

**CONSUMPTION AND PURCHASING BEHAVIOUR OF RURAL FAMILIES  
WITH SPECIAL REFERENCE TO GROCERIES**

**BY  
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## I. INTRODUCTION

Development is concerned with upgrading the quality and range of services provided to the poor among the population. One of the basic dimensions of rural development is the rural family. The disadvantaged and under privileged among the rural families need utmost attention in terms of institutions, technology and inputs.

Among the factors which make for decent human life, the foremost ones are adequate income, followed by rational purchasing habits of consumption goods. They decide the extent to which families maximise their consumption levels. As things stand, the average rural family suffers from inadequate resource base, uncertain employment and consequently low incomes. Seventy per cent of cultivator families are small and marginal farmer families having less than two hectares of land with very little institutional credit support. According to the Rural Labour Enquiry (1974-75) 74.6 per cent of the rural households are those of agricultural labourers who have no claim on land resources. Among 60 million unemployed and 300 million underemployed (1978-79), 85 per cent, were reported from rural areas. These two factors viz poor resource base and high levels of unemployment and under employment combine

to repress the income levels of the rural households, with 48 per cent of them living below the poverty line. Their levels of consumption and purchasing habits are not conditioned by any degree or semblance of affluence, rather they are dictated by the necessity of acquiring the minimum, with the limited, purchasing power at their disposal. The rural households spend a major part of their income on groceries, that include cereal, cereal substitutes, pulses, sugar, edible oil, kerosene, vegetables, fruits, Coffee, tea, cleaning material, animal food, spices and condiments. These are the recurring items of expenditure in the customary level of rural living.

According to Shkrani (1980) consumers are logical and rational in the decisions that involve substantial amount of money. They are also perfectly justified to develop certain habits and rules of thumb for products frequently purchased. Rural households suffer from disabilities while buying goods. Uncertain income, irregular income, seasonal nature of occupation, limited access to good market centres, lack of time, inability to mobilise the cash resources and small units in which these commodities are bought by them at a time limit the market options of the rural people. So they are forced to buy goods of doubtful quality at higher prices just because

the particular shops happen to be convenient to them. Their market behaviour cannot be brushed aside as irrational but may be a rational reaction to an unkind economic environment. Their purchasing behaviour is characterised by unplanned purchase and influenced by rule of thumb decisions. Their behaviour, from their point of view of constraints is highly rational rather than irrational.

The retail market infrastructure should be extended to the remote rural regions. It must be prepared to transact business on the terms and conditions offered by its clientele rather than set its terms and conditions for business. Though consumer co-operatives and public distribution system have made headway into the rural areas in Tamil Nadu, the consumer buyers in the rural areas shy away from them because these distribution channels of essential commodities do not provide them the service to which they have been used to at the hands of the traditional shop-keepers. These net works do not sell goods in small quantities as desired by the consumers with limited purchasing power and do not also offer goods on credit basis. These are the reasons why many consumer co-operatives have become disfunctional and why the coverage of the public distribution system is restricted particularly in the rural areas.

The current study is an attempt in understanding the consumption and purchasing behaviour of rural families with reference to grocery items. The motivation for the study arose from the information that the facility of a unit of Chinthamani consumer co-operative store that was arranged in Medur, a village of Karamadai Block of Coimbatore District became disfunctional as the consumers ceased to patronise it. The investigator wanted to probe why the consumer co-operative unit had lost its charm over the people and why the rural consumers were still found patronizing the traditional shop-keeper.

A study of the consumption and purchasing behaviour of groceries in these rural families, it was expected, would help in

1. high lighting the determinants and quality of food consumption among the rural families.
2. finding out the mix of goods that a proposed cooperative retail store could offer for scale and the economic quantities in which it could procure them with a view to keeping its investment in the stock of goods at the minimum and
3. identifying the changes in byelaws of consumer co-operation as may be required to suit the needs and requirements of the rural families.

The findings of such micro level studies on the efficiency of retail market structure as exists in the rural areas, it is hoped, will help in streamlining the co-operative marketing and public distribution system of the country so as to extend rural coverage under these set-ups and specify the scale at which they should function if they are to be economical at the grass root level.

## II. REVIEW OF LITERATURE

The literature relating to the study on 'consumption and purchasing behaviour of rural families with reference to Groceries' is discussed under the following headings:

- A. Role of families in rural development
- B. Factors influencing the economic wellbeing of a rural family
- C. Importance of consumption and purchasing behaviour as determinants of family welfare
- D. Studies done earlier.

