income of the producers. This may cause reduction in the demand for both industrial and agricultural products. In either situation, the process of economic development will be hampered. It is, therefore, valuable to have knowledge of the future demand for different consumer goods.

The need for such knowledge is further heightened by the fact that in developing countries, the increased incomes in the hands of poor people will generate demand for consumer goods rather rapidly, and unless the

available supplies match this increased demand, inflationary tendencies will appear. This is likely to impede the smooth functioning of the process of economic growth. The determination of the magnitude and direction of future demand requires knowledge of a number of factors, such as prices, population, consumer behaviour and incomes. In a vast country like India, associated with huge population densities, land, water and capital are main factors of production, and inequality in their distribution has caused uneven distribution of income, wealth and assets. Such a pattern of uneven distribution is reflected in inequality in the distribution of consumption expenditure among different socio-economic groups. The existence of inequalities in living standards among the people belonging to different socio-economic groups is believed to be one of the important causes of prevailing social tensions and unrest. Thus, reduction in inequalities has been the main plank of our development strategy since Independence. Development plans of the government are judged not merely by their success in achieving a rapid expansion of aggregate output but also in terms of how the fruits of development are reaching the different strata of population. Hence, studies on consumer behaviour in India are very useful in order to build up our planning strategies effectively.

### **Importance of the Present Study**

During the last few years, the family budget studies in a developed district like Guntur are very few in Southern States of India in general, and in Andhra Pradesh in particular. With an intention to enhance the present database on consumer behaviour, an attempt is made in this study to collect data on expenditures of various items of consumption, household incomes, and information on various socio-economic and demographic features of sample agricultural households in the developed mandals of Guntur district in Andhra Pradesh. Further, majority of

researchers in their studies on levels of living of different strata of households ignore micro level analysis. However, almost all studies in India are based on the consumption data published by the NSSO, and it does not provide any breakdown of household expenditure data by different household characteristics such as size of the operational holding, and age of the head of the household. The present study is an attempt to take into account some of the deficiencies mentioned above with the objective to examine the levels of living of rural households. It is hoped that this study may prove useful as a contribution to regional demand studies, and the data are collected from the developed regions of a developed district.

### Material and Methodology

In carrying out the study with the above objectives, data were collected from Guntur district, which is one of the agrarian developed districts of Andhra Pradesh. Guntur district is divided into three Revenue Divisions, namely, Narasaraopet, Guntur and Tenali. Three villages were selected at random from the list of all villages (one from each Revenue Division) in the district. After the selection of villages, a census schedule was canvassed among all the rural households in each selected village of the respective Revenue Division. Information with regard to various socio-economic, demographic and consumption pattern including occupation and size of the operational holding was collected. Based on the information collected, rural households were grouped under three occupational groups, namely, cultivators, agricultural labourers and other villagers. From the 3 villages, a sample of 120 households (63 cultivator households, 35 agricultural labour households and 22 other village households) were selected based on the principle of probability proportional sampling. An important feature of this study is an attempt

to collect information on the household's income and consumption expenditure together with information on social and demographic factors of the households. Mostly tabular forms of percentages are used in the analysis of the socio-economic background of the sample households.

### Major Findings of the Study

The study presents different facets of variation in the level and pattern of consumer expenditure and related aspects of the standard of living of farmer households. It covers certain demographic characteristics of sample households such as average household size and family composition over different occupational groups. It also shows the distribution of annual average per capita consumption expenditure (APCE) of sample households among different occupational groups by different items of food and non-food groups, and their comparison with those for all sample rural households. The major findings of the study are presented in this section.

- i. The annual average per capita consumption expenditure for all sample rural households is ₹ 5,643.24. It is different among different categories of sample households. It is ₹ 6,020.33 for cultivator households, ₹ 4,223.57 for agricultural households and ₹ 5469 for other villages.
- ii. The share of food expenditure in total expenditure is 63 per cent for cultivators, 86 per cent for agricultural labourers, 61 per cent for other villagers, and 65 per cent for all sample rural households.
- iii. The average household size for cultivators is 4.90. It is 4.50 for agricultural labourers; 4.42 for other villagers; and 4.76 for all the sample households.

