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## Study on Household Expenditure in Rural India: An Empirical Evidence

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### Abstract

Indian society is multifaceted to an extent perhaps unknown in any other of the world's great civilizations. Urban-rural differences can be immense. About 74 percent of India's population live in villages, with agriculture providing support for most of these rural residents, and the socio economic status of rural India is not so good. Maximum number of people in village live under poverty line. So research is very necessary for rural India. To know the status of villages. Through research Government or private organization know the problems of rural India. Indian Village life is a mixture of tranquility, sensitive, quietude and innocence. And the primary occupation of the people living in the villages is agriculture and is therefore reckoned as an unchangeable part of the village culture. Villages face many problems in their daily life. Current paper focuses on rural household revenues and their expenditure

**Keywords:** Household expenditure, rural family, rural employment, correlation.

### I: Introduction

Throughout India there are approximately 500,000 villages. Farmers follow time-tested as well as innovative methods of growing wheat, rice, lentils, vegetables, fruits and many others in order to accomplish the challenging task of feeding themselves and the nation. Here too, flourish many of India's most valued cultural forms.<sup>1</sup>

In reality, Indian village life is far from simple; each village is connected through a variety of crucial horizontal linkages with other villages & with urban areas both near and far. Villages are characterized by multiplicity of economic, caste, kinship, occupational and even religious. The one of the first of the modern anthropological studies of Indian village life, anthropologist Oscar Lewis called this Complexity 'Rural Cosmopolitanism'. Throughout most of India' Village dwelling are built very close to one another in a nucleated settlement, with small lanes for passage of people and sometimes carts. Fields surround the settlement and are generally within easy walking distance.

Village's religious and wedding occasions are for members of various castes to provide customary ritual goods and services. The events proceed according to proper tradition. At relaxed seasons, village life can appear to be sleepy, but usually villages are humming with activity. Villagers feel a sense of village pride and honor, and the reputation of a village depends upon the behavior of all of its residents.<sup>2</sup>

Indian village life is a mixture of tranquility, serenity quietude and innocence. Along with numerous small and big grass fields, several rivers, chirping of birds, swinging of emerald trees, speaking in a low voice the tale of languishment and love to the big and clear blue sky give a mesmerizing, captivating and bewitching effect to the Indian villages.

The country is home to people of different castes and creeds which rightly demonstrates the principle of 'Unity in Diversity'. Indian village life is fully relied on agriculture and innate all over the land. The lifestyle maintained by the people of Indian villages as well as their working styles are as fascinating as the balance offered by the metropolitan city lifestyles.

The primary occupation of the people living in the Indian villages is agriculture and is therefore reckoned as an unchangeable part of the Indian village culture. The village life in India is idyllic, unchanging with its immense beauty. The villagers of India are normally. Habituated in sharing and using the common facilities of the village including the village shrines and temples, the village pond, school, grazing grounds, sitting places etc. village unity is therefore the primary concern of the village life in India.

Characteristically, each of the Indian villages recognizes a particular deity as the protector of the concerned village and the people of the village get together to worship the deity. The uninterrupted village life in India entertain themselves amidst the color of the festivals like Diwali, Holi, Muharram, Dussehra etc. in the captivating pulse of dance and songs and of course in the emotion of rural theatres. In the Indian village life, there is a headman who is recognized often to respectfully listen to the village Panchyat's decision. Village Panchayat compresses of some important men form the major castes of the village.

The government of India helped the villages with advanced technology for farming implements and presently most of the villages in India have access to modern farming equipments. Now-a-days, the Indian village outskirts boast up with food packaging plant, textile industries, sugar industries and steel plants. Developments in the agrarian infrastructure, public sector reforms, rural development, righted labor norms, etc have changed the India village life. The village life in India blessed with its innocence, purity and uncomplicated saga makes the villages as the quaint, archaic, mystic, yet charming places to rediscover nature.<sup>3</sup>

Uttar Pradesh in the most populated state in India and a major portion of the state's total population lives in the villages. The villages of U.P. hold key for the economical agricultural and industrial strength of the state. The villages of U.P. are the ancient cradles of Indian culture as their history dates back to as early as the stone Age and Harappa era.

The major religious communities living in the villages of U.P. include the Hindus, Muslim, Buddhists, Christians, Sikhs, Jains etc. All the communities have their own customs and culture and they also celebrate different fairs and festivals throughout the year. Like most villages in the other parts of India, agriculture is the other parts of India; agriculture is the mainstay in the village of Villages of U.P. also a majority of the villages in Uttar Pradesh is engaged with agricultural activities to earn their livelihood.

There are many government primary schools established in the village of U.P. to provide primary education to the villagers. The educational status of the villages is good and numbers of school going children in the villages is also impressive. The people in the villages of Uttar Pradesh celebrate various fairs and festivals rounds

the year. The festivals can be classified according to different religions like Hindu festivals, the Muslim festivals, the Christian festivals, and the Buddhist festivals etc-The villages of U.P. are rich in art and Craft. Dance & Music have always been on integral part of the village society in U.P. The villagers also wear their traditional dresses during the festivals. The traditional dresses included draped garment like sari for women dhoti or lungi for men & the stitched clothes like salwar- kameez for women and kurta-pyjama for men.

