

Changes in Consumption Pattern of Rural
Households- A contextual analysis with
reference to Nalbari District of Assam

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ABSTRACT

With rapid urbanisation and technological advancement, there is a shift in the pattern of consumption of the people in the rural areas. The transition has been studied in light of the objectives which were set at the beginning of the survey. These underlying objectives were to study the- changes in the pattern of consumption concerning the food items like cereals, pulses and beverages, non-food items like clothing, mobile, television and services like beauty clinics, barbers, and private tuitions, medical. Besides, this the gaps in rural markets regarding the availability of various ranges of products, services and understanding the opportunities to intervene.

The study has been carried out in the Nalbari district of Assam covering around ten villages. The key highlights of the study are- that not only has the consumption pattern changed but it is notable that the type of products which the markets have started to sell has also changed. Shopkeepers are keener on selling products like mobile phone repair parts rather than having an outlet/showroom for mobile phones even if they can do so. Most of the shops located within the vicinity of the village, not only sell “*gutka* and pan masala” but they make sure that a Photostat device is available within its premises. Though reluctant in giving away cosmetics and toiletries on credit, but increasing demand has made them introduce credit facilities in the shops. People from the villages have started changing their consumption pattern also to a great extent influenced by the changes in the pattern of crop cultivation by respondents. The landholding pattern has witnessed shifts, like from agricultural uses land has been put to non-agricultural uses. Area and acreage under crop cultivation have declined over time. Therefore, people have shown shifts also in their occupational structure from purely agrarian to businesses and other occupations.

The pattern of expenditure on non-food items like education services, medical, clothing, private tuitions has also undergone a series of changes. The youths from the villages have shown their interests towards engagements like mobile repairing, and fast food making which they feel can give them quick returns.

ACKNOWLEDGEMENT

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1. Introduction

1.1. Background of the study:

This study aims to reflect the changes in the consumption and expenditure pattern of rural households in the last 5-10 years. Rural India consists of 6 lakh villages, and almost 70% of the population resides in the villages. The rural economy is primarily agrarian where the goods and services are produced according to the demand and supply needs of the rural economy. With the rapid urbanisation and technological advances, the rural market is undergoing several changes, and there has been a transition all around. Rural India has a major share in India's economy as around 47% of India's income, and 57% of aggregate spending comes from rural areas (Source is ICE-360 degree survey).

Due to a variety of factors which is affecting the consumption pattern of the rural households, it is needless to point out that urbanisation is one major reason which is creating this shift. During the initial years of urbanisation, it created spatial inequalities. In order to bridge these inequalities, the rural population has started changing their lifestyles, added variety of services and products to their consumption basket. This paper particularly puts together all the responses of the respondents who were a part of the survey.

The objectives of this study are:

1. To identify the factors which are leading to/influencing the changes in consumption patterns in rural households
2. To understand whether the aspirations and expectations of the households are met by the current rural market and if not where are the gaps
3. To identify the goods and services which has been added to the consumption basket of the households and how it has impacted the overall expenditure pattern

1.2. The context of the locale:

This study has been carried out in Nalbari district of Assam. **Nalbari** is an administrative district in the state of Assam in India. The district headquarters is located at Nalbari. The district was created on 14 August 1985 when it was split from Kamrup district. On 1st June 2004, it saw the formation from parts of three districts, including Nalbari. Nalbari district occupies an area of 2,257 square

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kilometres (871 sq. mt.), the latitude of Nalbari is 26 degrees north and 27 degrees North, and the longitude is 91 degrees east and 97 degrees east. The tributaries of the Brahmaputra, the Nona, Buradia, Pagaldia, Borolia and Tihu, which originate in the foothills of the Himalayan Range, are wild and make an enormous contribution to the agrarian economy of the district. According to the 2011 census Nalbari district has a population of 769,919. Its population growth rate over the decade 2001-2011 was 11.74%. Nalbari has a sex ratio of 945 females for every 1000 males, and a literacy rate of 79.89%. Hindus 873,749 and Muslims 253,842. The rate of total literacy of the Nalbari District, according to 2011 census, is 79.89% as against 80.95% in 2001.

It is a flood affected district of Assam, annually, over 1, 00,000 people are affected by a flood caused by Pagladia River. It has also come to the observation that Nalbari has witnessed a rapid increase in its population since the last 10-15 years, as there is the pressure of migrants settling down in the area from the nearby towns like Barpeta, Bongaigaon and Dhubri. These towns have certain char pockets and are frequently affected by the flood. Therefore the population migrate from those towns in search of livelihood to other nearby towns like Nalbari. With this mounting pressure of population increase, the total land available for cultivation has come down and has given rise to the issues like unemployment and displacement.