### A. Role of family in rural development:

Development is the task of building a bright future for every citizen including the rural citizen utilising his contribution. Rothchild (1980) observes that it is concerned with improving the environment in which the poor live, whether by upgrading the quality and range of service provided to them or by improving their opportunities for engaging in production activities. Nyrere (1979) defined rural development as people's development of themselves, their lives and environment.

Development involves stimulating the initiative of the rural poor families alongside of others. Rural family has been the one most neglected in rural development planning and programmes in India according to Devadas (1975). It has been not been involved in development efforts. Rural development programmes

so far have been concerned with extension of irrigation facilities, expansion of electricity, improvements in the techniques of cultivation. Construction of roads, school building etc. all implemented isolation of one another, benefiting only those families with resources and not the needy ones. Because the rural families do not constitute a homogenous group with common interests and challenges. The disadvantages and underprivileged among the rural families need utmost attention in terms of institutions, technology and inputs.

**B. Factors Influencing the Economic wellbeing of Rural Families:**

According to the Congress of International Federation of Home Economists (1976) the factors which assure the human being a decent life are as follows, adequate income, adequate nutritious food, water, land or other resources to generate income, basic health education and recreational service and the opportunities to acquire the knowledge and skill.

**Land and asset ownership among rural families:**

According to the Agricultural Census of 1971, 70 per cent of the cultivators had holdings of two hectares. These small and marginal farmers get very little institutional credit support. The quantity of institutional credit available to the rural *sector* ~~sector~~ is only about one third of the total flow of rural credit.

Of this only one third is given to small farmer households. Cultivators having rights of ownership or possession over land are gradually declining. The proportion of cultivators to total labour force in rural sector had declined from 52.78 per cent in 1961, to 42.87 per cent in 1971, whereas the proportion of agricultural labourers has increased from 16.71 per cent in 1961 to 25.76 per cent in 1971. The All India Debt and Investment Survey (1971-71) showed that 20 per cent of rural households each having less than Rs.1000 accounted for less than one per cent of all rural assets. While four per cent with asset values of Rs.15,000 and more owned over 30 per cent of assets.

Employment position:

Between 1961-1971 the proportion of unemployed persons in rural areas increased from 11 per cent to 19 per cent of the total employable population. According to the Central Employment Directorate, the number of unemployed and under-employed were 60 million and 300 million by the end of 1978-79. About 85 per cent of these unemployed and under employed were in the rural areas. Thus a vast potential of manpower in the rural area vegetate without being utilised.

### Income distribution:

According to the study done by the National Council of Applied Economic Research on 'Household Income Structure and Distribution (1975-76)', the average income of the rural household was Rs.3,897 at current prices as against the average income of the urban households of Rs.4,579. The purchasing power of the rural household was relatively less than that of the urban household. In an analysis of changes in rural income in India between 1968-71. Das Gupta found that the ratio of the increase in mean per capita income of high income group to that of all households was 154 while those of middle income and poor classes were only .99 and .69 respectively. On the basis of the norms of <sup>calory</sup> ~~calory~~ consumption of 2400 calories per person per day which required an expenditure of Rs.63.80 48 per cent of the rural people are found below the poverty line. The twenty eight round of National Sample survey revealed that in 1973-74, the lowest 20 per cent of rural households accounted for 9.5 per cent of total consumption while the highest 20 per cent accounted for 38 per cent of total consumption.

Thus inadequate resource base, unemployment, low income and inequality are the chronic characteristics of rural India. The small and marginal farmers, the agricultural labourers and village artisans who are suffering from insecurity of income

and employment constitute the rural poor and the disadvantage or under privileged section of the rural population. Accordingly Srivastava (1978) believes that rural development programme should confine their activity to the rural poor and planning, should be done familywise to those coming under this group, keeping in view their existing socio-economic conditions, competence and capability, education and outlook, family structure, land and resources.

C. Importance of Consumption and purchasing behaviour as determinants of family welfare:

Level of consumption of a family at once indicates its immediate economic wellbeing and way back. Engels, the French statistician categorised the households into poor, middle and high classes based on the proportion of expenditure they spend on food and other necessities. As the aim and end of all development activities, consumption occupies a unique place in describing the economic status of a family. The income of the rural families, being low as they are, should be wisely spent if consumption were to be maximised for these families. An analysis of the consumption patterns of the rural families and their purchasing behaviour highlights whether the rural families are really maximising their economic welfare or not.