The rich tradition cultural diversity and heritage are the most important and attractive features of society in the villages of U.P. The villages of U.P. play a major role to the tourism sector of the state by attracting.

### **1. Location of the Study**

Semara, here numerous tourists come every year in the village that we surveyed. The data was collected and analyzed in this report. Perhaps this name reminds you something. This huge amount of information collected over decades and the fact that Semara does not have peculiar feature in comparison to other Indian villages and still helped to provide a distinct window into the kind of processes that can shape growth, equity, schooling, evolution etc. over time in rural India even if it must remain clear that a single village study covering a specific period of time cannot be used to draw inferences about development in rural India as a whole.<sup>4</sup>

Before actually starting the treatment of the report topic, it may be helpful to have some information about the physical and social geography of Semara and to enlighten the characteristics and organization of such a rural community:

- i) **Physical Geography:** Going to the geographical coordinate the village is situated in Lucknow District in Central Uttar Pradesh. It is located in eastern part about 13Kms from Lucknow City. The climate in Semara is like that of East India. It is characterized by sharp seasonal variations. During the rainy season which stretches from late June until early September, the weather is hot and humid, with intermittent rainfall, sometimes lasting for several days. From September onwards, the temperature falls gradually until early January. It often remains below 15<sup>o</sup>c during the day. January and February are cold and windy. But after

that the temperature rises sharply. From April to June the weather is dry and very hot up to 45<sup>oc</sup> and with this climate, agriculture in Semra is organized around two major seasons: Rabi (November-May) and Kharif (June-November) double cropping, then is the norm in Semara mainly with wheat. Besides ten years Farmers use the dry season to cultivate mentha, a crop that needs intense irrigation; leading thus to a serious fall of the ground water level. Mentha is cultivated to make mentha oil.

- ii) **Social Geography:** A first and important remark that can be done in Uttar Pradesh where Semara is situated is among the least developed states of India. It indeed combines a high incidence based indicators with exceptionally high levels of mortality, fertility, under-nutrition, illiteracy and related indicators of endemic deprivation of Uttar Pradesh ranks last among all major Indian states according to most estimates. Uttar Pradesh is also a region of extreme social inequalities, including highly oppressive caste and gender relations. Uttar Pradesh would come sixth in the world in terms of population size. Just between Brazil and Pakistan. Besides, it would rank as one of the least developed countries in the world with low literacy level and high mortality rates comparable to those of the poorest countries of Africa. Moreover, because of its large size it can be logically expected that the socioeconomic situation won't be the same everywhere within this state. Actually Uttar Pradesh is usually divided in five regions, western U.P., eastern U.P. Central U.P. Southern U.P. and the Himalayan region.<sup>5</sup>
- iii) **The Village Profile:** Semara like other villages is a cluster of around 220 houses made of bricks and cement having lanes, wells and temples. In survey it is found that different castes tend to live close to each other in the village. Residential area covers cultivated land. Groundwater is elite source of irrigation in Semara. Semara is having population of 650 persons, divided into 220 households.
- iv) **Castes:** Caste in Semara strongly defines opportunities and determines the activities of villagers, independent of occupation, education and other household characteristics.

There are principally 3 castes represented within the village- schedule caste, other backward caste and general.

- v) **Religions:** In our present survey we found that in samara village, their is only one religion that is Hinduism. No other religions were found in Semara.
- vi) **Households:** The division of the village into household units is quite easy to understand. Indeed, the information and partition of households in Semara follows a basic cycle that one often finds in East Indian society. The ideal household might be described as the complete part paternal joint family where a male is head lives with all his sons and their nuclear families as well as with wife and unmarried daughters, this structure of paternal joint family is very common in village.
- vii) **Gender/Women Status:**A gender inequality in Semara is same as in rural India. Women in India and especially in a state like Uttar Pradesh still occupy a lower status, which is measured in terms of literacy levels and access to education, work participation and earnings, political participation, early marriage, poor health and nutritional status. Girls and women living in Semara, do their domestic work like every where in rural India. Marriage is seen as the gift for daughters and dowry prevails. In her new household, the girl is actually with no income-earning opportunities, no property, and no possibility of returning home permanently.
- viii) **Nature of Occupation:** Occupational variations in Semara widened as the village having an awesomely agricultural activities have come to account for 60 to 70 percent of village income some.
- ix) **Land:** In Semara village, villagers are net participate in agriculture activities because they can not have much agricultural land, a landless individual having the possibility to be a regular non-agricultural worker.

## **2. Need and Importance of the Study**

Indian society in multifaceted to an extent perhaps unknown in any other of the world's great civilizations. Urban-rural differences

can be immense. About 74 percent of India's population live in villages, with agriculture providing support for most of these rural residents, and the socio economic status of rural India is not so good. Maximum number of people in village live under poverty line. So research is very necessary for rural India. To know the status of villages.

Through research Government or private organization know the problems of rural India. Indian Village life is a mixture of tranquility, sensitive, quietude and innocence. And the primary occupation of the people living in the villages is agriculture and is therefore reckoned as an unchangeable part of the village culture. Villages face many problems in their daily life.