1.3. Why is Nalbari considered as rural under this study?

The traditional distinction between urban and rural areas within a country has been based on the assumption that urban areas, no matter how they are defined, provide a different way of life and usually a higher standard of living that is found in rural areas. Although the differences between urban and rural ways of life and standards of living remain significant in developing countries, rapid urbanisation in these countries has created a great need for information related to different sizes of urban areas.¹

Moreover, it also needs to be taken into account that Nalbari town has experienced “urbanisation” but it is not accompanied by a growth regarding parameters like income level, appreciation in the standard of living. It has shown that there are displacement issues in Nalbari villages, which is mostly induced by erosion and they migrate to Guwahati in search of livelihood. They end up in

¹¹ <https://unstats.un.org/unsd/demographic/sconcerns/densurb/densurbmethods.htm>

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getting quite low skilled jobs and are paid less, so the overall standard of their living comes down automatically.

2. The motivation for the Study:

This report will help the development practitioners and also the business personals to gain an insight on where are the key gaps in the rural markets and then design ways to bridge them all effectively. Besides, the findings will also be useful for the practitioners to understand what has been the change in the overall behaviour and attitude of the common people in the villages and how this has triggered changes in their consumption basket. It can complement various other studies which may be intended to be carried out in the district.

3. Organization of the report:

The whole report has been organised into different sections and chapters. The report tries to highlight the observation which has been gathered from the household surveys and after that from the focused group discussions which have taken place with the respondents and finally the opinions of the shopkeepers. The change in the pattern of consumption is being analysed concerning two periods one being before five years and the last financial year (17-18) which is drawn from the household surveys. The situation in the last ten years is drawn from the focused group discussions which are being held with the participants.

The report is being divided into different sections, and therein the findings have been collated in the form of a demographic profile of the respondents, livelihood pattern, income slabs. It goes to the sections like causes of changes in consumption patterns and what new kinds of products have been added to the basket of the consumers and how has been the income patterns and the overall spending pattern of the consumers.

4. Research Methodology:

The methodology which is used for carrying out this study involves secondary data to substantiate the information about the area and after that primary data to collect the real-time data. The primary data has been collected through face to face interview, with the respondents. A total of 100 respondents have been interviewed from both the urban and rural locations². The interviewees are

² Questionnaire copies and FGD template is attached along as Annexure

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mainly people (both male and female participants) within the age group of 25 and above who are the key members of the household. Apart from this five focused group discussions (FGDs) were also conducted wherein 35 people participated. Besides, around ten shopkeepers were also interviewed, five being from the village itself and five from the Nalbari town. They have all been selected by the random sampling method. The sample size for undertaking the survey is:

Table I

Sl. No	Name of the Village	Total of HH	Distance from Nalbari Town	Nos. of Questionnaire Suggested	Nos. of FGDs
1	Joymongala	420	12 km	10	2
2	Bar-Azara	270	7.5 km	10	
3	Kumarikata	430	10 km	10	
4	Paschim Khatar Kalakuchi	500	15 km	20	2
5	Janigog	720	8 km	30	1
6	Dehar Kalakuchi	563	4 km	20	
Total				100	5

The villages in the rural areas are selected by the location from the nearest town, i.e. Nalbari. The household survey was administered with almost 100 respondents and Focussed Group Discussion with 35 respondents.

A total of 10 shopkeepers were surveyed across the locations. The establishments were so selected as in some are located within the Nalbari town, and others are located within the vicinity of the villages.