**Table 1 : Distribution of the Sample Rural Households According to Average Size of Household & Age of the Head of the Household**

S.No.	Description	Sample Rural Households			
		Cultivators Labourers	Agricultural Villagers	Other Group	Combined
1	No. of Sample Households	63 (52.50)	32 (26.67)	25 (20.83)	120 (100.00)
2	Average Size of the Household	4.90	4.50	4.42	4.76
3	Age of the Head of the Household (in years)				
	Below 35	15 (23.81)	10 (31.25)	07 (28.00)	32 (26.67)
	36-45	22 (34.92)	09 (28.13)	05 (20.00)	36 (30.00)
	46-55	12 (19.05)	06 (18.76)	09 (36.00)	27 (22.50)
	56 and above	14 (22.22)	07 (21.86)	04 (16.00)	25 (20.83)
	Total	63 (100.00)	32 (100.00)	25 (100.00)	120 (100.00)

Source : Computed from the primary data.

Note : Figures in the parentheses indicate percentages to the total.

- Below 35 years : 'Young' age households  
 36-45 : 'Below middle' age  
 46-55 : 'Above middle' age  
 56 and above : 'Old' age

- iv. The pulses varieties and their share in total pulses consumption are blackgram (38.86 per cent), greengram (29.84 per cent), redgram (22.09 per cent), and others (9.20 per cent).
- v. Among all the groups, per capita consumption expenditure on milk of agricultural labour is considerably low (₹ 369.98); and milk consumption is high (₹ 842.75) for cultivators.
- vi. The varieties of edible oils and their percentages in total edible oil consumption are groundnut (53 per cent), ration oil (32.35 per cent), and others (14 per cent).
- vii. The share of per capita expenditure on egg & meat is the highest (6.32 per cent) in the case of agricultural labourers; and least (4.87 per cent) in the case of cultivators.
- viii. Fresh water fish is the most preferred variety of fish in all categories of sample households. Relatively, very little amount is spent on prawns.

- ix. Mutton is the most preferred variety of meat occupying more than 80 per cent in the total sample households.
- x. In the case of expenditure on education, very little amount (₹ 236.52) is spent by agricultural labourers, the average of all households being ₹ 391.64.
- xi. The average per capita consumption expenditure on clothing varieties reveals that polyester is the most preferred variety having 64 per cent in the total requirement. The second preferred variety is mill made cloth. Handloom cloth claims a very little share.

**Table 2 : Level of Education of the Heads of the Sample Rural Households and School Drop-outs of Their Children**

S.No.	Description	Sample Rural Households			
		Cultivators	Agricultural Labourers	Other Villagers	Combined Group
1	Level of education of sample rural households				
	Illiterates	28 (44.44)	19 (59.38)	12 (48.00)	59 (49.17)
	Elementary	12 (19.05)	11 (34.37)	05 (20.00)	28 (23.33)
	Secondary	09 (14.29)	02 (06.25)	04 (16.00)	15 (12.50)
	Senior Secondary	10 (15.87)	—00.00	03 (12.00)	13 (10.83)
	Higher	04 (06.35)	—00.00	01 (04.00)	05 (04.17)
	Total	63 (100.00)	32 (100.00)	25 (100.00)	120 (100.00)
2	School drop-outs of children of sample rural households				
	No. of drop-outs	69 (55.65)	36 (62.07)	21 (47.73)	126 (55.75)
	Total school going children	124 (100.00)	58 (100.00)	44 (100.00)	226 (100.00)

Source : Computed from the primary data.

Note : Figures in the parentheses indicate percentages to the total sample households.

- Elementary : 1<sup>st</sup> to 5<sup>th</sup> classes.  
 Secondary : 6<sup>th</sup> to 10<sup>th</sup> classes.  
 Senior Secondary : 11<sup>th</sup> and 12<sup>th</sup> classes.  
 Higher : Beyond 12<sup>th</sup> class.

**Table 3 : Housing Status of the Sample Rural Households**

S.No.	Type of household	Sample Rural Households		
		Have Pucca Dwelling Houses	Have No Pucca Dwelling Houses	Total
1	Cultivators	46 (59.74)	17 (39.53)	63 (52.50)
	Large Farmers	08 (10.39)	—(0.00)	08 (6.67)
	Medium Farmers	11 (14.29)	—(0.00)	11 (9.17)
	Small Farmers	12 (15.58)	04 (9.30)	16 (13.33)
	Marginal Farmers	15 (19.48)	13 (30.23)	28 (23.33)
2	Agricultural Labourers	17 (22.08)	15 (34.88)	32 (26.67)
3	Other villagers	14 (18.18)	11 (25.58)	25 (20.83)
	Combined Group	77 (100.00)	43 (100.00)	120 (100.00)

Source : Computed from the primary data.

Note : Figures in the parentheses indicate percentages to the total sample households.

