

# Comparison Of Socio-Economic Status Of Rural And Urban Households In Punjab

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**Abstract-** The present paper attempts to examine the socio-economic status of the household consumption expenditure in the rural and urban areas of Punjab. Purposive random sampling method was employed to select the sample from Faridkot and Ludhiana district. A suitable sample of 200 consumers from urban and an equal number from rural areas were selected. To achieve the basic objectives of the study descriptive statistical tools such as averages, frequencies and percentages as well as advanced statistical techniques like  $\chi^2$  test, t-test etc were applied. The results showed that the highest proportion of consumers in urban and rural areas belong to the general castes, followed by backward classes. Majority of consumers in urban areas and rural areas were males. The dependency ratio was significantly higher in rural areas than that in urban areas. The pattern of family occupation differed significantly in urban as well as rural areas in Punjab. The electricity emerged as the major source of energy used for lighting in urban as well as rural Punjab.

**Index Terms:** Consumers, Consumption Expenditure, Household Consumption, Socio-Economic.

## INTRODUCTION

In every civilized society the consumption of food for the survival of human beings is a natural phenomenon. The expenditure incurred on food in any family unit is largely influenced by the size of income and composition behaviour of the household, number of earning hands, price level of food items, level of education, geographical, cultural and climatic conditions of the region etc. The Government of India introduced many social and economic reforms in 1991 to raise the national income and the standard of living of people of India. With the introduction of these reforms there happened to be tremendous changes in the household consumption expenditure of both the rural and urban households. In the light of these socio-economic reforms an attempt has been made to visualise the socio-economic level of consumption expenditure of rural and urban households of Punjab.

The present era of industrialisation and modernisation stand witness to tremendous changes in the human behaviour. The four major determinants and expectations that have impact on human behaviour have been categorised as cultural, socio-economic, personal and psychological. On the one side, the economic growth during this period has brought changes in tastes and preferences where as on the other side widespread urban culture has resulted in changing consumption pattern from traditional food commodities to processed and high-value commodities. In rural areas, the change in consumption pattern is more in those regions that are experiencing more significant improvement in infrastructure (Rao, 2000).

The factors influencing the consumption expenditure of households in Punjab has been based on the data of consumer expenditure survey conducted by the Government of India from time to time. The wealth component that was used as independent variables i.e. annual income flow, saving, stock and bonds, property assets, differ in its influence on consumption categories among retired elderly households. The total consumption and various consumption categories were the most responsive to changes in annual income flow and the least responsive to changes in property assets and socio-demographic factors like age, residential area, household type and education were found to be a significant factor affecting total consumption and consumption categories of the household (Lee, 2001).

The comparative attitudes of rural and urban Indian consumers towards foreign products as against Indian products showed that both rural and urban consumers had rated foreign products very high as compared to domestic products. With the increase in agricultural output and the increase in support prices of the crops, the income of the rural consumer has increased considerably as a result of that the consumers in rural areas like their counterparts in urban areas have high propensity to consume foreign products. It is found that the highest difference was observed in the feature better maintenance services followed by technical advancement of foreign products than Indian products (Singh & Goyal, 2008).

During the last three decades, there has been a decline in the proportion of expenditure on food items in both urban and rural areas whereas the proportion of expenditure on non-food items has increased from 24 per cent to 37.7 per cent. The significant observation of the study was that the expenditure on food items was higher in rural areas as compared to the urban areas. But the proportion of expenditure on food items in total expenditure decreased from 73 per cent to 55 per cent in rural areas from the year 1972-73 to 2004-05, and in urban areas, it decreased from 64 per cent to 42 per cent. The share of cereals has decreased from 41 per cent to 18 per cent in rural areas and that in urban areas from 23 per cent to 10 per cent. This decline was mainly noticed in the middle and high-income groups, and the primary cause was the low cost of cereals (NSSO, 27<sup>nd</sup> to 61<sup>st</sup> Rounds). In the backdrop of these facts the present study was conducted to examine the socio-economic profile of consumers in rural and urban Punjab.