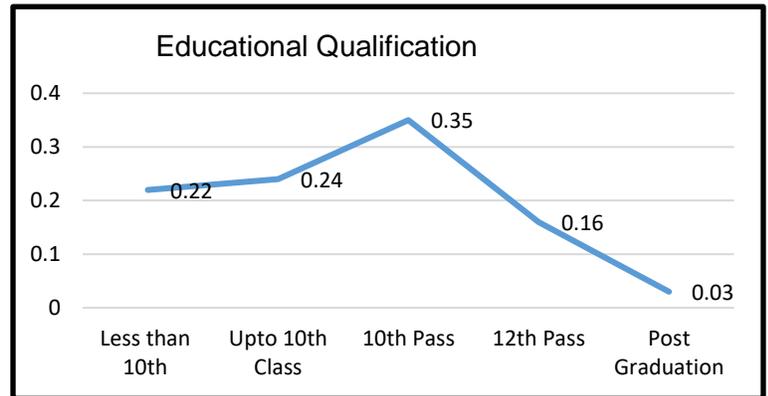
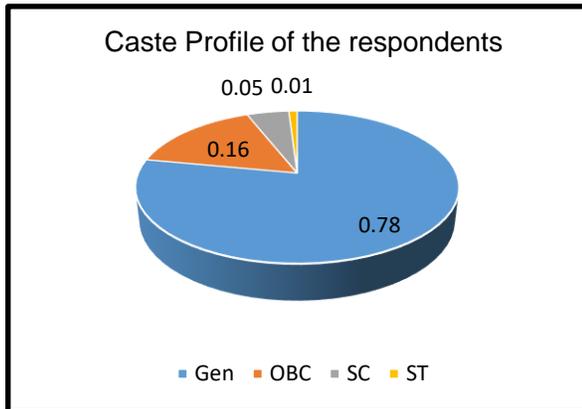
The analysis of the data has been done using statistical tools like average, mean and median and pivot tables have been used to elucidate the statements. The data has been analysed using formulas on the excel sheet, and the data collation is represented in graphical form using Pie, Bar, Line diagrams.

It is also to be noted that the data corresponding to a period before ten years back, could not be captured using the quantitative analysis and questionnaire. For this, qualitative tools like focused group discussions have been used.

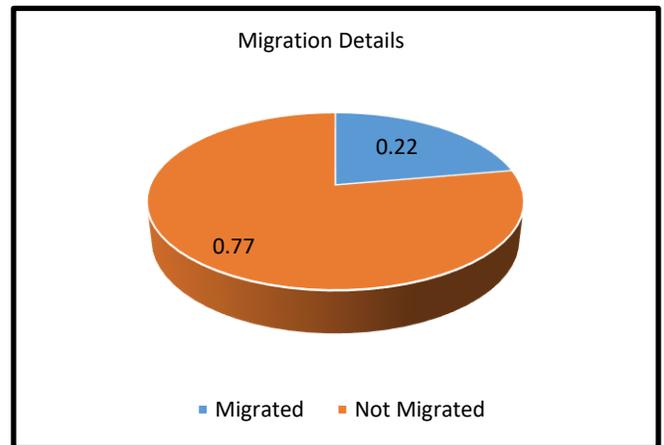
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5. Findings: The findings of the study are discussed below in different sections about the responses, and sequencing of the questions to maintain a logical flow. Each section has therefore been further divided into sub-sections.

5.1. Socio-Economic Profile of the participants:



The caste profile of the participant's show that 78% of the respondents belong to the General caste and only 1% are Scheduled Tribe. Educational qualification of the respondents indicate that almost 35% of them are only 10th pass rest are either less than 10th, or a barring 16% is 12th pass.



The migration details were also collected for the participants, and we can see that around 22% of the population has migrated from the nearby towns. The migration has happened over the past 10-15 years.

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5.2. Income earned by the families: Data was collected around the income earned by the families and the expenditure pattern of the households. Table II and Table III

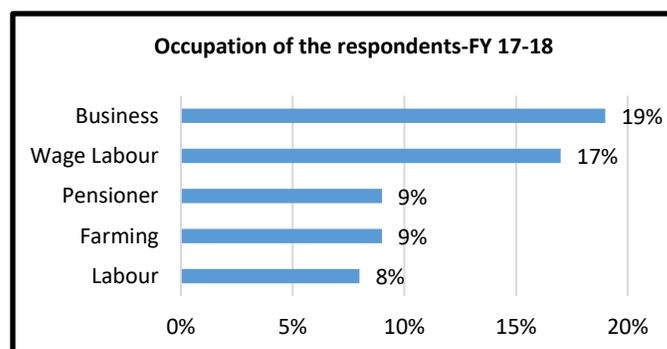
Income from all sources per annum		
	FY 17-18	Five years ago
Min Income in INR	12,000	34,200
Avg. Income in INR	1,52,917	65,556
Max. Income in INR	5,40,000	1,00,000
Median Income in INR	1,20,000	93,000

Nos. of members	Count of Total Earning Members
1	52
2	27
3	16
4	3
5	1
6	1
Grand Total	100

The income level of the participants over the years is also being analysed, and it has reflected that the **minimum income level was more five years back as compared to FY 17-18**. The reasons

being apparently because of the decrease in the availability of land for cultivation, overcrowding and income generating opportunities from agriculture-related activities were more. However, the average income has increased over the years, and the maximum income has also increased significantly. Mostly, the families are single income earners, and around 27% of the respondents have expressed that both the partners work.