As Gordon (1973) remarks, "After a family has apportioned its money income among expenditure for food, shelter, clothing and other items, the next step is to secure maximum quantity and quality when that money is exchanged in the market place for merchandise or service. This requires a knowledge not only of what to buy but also of where and of how much to buy - - - - - wiser consuming practice should be supplemented by intelligent buying techniques, if consumers are to realise maximum satisfaction from their income". Significant material benefits can come both directly and indirectly from weeding out inefficient unproductive and unnecessary consumption habits.

The village consumers are handicapped by the dearth of variety in the articles of everyday consumption such as laundry soaps, cooking oil and a wide range of domestic products. If one type of vanespathi upsets the system, a city dweller has the option of substituting it. If one brand of soap is harmful to the skin, he can easily switch over to another. But not so a rural consumer. To him even the simple means of self protection by purchasing an alternative brand next time is denied. The remedy lies in organising consumer stores that can make available to the villagers at reasonable rates the articles of daily need.

According to Nestrom(1979) the function of the retail store is to provide its customers with the goods they want when, where and how they want them. Efficiency in retailing consists in furnishing this service satisfactorily and economically. This service must be satisfactory to the consumer in order to gain his good will, and it must be economical in order that it may not cost the consumer any more than is necessary. Progress in retailing should lead continually to better and better service at lower and lower costs to consumers.

Taimni (1968) points out that the size and turnover in a retail outlet vary directly according to the standard of living of the locality and there is a floor limit of the turnover beyond which if sales go down the viability of the retail outlet can not be ensured. This is one of the reasons why establishment and development of retail markets of economical size have remained unprofitable business propositions in the rural areas. The needs of the rural consumers' have been left to be satisfied by the traditional shop-keepers and vendors in villages. Even when conscious attempts have been made to extend co-operative retail marketing and fair price shops, one finds that these institutions have not been tailor made to the requirements of small and low income clientele. The rural consumer is forced back again to go to his traditional

suppliers of convenience goods, particularly in his village is not connected by regular, frequent and dependable bus service to the nearest city. A model retail store to serve the needs of the rural consumers on their terms and conditions is the need of the hour. Richard (1980) had stressed that only by organizing consumers co-operative that can make available to the villagers at reasonable rates the articles of daily need that we can safeguard the right of the rural consumers.

**D. Studies done earlier:**

The Second Agricultural Labour Enquiry (1957) had compared the consumption pattern of agricultural labour households as against all rural households. In this Enquiry the results of 1950-51 and 1956-57 enquiries were compared and a comparative picture of the consumption pattern of agricultural labour households and all rural households was drawn up:

1. The annual percapita expenditure of agricultural labour household in 1956-57 was Rs.140 as against Rs.197/- for all rural households in 1956-57.
2. As on 1950-51 the consumption expenditure of households with land was higher than their counter part without land.
3. Agricultural labour households were concerned more with meeting their basic needs rather than generating new demand for other goods and services.

4. There was a slight increase in the family size between 1951-52 and 1956-57 but still the percapita expenditure on food increased to Rs.108.4 from Rs.91.4 in 1950-51.
5. The percentage expenditure on food in 1956-57 was lower than in 1950-51, while percentage expenditure on clothing and miscellaneous services was practically the same at the two points of time, that on fuel, and lighting was considerably higher in 1956-57 and it almost offset the fall in the percentage expenditure on food.
6. The expenditure on food was less highly dominated by than on cereals in 1956-57 (68.6 per cent of the total expenditure on food than in 1950-51 (79.4 per cent).
7. The size of agricultural labour households went on decreasing as expenditure level rose.
8. The intake of cereals, however, went on increasing with a rise in expenditure class suggesting that there was still a measure of unsatisfied demand for cereals in the lower expenditure level.

Readdy and Jayashanker (1973) studied the economic conditions and standard of living of rural families and analysed the family budget of the farm households classified by the size of their holdings in the year 1974. They found that the expenditure of the farm families were Rs.3369/- (in families with land below 1.25 hectares), Rs.5207 (1.26 to 2.50 hectares), Rs.6446 (2.51 to 3.75 hectares), Rs.9034 (3.76 to 5.00), and Rs.14019 (above 5 hectares). Thus the expenditure increased with the increase of land holdings. They observed that people had a tendency to <sup>educate</sup> ~~educate~~ their children, cared more for their health, spent on items like cloth more their incomes when increased.