## METHODOLOGY

The present paper was conducted to examine the consumption expenditure behaviour of the consumers in the Faridkot and Ludhiana districts of Punjab. Purposive random sampling technique was employed for the selection of the sample. A suitable sample of 200 consumers from urban and an equal number from rural areas of the study area was taken. From the two selected districts, one block each was selected randomly. From each of the selected block one city and four villages were taken for the study. Then 200 consumers from urban area and 200 consumers from rural area were selected randomly so as to make a comparative analysis of socio-economic status of rural and urban households in Punjab. To achieve the basic objectives of the study various suitable statistical techniques were employed. Simple tools like averages, frequencies and percentages as well as advanced statistical techniques like chi-square test, t-test, etc. were applied.

## RESULTS AND DISCUSSION

The results obtained by analyzing the collected data have been discussed hereunder:

### Socio-economic Profile of the Consumers in Punjab

The socio-economic profile of consumers is one of the determining factors of consumption expenditure. The socio-economic factors include caste, age, gender, marital status, educational level, income, family structure, dependency pattern in the family, housing, type of employment, type of family, dietary pattern, source of fuel and lighting. The socio economic characteristics of consumers in rural and urban Punjab have been discussed as follows:-

#### 1 Social Category

One of the basic parameter to examine the socio-economic profile of the consumers is their social category to which they belong. A perusal of Table 1 shows that the highest proportion, i.e. 45.00 and 58.50 per cent of consumers in urban and rural areas respectively belonged to the general castes, followed by 25.00 per cent in urban areas and 18.00 per cent in rural areas belong to the backward classes.

Table 1. Distribution of Respondents according to Social Category

Caste	Urban		Rural	
	No.	Percent	No.	Percent
General Category	90	45.00	117	58.50
Schedule Castes	60	30.00	47	23.50
Backward Classes	50	25.00	36	18.00
$\chi^2$	7.38**			

Source: Field Survey 2017.

\*\*Significant at 5 percent level

The remaining proportion of 30.00 per cent of consumers in urban areas and 23.50 per cent in rural areas was from the scheduled castes. The pattern of caste was significantly different in both the areas as indicated by the chi-square value of 7.38.

#### 2 Age

Age has always been a very important factor to study the socio-economic profile of the consumers. As it is a well-known fact that the need of food items changes with the age of the consumer, so age is a useful demographic variable in consumption pattern. Segmenting consumers market by the age group is a useful approach in marketing the food products. The distribution of respondents according to the age of the urban and rural consumers is given in

Table 2 Distribution of Respondents according to Age

Age (Years)	Urban		Rural	
	No.	%age	No.	%age
15-25	0	0.00	0	0.00
26-35	46	23.00	12	6.00
36-45	96	48.00	110	55.00
46-55	58	29.00	78	39.00
Average	40.60		43.30	
t-value	2.44*			

Source: Field Survey 2017;

\*Significant at 5% level

The information given in Table 2 indicates that the highest proportion, i.e. 48.00 per cent of consumers in urban areas and 55.00 per cent in rural areas were from the age group of 36-45 years, followed by 29.00 and 39.00 per cent of them in urban and rural areas respectively belonging to the age group of 46.55. The lowest proportion, i.e. 23.00 per cent of consumers in urban areas and 6.00 per cent in rural areas belonged to the age group of 26-35. None of the consumers belonged to the age group of 15-25 years. The average age worked out to be 40.60 years in urban areas and 43.30 years in rural areas. The average age of consumers in rural areas was significantly higher than that in urban areas as indicated by the t-value of 2.44.

### 3 Gender

Segregating the Consumers by gender is another important variable that affects the consumption expenditure. The distribution of respondents according to the gender has been presented in the following table.