They do not have good facilities in village. Through research government know the problems and also solved these problems. In Indian villages the education level of people, health, Nutrition status, electricity, Household facilities etc. are not good. and they have no sufficient facilities to develop their status.

When a research done by a government or any private organization they assess the problems of villages then they started any new scheme for villagers to solve the problems of villagers. In Indian village the education level of rural people is very low. Government organized many research and saw the level of education. Then government started Sarva Shiksha Abhiyan for rural children and also established many government primary schools to provide primary education to the villages. After this the educational status of the villages is good and the number of school going children in the villages is also impressive unemployment also is the major problem of villagers, so government started that MANREGA, to give the employment of rural people. Government also started mid day meal to develop the nutrition status of school children. Hospitals, electricity and Household facilities, drinking water etc are also provided by government by new schemes.

This study is very important to assess the socioeconomic status of rural family in U.P. through this study we know the living standard of villagers. Their income, expenditure and socioeconomic status etc Indian Village Life is a mixture of Tranquility, Serenity, quietude and innocence. To assess the development of village, household facility and community levels of village this study is very important. With the help of this study government started many new



development programme for rural Indian to develop their status. In our country, there were many GOs, NGOs and organizations work for village and rural India. Many studies show that the education status. Economic statuses, nutrition status of villagers are not so good. So government established many governmental primary schools in the villages to provide primary education to the villagers however, the governmental authorities are establishing new educational institutions in the villages. Government should also started some scheme- Sarva Shisha Abhiyaan, Medical facility in village, Mid day meal for school children, MANAREGA scheme for rural unemployed people etc for the development of villages and villagers also. The government of India helped the villages with advanced technology for farming implements and presently most of the villages in India have access to modern farming equipments.

## **II: Research Methods and Objective**

Analytical research method through out our research. Research methods are given below which we include in our research work.

We select the Semara village which is situated at Chinhat, Lucknow. Firstly, we went to Semara village and assess the main problems of villagers with the help of face to face contact, observation, personal interview etc. Then we set our aim and objective of survey and prepare a questionnaire. In questionnaire, we include mainly three things- expenditure on food item during last month, expenditure on Non-food item during last month, other Annual expenditure during last one year.

Our main objective of survey is to assess the total household consumption expenditure in Semara. We choose 150 houses for survey. We have to find out the information of the total household consumption expenditure of the villagers. Before started our survey, we introduce us to the villagers and about our training. Survey and aim and objective of our survey. We also share some important information which is beneficial for them and their family. We try to encourage women to make them empower.

After that to collect the information about total household consumption expenditure through survey, it is necessary to divide the columns according to product, quantity consumed, approx price (Rs. Per unit), total value (Rs.), expenditure on food item, expenditure etc. because without categorization, it is difficult to find out the total household consumption expenditure.

**A) Data collection:** Data collection is most important part of any survey programme. Data collection is mainly tow types –

1. Primary data collection
2. Secondary data collection

The data used in this section like in the integrality of the paper comes from the surveys realized in Semara. We collected the data from 150 families in village. The main topic of our survey is Household Consumption Expenditure. The choice of such surveys was first motivated by the presence and the relevance of information available for each inhabitant of the village with regards to the topic of this report, such as the number of years of education, the literacy status, income, expenditure, the land ownership, the nature of occupation and so on. Second, the fact to cover such a period of 25 years – a quarter of century-allows enclosing the integrality of all the major government initiatives and budget decisions that have been set in flavor of better elementary education features.

We collected data with the help of questionnaire. We collected only primary data. In this investigation, we wished to observe the total household consumption expenditure on food item during last month, second the expenditure on Non-food items during last month. Third, other Annual Expenditure during last one year. All the results obtained for this analysis are presented with respect to the parameters already emphasized in the issues and hypothesis section. They are classified i) – by caste, ii)- by religion, iii) – by literacy of the parents, iv)- by land ownership and nature of occupation, v)- income of household, vi)- expenditure on household works, vii)- by household size dependency etc.

**B) Sample:** Sample is necessary for any survey. Before starting any survey selection of sample is important. So when we started our survey in Semara village, we selected 150 households, we collected data from 150 families. The classification of household size depending W-R-T the number of individuals living in the household, more precisely concerning the sampling issues for the statistics about the children having even been enrolled in a school. One retains all the unmarried individuals aged 6 to 18 years old. In this present study, our survey sample size is 150. We include only basically traditional household families. We do not cover the semi-urban people, who are live in the village in our sample size. We collected data from our survey sample size which is 150 with the

help of questionnaire. We included all the things in questionnaire which are related to rural population.