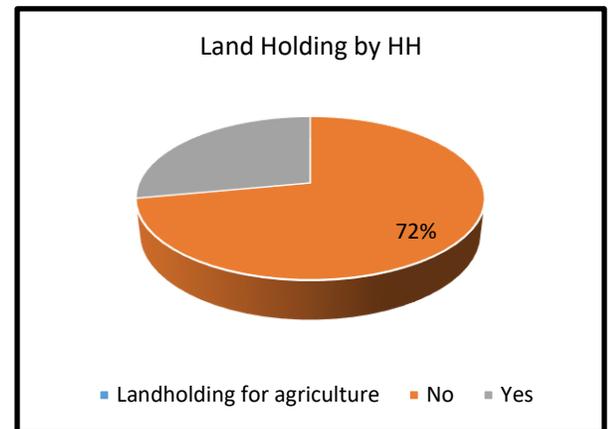
Business is seen as a predominant livelihood activity of the respondents during FY 17-18. Most of the families are engaged in various kinds of businesses like Garment/cloth selling shops, Sweet



and Tea stalls and grocery stores. A significant percentage of the population are daily wage labourers, and farming is practised by very less percentage of the respondents. Rest of the families are engaged in activities like Rickshaw pulling, handicraft product making, Anganwadi workers, painters, masonry. Ten years back the major income earning activities for the families was agriculture, fishery, agriculture daily wage labour, *thela* pulling.

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The less landholding of the families is one major reason for withdrawal of the families from agriculture and switching onto other activities. The landholding pattern shows that only 28% of the households possess land for agriculture rest do not. The size of the minimum landholding is 0.16 acre, and the maximum is 1 acre. As a result of this, very few respondents are engaged in agriculture.



5.3. Change in the type of crops grown by the households over the last ten years:

Over the last ten years, the changes have been noticed over the type of crops cultivated, and those are:

- Mainly grown was the seasonal paddy which was purely rain-fed. Followed by this, mustard cultivation was also taken up by the households. Grams and pulses were also grown by the households. Pulses include Masoor dal and Black Dal. Certain leaves were also grown by the households which include coriander, spinach and radish.
- However, now the new crops which are being grown by the households are paddy cultivation through System of Rice Intensification (SRI) method for both winter and summer paddy, potato cultivation, garlic and ginger. Banana cultivation has picked up its progress during the last 5-6 years mostly taken up by the youths from the area.

The scarcity of water has appeared as a problem for upscaling different kinds of crops. This was not there earlier. Moreover, due to lower returns from the crops, many of the households also sold off their agricultural lands and switched their vocations to other sources. Therefore, the percentage of households having agricultural land is relatively less.

5.4. Income and Pattern of Consumption Expenditure

The level of income earned by the participants is the most important determinant of consumption expenditure made by a family. Rural households derive their income typically from various sources like livestock rearing, handloom and wages from seasonal occupations. For calculating the consumption expenditure, spending under all heads of consumption by all the members is being considered. For regular items, monthly expenditure is calculated, and for the rest, the annual figure

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is collected. Expenditure on different items has been classified into **food, non-food and then one-time expenses**.

5.4.1. Income Distribution: Average Income and Consumption Expenditure on Food items:

Under this head, all the food items are included ranging from the staple food like rice/wheat, vegetables, pulses, milk and milk products, to fish meat, and eggs are considered.

Table IV and Table V: Monthly per capita income category

Income Status 5 years ago		
Income Category	Count	Per cent
0-3000	2	2%
3001-6000	21	23%
6001-9000	42	45%
9001-12000	14	15%
12001-15000	6	6%
Above 15000	8	9%

Income status FY 17-18		
Income Category	Count	Per cent
0-3000	3	3%
3001-6000	11	11%
6001-9000	26	26%
9001-12000	36	36%
12001-15000	26	26%
Above 15000	25	25%

It is clear from the above tables that the total monthly income has significantly increased over time and the percentage of the population earning income between INR 9000-12000 is highest during the last financial year as compared to the status five years ago.

The average income and average consumption expenditure are again drawn for the respondents.