Table 3 Distribution of Respondents according to Gender

Gender	Urban		Rural	
	No.	%age	No.	%age
Male	137	68.50	162	81.00
Female	63	31.50	38	19.00
$\chi^2$	8.28**			

Source: Field Survey 2017;

\*\*Significant at 1% level

The data shown in Table 3 indicate that majority, i.e. 68.50 per cent of consumers in urban areas and 81.00 per cent in rural areas were males. The remaining 31.50 and 19.00 per cent of the consumers in urban and rural areas respectively were females. The pattern of gender differ significantly among urban and rural consumers, as conveyed by the chi-square value of 8.28. The proportion of male consumers was significantly higher in rural areas as compared to that in urban areas.

### 4 Marital Status

Structure and pattern of consumption expenditure also depend upon the marital status of the consumers.

Table 4 Distribution of Respondents according to Marital Status

Marital Status	Urban		Rural	
	No.	%age	No.	%age
Married	176	88.00	190	95.00
Divorced	8	4.00	4	2.00
Widowed	12	6.00	6	3.00
Single	4	2.00	0	0.00

Source: Field Survey 2017

According to the data given in Table 4, the highest proportion, i.e. 88.00 and 95.00 per cent of consumers in urban and rural areas respectively were married. Only 2.00 per cent in urban areas was single, while 4.00 per cent of consumers in urban areas and 2.00 per cent in rural areas were divorced. There were 6.00 per cent of them in urban areas and 3.00 per cent in rural areas who were widowed.

### 5 Educational Level

Education has largely been accepted as the measure of social class behaviour. There is a close relationship between occupation, income and education that determine the consumption expenditure of a family. Education of the head of the family of respondent is grouped into five categories: (a) illiterate (b) middle (c) up to secondary (d) graduate (e) post-graduate.

Table 5 Distribution of Respondents according to Educational Level of Head of Family

Level of Education	Urban		Rural	
	No.	%age	No.	%age
Illiterate	21	10.50	40	20.00
Middle	14	7.00	36	18.00
Up to Secondary	56	28.00	92	46.00
Graduate	92	46.00	28	14.00
Post-graduate	17	8.50	4	2.00
$\chi^2$	66.40**			

Source: Field Survey 2017;

\*\*Significant at 1% level

As shown in Table 5, the highest proportion, i.e. 46.00 per cent of consumers in urban areas were graduates, followed by 28.00 per cent having education up to secondary school. The lowest proportion, i.e. 7.00 per cent of them was middle pass, followed by 8.50 per cent postgraduates and 10.50 per cent of them were illiterate.

On the other side, the highest proportion, i.e. 46.00 per cent of consumers in rural areas were having education up to the secondary level followed by 20.00 per cent illiterate and 18.00 per cent were middle pass. The lowest proportion, i.e. 2.00 per cent of them were postgraduates and 14.00 per cent graduates.

The analysis clearly showed that the educational level of the head of a family of urban consumers was higher than those in rural areas. In an urban area, there was 54.50 per cent who were graduates or postgraduates while this proportion came to be only 16.00 per cent in case of rural consumers. The value of chi-square of 66.40 confirmed this finding.

## 6 Income

The income is an important factor determining the socio-economic profile of the consumer. It is the most powerful factor that exert influence on the purchase of food products and other durables of a family. According to the fundamental 'Psychological Law of Consumption', explained by Lord J.M. Keynes, there is a positive relation between income and consumption. As there is increase in income, consumption also increases, but not as much as there is an increase in income. The Engel's law of consumption also supports this fact that the income of the consumer is an important and relevant factor in determining the socio-economic profile. The distribution of consumers according to the income has been given in Table 4.6.

It is clear from the table that the highest proportion, i.e. 63.50 of the urban customers enjoyed a monthly income of above Rs. 30000, while the highest proportion, i.e. 44.00 per cent of the rural consumers was having a monthly income of Rs. 20000 to Rs. 30000. As much as 34.50 per cent of urban consumers were in the income group of Rs. 20000 to Rs. 30000 and 41.00 per cent of rural consumers were enjoying an income of above Rs. 30000 per month. There were 2.00 and 15.00 per cent and 17.00 per cent of customers in urban and rural areas respectively who were having a monthly income of Rs. 10000 to Rs. 20000.