**C) Households:** The division of the village into 'households' unit is pretty easy to understand. Indeed, the formation and partition of households in Semara follows a basic cycle that one often finds in East Indian Society. The ideal household might be described as the complete patrilineal joint family, where a male household head lives with all his sons and their nuclear families as well as with his own wife and unmarried daughters. This model can be extended to as many as generations are available, the basic principle being that 'a Hindu joint family households spanning more than three generations are few and far between. This structure of patrilineal joint family is very common in the village, especially for households owning land and individual productive assets. When the 'head' of such households dies, splits between the different sons often occur and the basic cycle starts again within the new households. However, if there is no split, one may speak of a 'fraternal joint family', typically consisting of several married brothers, their nuclear families and their widowed mother if she is still alive. Fraternal joint family, the eldest son normally becomes the household head, although there exist some rare cases where the mother assumes that role, or where one of the younger brothers took the role of head on the basis of his superior education for instance. As with many other fields of social interaction living arrangements in East India follow fairly well defined rules, with only limited scope for improvisation. This feature of the joint family has to be borne in mind when assessing its economic and social significance. Thus, the bonds that unite the members of a joint family should not be confused with spontaneous affection or a spirit of solidarity. It is in many cases, the authority of the head that hold the joint family together, as the fragility of the fraternal joint family illustrates it.

**D) Expenditure in Household:** refers to- income (such as wages, Salaries, profits, rents and any flow of earnings received) Occupation, education, Socio, economic states, Culture etc. expenditure mainly affected by family size Culture, income, psychological factor, physical factor like- dislike etc. Through our questionnaire we collected the data on the subject of total household consumption expenditure.

**The first part of our questionnaire** is related to the food item expenditure in during last month. Expenditure on food item like-

Cereals pulse, edible oil and Vanspati, Milk and milk products, sugar, Vegetables and fruits, Meat, fish, and eggs. Tea/Coffee, process food like- bread biscuits, namkins, snacks,spices, and other food item.

**In the second part of our questionnaire** we included Expenditure on Non-food items during last month. Non-food items likes Fuel (L.P.G.) Kerosene and Firewood etc) Electricity, House rent, Transport, Entertainment, Telephone, Cable TV, Toilet article (toothpaste, Soap, detergent, shaving, Cream, etc) Alcohol, Bidi/ Cigarette/ Hukka/ Tabacco, etc.

**In the (in Rs) other Annual Expenditure likes-** clothing footwear, Durable goods Automobiles, Electronics Appliances, other durable goods. Educations of children, medical (OPD) Medical (Hospitalization), Travel, Repair and maintenance of house Vehicle etc House tax vehicle insurance etc, and other major expenditure (e g.-wedding, Social events etc).

Though these questions we collected the data from rural families and assess their consumption and expenditure so questionnaire is very important for our survey.

**E) Research Tools:** In our research work, we use some tools like MS Excel<sup>6</sup>, Mean, Median, S.D. and correlation, which are very useful for our research. With the help of these tools we had done many research works. The measure of the central value or average value are called measures of central tendency Mean, Median, S.D. are use for the tabulation and calculation of data.

With the help of correlation we prepare correlation computation table and show the Correlation among family size and literate, rice, wheat, pulses, edible oil, sugar, vegetable and fruits, job and profession also. So these tools are very useful and important also for our research.

**F) Research Objectives:** Objectives are very necessary for any project work or research. Without any objective research should not be completed. We have done the survey work in Semara village. The main objective of our survey is to assess the household consumption expenditure of rural family in U.P. with special reference to Semara village.

There are main objectives of our survey –

- I To assess the total household consumption expenditure.

- II. To assess the expenditure on Food item during last month.
- III. To assess the expenditure on Non-food items during last month.
- IV. To assess the other Annual expenditure during last one year.

### **III: Review of Literature**

There are various studies related to Household Consumption Expenditure of Rural Families. It was found that the numerous numbers of literatures is available on household consumption expenditure of rural families and its various aspects. Few review are discuss here under:

**Ray, Rajan (1980)** says that econometric studio of house hold expenditure occupy an important place in government policy formulation with estimates of expenditure and price elasticity proving useful in several planning models Although empirical literature is large relatively few studies have considered the simultaneous impact of total expenditure price and family size on household demand using time size series of budget data.<sup>7</sup>

**Sinha R.P. (1966)** says that for India as a whole expenditure elasticity for good grains, milk and milk products, edible oil, sugar and salt are higher in rural than in urban areas. As against this, the elasticity for meat fist and eggs four the miscellaneous food groups and for total food are higher for the urban areas.<sup>8</sup>

**Dev, S Mahendra (2004a)** says that in the post-economic reform period. There has been a debate about the impact of reform policies on important indicators such as ecomic growth and other macro variables poverty, inequality, human development and employment. There have been improvements in some indicators such as the balance of payments higher growth in service higher accumulation of foreign exchange reserves.<sup>9</sup>

**Dev. S. Mahendra (2004b)**, say that the Socio – Occupational factors have been known to be important determents of the consumer expenditure pattern. Coming to the discussion of individual items the per capita mostly consumer expenditure on food grains.<sup>10</sup>

**Jain L.R (1983)**, say that the simplest hypothesis allowing for the effect of variation in household size is given by supposing that consumption per person depends only on the level of income per

person. A better approach, however will be one which introduce explicitly the effect of household size is addition to that of household income in the estimation of Engel functions.<sup>11</sup>

**Behrman R. Jere and Knowles C. James (1990)**, say that the stronger are the associating between household income and child schooling. The lower is intergenerational social mobility and the less equal is opportunity. The estimates indicate that this association is considerable- for example the income elasticity of completed grades is five times the median estimate of earlier studies.<sup>12</sup>