5.4.2. Table VI and Table VII show the average income of the respondents and their average total expenses on food items:

So, it is clear from the two tables, that as compared to the Financial Year 17-18, the Average Propensity to Consume for respondents on food items was more 5 years back i.e. almost 40% of the disposable income of the respondents was spent on food items while now it's near about 20% to 30%.

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Number of family members	Average of Total Income FY 2017-18	Average of Total Expenses on Food FY 2017-18	Consumption Income Ratio(APC)
3	8595	2851	0.3
4	16027	3344	0.2
5	9833	3520	0.4
6	15468	4174	0.3
7	17666	4718	0.3
8	25750	5057	0.2
9	23000	6065	0.3
10	20000	5200	0.3
11	35000	8600	0.2
12	30000	7700	0.3

Number of family members	Average of Income 5 years ago	Average of Total Expenses on Food 5 years back	Consumption Income Ratio(APC)
3	5283	2273.571	0.4
4	10266	2636.25	0.3
5	12822	2853.333	0.2
6	10621	3133.636	0.3
7	8290	3216.667	0.4
8	11763	4000	0.3
9	24205	4730	0.2
10	16700	9000	0.5
11	20000	6550	0.3
12	13900	6050	0.4

The lower income groups have the highest propensity to consume as compared to the high-income groups.

Ten years back the food items which mainly formed the consumption basket include Rice, Pulses, Rice Powder, traditional sweets like “Pitha”, fish, eggs, all kinds of green leaves (may be grown in wild), vegetables including banana flowers, and also rice starch as drinks. Rice starch formed a major portion of the daily diet mainly by the members of the households who go for activities like daily wage labour.

5.4.3. Table VIII and Table IX show the average income of the respondents and their average total expenses on packaged food items:

The Average Propensity to Consume (APC), of the participants, is low for the income holders during the Financial Year 17-18, while for those participants 5 years ago is high. This indicates that respondents had spent a larger portion of their income on packaged items as compared to the FY 17-18. The packaged products like chips, noodles were new to the market, and the consumers got attracted towards it very soon, and therefore its demand also went up. The consumers were also unaware about the health impacts of these items. With the passing of time and age, the consumers have become aware of the health impacts. And therefore are less inclined towards their

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consumption. The consumption of non-food beverage was high five years back. Therefore, carbonated beverages with very low food value were consumed more, but now due to the

Number of family members	Average Income FY 17-18 in INR	Average Expense made on Packaged Items in INR	Consumption to Income Ratio-APC
3	8595	744	0.10
4	16027	996	0.06
5	9389	1018	0.11
6	15468	1122	0.07
7	17667	975	0.06
8	25750	1350	0.05
9	23000	1825	0.08
10	20000	1500	0.08
11	35000	2500	0.07
12	30000	1150	0.04

Number of family members	Average Income 5 years ago in INR	Average Expense made on Packaged Items in INR	Consumption to Income Ratio-APC
3	5283	505	0.1
4	10266	705	0.1
5	12822	757	0.1
6	10621	850	0.2
7	8290	563	0.1
8	11763	1300	0.2
9	24205	1000	0.2
10	16700	1000	0.2
11	20000	12500	2.4
12	13900	800	0.2

Penetration of electronic media, social media. The consumption of such items has decreased over the last 2-3 years.

Regarding the packaged food items, it has been noticed that different kinds of food items especially for the babies like Cerelac, Nestum, Formula milk have been added to the item list. Besides, this the other items which have been added to the over-consumption basket includes Noodles, Chowmein, Chips and Wafers, flavoured drinks. Health drinks also have been added to children's consumption basket.

5.4.4. Per Capita Expenditure on Packaged Food Items:

The per capita expenditure on the packaged food items indicate that the expenditure on packaged items has gone up since the last five years, but the proportion of income spent on packaged food is more during the FY 17-18 as compared to the last five years.

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Table X and XI: Per Capita Expenditure of households on packaged items:

Per Capita Expenditure Class FY 17-18	Nos. of HH
0-300	1
301-500	7
501-700	23
701-900	40
901 and above	26

Per Capita Expenditure Class 5 years ago	Nos. of HH
0-300	8
301-500	29
501-700	43
701-900	8
901 and above	9

Per Capita Expenditure on Beverages: The per capita expenditure on beverages indicates that it was less five years back while now it is quite high. Around 75 households fall in the category of INR 100-300 per month while five years back it was less.