Rao (1978) studied the relationship between purchasing power and food intake among rural and urban households, using the data compiled from the twenty eighth round of the National Sample Survey for 1973-74. He found that the difference between rural and urban population in respect of the relation between purchasing power represented by total consumption expenditure and food intake represented by total expenditure on all the food items varied only marginally. However, there were significant differences in individuals' items of their respective food expenditure. Cereals appeared much more in rural consumption than in urban consumption in all expenditure levels. Milk and Milk products figured more in urban consumption except that the difference decreased as one moved up to the higher expenditure classes. The data indicated a greater degree of destitution among the poorest in the urban areas.

A study on the assessment of rural poverty conditions by Saraswathy et al., (1980) gives the picture of rural families in low income group in Dhaliyur and Pannimadā both belonging to the Perianaickanpalayam Panchayat Union in Coimbatore District. Their study covered 135 families selected by random sampling. The study revealed that 92 per cent of the rural families had a monthly income of less than Rs.200. Larger families were found to enjoy higher incomes than smaller families. The per capita consumer expenditure of the poor rural households was

Rs.32.40 and this expenditure ranged between Rs.29.60 and 37.10. The per capita expenditure on food increased with per capita consumption expenditure illustrating that purchasing power was a major determinant of food intake. The expenditure of the households on cereals and substitutes exceeded the N.S.S. estimates of rural expenditure on cereals and substitutes in all expenditure classes showing that the food expenditure of the rural poor was heavily concentrated on cereals and its substitutes. Their expenditure on animal food ranged between two and four times the all India estimates of rural consumer expenditure on these items. Their per capita expenditure on neglectables was far below the N.S.S. estimates of rural consumer expenditure in vegetables and they did not spend at all on fruits. The per capita expenditure of this group on beverages even exceeded its expenditure on vegetables showing that coffee and tea have become substitutes in the place of quality food for them.

An Enquiry on the income and expenditure pattern of Agricultural and Non Agricultural Labourers in the village of Kethanur, Coimbatore District was conducted by Jayalakshmi (1980). The study covered 100 agricultural labourers and hundred non agricultural labourers. It found that 75 per cent of the consumer expenditure of agricultural labourers went to food and that

non agricultural labourers spent 70 per cent of their expenditure on food. The study thus found that there was no vast difference between expenditure incurred on food by agricultural and non-agricultural labourers.

Gupta (1959) studied the total purchase and sales of all households of Samasthipur village regardless of whether the commodities were used up for consumption or production requirements. He analysed the purchases and sales from three points of view:

- i) Whether they were made inside a village, in a neighbouring village or outside;
- ii) Whether they were made through a producer, a trader, a pedler or a consumer; and
- iii) Whether they were made in cash, through barter or credit. For the purpose of the study the households were classified into cultivators and non-cultivators.

Gupta found that 80.7 per cent of the purchases were made by the cultivator households with non-cultivator households accounting only for 19.3 per cent of the purchase. Sixty five and a half per cent of the total purchases were made in the neighbouring village 57.4 per cent of the purchases were obtained from traders with 35 per cent being purchases from the producers. The study reported that 86.5 per cent of the total purchases were bought on credit. Barter accounted for hardly two per cent of the total purchases. An <sup>analysis</sup> ~~analysis~~ of the home produced and

and purchased consumption showed that cultivators purchased only 27.6 per cent of the consumption requirements and the rest of the needs were met from self production. In the non cultivator households only 12 per cent of the total consumption came from self production, with the rest being purchased.

### III. METHODOLOGY

The methodology used in this study on Consumption and Purchasing Behaviour <sup>of</sup> Rural Families with Special Reference to Groceries consists of the following steps:

- A. Selection of the area of study
- B. Selection of households
- C. Method of data collection
- D. Processing of the data and
- E. Analysis and presentation of results

#### A. Selection of the area of study:

The village Medur was selected for the study. It is situated at a distance of about 38 kilometers from Coimbatore city. It is a village in the Vivekanandapuram area of Karamadai Panchayat Union in Coimbatore district. This village is a part of Vivekanandapuram area which has been taken up for intensive rural development work with Sri Avinashilingam Krishi Vigyan Kendra(K.V.K) functioning in the area. The K.V.J had identified this village as a place where the facility of a unit of the Chinthamani consumer co-operative was arranged but could not function for unknown reasons. Therefore, it was suggested that a study of consumption and purchasing behaviour of the rural households would help in identifying the factors which were responsible for the non-working of the consumer co-operative

unit and also indicate the policy changes which might be necessary for activating the same. The study was thus a diagnostic study and the area of the study was purposively selected.