**Haque H. Mohammed (1995)** says that an alternative method of estimating the increase in consumer demand for various consumption items is presented. The presented method of estimating the increase in consumer demand with respect to changes in total expenditure and total expenditure inequality makes an empirical contribution in the field.<sup>13</sup>

**Perotti Roberto(1996)**, found that at the risk of some oversimplification the recent literature on income distribution and growth can be divided into three main apaches. The fiscal policy, sociopolitical instability, and barrowing construing /investment in education approaches. A fourth approach which can be called the endogenous fertility approach.<sup>14</sup>

**Foster D. Andrew and Rosensign R Mark (2002)**, found that the recent availability of longitudinal data form low-income countries make possible for the first time the identification of the consequences of growth- augmenting innovations for household income change. However it has become increasingly recognized that both the analysis and design of panel surveys is importantly affected by the break up of household over time.<sup>15</sup>

**Rose Elaina and Dealalikar Anil (1998)**, Review that the gender shocic reduces saving for medium and large farm households, although there is no evidence that the shoctc affects saving for the landless and small farm household.<sup>16</sup>

**Havlicek Joseph, Tedfocd R. John (1985)**, says that the budget shares are generally more responsive to prices than to real total expenditure. Additionally the quantities demanded of convenient and non convenience foods are generally more densities to changes in Income and own price than to changes in cross prices.<sup>17</sup>

**Deaton Angus (1984)**, reviewed that the standard econometric exercise associated with household surveys is the estimation of

Engel curves, usually in conjunction with the measurement of the effect on family demand pattern is of demographic composition particularly the number, age and sex of children.<sup>18</sup>

**Musgrove Philip (1980)**, found that Household consumption properties are related to income above subsistence levels aggregation over households makes the total property depend on Income level. Concentration and asymmetry with income per Capita.<sup>19</sup>

According to **Deaton Angus (1989)**, the ability to test for discrimination in the allocation of goods between boys and girls is hampered by a lack of data on intrahousehold distribution. For a given level of Income, families with children will spend less on adult goods in order to purchase children's goods. The data show no evidence of discrimination between boys and girls in cote d'Ivoire and a small and statistically insignificant bias in favor of boys in Thailand.<sup>20</sup>

**Bhattacharya N. and Mahalanobis B. (1967)**, says that the problems of regional development and regional disparity have been exercising the minds of planners in India and elsewhere. It may be useful in this connection to have one or more objective statistical measures of regional disparity. This best studied by using the estimates of consumer expenditure like those thrown up by the NSS and other agencies for the difficulties of regional income estimation are well known.<sup>21</sup>

**Takur Jawahar, Bose L. Manik and says that (2000-2001)**, the adoption of modern rice varieties made substantial impact on household incomes in areas with developed infrastructure-assured irrigation transport and marketing facilities. The income equality is mostly on account of income from non-agricultural sources. Technological process in rice cultivation cannot be blamed of growing income inequality. In fact, income inequality was found less in technologically developed villages.<sup>22</sup>

According to **Hossain Mahabub (2004)**, states that access of rural household to land has been eroding due to continued growth of population and limited employment generation in the formal industrial and service sector activities. Rural households recognize these problems and have been trying to address them by utilizing the surplus generated by the technology – included growth in agricultural productivity for undertaking rural non farm activities. As a result, the rural non-farm sector has been expanding and has



already become a major component of the rural economy.<sup>2323</sup> Hossian Mahabub(2004), Rural Non-farm Economy :- Evidence from household survey, Economic and Political weekly, Vol. 39, NO. 36, PP. 4053- 40528

According to **Singh Baluir (1973)**, on traditional lines, the analysis of family budgets runs essentially in terms of Engel function relating per capita expenditure on any specific item to per capita actual total consumer expenditure or income. This Engel function does not take into account differences in age, sex and work activity of household members. A knowledge of their effects is quite important for some aspects of public policy as well as for family budget studies for example policy decisions with regards to providing income tax relief on account of children and other family allowances involve judgments about the household's standard of living and they can be greatly aided if the effects of household composition on consumption are known.<sup>24</sup>

**Standing Hilary and Bandyopadhyaya Bela (1985)**, says that the precise effect of women's participation in waged work on the family based household have received little detailed attention until recently this is particularly the case in many third world urban contexts where female labour force participation rates have been traditionally low until the recent emergence, of opportunities for women in 'New' gender-Segregated industries, such as electronics assembly for instance. The preliminary account concentrates mainly on changes in the domestic division of labors and on the distribution and disposal of women's wages. The major emphasis will be on the importance both of the class position of the household and of the cross-cutting effects of the household development cycle in understanding the varying effects which women's employment may have.<sup>25</sup>

**Tilak G.B. Jandhyala Says that (2002)**, using a recent household survey data on rural India, an attempt is made in this short article to estimate coefficient of elasticity of household expenditure on education to

- a) Government expenditure on education and to
- b) Household income.