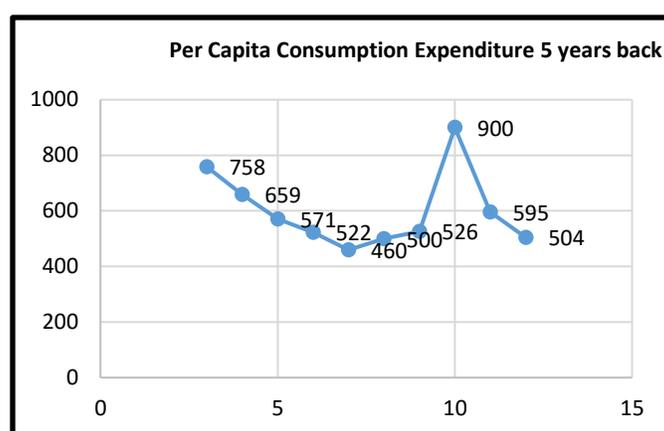
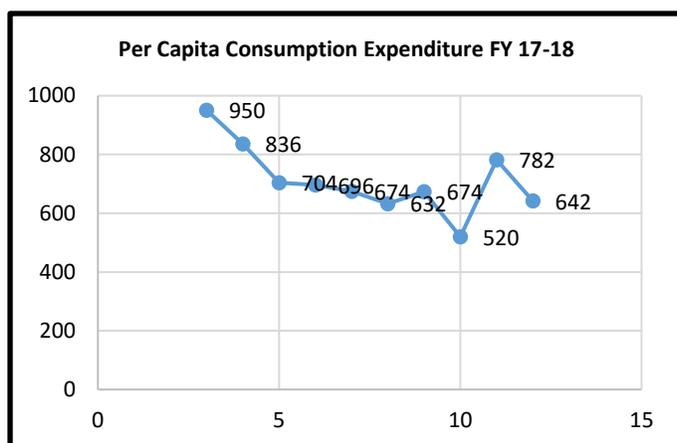
Table XII and XIII: Per Capita Expenditure of households:

Per Capita Expenditure Class FY 17-18	Nos. of HH
0-300	75
301-500	6
501-700	0
701-900	2
901 and above	0

Per Capita Expenditure Class 5 Years back	Nos. of HH
0-300	54
301-500	3
501-700	0
701-900	0
901 and above	0

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5.5. Size of Household and the consumption expenditure:



The consumption expenditure is also impacted by the number of members in the family. The following graphs indicate the average expenditure monthly over both the periods-FY 17-18 and also five years back, on food items shows that per capita consumption expenditure of the families over ten members in the family was around INR 900 while the same is INR 782 during FY 17-18. However, on the contrary, the lesser the number of family members the expenditure was less five years back while this has increased over time as seen during FY 17-18.

The per capita consumption expenditure on food items is more for FY 17-18, though the Average Propensity to Consume is low. This is because quite a considerable number of the household members have started earning, like going for wage-earning activities, weaving and thelas for businesses, more items have been added to the overall consumption basket of the respondents as compared to 5 years back.

5.6. Consumption Expenditure on the Non-Food Items:

The consumption pattern of the respondents was also tracked for the non-food items. The range of non-food items is clothing, footwear, toiletry and cosmetics, tobacco, medicines, entertainment like TV, Mobile recharge, personal care and private tuitions. Data was tracked across these items in order to understand the pattern of consumption and its changes respectively. The Average Propensity to Consume for all the non-food items were tracked for both the periods, one is for FY 17-18 and also for the last five years.

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Table XIV and XV: Average Propensity to Consume of the households

Row Labels	Average Income FY 17-18	Average Expenditure on Non-Food Items	Average Propensity to Consume
3	8595	3154.3	0.4
4	16027	4386.1	0.3
5	9389	4440.0	0.5
6	15468	6270.9	0.4
7	17667	5766.7	0.3
8	25750	8437.5	0.3
9	23000	7812.5	0.3
10	20000	8400.0	0.4
11	35000	9900.0	0.3
12	30000	9700.0	0.3

Row Labels	Average of Income 5 years ago	Average Expenditure on Non-Food Items	Average Propensity to Consume
3	5283	2174.3	0.4
4	10266	2939.3	0.3
5	12822	3090.6	0.2
6	10621	4238.2	0.4
7	8290	3933.3	0.5
8	11763	5605.0	0.5
9	24205	4987.5	0.2
10	16700	5000.0	0.3
11	20000	8350.0	0.4
12	13900	5550.0	0.4

It is seen from the above two tables that the Average Propensity to Consume of the participants during the two periods, i.e. five years back and FY 17-18 is almost the same, however, for the higher income groups, the APC has declined during the FY 17-18. If the per capita consumption expenditure on some key items are tracked, it will give a fairer impression of the consumption pattern of the households.