**B. Selection of households:**

There are 118 households in Medur. All 118 households were covered in this study.

**C. Method of data collection:**

The personal interview method was used to collect the data. The interview enabled the investigator to develop personal contact with the respondents. Using this method, cross checking of information for its relevance and accuracy could be carried out with ease. The schedule used for data collection (Vide Appendix I) consisted of questions on:

- a. Family composition
- b. Occupation
- c. Income levels
- d. Education levels
- e. Purchasing and consumption habits
- f. Attitudes of the people towards the organisation of consumer co-operative

The schedule was finalised after it had been pre-tested for its efficiency in a similar group of rural households in the month of December 1980. The reference period of the study was March 1981.

#### D. Processing the data:

After the data collection was over the investigator processed the data and tabulated them income groupwise and according to the possession of land. The class intervals of income used in the tabulation of data were adopted from Shajahan (1971) who had underlined the need for a new classification of families based on their per capita income rather than their family income. According to him a classification of households based on per capita income simultaneously controls them for both variables, income and size of the family, and as such per capita income is a better index of economic welfare, than household income.

An income of rupees 64 was taken as the upper limit of the first class interval because that had been identified as the basic minimum for an individual below which he would be living under sub-economic levels. Accordingly the families in the first group could be considered to be in the very low income group, with families in the next class interval 64-100 coming under low income group. The per capita income groups and the relevant social classes are mentioned against each other: For the purpose of analysing the impact of land ownership and cultivation on consumption and purchasing behaviour of families, the families were classified into two groups

landed and landless families. Landed families included all those that operated either on their own lands or on leased-in lands. All others who did not have any association with land either in terms of ownership or in terms of cultivation were grouped under the landless category. The data on food expenditure of families were reduced to per capita terms using the adult consumption units. The number of adult consumption units in a family was worked out by using the scale of conversion given by Gopalan et al.,

~~Method of conversion used in this study is illustrated with reference to a typical family in Appendix 2.~~

E. Analysis and presentation of the results:

The results of the data consolidated are presented and discussed in the following chapter on Results and Discussion.

#### IV. RESULTS AND DISCUSSION

The results of the study on "Consumption and purchasing behaviour of rural families with special reference to <sup>groceries</sup> groceries" are presented and discussed under the following heads:

- A. Socio-economic profile of the village
- B. Consumption and purchasing habits of households:
  - 1. Consumption expenditure of households with special reference to food expenditure income wise.
  - 2. Consumption expenditure of landed and landless households with special reference to food expenditure.
  - 3. Purchasing habits of the households
- C. Participation in the facility of public distribution system;
- and D. Feasibility and viability of a proposed consumer co-operative in the village

**A. Socio-economic profile of the village:**

The socio economic profile of the families in the village of Medur is described by type of the families, their religious and caste composition, sex composition, age structure of the population, educational status of the population, nature of the working population, land resources and income status and access to social overheads of consumption.

Some of these characteristics have been analysed income groupwise, as income is the major factor that decides the economic wellbeing of the family and also conditions its other socio economic characteristics.

Information on family type is given in Table I.

TABLE I

DISTRIBUTION OF FAMILIES BY FAMILY TYPE-INCOME GROUPWISE

S.No.	Per capita income classes	Joint	Nuclear	Total
1.	0.64	9(29)	22(71)	32
2.	64-100	9(17)	43(83)	52
3.	100-200	3(10)	27(90)	30
4.	200-400	1(25)	3(75)	4
5.	400 and above	Nil	1(100)	1
		22(18.6)	96(81.4)	118

Foot note: Figures in parantheses are percentages of the horizontal totals.

The village was composed of 118 families of which 18.6 per cent were joint families. The rest were nuclear families. Income groupwise as the per capita income of the family

increased, the tendency of joint families showed signs of disintegration. The higher the income status of the families, the less they happened to be the joint families. The economic security that goes with the joint families was desired only when the incomes of the families were low.

Table II gives the religious and caste composition of the rural families.

TABLE II

## RELIGIOUS AND CASTE COMPOSITION OF THE FAMILIES

S.No.	Income class	Hindus	Harijans	Muslim	Total
1.	0-64	15 (15)	16 (94)	-	31
2.	64-100	51 (51)	1 (6)	-	52
3.	100-200	29 (29)	-	1 (100)	30
4.	200-400	4	-	-	4
5.	400 and above	1 (1)	-	-	1
		100(85)	17(14)	1(1)	118

Foot note: Figures in parantheses are percentages of the vertical totals.