Table 6 Distribution of Respondents according to Monthly Income

Income (Rs./Month)	Urban		Rural	
	No.	%age	No.	%age
10000-20000	4	2.00	30	15.00
20000-30000	69	34.50	88	44.00
>30000	127	63.50	82	41.00
Average	31162.41		27600.34	
t-value	3.57**			

Source: Field Survey 2017;

\*\*Significant at 1% level

The average monthly income worked at Rs. 31162.41 in urban areas, which was significantly higher than Rs. 27600.34 in rural areas. This was reaffirmed by the t-value of 3.577.

## 7 Family Structure

One more crucial factor that influences the consumption pattern of a household is the structure of the family. There will be variation in family expenditure pattern for food items according to the family structure. So it would be imperative to analyse the family structure that influences the consumption behaviour of the consumer.

Table 7 Distribution of Respondents according to Family Size (Average Number)

Family Structure	Urban		Rural	
	No.	%age	No.	%age
Adult Male	1.78	33.27	1.91	33.10
Adult Female	1.52	28.41	1.67	28.94
Children	2.05	38.32	2.19	37.96
Family Size	5.35	100.00	5.77	100.00
t-value	1.18			

Source: Field Survey 2017

The information given in Table 7 indicate that average family size was 5.35 among consumers in urban areas and 5.77 in rural areas. There were on the average 1.78 (33.27%) adult males and 1.52 (28.41%) adult females in urban areas, while the same was 1.91 (33.10%) males and 1.67 (28.94%) females in rural areas. The average number of children came to be 2.05 (38.32%) in urban areas and 2.19 (37.96%) in rural areas. The average family size came to be 5.35 and 5.77 in urban and rural areas respectively, which was statistically at par with each other as indicated by the t-value of 1.18.

## 8 Dependency Pattern in Families

Another major factor that influences the consumption pattern of a family is the dependency in the families on the earner. There will be variations among the consumers due to the dependency pattern. The pattern of dependency among families of consumers is given in Table 8.

Table 8 Pattern of Dependency among Families of Consumers (Average Number)

Category	Urban	Rural
	No.	No.
Family Size	5.35	5.77
Earners	3.08	2.31
Dependents	2.27	3.46
Dependency Ratio	0.74	1.50
t-value	2.54*	

Source: Field Survey 2017;

\*Significant at 5% level

The dependency ratio is the ratio of dependents to earners. In urban areas, the average number of earners was 3.08 while the same was 2.31 in rural areas. But the family size was smaller in urban areas as compared to that in rural areas. That is why the dependency ratio was higher in rural areas as compared to that in urban areas. In urban areas, 0.74 persons were dependent on one earner while it was 1.50 persons per earner in rural areas. The dependency ratio was significantly higher in rural areas than that in rural areas as indicated by the t-value of 2.54.

### 9 Accommodation

The respondents were asked whether they were living in their own house or a rented house. The type of accommodation of consumers in urban and rural areas has been shown in Table 9.

Table 9 Distribution of Respondents according to Accommodation

Accommodation	Urban		Rural	
	No.	%age	No.	%age
Owned House	156	78.00	188	94.00
Rented House	44	22.00	12	6.00
$\chi^2$	21.26***			

Source: Field Survey 2017.

\*\*\*Significant at 1 percent level.

A perusal of Table 9 showed that the highest proportion, i.e. 78.00 per cent of consumers in urban areas and 94.00 per cent in urban areas were living in their own houses, while the remaining respective 22.00 per cent and 6.00 per cent of them lived in rented houses. The proportion of those having their owned house was significantly higher in rural areas as compared to that in urban areas as conveyed by the chi-square value of 21.26.

### 10 Type of House

The type of house where consumers' family lived was noted in terms of *katcha*, *semi-pucca* and *pucca* and the results are presented in Table 10.