**Table 4 : Share of Food and Non-Food Expenditures in Total Expenditure of the Sample Rural Households**

S.No.	Type of household	Average Annual Per Capita		
		Expenditure on food items (in ₹)	Expenditure on non-food items (in ₹)	Total Expenditure (in ₹)
1	Cultivators	3792.81 (63.00)	2227.52 (37.00)	6,020.33 (100.00)
	Agricultural Labourers	3632.27 (86.00)	0591.30 (14.00)	4,223.57 (100.00)
3	Other villagers	3336.09 (61.00)	2132.91 (39.00)	5,469.00 (100.00)
	Combined Group	3668.11 (65.00)	1975.13 (35.00)	5,643.24 (100.00)

Source : Computed from the primary data.

Note : Figures in the parentheses indicate percentages to the total sample households.

**Table 5 : Average Annual Per Capita Food and Non-Food Expenditures (in ₹)  
By Sample Rural Households**

S.No. Item	Sample Rural Households							
	Cultivators		Agricultural Labourers		Other Villagers		Combined Group	
	Expenditure	%	Expenditure	%	Expenditure	%	Expenditure	%
1 Cereals	2037.28	33.84	1827.36	43.27	2076.2	37.96	1980.28	35.09
2 Pulses	288.37	4.79	179.92	4.26	250.48	4.58	239.59	4.25
3 Milk & Milk Products	842.75	14.00	369.98	8.76	673.78	12.32	790.67	14.01
4 Edible Oils	632.01	10.50	269.04	6.37	539.49	9.86	560.31	9.93
5 Poultry & Meat	293.19	4.87	266.93	6.32	310.09	5.67	290.07	5.14
6 Fish	212.62	3.53	193.76	4.59	216.3	3.96	207.56	3.68
7 Clothing	537.01	8.92	160.07	3.79	348.37	6.37	403.65	7.15
8 Education	391.64	6.51	236.52	5.60	320.32	5.86	316.16	5.60
9 Health	210.49	3.50	105.00	2.49	140.7	2.57	186.64	3.31
10 Drinks & Narcotics	358.21	5.95	376.74	8.92	302.23	5.53	345.73	6.13
11 Other expenditure	216.76	3.60	238.25	5.64	291.04	5.32	322.58	5.72
Total	6020.33	100.00	4223.57	100.00	5469	100.00	5643.24	100.00

Source: Computed from the primary data.

**Table 6 : Percentage Consumption of Most Preferred Varieties of Items By Sample Rural Households**

S.No.	Item	Most Preferred Varieties	Percentage of Consumption
1	Rice	BPT	44.99/100.00
		MTU	27.16/100.00
		Ration (PDS)	27.85/100.00
2	Pulses	Redgram	22.09/100.00
		Greengram	29.84/100.00
		Blackgram	38.86/100.00
		Other Pulses	09.21/100.00
3	Milk & Milk Products	Dairy Milk	52.73/100.00
		Condensed Milk	33.64/100.00
		Curd & Butter Milk	13.63/100.00
4	Edible Oils	Groundnut Oil	53.00/100.00
		Palm Oil (PDS)	32.35/100.00
		Sunflower Oil	14.65/100.00
5	Poultry & Meat	Egg	06.64/100.00
		Chicken	13.36/100.00
		Mutton	80.00/100.00
6	Fish	Fresh Water Fish	56.32/100.00
		Marine Fish	36.05/100.00
		Prawns	07.63/100.00
7	Clothing	Cotton- Mill made	29.15/100.00
		Polyester	64.23/100.00
		Cotton- Handloom	06.62/100.00
8	Health	Allopathy	80.12/100.00
		Homeopathy	16.67/100.00
		Ayurvedic	03.21/100.00
9	Drinks & Narcotics	Cigarettes	28.64/100.00
		Tobacco	25.13/100.00
		Alcoholic Drinks	46.23/100.00

Source : Computed from the primary data.



- xii. About 85 per cent of total expenditure on health was claimed by allopathy. The annual per capita expenditure on health is very low in the case of agricultural labourers (₹ 105), the average of combined group being ₹ 210.49.
- xiii. Tobacco occupies the major share in the consumption varieties of narcotics, and the second place goes to cigarettes. The share in per capita total expenditure on drinks and narcotics is high (8.92 per cent) in the case of agricultural labourers, and least (5.95 per cent) in the case of cultivators.

### Suggestions and Policy Implications

On the basis of information collected in the survey, and on the basis of results derived from the analysis of consumer behaviour in the sample, one can draw the following methodological as well as policy implications.