FY 17-18	Clot hing	Footwear	Toilet ry & Cosmetics (in months)	LPG (in months)	Pan/Tobacco/Cigarettes/intoxicants (in months)	Medic al (in months)	Enterta inment-Dish TV recharge (in months)	Mobile Phone recharge (in months)	Internet recharge (in months)	Barber & Beauty shops (in months)	Education -Private tuitions (in months)
Average Exp	616.05	213	548.5	475	867	668	380	384	124	233	1171
Min. Exp	55	100	200	450	50	50	200	20	0	50	150
Max. Exp	2000	800	1500	1000	730	4000	300	1500	500	900	16000
Median Exp.	500	800	500	400	450	500	250	300	100	200	800

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While, a significant portion of the income was also spent on medical heads, including medicines and miscellaneous. Followed by this, it has also been observed that clothing, cosmetics and mobile phone recharges has taken a significant share of income of the respondents.

Similarly, the data was also tracked for the similar items for the period **of last five years, and it has revealed that:**

5 Years Back	Clothing	Footwear	Toiletry & Cosmetics (in months)	LPG (in months)	Pan/Tobacco/Cigarettes/intoxicants (in months)	Medical (in months)	Entertainment- Dish TV recharge (in months)	Mobile Phone recharge (in months)	Internet recharge (in months)	Barber & Beauty shops (in months)	Education- Private tuitions (in months)
Average Exp	464	153	373	375	676	492	222	286	61	187	713
Min. Exp	460	50	100	0	50	50	100	50	10	50	100
Max. Exp	1660	600	1000	700	2000	4000	250	1000	50	800	2500
Median Exp.	936	150	350	400	500	300	250	200	300	150	500

The maximum income of the households was spent towards medical treatment, tobacco pan masala clothing. The average spending was the highest for education and private tuitions.

If we summarise, the expenditure pattern it shows that significantly higher spending is made by the households on **Education of their children and the consumption of tobacco and pan-masala during FY 17-18** while five years back the **expenditure was primarily more on medical, tobacco and cigarettes.**

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6. Market Analysis:

The opinion of the shopkeepers was also collected to understand the pattern of the consumption and what are the changes which have been observed over the period. Interviews were conducted with various establishments ranging from pucca, semi pucca, temporary thelas, different kinds of shops like grocery, stationery, mobile repairs and recharge, consumer electronics, footwear, eatery units, beauty parlours, tailors.

If location wise data is analysed we see that:

Name of the market	How many shops are there(approx.)	Temporary thelas
Chok Bazar	50	10
Ghillar chok	200	96
Goalpara	50	2
Gopal Bazar	80	4
Kumari Kata	120	3
Kumari Kata	120	3
Millar Chawk	200	96
Nalbari Bazar	3000	500
Paschim Khatar Kalakuchi	1	

It is clear from the above table that the maximum number of establishments in the area are temporary thelas. The thelas which are available in the area are mainly dealing with fast food items like Chops, Pakodas, Chowmein, Momos. Many youths from the areas have started taking up this business. Although, the peak hours of selling these items are during the evening but the shopkeepers have expressed that they get a fair footfall of customers who are particularly daily wage labourers. The trend has changed in a way that, the wage workers 7-8 years back used to carry their lunch and snacks from home, but now they have started to depend on these outlets for lunch.

Name of the market	How many shops are there(approx.)	Electronics (Mobile, TV etc)	Clothes	Footwear
Chok Bazar	50			
Ghillar chok	200	2	6	1
Goalpara	50	2	2	1
Gopal Bazar	80	2	4	2