Increase in government expenditure would induce households to spend more about and more on education. Thus leading to a



significant rise in the total expenditure on education in India. It means that a one- until increase in household incomes would result In a less than proportionate increase in household expenditure on education. This is indicative of the strong relationship between poverty and education.<sup>26</sup>

**Minhas B.S. (1988)**, found that many simplistic comparisons have recently been made between the NSS estimates of household expenditure and the independent data on private consumption from the national accounting system (NAS) Two supplementary notes, one dealing with standard eras of the NSS estimates of consumer expenditure and the other with the possibilities of non-sampling biases in the appendices.<sup>27</sup>

According to **Thomas Duncan (1993)**, Most economic models treat the household as a black box this paper has attempted to poke into that box by examining household commodity demand patterns under a model of altruism (or common preferences of all household members) then the distribution of income within the household should have no impact on expenditure patterns. The proportion of the budget spent on food (at home and away) decline s more if the income is in the hands of women although food composition also changes with nutrient intakes rising faster as women's income increases. The results suggest that the key to understanding household resource allocation may lie in a better understanding of household composition pattern and labor supply decisions.<sup>28</sup>

**Basant Rakesh and Kumar L.B.(1989)**, reviews that this paper mainly explores the nature of rural non-agricultural employment in India and the characteristics of the rural non-agricultural workers. This Objective is sought to be achieved by reviewing the available data on rural non-agricultural activities in India cen suses and surveys in a broader comparative perspective, studies of other developing countries cited in the three available review papers are also referred to there is another set of rural household whose primary occupations do not involve farming, but which nevertheless cultivate at least small parcels of land. Even in some of the urban areas of developing counties a few household are often involved in cultivation.<sup>29</sup>

The literature reviews rules for study have been collected through various research paper, journals, annuals reports based on various factors which are essential to analysis socio- occupational

factor, poverty elevation, women empowerment, consumption, agriculture out puts, financing aspects, related borrowing investment, potential remands and their role in the determination of per capital income of the family. The literature reviews also give clear picture about various poverty programmed, role of panchayat, NGOs, and the study of rural population micro, macro level, finally the literature reviews was the good support for this survey and worked as mile stone for the purpose.

### III: Result and Discussions

In present data we categorized all the responded according to their family size as under the following table. Family size are as follows 0 to 02, 02 to 04, 04 to 06, 06 to 08, 08 to 10, 10 to 12. The division of the village into household units is pretty easy to understand. In Indian village joint family is very common where a male house head lives with all his sons and their nuclear family as well as with wife and unmarried daughters.

**Table 1: Distribution of Households according to Family size**

Class Interval(Family Size)	No. of Households
0 to 02	1
02 to 04	19
04 to 06	66
06 to 08	49
08 to 10	12
10 to 12	3

In this table in family size 0 to 02, there is only 1 household fallen in these category. In 02 to 04 family size, there are 19 households. In the 04 to 06 family size, there are maximum No. 66 households. 49, 12, 3 no. of household member is fallen under the following family size i.e. 06 to 08, 08 to 10 and 10 to 12.

In this present study we found that there are 44% family household having there family size i.e. 04 to 06. In these table we have categorized occupation into tow segments, one is job another is profession. The following table explores collective data:-

**Table 2: Occupation**

Class Interval (Family Size)	Occupation	
	Job	Pofession
0 to 02	0	1
02 to 04	17	2
04 to 06	50	16
06 to 08	38	11
08 to 10	12	0
10 to 12	3	0

This table shows that below two family size have a professional work and there is no job in 0 to 02 family size. In 02 to 04 family size, 17 are employed and tow has a profession. In 04 to 06 family size 50 members are employed and 16 people are engaged in profession. In 06 to 08 family size have 38 members are employed and 11 people are engaged in professional work. In 8 to 10 family size have 12 are in job and nobody have any profession and lastly 10 to 12 family size 3 persons are doing job and none of them have profession.

Based on age group we categories them segments, age, male, and female respectively the following table shows related data.

**Table 3: Age & Sex of Household Head**

Class Interval (Family Size)	Age	Sex	
	(Average Years)	Male	Female
0 to 02	50.00	0	1
02 to 04	37.75	17	2
04 to 06	41.45	60	6
06 to 08	48.10	43	6
08 to 10	60.33	11	1
10 to 12	66.00	3	0
<b>Total</b>	<b>45.20</b>	<b>134</b>	<b>16</b>

In this table, the average family size of 0 to 02, average years is 50 the female household is 1 and there is no male household. In the 02 to 04 family size, the average years is 37.75, there are 17 male household head and 2 female household head. In 04 to 06 family size, the average age of 41-45 and there are 60 household male head

and 6 female household head. In the 06 to 08 family size, the average age of household is 48.10 and there are 43 male household head and 6 female household head. In the 08 to 10 family size, the average age is 60.33 and there are 11 male household head and 1 female household head. In the 10 to 12 family size, the average age is 66.00 and there are 3 male household head and there is no female household head.

Education is the process of bringing desirable change into the behaviour of human beings, it also very important for every body. Coming to education the survey conducted and the minimum education level was 8 and the higher was P.G. in between 4 more categories.

In this present study we found that in semara village there are only 10.66% women and 89.33% men lived.