Ninety four per cent of the Harijans came under the very poor income group. But in upper middle income group, all were Hindus. In higher income group there was only one family and that family was a Hindu family,

The details about the working population in the village are given in Table III.

TABLE III

## DETAILS OF WORKING POPULATION

S.No.	Type of working population	No. of Male workers	No. of female workers	Total	Percentage share in total male population	Percentage share in total female population	Percentage share in total
1.	Cultivators	33	-	33	14.8	-	8.2
2.	Agricultural labourers	108	65	173	48.4	32.5	41.0
3.	Construction workers	10	-	10	4.5	-	2.0
4.	Other services	9	-	9	4.1	-	2.0
5.	Total working population	160	65	225	71.8	32.5	53.2
6.	Non-working population	63	135	198	28.2	67.5	46.8
7.	Total	223	200	423	100.0	100.0	100.0

Only 14.8 per cent of the male population were engaged in cultivation. Agricultural labourers constituted the largest group with 41 per cent of the working population in its fold, of whom 48.4 per cent were male workers and 32.5 per cent were female workers.

The income status of the households is described by their distribution across different per capita monthly income classes and their mean per capita income. The mean family size of these income groups has also been examined to assess incidentally the relationship between the variables of income and family size. Table IV gives details on the income status of the households.

TABLE IV

MEAN PER CAPITA INCOME AND MEAN FAMILY SIZE OF FAMILIES  
INCOME GROUP WISE

S.No.	Item	No. of families	As percentage to total	Mean per capita income	Mean family size
<u>Income class</u>					
1.	0 - 64	31	22.27	47.87	3.8
2.	64 - 100	52	44.60	88.62	3.8
3.	100 - 200	30	25.42	121.73	3.5
4.	200- 400	4	3.38	252.40	3.0
5.	400 and above	1	0.34	500.00	2.0
	All groups	118	100.00	95.37	3.6
<u>Ownership of land</u>					
1.	Landed	33	127.97	95.87	3.3
2.	Landless	85	72.03	95.13	3.6
	Both	118	100.00	95.37	3.6

The largest concentration of the families was found in the per capita income class of Rs.64-100, that corresponds to the low income group. Thirty one families were in the sub-economic level below the poverty line. Thus about 67 per cent of the families constitute the economically vulnerable group in the village. It is of interest to note that their mean family size was the highest namely. 3.8. The families substantiate an inverse relationship between income and family size.

Twenty eight per cent of the household (33 families) were enumerated as landed households. The mean per capita incomes of the landed and landless households did not show any appreciable difference. While the landed households earned a per capita monthly income of Rs.96, landless households earned a per capita monthly income of Rs.95. They were no better than the landless households. Land as a resource or asset did not help them to augment their incomes. We could thus infer that there were severe constraints that stood in way of their optimising land use and maximising disposable incomes. The constraints may be either credit or other infrastructure. They must be identified and removed if the poverty in this village were to be eradicated. Only then farm households could enjoy better incomes and the landless households, the demand for whose labour was localised, could have more days of employment, higher wages and more incomes.

The mean family size of the landless households (3.6) was larger than the mean family size of landed households(3.3). This was rightly so because it was the source of labour, the earning power for the former category. The more the number the larger the family income.

Regarding resources in land possessed by these 33 landed households, in the aggregate they operated 124 acres of land which made the operational holding per family equivalent to 1.4 hectares.

Table V pictures the age structure of the village population.

TABLE V

SEX COMPOSITION AND AGE STRUCTURE OF THE POPULATION				
S.No.	Age range	Males	Females	All groups
1.	-1	3 (1.3)	2	5 (1.2)
2.	1-3	4 (1.8)	2(1)	6 (1.4)
3.	3-5	10(4.5)	7(3.5)	17 (4.0)
4.	5-7	15(6.7)	13(7.5)	28 (6.6)
5.	7-9	30(13.5)	42(21)	72(17.0)
6.	9-12	49(22)	38(19)	87(20.6)
7.	12-21	37(16.6)	30(15)	67(15.8)
8.	21 and above	75(33.6)	66(33)	141(33.3)
Total		223	200	423

Foot note: Figures in paranthesis are percentages of the vertical totals.