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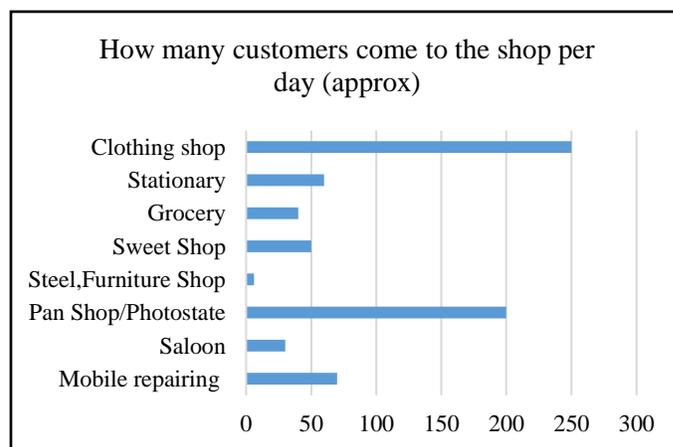
Kumari Kata	120	4	11	5
Kumari Kata	120	4	11	5
Millar Chawk	200	2	6	1
Nalbari Bazar	3000	400	200	200
Paschim Khatar Kalakuchi	1			
	3821	416	240	215

The maximum number of shops in the areas are electronics dealing with mobile and TV etc, clothes and footwear. With the change in the pattern of spending of the consumers, the focus of the market has also changed. The preferences of the consumers have undergone several changes over time. The electronic shops which deal in televisions and mobiles have expressed that a continuous demand has been felt for the services like Photostat. Most of the outlets now are having machines in their outlets itself, and this demand is met through them.

Education Level of the Shopkeepers and the type of enterprise: Most of them have acquired skills of mobile repair and maintenance. When the education level is slightly high like holding a 10+2 and a graduation degree, they have started enterprises like Photostat, Furniture, Clothes and Grocery.

Some customer per day vis a vis the type of enterprise: The type of enterprise via a vis the number of customers per day has also been analysed, and it has revealed that:

It has revealed that the maximum number of customers visit the cloth shops followed by the Pan shops with Photostat facilities. Followed by this are mobile repair shops and stationary units.



Per day footfall of consumers in cloth shops on an average stands at 250 while for the Photostat shops it stands at 200.

Top Selling Items: Top selling items as expressed by the shopkeepers are:

1. Bulbs, Mobile Batteries and Mobile Chargers
2. Mobile Recharges, Photostat

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3. Steel Beds, Iron Chairs and Dining Sets
4. The range of cosmetics-Nail Polishes, Body Sprays, Hena, Shampoo
5. Cigarettes and Gutka

Top Least Selling Items:

1. Switch and Wires
2. Sanitary Napkins
3. Dressing Tables
4. Eggs and Sweets
5. Kerosene
6. Mosquito Nets and Blanket Covers

Data was also collected around the top 5 selling items ten years back, and it has revealed that:

1. DTH, Video CD
2. Sweet pans
3. Kerosene,
4. Tea and Biscuits
5. Ink Pen and refill

Categories of Products Sold on credit: Products like the mobile handsets, Furniture like beds, Food items like Rice, Designer Sarees and Lehenga Cholis, Cosmetics are all sold on credit rest of the products are sold directly in exchange of cash like mobile recharges, beauty parlour products and services, and other stationary items.

Conclusion

There has been an overall change in the pattern of consumption expenditures made by the households. The consumption pattern has shown its changes concerning different periods of time, as in Financial Year 17-18, five years back and further to this again a ten year back data. Even the type of crops which were cultivated by the households across periods has shown changes. Traditional rain-fed paddy has been replaced by the scientific cultivation of paddy through System of Rice Intensification methods. Besides, changes are also prominent in consumption expenditures made by the households. If consumption expenditure is tracked for respondents, it becomes apparent that the portion of expenditure on food items made during the period FY 17-18 is less as compared to the figures five years back and furthermore for ten years back. Further, to this, the expenditure on items which are like packaged foods, beverages, gutka & Pan Masala shows displays a different trend.

The consumption of liquid beverages was more five years back while it is relatively less now. This can be attributed to the spread of print and social media campaigns which has made the respondents aware of health benefits and ill effects. However, the expenditures have constantly increased over the non-food heads like private tuitions, medical treatment and toiletry, cosmetics as compared to the data of 5-10 years back.

When the attitude of the respondents is captured over their behaviour in the market, it is interesting that the share of expenditure of the respondents on items like furniture, mobile batteries, mobile repair has increased over time.

The number of earning members from a family has also come up recently, the households previously were mostly dependent on one person for income, but now, some earning members are 3-4. The business establishments mostly have found that their returns are high if they run food stalls in Thela and temporary makeshifts selling tea and evening snacks. Respondents, especially the women folk have potential to earn a higher income by taking up vocations around the promotion of traditional skills like weaving.

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