Chapter - II

Review of Related Literature

2.1 Introduction

The consumption expenditure pattern has been studied at different places in all developed and developing countries across the world. In this chapter there are two sections: Section-A and Section-B. In section-A the reviews on various available literatures on consumption expenditure in India and abroad has been made to understand the prevalence of consumption pattern and in the section-B the reviews on the theories of consumption have been done.

Section - A

2.2 Review of literature on consumption expenditure

Mehta (1971) by using the National Sample Survey (NSS) data analysed the differences in the elasticity of consumption expenditure of different commodities with respect to different income groups in rural and urban areas of India. The expenditure elasticity except for fuel and light was found more in rural areas than in urban areas. The expenditure elasticity of food grains decreases with increasing total expenditure in urban areas. The study found interesting contrast in rural and urban areas in the elasticity expenditure for different food and non food items.

Bhattia (1974) using data of Labour Bureau studied consumption pattern of industrial workers. The study found that average monthly income per family was marginally higher than average monthly expenditure. Consumption expenditure for food items constituted 60% of total consumption expenditure.

Joher (1982) using the data from NSS reports of 21st and 28th rounds analysed consumption patterns to estimate expenditure elasticity of demand for different commodity groups. The study found that the expenditure elasticity of demand for non-food items were almost double than those of food items. Within the food items, relatively high elasticity was observed for quality food items viz. meat, fish etc. On the other hand, within the non-food items, the expenditure elasticity for clothing and other durables items is more elastic than for fuel and light in both rural and urban areas. Both rural and urban households exhibited a significant change in their consumption behaviour between two periods.

Nayak and Prasad (1984) on the basis of based on NSS data of 28th and 32nd round, conducted a study of Scheduled Castes and Scheduled Tribes of Karnataka. The purpose of the study was to examine the inequalities in the levels of living of Scheduled Castes and Scheduled Tribes and the Non-Scheduled Castes and Non-Scheduled Tribes during 1973-74 and 1977-78 in the state. To study the inequalities between the communities they used the Lorenz curve and come into conclusion that the inequalities in income and consumption were relatively less within the Scheduled Castes and Scheduled Tribes. They concluded that a well recognized hierarchy exists among Scheduled Castes and Scheduled Tribes in the field of Social and economic status.

Andeyemo (1984) studied maize consumption expenditure of rural and urban worker in Neigeria. The main objective of the study was to estimate the elasticity of demand in rural and urban areas by examine the proportion of the income spent by the workers on maize and on other food. The study found that average annual income of the household in rural areas is much less than urban households and maize one of the most popular carbohydrate in Nigeria. Those in rural areas spent as much as 47% of their income on food alone and remaining 53% were spent on other important items that include clothing, housing, education and other traditional social obligations. The study found very little amount of savings and investment in capital goods.

Burney et al (1992) examined household consumption patterns in Pakistan by estimating three different functional forms of the Engel curve, namely linear, double logarithmic, and Working-Leser, for six different income groups. The objective of the study was to examine the impact of household-size and household composition on consumption expenditure patterns. Their study indicated that the coefficients corresponding to total household expenditure follow a cyclical pattern across different income groups.

Sooryamoorthy (1993) developing an operational definition of the concept of consumerism studied the consumption pattern of lower and middle income classes depending on the data collected from household. The consumption items of the households like beverages, refreshments, processed food and non-food items like clothing and footwear were chosen for the analysis. The consumption expenditure on these items were analysed to find out the impact of independent variables such as income, occupation, educational standard and geographical factors towards the growth of consumerism. The study found that income, occupational status and education plays more significantly than others factors in the growth of consumerism.

Mustafa (1993) employed input output analysis to examine saving consumption and investment behaviour by various social classes. The study found less consumption differences across social groups for basic items like food and clothing, on the other hand, strong differences were found for industrial goods, energy, pharmaceuticals and service sectors like education, health and housing etc. The consumption items for example health and education which generally have an enhancing role in the growth of physical quality of life or augmenting human development index were heavily biased against rural community, and poorer sections of the society in particular. Over all there was considerable variation in average household consumption expenditure across social classes.

Paxson (1993) examined the relationship between seasonal variation in incomes and the seasonal variation in households' consumption expenditure in Thailand. The study examined whether seasonal variation in income as opposed to seasonal variation in preferences or prices is a major determinant of variations in consumption patterns. The study found that although households' consumption varies seasonally yet it is not consistently related to timings of the receipts of incomes. But such seasonal variations in consumption pattern are the result of changes in preferences or prices rather than inability of the households to use earlier savings or dissavings to smooth the consumption expenditure over the year. The seasonal preferences or prices are common across households and therefore the seasonal consumption patterns across households are similar in rural areas of Thailand where major proportion of population depends on agriculture.

Carriker et al (1993) studied farm households' consumption pattern during volatile farm incomes which affect rural communities and other business in the rural areas. The objective of the study was to examine how farm families alter expenditures for individual consumption items with the changes in total consumption expenditures and price levels. The study investigated the sensitivity of expenditure to nine consumption items like nonfarm automobile maintenance, clothing, education, food, furniture and households equipments, households operations, medical and nonfarm utilities. Changes in food prices have little impact on consumption of food. But this reduces the expenditure on gifts and recreations, education and furniture. The declines in farm income adversely affect the rural business those involve in recreational activities and supplies.

Saggar (1994) by using data from NSS, analysed consumption expenditure pattern to examine inequality and poverty differences among Scheduled Castes (SCs) and Scheduled Tribes (STs) and other households, rural urban disparities and inter-state variations. The inequalities in consumption in the four States were captured by employing the methods such as Gini co-efficient, Atkinson's index etc. The monthly per capita consumption expenditure of SC and ST populations were found considerably less than the other households both in rural and urban areas in all states.

Sharpe and Ghany (1997) studied consumption pattern among young – old and old-old. The age covered for the study were 65-74 and older. The study found that the spending pattern of elderly person as quite contrast to the spending patterns of those under age 65. Such significant differences were for expenditure on food at home, food away from home, alcohol and tobacco transportation, healthcare, entertainment, personal care and personal insurance. Among the elderly (65 years and more) persons it was found that those who completed a college degree they spent more on food away from home, alcohol and tobacco, apparel and apparel services, entertainment, and personal care compared to elderly who did not have a high school degree. The young-old with a college degree spent significantly more on housing and less on transportation while college graduates among the old-old spent less on personal insurance, as compared to the young-old and the old-old who did not finish high school.

Haq (1999) basing household income and survey data for the year 1979 to 1992-93 examined the presence of inequality and welfare in Pakistan. They found that the consumption expenditure both in urban and rural areas have increased as a result of economic growth but the inequality in the society have not varied overtime. The study revealed that disparities among the urban and rural areas are quite more in case of non-food consumption expenditure in comparison to expenditures of food.