The age structure of the population was analysed using the class intervals as shown in the Table V to facilitate the computation of the adult consumption units into which the members of this population were reduced. The information the adult consumption units was used in the interpretation of data on food expenditure. Incidentally this age structure distinguished the dependent population from the adults. It shows that two thirds of the population were dependent on the remaining one thirds adult population. The sex ratio of the population was 896, females per 1000 males.

Population was divided into two groups: those who had stopped education, and those who were currently in the educational system. For the purpose of describing their educational system. For the purpose of describing their educational status children under seven were excluded as they would not as yet have entered the educational system. Table VI describes the educational status of the population.

TABLE VI

## EDUCATIONAL STATUS OF THE POPULATION

S.No.	Educational level	No. that has stopped studies			No. currently		Studying all persons
		Males	Females	All persons	Males	Females	
1.	No formal education	85 (62.5)	108 76.1	193 (69)	-	-	-
2.	Upto elementary level	33 (24.3)	20 14.1	53 (19)	36 (61)	27 (65.7)	63 (63)
3.	Upto middle level	10 (7.4)	9 (6.3)	19 (6.8)	10 (16.9)	7 (17.1)	17 (17)
4.	Upto secondary level	8 (5.8)	5 (3.5)	13 (4.7)	13 (22)	17 (17.1)	20 (20)
5.	Graduate and above	1 (.8)	-	1 (.4)	-	-	-
Total		136 (100)	142 (100)	278 (100)	59 (100)	41 (100)	100 (100)

Foot note: Figures in parentheses are percentages of the vertical totals.

Sixty nine per cent of the adults did not have any formal education, with 19 per cent educated upto the middle level and 4.7 per cent educated up to the secondary level. Among those who were currently studying, 63 per cent were undergoing elementary education , 17 per cent were in middle level education and 20 per cent were in secondary. Every where female education was at a discount relative to education of male adults.

~~Access~~<sup>Access</sup> of the families to social consumption facilities was studied with reference to extension of electricity for domestic lighting purposes and health care. It was found that 87 families (73.7 per cent) did not have electricity connections in their homes. Health care facilities were available only in the neighbouring village. As for the health care facilities made use of by the families (94 per cent) mentioned that they approached the general hospital for treatment. This general hospital was situated at about 10 kilometres from the village in Karamadai.

Only a handful of the families (6 per cent) mentioned that they had got themselves treated by private medical practitioners. The health care and mobile clinic facilities available with Sri Avinashilingam Krishi Vigyan Kendra in Vivekanandapuram, one kilometer from the village would be a useful service to these people.

An analysis of the consumption expenditure of the families income wise shows that except for the first two income groups (the very poor group and the low income groups), for others consumption displays a steady and stable relationship with income. The overall consumption expenditure of the families was Rs.430.80 per month, of which Rs.336.75(78.16 per cent) was spent on food alone.

The adult consumption units were worked out to arrive at the per capita food expenditure. The distribution of adult consumption units across the income groups is given in Table VIII.

TABLE VIII

DISTRIBUTION OF ADULT CONSUMPTION UNITS INCOME GROUPWISE				
S.No.	Per capita income class	Total No. of adult units	No. of families	Mean adult units per family
1	0 - 64	113	31	3.6
2	64 - 100	170	52	3.3
3	100 - 200	92	30	3.1
4	200 - 400	9	4	2.3
5	400 and above	2	1	2
	All groups	386	118	3.3

The number of mean consumption units per family was 3.3. An analysis of the distribution of the mean adult consumption units per family by the income groups shows that there is an inverse relationship between the income of the family and the consumption units that it is supporting. As the income goes up, the consumption units in the family clearly goes down. Poor families have more mouths to feed than the relatively high income families.

Food expenditure pattern of the households:

The information on the per capita food expenditure of the households and their break up among individual food groups are summed up in Table IX.

TABLE IX

## ITEMWISE PER CAPITA FOOD EXPENDITURE BY INCOME GROUP

S.No.	Food group	N.S.S Estimates	All groups	0-64	64-100	100-200	200-400	400 and above
1.	Cereals	35.07	27.67	22.49	30.66	27.19	34.22	40
2.	Cereal substitutes	-	7.25	5.50	8.91	6.17	7.1	14
3.	Pulses	3.72	11.04	10.20	10.46	6.32	17.89	48
4.	Animal Food	4.11	5.86	6.13	5.21	3.04	14.0	22
5.	Milk & Milk protein	5.73	6.28	5.75	6.41	6.47	6.67	15
6.	Vegetables	3.92	5.34	4.49	5.50	5.58	8.1	15
7.	Cooking oil	2.98	7.59	7.33	7.24	8.36	9.0	11
8.	Sugar	2.51	2.40	1.35	3.43	1.55	4.51	1.7
9.	Beverages	2.52	1.66	1.62	1.52	7.88	2.11	2.4
10.	Condiments	--	3.44	3.65	3.24	3.51	3.89	4
11.	Fuel	--	8.17	8.08	7.62	9.09	8.22	16
	All items	--	86.60	76.60	90.20	79.16	115.7	189.6

Foot note: Q.N.S.S. estimates adjusted for changes in the price level.