**Table 4: Education of Household Head**

Class Interval (Family Size)	Education						Literate
	Below VIII th	VIII th	X th	XII th	Grad- uate	Post- Grad- uate	
0 to 02	0	0	0	0	0	0	0
02 to 04	3	5	2	2	3	3	18
04 to 06	15	7	10	10	7	7	56
06 to 08	14	5	8	2	0	0	29
08 to 10	3	1	1	0	0	0	5
10 to 12	2	1	0	0	0	0	3
<b>Total</b>	<b>37</b>	<b>19</b>	<b>21</b>	<b>14</b>	<b>10</b>	<b>10</b>	<b>111</b>

In this table the average family size is 0 to 02, the education of household head is none. In 02 to 04 family size 3 household head are below VIIIth, 5 household heads are VIII pass, 2 household heads are XIIth pass, 3 household heads are graduate, 3 household heads are post graduate and 18 household heads are literate. In 04 to 06 family size 15 household heads are below VIIIth, 7 household heads are VIIIth pass, 10 household heads are Xth pass, 10 household heads are XIIth pass, 7 household heads are graduate, 7 household heads are post graduate, 56 household heads are literate. In 06 to 08 family size 14 household heads are below VIIIth, 5

household heads are VIIIth pass, 8 are Xth pass, 2 are XIIth pass, none are graduate and post graduate and 29 household heads are literate. In 08 to 10 family size 3 household heads are below VIIIth, 1 is VIIIth pass, 1 household heads is Xth pass, None are XIIth, graduate and post graduate and 5 household heads are literate. In 10 to 12 family size 2 household heads are below VIIIth, 1 is VIIIth pass, and none household heads are Xth, XIIth, graduate and post graduate and 3 household heads are literate.

In the table variable for correlation computation we found that in 0 to 02 family size none household head is literate. They expend 90.00 Rs. on rice, 90.00 Rs. wheat, 65.00 Rs. on pulses, 35.00 Rs. on sugar, 60.00 Rs. on vegetable and fruits, none in job and 1 in profession. In 02 to 04 family size 18 household head are literate, they expend 253.50 Rs. on rice, 201.00 Rs. on wheat, 193.00 Rs. on pulses, 179.75 Rs. on Edible oil/vanaspati, 90.65 Rs. on sugar, 525.80 on vegetable and fruits, 17 are in job and 2 are in profession. In 04 to 06 family size 56 household head are literate. They expend 406.50 Rs. on rice, 421.50 Rs. on wheat, 328.40 Rs. on pulses, 205.00 Rs. on edible oil/vanaspati, 165.30 Rs. on sugar, 328.25 Rs. on vegetable and fruits, 50 are in job and 16 are in profession. In 06 to 08 family size 29 household head are literate. They expend 518.80 Rs. on rice, 457.75 Rs. on wheat, 378.65 on pulses, 242.90 Rs. on edible oil/vanaspati, 179.50 Rs. on sugar, 416.00 Rs. on vegetable and fruits, 38 are in job and 11 are in profession. In 08 to 10 family size 5 household head are literate, they expend 572.20 Rs. on rice, 480.00 Rs. on wheat, 471.00 Rs. on pulses, 282.00 Rs. on edible oil/ vanaspati, 158.50 Rs. on sugar, 459.00 Rs. on vegetable and fruits, 12 are in job and none in profession. In 10 to 12 family size 3 household head are literate, they expend 480.00 Rs. on rice, 510.00 Rs. on wheat, 433.33 Rs. on pulses, 316.70 Rs. on edible oil/ vanaspati, 180.00 Rs. on sugar, 459.20 Rs. on vegetable and fruits, 3 are in job and none in profession.

Table 5: Variable for Correlation Computation

Class Interval (Family Size)	Literate (HH Head)	Rice	Wheat	Pulses	Edible Oil/ Vanaspati	Sugar	Vegetable and Fruits	Job	Profession
0 to 02	0	90.00	90.00	65.00	35.00	30.00	60.00	0	1
02 to 04	18	253.50	201.00	193.00	179.75	90.65	525.80	17	2
04 to 06	56	406.50	421.50	328.40	205.00	165.30	328.25	50	16
06 to 08	29	518.80	457.75	378.65	242.90	179.50	416.00	38	11
08 to 10	5	572.20	480.00	471.00	282.00	158.50	459.00	12	0
10 to 12	3	480.00	510.00	433.30	316.70	180.00	459.20	3	0
<b>Total</b>	<b>111</b>	<b>2321</b>	<b>2160.25</b>	<b>1869.35</b>	<b>1261.35</b>	<b>803.95</b>	<b>2248.25</b>	<b>120</b>	<b>30</b>

  