Deaton (2000) examined poverty and inequality in India considering related evidence from C.S.O, National Accounts Statistics and N.S.S.O. The study found inter-state as well as rural urban per capita disparities in consumption expenditure. While examining the other indicators of living standards like achievement of literacy, nutritional and health he found an uneven social progress across the different fields.

Report (2002) based on Household Budget Survey Data analysed the expenditure pattern in Mauritius. It showed an increase of 31% monthly consumption expenditure during the period of 1996-97 to 2001-02. The report showed that changing consumption pattern brought changes in the living standard of the people.

Seale et al (2003) analysed demand for broad consumption items across 114 countries. The broad consumption groups includes food, beverage and tobacco, clothing and footwear, education, gross rent, fuel and power, house furnishings and operations, medical care, recreation, transport and communications, and other items. The food groups include bread and cereals, meat, fish, dairy products, oils and fats, fruit and vegetables, beverages and other food products. The study found distinct demand responses for low, middle, and high income countries. The low-income countries are more responsive to income changes than middle and high income countries. Besides these, the responses to demand varied among the items of consumption. They found smaller responses to income changes for staple consumption categories such as food and clothing, and larger responses for rent, medical care, and other luxury items. The increase in income in both developing and developed countries is the most important factor behind such driving changes in the global food consumption pattern. This study disseminates information on consumer responsiveness to changes in food prices and income which are very much useful to predict future food needs as well as enhance the ability to assess the need for different types of food among different countries.

Johnson et al (2005) through the prism of income and consumption studied Economic inequality. They studied the economic inequality using the data both on income and consumption information collected by consumer expenditure interview survey data in between 1980 to 2001 in United States. The difference between income and consumption distribution trend were the main subject of their study. They found that inequalities in income and consumption increases within the cohorts of over time. Because income varies by age over life cycle and so thus the one's consumption. They insisted on using both income and consumption to evaluate the well being of each households and resultant distribution of resources. The study found that there is a greater equality in consumption among the adults population group, more inequality in the consumption among the elderly population group and even more unequal in the relative distribution of consumption among the children.

Mark and Erik (2005) examined the link between food expenditures, time spent on food production, and actual food consumption. The study indicates that consumption is a stable, both absolutely and relatively to expenditures, during anticipated shocks to income such as retirement. The paper suggests that food consumption is only a portion of total consumption bundle; the ability to shop for bargains and utilize other means for home production applies to much broader classes of goods. The paper finds that expenditure may be a misleading measure of consumption. The decline in total consumption due to anticipated fluctuations in income occurs along with dimensions other than food.

Daimari and Mishra (2006a, 2010b) studied the levels of poverty and inequality among SC, ST, OBC, MOBC and the General populations in rural Assam on the basis of mean per capita (per month) income and expenditure of the sample households. They considered income variables like income from agriculture, employment, trade and commerce, etc and expenditures on durable items (DE), non-durable items (NDE) and others consumption items (OCE) and found that expenditure on durables claimed 13%, non-durables claimed 70% and other items claimed 17%.

Ibnouf (2009) studied the contribution of women to economic activities in Sudan. The study revealed that women in Sudan play a crucial role in improving the resources for household consumption. Women in rural areas participate in different income generating activities and as compared to men although women earn lower incomes but they tend to allocate more of their earnings to buy food items for their household. They prepare food, determine daily consumption, enhance dietary quality and consumption diversity and thus maintain household food security.

National Sample Survey Report (NSS) 66th round (2009-10) examined consumer household expenditure and brings o light the prevalence of the deep urban-rural division in terms of consumption spending. Per capita spending of urban India was almost double than that of rural India. The survey reveals that the share of food consumption baskets in both the rural and the urban has declined significantly over the past two decades while expenditure on non-food items like durables have risen. This phenomenon clearly indicates rising standard of living both in the urban and rural area. The survey estimated average Monthly Per capita Consumption Expenditure (MPCE) in 2009-10 to be Rs,1054 or $23.71 and Rs,1984 or $ 44.63 in rural India and urban India respectively implying per capita expenditure level of the urban population was on an average 88% higher than the rural counterpart. The consumption inequality within the rural population was also considerable with the top 10% of India’s rural population having an average MPCE (Rs,2517/ $56.63) 5.6 times that of the poorest 10% (Rs,453/ $10.19).

Begum et al (2010) conducted a study to determine food consumption pattern in rural area of district Nowshera, Pakistan. The objective of the study was to investigate the influence of socio-economic factors affecting food consumption pattern. Te study found that an average household size of 8.5 persons with the literacy rate of 94% spent 55% of their total monthly income on food consumption. They revealed that wheat, flour, milk, rice, vegetables, sugar, edible fats and tea were positively correlated with household size but meat, pulses, eggs and fruits were not significantly influenced by household size and literacy of the family. They concluded that to meet the growing demand for food commodities there is need of enhancing production and marketing facilities. This would increase employment opportunities, raise income and standard of living in the rural area.

Banerjee and Shivani (2011) examined the relationship between human quality of life and its reflection through their consumption pattern. The study found that over the life time changes in consumption pattern both in developed and developing countries usually more or less take place. These changes are the result of modernisation of ideas, such as modern knowledge, rise in production, social and economic equalisation, development of modern institutions, changes in people attitudes and removal of undesirable social system. Such modern outlook of the people has increased disposable income and facilitated greater development of business sector such as retail outlets. This has increased consumption, increased efficiency and improved the quality of life which is an indicator of economic development.

Rao (2011) analysed the consumption pattern of scheduled tribes on Jatapu tribe in Andhra Pradesh. The study revealed that Jatapu households spend more amounts of their incomes on consumption of food items than noon food items. However, while studying income and expenditure relationship across different income groups on food items he found an inverse relationship between per capita income and expenditure on food items. He found that the households' livings in the roadside plain villages spend less amount of money on food items than the households living in the interior areas. The households living in the remote areas spend almost more than half of the total expenditure on consumption of cereals and other food items like edible oils, vegetables etc. but the villages living in the plains it is on non-cereals items where they spend higher proportion of their incomes. In case of expenditure on no-food items it is found that the people living in the interior villages spend more on tobacco, pan, intoxicants, religious festivals and ceremonies, fuel and lighting. Whereas the households living in the plain and roadside areas spend more on education, clothing, cosmetics, travelling and other consumer durables. The study observed that responsiveness to modernity in terms of households' expenditure on commodities conferring social status is more pronounced among the households living in the plain and semi urban areas.

Asad and Ahmad (2011) using household Integrated Economic Survey data from 1990-2004-05 examined the relation between economic growth and consumption inequality in Pakistan. They found wide variations in consumption among rural and urban areas in their study along with economic growth. They revealed that throughout the period 1990-91 to 2004-05, the poorest 20% and the middle 20% considerably lost their consumption share whereas the richest 20% gained their consumption share significantly in urban and rural sector.