- (a) In recent years, there was a drastic change in the distribution of size of operational land for social justification. This will certainly influence the volume of home produced consumption. Also there is a drastic change in the crop pattern in favour of high-yielding varieties. Due to urbanisation and rural industrialisation, the value of agricultural land has increased phenomenally in recent years. Due to all these factors, incomes of agricultural families will increase substantially. One should not ignore the size of the landholdings in measuring the levels of living of rural households.
- (b) Due to changes in employment opportunities and changes in levels of education and attitudes of rural families, small sized families are formed; thereby resulting in the head of the household being of young age. The study compares the levels as well as percentages of expenditures on different items of consumption by various age groups of the sample households. It reveals that the 'young age' and 'middle age' households tend to spend more on non-food items. The 'young age' households show least consumption on cereals, drinks, and narcotics while the 'old age' households have highest expenditure on these items. It concludes that, the age of the head of household has significant role in determining the consumption patterns of rural agricultural families and one should consider age of the head of the households as one of the explanatory variables in estimating levels of living of the rural households.
- (c) In analysing the consumer behaviour, the most desirable thing for estimating unbiased income elasticities is to work with the ungrouped data rather than with the mean values of grouped data (monthly income classes or fractile classes).
- (d) The policy-makers have to take suitable measures to improve the individual / group saving attitude among agricultural households. From the survey, it is observed that the farmers have surplus incomes in favourable farm seasons while they incur heavy losses (negative incomes) in unfavourable farm seasons. The government should encourage the farmers to motivate and to divert the surplus incomes in the form of savings in government undertaking banks and other institutions by providing higher incentives in cash or kind so that the farmers can utilise these saving funds at the time of incurring losses in agriculture.
- (e) Adequate crop-insurance as well as credit policies and timely supply of agricultural inputs such as seeds,

- fertilisers, and pesticides in quality as well as in quantity are also to be considered in the case of all cultivators in general, and lower landholding groups ('marginal' and 'small' farmers) in particular.
- (f) In order to increase the incomes derived from agriculture, the government should consider and announce remunerative prices for agricultural output, especially for paddy. In addition to that, farmers should be provided access to market information, storage facilities, and cash loans against the farm produce stocks. This will help them benefit from the seasonal price variations.
- (g) The unscrupulous activities of private traders in the seed market need to be regulated.
- (h) In the case of lower sections of agricultural families, the share of expenditure on milk and milk products in total expenditure/household income is very low and also the income elasticity with respect to this is either greater than one or around one. The government should supply milk to these lower sections through cooperative dairy farms at subsidiary rates.
- (i) As the expenditure on health has a considerable higher share in the incomes of lower sections of agricultural families, suitable health insurance programmes should be implemented to these sections.
- (j) As the expenditure levels on alcoholic drinks and narcotics like tobacco are very high in the case of both agricultural labourers and cultivators, they should be counselled against alcoholism.
- (k) Comparison of levels of living has also been made between cultivators and agricultural labourers in terms of various socio-economic and demographic factors. These reveal that the fruits of development of the district have not significantly improved the living conditions of the lower sections of agricultural families. In preparing the policies for rural development, the planners have to consider the following aspects.
- \* Nearly 50 per cent of the heads of the sample households are illiterate; and their decisions are crucial in agrarian operations. They have to be provided non-formal or adult education programmes.
  - \* It is noticed from the survey that the drop-out rate of the school going children is considerably high (around 56 per cent) in both agricultural labourers and 'marginal' farmers because of various reasons. The government should implement specialised programmes suitable for agricultural families in order to minimise the drop-out rate in the villages; and
  - \* The study shows that 64.16 per cent (77 households out of 120 total sample) of the sample rural households have pucca dwelling houses. Among these, cultivators (46 households), agricultural labourers (17 households), and other rural households (14 households) constitute 59.74, 22.08 and 18.18 per cent, respectively. On the other hand, nearly 35.83 per cent (43 households out of 120 total sample) of the sample rural households have no pucca dwelling houses. Among these, cultivators (17 households), agricultural labourers (15 households), and other rural households (11 households) constitute 39.53, 34.88 and 25.58 per cent, respectively. Generally, the living standards of

marginal farmers, who are in the lower strata of the cultivators' category, are very nearer to that of the living standards of the agricultural labourers. It is evident from the present study that around 65 per cent of both the agricultural

labourers (34.88 per cent) and marginal farmers (30.23 per cent) have no pucca dwelling houses; and the State government should give priority to these households in the distribution of pucca houses under special schemes.

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