Table 10 Distribution of Respondents according to Type of House

Type of House	Urban		Rural	
	No.	%age	No.	%age
Katcha	0	0.00	2	1.00
Semi-Pucca	38	19.00	82	41.00
Pucca	162	81.00	116	58.00
$\chi^2$	24.96**			

Source: Field Survey 2017;

\*\*Significant at 1% level

The analysis given in Table 10 showed that the highest proportion, i.e. 81.00 of consumers in urban areas and 58.00 per cent in rural areas used to live in *pucca* houses, followed by 19.00 and 41.00 per cent of them in urban and rural areas respectively used to live in *semi-pucca* houses. There was only one per cent of the rural consumers who were living still in *katcha* houses.

The pattern of the type of house among urban and rural consumers differed significantly as significantly higher proportion of urban consumers lived in *pucca* houses as compared that of rural consumers. This finding was also confirmed by chi-square value of 24.96.

### 11 Occupation of the Family

Another major factor determining the socio-economic profile of the consumers is their occupation. The occupation of a consumer affects their consumption expenditure pattern. The distribution of consumers according to their occupation has been given in Table 11.

Table 11 Distribution of Respondents according to Family Occupation

Occupation	Urban		Rural	
	No.	%age	No.	%age
Agriculture	4	2.00	71	35.50
Business	62	31.00	19	9.50
Job/Retired	88	44.00	51	25.50
Self-Employed	35	17.50	44	22.00
Labour	11	5.50	15	7.50
$\chi^2$	45.53**			

Source: Field Survey 2017;

\*\*Significant at 1% level

It is clear from Table 11 that the highest proportion, i.e. 44.00 per cent of urban consumers were doing some sort of job, either in private sector or in public sector or had got retired, followed by 31.00 per cent doing business and 17.50 per cent were self-employed, i.e. mechanics, repair workshop, small shopkeepers, carpenters, *mistry*, tuition work, etc. The lowest proportion, i.e. 2.00 per cent of them was doing farming activities, followed by 5.50 per cent involved in labour activities in the factory, hotels, etc.

In the rural sector, the highest proportion, i.e. 35.50 per cent of consumers were performing agricultural activities, followed by 25.50 per cent doing a job or retired and 22.00 per cent were self-employed. The lowest proportion i.e. 9.50 per cent of them was doing business like cloth shop, agricultural inputs shop, financing, sale and purchase, etc., followed by 7.50 per cent doing labour work

The pattern of family occupation differed significantly in urban as well as rural areas in Punjab, as indicated by the chi-square value of 45.53.

## 12 Type of Family

Type of family is also an important component that influences the structure and pattern of consumption expenditure of the consumers. The family may be 'nuclear' and 'joint'. The distribution of respondents according to the type of the family is shown in Table 12.

Table 12 Distribution of Respondents according to Type of Family

Type of Family	Urban		Rural	
	No.	%age	No.	%age
Nuclear	156	78.00	158	79.00
Joint	44	22.00	42	21.00
$\chi^2$	0.06			

Source: Field Survey 2017

A perusal of Table 12 indicated that the majority, i.e. 78.00 per cent and 79.00 per cent of consumers in urban and rural Punjab respectively belonged to the nuclear type of families, while the remaining respective only 22.00 per cent and 21.00 per cent belonged to the joint type of families. The pattern of the type of family was quite similar in urban and rural areas as indicated by the chi-square value of 0.06.

## 13 Dietary Pattern

Dietary pattern of the respondents may be vegetarian and non-vegetarian. The distribution of respondents according to their dietary pattern has been presented in Table 13.

It can be well observed from the table that 58.00 per cent of consumers in urban areas and 57.00 per cent in rural areas were vegetarian, while the remaining 42.00 and 43.00 per cent respectively were non-vegetarian in urban and rural areas respectively. The dietary pattern among consumers of urban and rural areas was quite similar. The chi-square value of 0.04 also confirms this.

Table 13 Distribution of Respondents according to Dietary Pattern

Dietary Pattern	Urban		Rural	
	No.	%age	No.	%age
Vegetarian	116	58.00	114	57.00
Non-Vegetarian	84	42.00	86	43.00
$\chi^2$	0.04			

Source: Field Survey 2017

## 14 Primary Source of Fuel for Cooking

The respondents were asked to tick the source of fuel, which was primarily used for cooking. The sources of fuel used for cooking including coal, firewood and chips, LPG, *gobar* gas, dung cake, kerosene and electricity. The primary source of fuel used for cooking has been shown in table 14.