Roy (2011) examined the trends and patterns in consumption expenditure of 'upper' 'middle' 'bottom' classes in the rural and urban India. In rural areas the share of total expenditure on food for the bottom, middle, and upper classes declined percentage from 73.1 to 60.3, 7 0.8 to 58.7 and 47.8 to 43.3 respectively during the period 1993-94 to 2006-07. In urban areas for the bottom, middle and upper classes it declined from 70.7 to 59.6, 62.5 to 46.9 and 39.2 to 29.6 percent during the same reference period. This declined in expenditure were largely found for cereals and other vegetables. However, the items in which food expenditure increased during the reference period are gram, egg, fish, meat, beverages and other fresh fruits. The relative share of expenditure for non-food items on pan, tobacco, intoxicants and fuel and lights have been higher for bottom and middle classes than the upper classes during the same reference period. The difference in the consumption between middle and upper classes is found in terms of conspicuous consumption that reflects status and cultural identities.

Gandhimathi et al (2012) examined the food consumption expenditure in pre and post reform period in India. In their study they found that the share of on food items in total aggregate consumption expenditure had declined from 53.7 per cent in 1970-71 to 48.4 per cent at the end of the pre reform period. The similar trend was also observed in the post reform period, it declined from 49.9 per cent in 1991-92 to 35.4 per cent in 2004-2005. At the end of pre and post reform period Indian households spent more money on consumption of non-food items.

Rao and Shaheb (2012) examined the consumption expenditure pattern of rural households in Guntur district of Andhra Pradesh. They collected data on expenditures of various food and non-food items of consumption as well as on various socio-economic and demographic features of sample rural households. They employed tabular form of percentages. The study found that the rural households are entrap with low standard of living, high expenditure elasticites, low prices for agricultural output, high drop-out rates, high expenditure on alcoholic drinks and narcotics.

Srivastava and Mohanty (2012) using consumption expenditure data of NSS 52^{nd} and 60^{th} round examined the economic condition of elderly household in India. They defined the elderly household as one with at least one member of 60 years and above. Using the state specific poverty line for rural and urban areas as determined by the planning commission of India they revealed that 17.7 million elderly people in the country are below poverty line. They found small relative differences in economic conditions among elderly and non-elderly households. Their studies revealed that incidence of poverty were more related by household size revealing larger the size of households higher is the incidence of poverty.

Muhammad and Akhtar (2012) studied the household consumption pattern in Pakistan. Their main objectives of the study was to analyse the factors affecting consumption function like income, gender, age, education and family size of the households. The study used the econometric model to study the consumption where consumption is used as dependent variable and the selected independent variables were income, gender, age, education, family size, basic needs and family structure. They found that except age other variables income, gender, education, family size, and structure are positive effect on consumption. The potential of consumption is high in high-income bracket that households belonging to higher income groups having higher consumption. The study found a negative interrelationship between age and consumption i.e., when age increases consumption decreases because increase in age leads to more saving and this counteracts consumption. Education is an important predictor for household's behaviour towards consumption. The educated households have higher consumption because they have to maintain a certain standard of living and usually spend more on children's education, health, clothing, food and necessary luxury goods.

Kolasa (2012) his paper life cycle income and consumption in transition examined how household's income and consumption change over the life cycle. The main objective of this paper is to study the evolution of household income and consumption over the life cycle and relative income mobility in a transitional economy. The study observed an inverted U-shape of average income of households over the life cycle. In case of the household with educated persons the consumption expenditures increases intensely in the early phase of life i.e., upto the the age of 0. However, the average consumption over the life cycle moves quite closely to the average income. The study states that the inequality in income increases sharply at the early phase of life and then tends to remain quite stable up to the retirement age.

Akekere and Yousuo (2012) using regression analysis investigated the impact of gross domestic product on private consumption expenditure in Nigeria. They found a significant effect of gross domestic product and private consumption expenditure. The macroeconomic volatility as measured by inflation, unemployment, exchange rate, debt service ratio, affects the private consumption expenditure in different ways. The instability of macroeconomic get responds by households in different ways such as by changing consumption patterns, employment patterns, diverting savings and other assets etc. so, the study observed that enhancement of macroeconomic stability should be the prime target of the government and for that the government should induce private expenditure towards human capital development.

Mary (2012) examined the determinants of consumption among the rural dwellers in Akoko North West Local Government Area of Ondo State, Nigeria. The primary data were collected from 100 respondents randomly selected from the study area. The study used the multiple regression analysis to determine the consumption expenditure of the rural areas. He considered the influence of certain variables like current income, expected future income, expected pension fund, bank deposits, share holdings and other durables assets. The study found that certain variables such as expected pension fund, deposits at banks, shares and durable assets are positively related to consumption while the expected future income and deposits in banks are negatively related to consumption in the study area.

Onyema et al (2012) examined the impact of consumer confidence and expectation on consumption in Nigeria. The study investigated the macroeconomic determinants of private consumption, using the data Central Bank of Nigeria survey of consumer expectation across the six geopolitical zones from 2009-2011. The study identified that current income, future expected income, changes in prices of different type of food and non-food items like consumer durables and changes in exchange rate and rate of interest are the determinant of private consumption in Nigeria. Moreover the study revealed that volatile changes in these variables loses consumer confidence and due to this short run MPC becomes larger than the long run MPC which is an indicator of low savings.

Khan and Khalid (2012) studied the differences in resource allocation within the male and female headed households by examining consumption pattern of both male and female headed household in Pakistan using Engel curve framework and Ordinary Least Square method. The study revealed that the marginal expenditure shares are the highest for housing, durables and food and drinks for male headed households while in case of female headed households they are highest for durables, followed by housing and food and drinks. In comparison to the male headed households the female headed households made more expenditure on education and durables both in urban and rural areas.

Sugiyanto et al (2012-13) examines the various practices used to achieve consumption smoothing amongst the poorest households in Yogyakarta, Indonesia. They studied the fluctuations of income and consumption of different profession such as farmers, fisherman, contracted worker, uncontracted worker, producer and traders. The study found largest fluctuation in income and consumption of fishermen. After fishermen the farmers have the highest level of income and consumption fluctuations. The study found that household involved in agriculture and other similar profession in poor countries has to cope with severe poverty and extreme variability of income due changes in weather and changes in crop prices. The another prominent factor which affects different groups of profession than the seasonal ones is low demand which affects the producers, street vendors and uncontracted workers. Besides these other sources of fluctuations in consumption for the poor families are found during new schooling year, family member illness, religious festivals, contribution to neighbours etc

Venugopal et al (2013) studied the consumption pattern of tribal in Seetampeta Mandal, Srokakulam district. The objectives of the study were to examine the socio-economic profile of three tribals groups savaras, jatapus, gadabas and their consumption patterns. The study reveals that the tribes living in plains Jatapus and Savaras socially and politically leading communities and leading the tribal scenario in the state and the tribe living in the hill and remote areas particularly Konda Savaras are not socially and politically advanced. But so far the consumption pattern of different food items cereals, pulses and vegetables and non vegetables are concerned they did not find any significant difference within the Savara, Jathapu and Gadaba tribes.