Correlation Matrix- Literacy, Rice, Wheat, Edible Oil, Sugar, Vegetable & Fruits, Job and Profession									
Class Interval (Family Size)	Literate (HH Head)	Rice	Wheat	Pulses	Edible Oil/ Vanaspati	Sugar	Vegetable and Fruits	Job	Profession
Rice	0.191486	1							
Wheat	0.242487	0.964179	1						
Pulses	0.115928	0.983748	0.977693	1					
Edible Oil/ Vanaspati	0.074055	0.921884	0.931511	0.954654	1				
Sugar	0.393442	0.939031	0.977841	0.932502	0.913115	1			
Vegetable & Fruits	0.111377	0.663107	0.589134	0.659230	0.809372	0.640432	1		
Job	0.966350	0.342657	0.347816	0.236857	0.166191	0.493806	0.184710	1	
Profession	0.956654	0.193393	0.250513	0.099325	0.011734	0.391800	-0.05293	0.960537	1
Total Income	0.355818	0.108120	-0.09790	-0.00252	0.011697	-0.00741	0.469801	0.428705	0.209920

In correlation matrix, we have found that there is very low correlation between rice and literate and perfect correlation between rice and rice. There is very low correlation between wheat and literate and highly correlation between wheat and rice and perfect correlation between wheat and wheat. In pulses there is very low correlation between pulses and literate and highly correlation between pulses and rice. And highly correlation between pulses and wheat and perfect correlation between pulses and pulses. In edible oil/vanaspati very low correlation between edible oil/vanaspati and literate and highly correlation between edible oil/vanaspati and rice and highly correlation between edible oil/vanaspati and wheat and highly correlation between edible oil/vanaspati and pulses, and perfect correlation between edible oil/vanaspati and edible oil/vanaspati. In sugar there is a very low correlation between sugar and literate, and highly correlation between sugar and rice, and highly correlation between sugar and wheat, and highly correlation between sugar and pulses, and highly correlation between sugar and edible oil/Vanaspati, and perfect correlation between sugar and sugar. In vegetable and fruits there is very low correlation between vegetable and fruits and literate and medium correlation between vegetable and fruits and rice and also medium correlation between vegetable and fruits and wheat, pulses and highly correlation between vegetable and fruits and edible oil/vanaspati, and medium correlation between vegetable and fruits and sugar and perfect correlation between vegetable and fruits and vegetable and fruits.

In job there is highly correlation between job and literate and very low correlation between job, rice, wheat and pulses and minute correlation between job and edible oil/vanaspati and very correlation between job and vegetable and sugar and minute correlation between job and vegetable and fruits and perfect correlation between job and job. In professions there is highly correlation between profession and literate and very low correlation between professional and rice, wheat and minute correlation between professional and pulses and edible oil/Vanaspati and very low correlation between profession and sugar and negative correlation between profession and vegetable and fruits and highly correlation profession and job and perfect correlation between profession and profession. In total income very low correlation between total income and literate and rice and negative correlation

between total income and wheat and pulses and minute correlation between total income and total income and edible oil/Vanaspati, and negative correlation between total income and sugar, and very low correlation between total income and vegetable and fruits, and job and also profession.

#### **IV: Conclusion and Recommendation**

Conclusion is very important part of any research. It is the last part of any research. In conclusion we include all the finding and results of our research. The survey was conducted to assess the household income, socio-economic status and consumption expenditure of Semara village. The main objective of our survey is to assess the household consumption expenditure in Semara village.

In the survey it was found that in Semara village, is a cluster of around 150 houses made of bricks and cement. The population of Semara village is 650 persons divided into 220 households. There are mainly 3 castes represented within the village that is scheduled caste, other backward caste and general caste. We can say that Semara is a developing village and there are some problems also. The education level of villagers are very low, people are not educated and also not aware about value of education and their children's education. They do not expend their money on education. In village the road are of concrete. The facility of drinking water is good in village.

Toilet facilities are also good in village. In our survey we found that Semara village have not much agricultural land and also livestock such as cow, buffalo etc. In the village, villagers do mainly private job, labor etc. Some people also work in Government office. Mainly male person are head of the family and take all decisions of household. The income level of villagers are medium. The socio-economic status of villagers are also medium. It was also found that the people are not much aware about saving; they do not save their money.

In the survey it was observed that villagers expend most part of their income on food items like cereals, pulses, edible oil, sugar, milk, spices etc. They do not expand more money on vegetables and fruits. It also found that rural people do not expend their much money on entertainment and most of people have their own house. Mainly male person expend their income on alcohol, bidi, cigarette



etc. It is observed that villagers are not interested to buy cloth and footwear. The medical facilities in village is not so good and people are not aware about their health. We observed that rural women do not aware about their children's health and education. They are not aware about balanced diet and nutritional foods.

It was felt that the status of women in village are not good, women do not express their feeling with us. Their condition are not good in village. They do not take decisions on their own. According to the observation it is felt that the conditions of village are not so good. On the basis of observations few suggestions can be made, they are as follows:

- Government should motivate women for small scale industries and develop self confidence.
- Government should start some training programme to develop women entrepreneurship. Government should also provide some funds for women entrepreneurship at low interest rate.
- Government should also start some awareness programmes for villagers like health programmes.
- In the study it was found that many young people are unemployed in the village. So government should implement some other programmers' like MNREGA for providing employment to villagers, government should increase it from 100 days to 300 days in a year for the betterment of villagers.
- The medical facilities are not good in village so government should establish some hospital in village. And provide better medical facilities for villagers.

Some government organizations and NGOs also trying their best for development of the village.

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### Footnotes

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