Table 14 Primary Source of Fuel for Cooking

Source of Fuel	Urban		Rural	
	No.	%age	No.	%age
Coal	0	0.00	0	0.00
Firewood & Chips	0	0.00	6	3.00
LPG	198	99.00	162	81.00
Gobar gas	0	0.00	0	0.00
Dung cake	2	1.00	32	16.00
Kerosene	0	0.00	0	0.00
Electricity	0	0.00	0	0.00

**Source: Field Survey 2017**

It is clear from the data that none of the consumers used coal, kerosene and electricity as a primary source of fuel for cooking both in urban and rural areas of Punjab. A vast majority, i.e. 99.00 per cent of consumers in urban areas used LPG as the primary source of fuel for cooking. There was only one per cent of them who primarily used dung cake as a source of fuel for cooking. Firewood and chips and *gobar* gas was also absent from the houses of urban consumers.

In rural areas, 81.00 per cent of the consumers were using LPG as a primary source of fuel for cooking, followed by 16.00 per cent using dung cake and only 3.00 per cent using firewood and chips as a primary source of fuel for cooking.

Thus, LPG emerged as the primary source of fuel used for cooking in urban as well as rural areas. The pattern of the primary source of fuel used for cooking was almost similar in urban and rural areas.

#### 4.15 Primary Source of Energy used for Lighting

The respondents were asked to tick the source of energy, which was primarily used for lighting of their houses. There were some sources of energy used for lighting including kerosene, other oil, *gobar* gas, candle and electricity. The distribution of consumers according to the primary source of energy used for lighting is given in Table 15.

Table 15 Primary Source of Energy for Lighting

Source of Lighting	Urban		Rural	
	No.	%age	No.	%age
Kerosene	0	0.00	0	0.00
Other oil	0	0.00	0	0.00
Gobar Gas Plant	0	0.00	4	2.00
Candle	0	0.00	0	0.00
Electricity	200	100.00	196	98.00

**Source: Field Survey 2017**

This can be safely said that all the consumers in urban areas used electricity as the primary source of energy used for lighting, while this proportion was 98.00 per cent in rural areas. There were only 2.00 per cent of them who used *gobar* gas as the primary source of energy for lighting.

Thus, the electricity emerged as the major source of energy used for lighting in urban as well as rural Punjab.

## CONCLUSIONS

The study showed that the highest proportion of households in urban and rural areas respectively belonged to the general castes, followed by backward classes. Majority of households in urban areas and rural areas were males. The educational level of the head of the family of urban consumers was higher than those in rural areas. Dependency ratio was significantly higher in rural areas as compared to that in urban areas. In urban areas, 0.74 persons were dependent on one earner while it was 1.50 persons per earner in rural areas. The proportion of those having their own house was significantly higher in rural areas as compared to that in urban areas. The pattern of the type of house among urban and rural consumers differed significantly as significant higher proportion of urban consumers lived in *pucca* houses as compared that of rural consumers. The highest proportion, i.e. 49.50 per cent of urban consumers were doing some sort of job, either in private sector or in public sector, while in the rural sector, the highest proportion, i.e. 40.50 per cent of consumers were performing agricultural activities. The pattern of family occupation differed significantly in urban as well as rural areas in Punjab. LPG emerged as the major source of fuel used for cooking in urban as well as rural areas. The pattern of the primary source of fuel used for cooking was almost similar in urban and rural areas. The electricity emerged as the major source of energy used for lighting in urban as well as rural Punjab. From the above, it can be drawn that in the fast-moving world of the present day, there is the basic necessity of conducting such surveys continuously from

time to time. Household environment is changing at a very fast pace, the conclusion and results drawn on the basis of information collected and analysed for the study will not last forever.

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