Mor and Sethia (2013) re-examined the factors that influence the household and individual food consumption. The purpose of the study was to determine the factors which influence household and individual food consumption. They found that food consumption pattern are very important because food is the foremost basic need and gets topmost priority in the expenditure schedule of every households. Its' measurement is also related with poverty and standard of living of the society which is necessary under the changing situation of liberalisation and privatisation and globalization. The study found that consumption of traditional food items are largely associated with poverty and consequently the increased in income is associated with changing the food consumption pattern typically to diet with high fat content and low carbohydrate intake. They found a marked tendency of shifting consumption from low protein food to high protein food as the family income increased. They found that income, demographic characteristics, level of education of the households, size and pattern of asset holdings, time, and information regarding the price and quality of products, social barriers, household decision making, globalisation and technological advancement as the determining factors affecting consumption function.

Borah (2013) studied the socio-economic condition and expenditure pattern of plantation workers in the Lepetkota tea estate. The study found that the incomes of the tea estate workers are very meagre and most of the respondent borrows money from the money lenders, relatives and neighbours. Their lion share of income is spent on food, less amount is spent on education and other non-food items.

Pradhan et al (2013) examined the food acquisition and intra-household consumption pattern of low and middle income urban households in Delhi. The objectives of the study were to explore the food acquisition and intra-household consumption patterns in urban low and middle income households. Data were collected using both quantitative and qualitative methods focusing food acquisition, location of food purchase and household budget for food. The study found that half of the households spent at least two-thirds of their income on food. The household's consumption expenditure patterns were influenced by household income, food prices, food preference of the members and seasonal variations. The inability of the household to cope up towards mounting food prices resulted most of the household in the study area consuming less or buying cheaper food items without considering much about nutritional labels. The sequence of eating of the household was based on work pattern of the household members as well as traditional cultural beliefs and usually adult ate two –three times a day while children ate more frequently. Moreover, the study found that women in study area generally considered food acquisition, food preparation and distribution as a part of their self-worth and played a significant role all food related issues.

Kiani (2013) using data on household expenditure from Household integrated Economic Survey (HIES) and Pakistan Social and Living standard measurement (PSLM) examined the changes in household consumption expenditures pattern in Pakistan over the period 1997-2009. Ordinary Least Square technique was applied to study expenditure on food, transportation and communication, education, rent, clothing and health as consumption expenditure. Both total consumption expenditure and income were used alternatively as explanatory variable. Total expenditure elasticity is estimated by using double-log function type. The results of the study clearly show that consumption expenditure on food and non-food has significant relationship with income.

Lakshmy and Ghosal (2012&2013) using the NSSO data on consumer expenditures during 1972-73 to 2009-2010 examined the inter-state disparity in consumption pattern of major states in India. They found that there has been an increasing tendency in the disparity in the consumption pattern across the states. Most of the states are found to have witnessed an increasing trend in real MPCE in varying degrees with increasing inter-state variations in rural and urban areas. While the rural inequality in consumption was in marginal decline, there were consistent increase in urban inequality in the field of consumption. Further they also found the shifts in the consumption pattern in favour of non-cereal and non-food components across the different states both at the rural and urban level.

Upadhyay and Pathania (2013) examined the consumer expenditure behaviour in rural and urban India. The findings revealed that during 1987-2002 in both rural and urban household the percentage share of expenditure on food items decreased, on the other hand the expenditures on non-food increased. The compound growth rate of food expenditure were observed higher in the urban area of India rather than rural areas whereas the same on non food expenditure showed higher in rural India than urban India. They found positive relation between Household income and consumption expenditure in rural part of India.

Singh and Vatta (2013) examined the food consumption pattern of different economic categories of households in rural Punjab. The study revealed that the per-capita consumption of wheat declined by 2–4% for the landless and marginal farming households and per capita consumption of maize declined by 12.5% for landless households during 2004–05 and 2009–10. The consumption of sugar declined by 12.2% for the landless and 5.9% for the marginal farming households. The landless and marginal farming households were the most severely affected by rising prices as they are dependent on market prices for consumption purposes. Their study found that despite a significant reduction in food consumption, the expenditure on food rose by 27–129%.

Chandrasekhar et al (2014) examined the differences in consumption expenditure of household with and without a household member who is a short-term migrant. They found that households with a short-term migrant usually have lower monthly per capita consumption expenditure and monthly per capita food expenditure compared to households without a short-term migrant. This is because they are un-unionised, work in unorganized sector and usually do not have written job contracts.

Datta (2014) studied the emergence and the effect of growing middle class consumer on business in India. The study found that the main reasons behind the growth of middle class consumers in India are increase in income, spread of education, increase in the work participation of women, breaking up of joint family system, urbanization, development of rural areas, easier access to finance and geographic influences. Moreover, most of the middle class have secured source of income which motivates spending. The increase in income of middle class consumer increases brand consciousness and demand for luxury products as well as increases investment more on more on housing, health care, transportation and education etc.

Gupta and Mishra (2014) in their study of food consumption pattern in rural India found that there has been a decline in cereal consumption whereas an increase in the consumption of other food item like fruits, vegetables, egg, fish and meat in rural area. However, the variation in the consumption of food items was different across socio-economic groups.

Ghosal (2014) using the NSSO data made an empirical analysis separately for rural and urban on the growth, inequality and diversification of consumption pattern in India. The study found that there is an increasing trend in the rate of real per capita income and real MPCE in different degrees with increasing inter-state variations in rural areas but not in urban areas. He found positive co-relation between the growth rate of net state domestic product and per capita consumption expenditure across states as well as favouring the non cereal food and non-food components both in rural and urban areas of the state.

Pandey and Neerubala (2014) made a cross - sectional descriptive survey to examine the food consumption pattern of person above age 18. The study revealed that cereals consumption in rural and urban areas was quite similar in a month, it included mainly wheat and rice only, While the consumption of coarse grains was very low. The consumption of seasonal and low cost fruits were more consumed by rural population while all type of fruits was consumed by urban population. For both the urban and rural population consumption of leafy vegetables was same. The results of the study revealed that low cost, easily available and staple foods was frequently consumed by rural population.

Prabhavathi et al (2014) examined the growth of fast food culture in India. In their study they analysed the consumer sending behaviour in fast food consumption and their preferences on fast food menu. They identified that affordability; service quality, taste, convenience and seeking alternate food items were the main reasons influencing the preference of fast food restaurant among the young and adult's consumer. They found that on an average sample respondents visit three times in fast food restaurants and spent Rs, 1430 per month towards fast food.

In their study 'Changing consumption expenditure pattern of Haryana: A case study of Ambala district, India' Mor and Setia (2014) examined the pattern of consumption expenditure of urban households. They found frequent changes in both food and non-food expenditure. They revealed that consumption expenditure is increasing for both food and non-food due to increase in urbanisation, braking up of joint family system, desire for quality food, increased in the number of educated members in the family and changes in occupation from lower to higher levels.

Joshi and Pant (2015) conducted a study on the buying behaviour for consumer durable of rural people. The study found that in Indian rural market there is abundant opportunities for the for the profitable functioning of numerous goods and services such as financial services, health care, consumer durables and telecommunications. The increase in disposable income of the rural people has led to increase in the consumption expenditure of durable goods such as mobile, two wheeler, refrigerator, mix grinder, T.V and DTH services.

Geetha and Malarvizhi (2016) in their study of living condition and extent of utilization of public distribution system in rural and urban households of Tamil Nadu revealed that there are significant differences among the poor and non poor in the consumption of food and non-food items. The rich households consumed more wheat, sugar and raya whereas poor households purchased more rice, raw rice, palm oil, red gram and green gram. They found that the role of PDS to poor households is quite significant in providing food security to the poor households.

Gupta and Singh (2016) examined the trend of private final consumption expenditure for both food and non-food consumption in rural and urban areas as well as the inter-state differences in Indian economy from 1972-73 to 2011-12 by using survey reports NSSO, RBI and CSO. The findings of the study shows that there has been a shift in consumption pattern from the traditional food items to non-food items, however the traditional food expenditure remained high in rural areas than the urban areas. They further found that that non-food consumption expenditure carries higher weightage in urban areas compared to rural areas.

Prakash et al (2016), studied consumer market in rural India. They found that people of India comprise different segments of consumers, based on caste, class, status and income and there is an enormous rise of in the number of middle class consumer in India which has opened the opportunities for investment both for nation and foreign investors in different consumer goods. The effect of fast growing consumerism is the growth of rural markets where largest portion of India's population live. In rural markets the demand for life style products like packaged foods, personal care products, consumer durables and it product and the fashion accessories has been raising due the increase in the purchasing power.

Rajanna (2015) anaylsed the consumption expenditure pattern of women worker in construction industry. The study revealed that most of the women workers faces shortage of funds as majority of women performs unskilled works and whatever they earn spends on education, health, entertainment, social ceremonies, fuel and lighting and so on. He stated that economic position and social status of women are influenced by the extent of their involvement in income earning activities outside the household.

Show (2016) examined the nature of income and expenditure pattern of rural and urban households. The study found differences in the income and expenditure of rural and urban households and expenditure depends on different factors like income, price level, age, sex, rate of interest, education, time, credit condition, health, wealth etc. Due to low level of income the savings of rural population is low and expenditures on food were found high when compared to urban population.

Section - B

2.3 Reviews on the theories of consumption

2.3.1 Consumption theories

Consumption expenditure is one of the most important microeconomic variables used in macro economic analysis. It is the most important factor in determining the level of economic activities in an economy and income determination. In modern monetary system people buy and sell goods and services. In this process of exchange money is used. In other words, money acts as a medium of exchange. In each economic transaction the flows of goods and services or products and money takes place. The product and money flow in opposite direction in a circular fashion incessantly.

In a circular flow the households are the consumers and producers are the business sector. The households supply the factors of production or economic resources to the firm and the households receive factor payments in terms of money. There will be flows of money corresponding to the flows of economics resources and the flows of goods and services. The circular flow of income and expenditure explain the reciprocal circulation of income between two interdependent entities producers (entrepreneurs) and consumers (households).

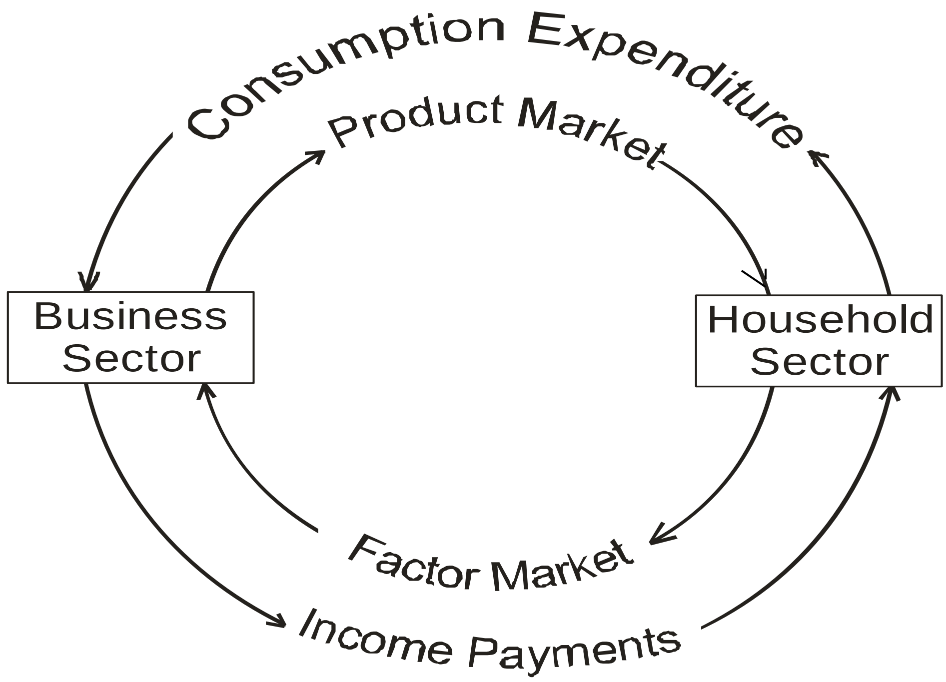
Households are the owners of factor of production- land, labour, capital and entrepreneur. They supply the services of these factors to these who make use of these services to produce goods and services. Business sector are the business concerns or the entrepreneurs who decide what to produce, how to produce, and for whom to produce by using the factors of production which are supplied by households. The supply of economic resources or factors production by households and demand for resources or factors by the by the entrepreneurs or business sector determine factor prices. Factor prices are paid to the household as per the supply of factors of production in the form of rent, wages, interest and profits by the business sector. Whereas the income received by the household in the form of factor payments are spent by the household in the commodity market, where the households buy goods and services supplied by the business sector.

2.3.2 Circular flow in a two sector economy without saving and investment

In a circular flow with two sector economy there are only two sector sectors: household sector and the firm or the business sector. The household sector is the owner of all factors of production that is land, labour, capital and entrepreneurs. This sector receives income by selling the services of these factors to the business sector. On the other hand the business sector consists of producers who produce products and sell them to the household sector or consumers. The household sector buys the products of the business sector. The factor services flow from the households sector to business sector and goods and services flow from the business sector to the households. It is called the real flows here the business sector pay for the factor services and households pay for the goods and services purchased. Thus money flows from the business sector to the households as reward in the form of rent, wages, interest and profits. This constitutes the income of the households which is again spent on goods and services produced by the business sector. On the other hand, expenditure of the households constitutes the income of the business sector. The business sector again spends this income by buying factors services.

This is presented in the following figure - where the product market is shown in the upper portion and the factor market in the lower portion.

Fig-2.1 *Circular flow in two sector economy*



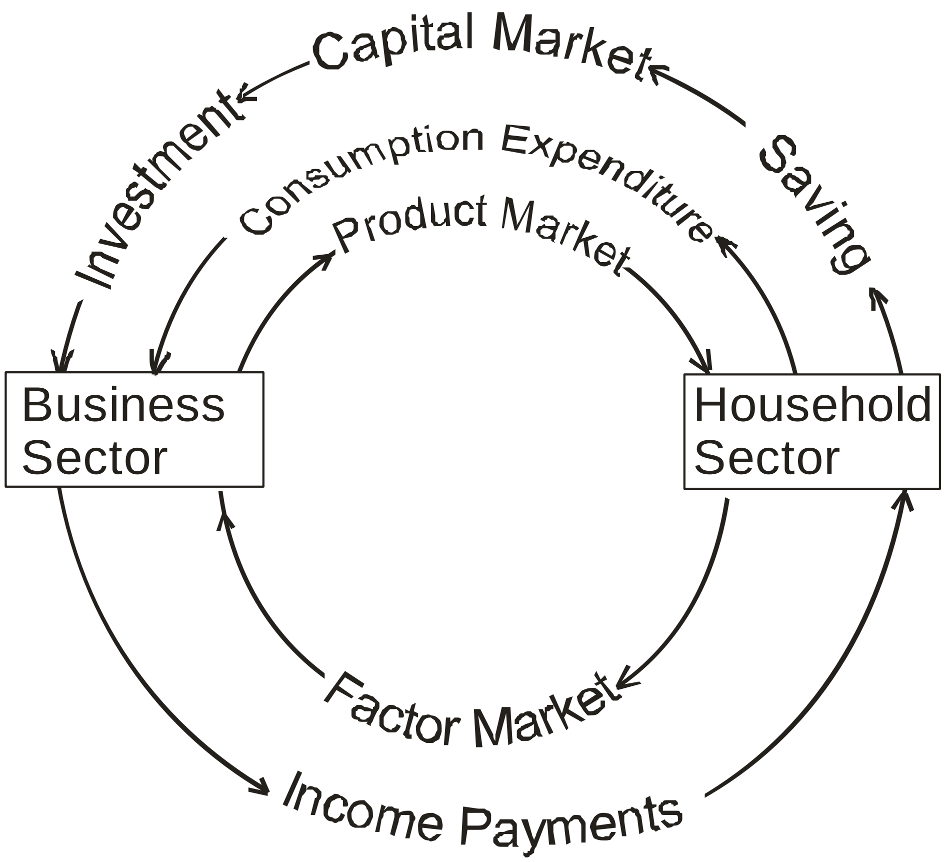
Thus the circular flow reveals that the production creates income, income generates spending and spending induces production.

2.3.3 Circular Flow with Saving and Investment

In an economy the flows of income and expenditure is determined by the size of the society's income and expenditure i.e., larger the size of income or expenditure, larger the size of flows goods and services and vice versa. But in reality there are leakages from and addition to the circular flows of income and expenditure which are called savings and investment. The savings equal investment.

In the circular saving forms a leakage and it gets injected back into the circular flows in the form of investment. The flow of savings and investment between households and business sector continue through the financial market or financial sector.

Fig. 2.2 *Circular flow with saving and investment*

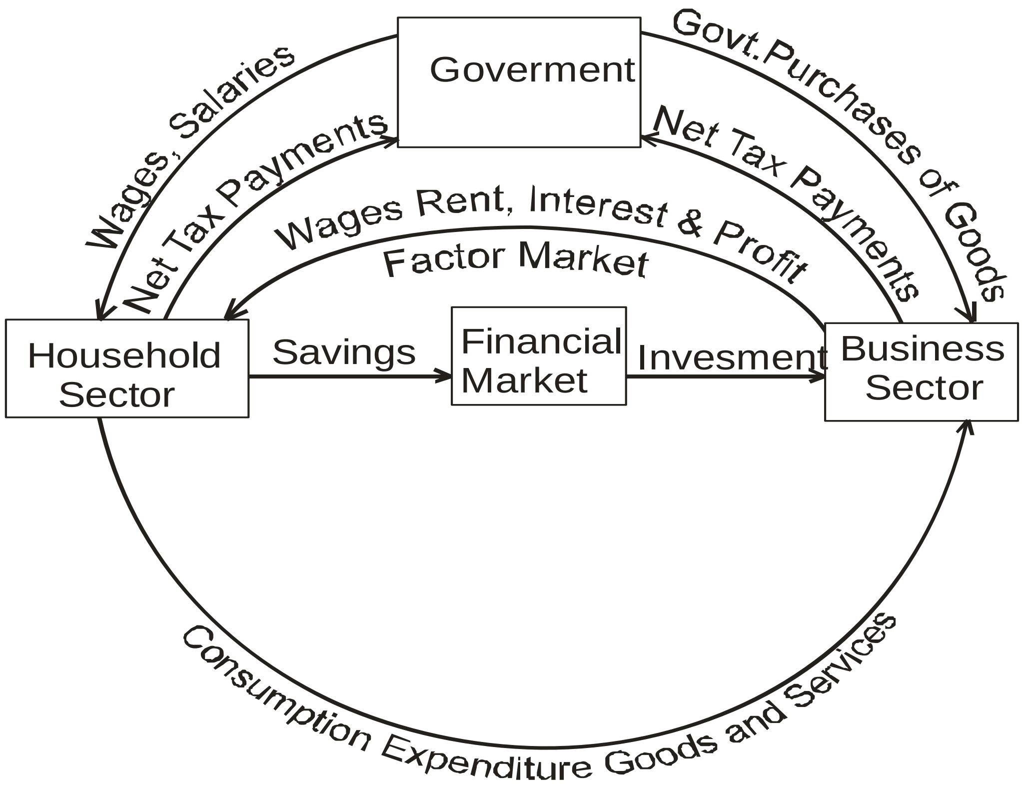


2.3.4 Circular flow in three sector model

In the three sector model along with the households and the business sector, the government sector is also included which play a significant role in the economy. The economic role of the government in the context of circular flow model refers to transferring household income to the government through taxation and the expenditure of the government which makes tax revenue flow back to the households. Taxation in the form of personal income tax reduces the disposable income and therefore the consumption expenditure and savings. On the other hand when the government purchases the factor services from the households and goods and services from the firm adds to aggregate demand.

Again the government makes transfer payments in the form of old age pensions, unemployment allowance, sickness benefit, and subsidies etc., and also spends on them to provide certain social services like education, health care facilities, dwelling houses, drinking water, parks and other facilities. All such expenditures by the government are injections into the circular flow.

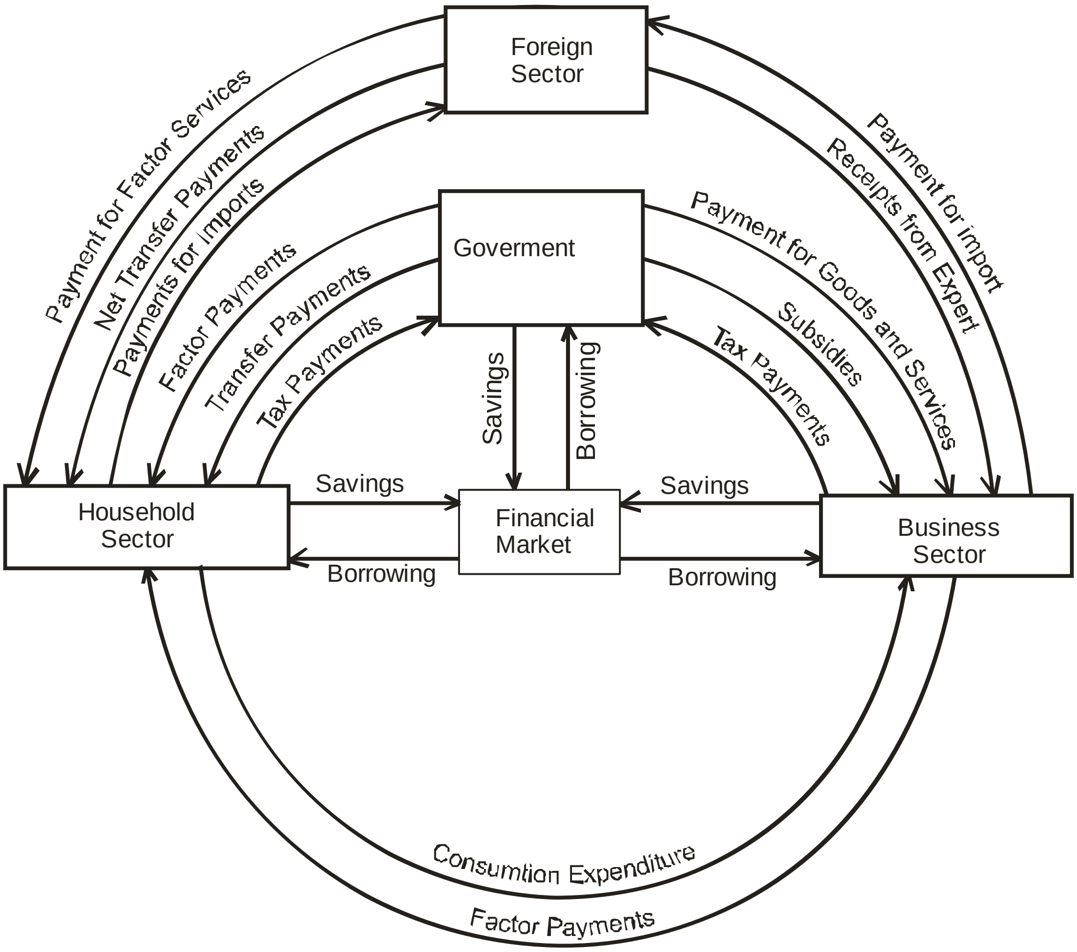
Fig. 2.3 *Circular flow in three sector model*



2.3.5 Circular Flow of Income in a Four-Sector Economy

Circular flow of income in a four-sector economy consists of households, business sector, government and foreign sector. Normally modern economy is a four sector economy. In such economy the households provide factor services to business sector, government and foreign sector and in return household receives income factor payments as well as transfer payments from the government and the foreign sector. The household spend their income in buying goods and services from the business sector, making payment to the government in the form of tax and payments for imports.

Fig.2.4 *Circular Flow of Income in a Four-Sector Economy*



The business sector on the other hand receives revenue from households, government in the form of subsidies and the foreign sector for sale of their goods and services. Whereas make payments for the factor services to households, taxes to the government and for imports to the foreign sector.

The government sector receives revenue from business sector, households and the foreign sector for sale of goods and services in the form taxes fees. Again government makes factor payments to households and makes transfer payments in the form of old age pensions, unemployment allowance, sickness benefit, and subsidies etc

The foreign sector receives revenue from business sector, households and government for export of goods and services. It makes payments for factor services to the households and also for import of goods and services from business sector and the government.

The flow of income in the circular flow model is a continuous but the volume of the flow of income decreases due to the leakages of income in the form of savings and taxes and increases with the injections of income. The savings, taxes and imports are leakages in the circular flow of income whereas the injections are found in the form of investment, government expenditure and exports. The circular flow of income in a four sector economy is presented in the following figure:

2.3.6 Development of consumption theories

The consumption function shows the relationship between consumption expenditure and its determinants. The consumption expenditure of households depends on number of factors like –income, wealth, interest rate, expected future income, lifestyle of the society, availability of credit facilities, age and sex etc. Amongst these factors income is the primary determinant of consumption and whatever the amount left is saved. In general consumption function is expressed as C=f(Y), $\Delta C/\Delta Y > 0$ where C= consumption expenditure and Y=disposable income.

John Maynard Keynes was the first who made a systematic study on the aggregate spending made by the households in his book 'The General Theory of Employment, Interest and money' published in 1961.According to Keynes consumption depends on income and the relationship between consumption and income is based on a 'fundamental psychological law' that men are disposed as a rule and in and average, to increase their consumption as income increases, but not as much as the increase in their income.'

But after the Second World War Keynes theory of consumption was challenged by many economists on the ground that consumption not only depends on current income but also on a number of factors viz., real wealth, taxation, inters rate, availability of consumer credits, expectations of consumer future changes in income and income distribution. This led to a prolonged debate amongst the economist as to what determines the level of consumption and this resulted significant contribution in the theory of consumption. The economist however, agreed that household consumption is a function of household income but they are not unanimous on whether consumption depends on absolute or relative income, current or future expected income, short or long run income (permanent) or income cycle over lifetime. After the World War II economists attempted to develop the theories of consumption on the basis of empirical data. Therefore, several economists linked consumption to different concepts of income and to factors other than income which led to the major development of theories of consumption:

1. Keynesian theory of consumption: The Absolute income Hypothesis,
2. Duesenberry's theory of consumption: The Relative Income Hypothesis,
3. Friedman's theory of consumption: The Permanent Income Hypothesis,
4. Ando and Modigliani life cycle theory of consumption: The Life-cycle Hypothesis,
5. James Tobin theory of consumption: Wealth Hypothesis
6. Robert E. Hall theory of consumption: Random Walk Hypothesis.

1. Absolute Income Hypothesis

The absolute income hypothesis is propounded by Keynes. According to Keynes disposable income is the chief determinant of consumption. The principle of the absolute income hypothesis is that the each individual decides the fraction of his current income that will be devoted to consumption on the basis of his absolute level of income. Consumption as a proportion of income, other things being constant, is assumed to decline as income increases. Further, Keynes put forward a psychological law of consumption, according to which as income increases consumption also increases but not as much as the increase in income. Thus if income rose by an absolute amount consumption would rise by a smaller amount. That is as income raises the marginal propensity to consume rises but rise in MPC in less than one. The reasons being that firstly, as income increases more and more of the needs get satisfied and therefore lesser and lesser amount are spent out of the subsequent increases in income, 2ndly, when income increases the increment of income will be divide in some proportion between consumption spending and saving i.e. what is not spent is saved, 3rdly, as income increases both consumption spending and saving will go up. The subsequent development on Keynes theory of absolute income hypothesis is made by his followers Aurthur Smithies and James Tobin. They tested Keynes absolute income hypothesis in separate studies and came to the conclusion that the short run relationship between consumption and income is non-proportional but the long run relationship is proportional. Smithies and Tobin found that the drift in the short run non-proportional consumption function is due to the factors other than income.

Thus theoretical reconciliation of the short run and long run consumption function was undertaken on the basis of absolute income hypothesis by Arthur Smithies and James Tobin.

2. Relative Income Hypothesis

Dusenberry was the first economist who makes an attempt to develop a new theory in consumption by using the income –consumption data of 1940. By using the income-consumption data of 1940 that were available in America he propounded the relative income theory of consumption, known as relative income hypothesis.

This theory lays stress on the relative income of the individual or households rather than his absolute income as a determinant of his consumption function. Thus a household's desired standard of consumption would be influenced by the living standard maintained by the other households of his neighbours of comparable income groups. According to Dusenberry's relative income hypothesis, consumption of an individual is not the function of his absolute income but of his relative position in the income distribution in a society that is, his consumption depends on his income relative to the incomes of other individuals in the society. Now, if his relative income has remained unchanged the individual will spend the proportion of his income on consumption as he was doing before the increase in income that is APC will remain same despite the increase in income. This is equivalent to what Kuznets revealed basing on long time series data that over a long period the average propensity to consume remains almost constant.

Dusenberry's relative income hypothesis states that individuals or households try to imitate or copy the consumption pattern of their neighbours or other families in a particular community this is called demonstration effect and due to this average propensity to consume does not fall. Another important part of Dusenberry's relative income hypothesis is when income of the individuals or households falls their consumption expenditure does not fall much. Thus, a fall in income leads to a smaller reduction in consumption expenditure which is called ratchet effect.

3. Permanent Income Hypothesis

Permanent income theory of consumers' behaviour has been put forward by a well-known American economist, Milton Friedman (1957). According to Friedman, consumption is determined not by current level of income or current relative income i.e. income in relation to neighbours' income but by all incomes anticipated by the household in the long run. It is the long-term expected income on the basis of which people plan their consumption pattern. The permanent income hypothesis holds that the basic relationship between aggregate consumption and aggregate income is proportional, but the relationship here is expressed in term of permanent income and permanent consumption.

Permanent, Measured (actual) and Transitory Income:

According to Friedman the permanent income is earned from both human and non-human wealth. The income earned from human wealth or human capital refers to the income derived from selling household's labour, skills and services. On the other hand, non-human wealth consists of tangible assets such as saved money, debentures, equity shares, real estate and consumer durables.

Measured income: The money income actually received is known as measured income. It includes permanent income and transitory income.

Transitory income: Over a lifetime measured income ought to coincide with permanent income but in any period measured income as a result of cyclical fluctuations and because of random changes may depart from permanent income. The difference between measured and permanent income which may be positive or negative is called by Friedman transitory income.

Friedman divides measured (actual) consumption into permanent and transitory components. A family's measured consumption in any particular period may be larger or smaller than its permanent consumption. Friedman assumes that consumption is planned on the basis of permanent income and the relationship between the two variables is proportional in the long run, i.e., $C_p = kY_p$, where, C_p is permanent consumption, Y_p permanent income, k is the proportion of permanent income that is consumed.

4. Life cycle hypothesis

This hypothesis has been developed by Ando and Modigliani in the early 1960s. According to life cycle theory of consumption or life cycle hypothesis consumption of an individual consumer depends on of lifetime expected income of the individual and not on current income. The consumption of the individual consumer depends on the resources available to him, the rate of return on capital, the spending plan and the age at which plan is made.

The life cycle hypothesis explains the lifetime income stream is relatively low in the early working years, increases in the middle of working years, reaches the peak in the last part of working life and is followed by sudden decline upon retirement. This hypothesis emphasized the transfer of purchasing power from one phase of life to another. The aim of the consumer is to accumulate enough saving in order to have a satisfactory standard of living after he stops working. Thus, over the whole life-cycle, the consumer is trying to organize his uneven flows of income in order to have a regular pattern of expenditure. Thus fundamental idea of the life-cycle hypothesis is that people make their consumption plans for their entire lifetime and further that they make their lifetime consumption plans on the basis of their expectations of lifetime income.

5. Wealth Hypothesis

James Tobins argued that the growth in household wealth has caused upward shifts in the short run non-proportional consumption and income. He laid on the importance of wealth and saving in the determination of consumption.

6. Random walk theory

The consumption theories of Keynes' Absolute Income Hypothesis, Dusenberry's Relative Income Hypothesis, Friedman's The Permanent Income Hypothesis, Ando and Modigliani's Life-cycle Hypothesis and Tobin's Wealth Hypothesis discussed above assumed that the consumers have certainty about their current and future income. But in reality although current income is predictable but the future income course of income cannot be predicted i.e. there is uncertainty about the future income. That is by incorporating the element of uncertainty of income in future economist Robert E. Hall developed a theory of consumption and his theory of consumption is known as random walk theory of consumption or random walk hypothesis. This theory states that there is uncertainty about future income as it may increase or decrease over time according to which consumers adjust their consumption level. That is when people get unexpected rise in their income people increase their consumption level and reduce their consumption with the decline in their income. Such change in consumption in case of uncertainty is a random change in consumption.

2.4 Chapter Summary

From the study of review of related literature it has been come to know that many studies have been done on consumption expenditure pattern in India and abroad. Most of the studies have been carried out on broad groups of food items like cereals, milk, vegetables, fish and meat and non-food on items like housing, transportation, recreation, clothing etc. In India most of the study of pattern in consumption expenditure on food and non-food items is undertaken on the basis of the NSS data and respective state government data collected by the state on consumption expenditure. Of course, some of the studies in India concentrated on rural- urban difference as well as of inequalities between the rich and the poor. In Assam, so far no attempt has been made to study consumption expenditure pattern based on any communities. Therefore the study on the consumption expenditure pattern among the Bodos in the Baksa district of Assam is an attempt to study the consumption expenditure pattern among the Bodos on the basis of different socio-economic categories of household in the district on the basis of primary data.

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