Source of N.S.S. Estimates

Rao V.K.R.V. Purchasing power as <sup>determinant</sup> ~~determinant~~ of food intake proceedings of the Nutrition Society of No.23  
1979 p.12-19.

In the period under consideration the consumer price index moved up from 304 in 1973-74 the period to which the N.S.S. data in consumer expenditure relates, to 445 in February 1981, the reference period of the current survey. The consumer price level has gone up by about 50 per cent between these two dates. Consequently the N.S.S. data of rural expenditure of food expenditures was suitably inflated to form a basis of comparison with the current data one per capita food expenditure. Comparing the N.S.S. estimate of cereals and cereal substitutes with that of the samples per capita expenditure on cereals and cereal substitutes we find that the two are nearly equal. The normal family of today has not improved its food intake in terms of cereal consumption from what its position was in 1973-74. The rural families covered in this study spend less on animal food, milk and milk products and vegetables relative to the N.S.S. estimates of expenditure on these items. On pulses and cooking oil, these families were seen spending relatively high amounts of Rs.11 per capita as against Rs.3.72 per capita on pulses Rs.7.59 per capita as against Rs.2.98 on cooking oil perhaps in view of the phenomenal increase in the prices of these two items in the current year.

The overall per capita food expenditure was Rs.86.60 per month. Income groupwise per capita food expenditure of the

families below the poverty line was Rs.76.61 indicating that these families could not make both their ends meet. Except for the lower middle income group (100-200 per capita income class) whose food expenditure exhibited an irregular pattern, and did not conform with the rest, in all other income groups food expenditure was directly related to income.

2. Consumption expenditure of landed and landless households with special reference to food expenditure:

The details of consumption expenditure of the landless and landed households are given in Table X.

TABLE X

CONSUMPTION EXPENDITURE PATTERN OF LANDED AND LANDLESS HOUSEHOLDS				
S.No.	Items	Landed	Landless	All groups
1.	Food	343.72 (73.69)	259.93 (75.96)	336.75 (78.16)
2.	Clothing	33.54 (7.07)	32.3 (9.03)	32.67 (7.58)
3.	Housing	64.65 (13.86)	31.15 (9.03)	40.46 (9.39)
4.	Health	15 (3.21)	13.0 (3.79)	14.06 (3.26)
5.	Recreation	9.5 (2.031)	5.8 (1.699)	6.86 (1.59)
	Total	466.41 (100)	342.19 (100)	430.8 (100)

Foot Note: Figures in parantheses are percentages of the vertical totals.

The household consumption expenditure of the landed category was Rs.466.41 against the expenditure of Rs.342.19 by the landless group. The consumption expenditure of the landed household exceeded the landless household by 36.34 per cent i.e by more than one-thirds. On every item of consumption the landed households spent larger absolute amounts than the landless households.

The expenditure of the landed households on food that absorbs 73.69 per cent of their consumption expenditure was very much on the high side. Readdy and Jayashanker(1978) in their study of the standard of living of rural population had found that even the cultivators who possessed the very marginal amounts of land below 1.25 hectares were spending only 61.87% of their expenditure on food, with this percentage declining for progressively larger groups of land owners. This only shows the very low levels of living of the households under consideration.

Information on food expenditure pattern of the two groups of households are summarised in Table XI.

TABLE XI

ITEMWISE PERCAPITA FOOD EXPENDITURE IN LANDED AND LANDLESS HOUSEHOLDS				
S.No.	Items	Landed	Landless	N.S.S.Estimates
1.	Cereals	28.17	27.33	35.07
2.	Cereal substitutes	4.8	8.3	-
3.	Pulses	12.04	10.63	3.72
4.	Animal food	7.09	5.34	4.11
5.	Milk and Milk products	13.93	3.08	5.73
6.	Vegetables	5.94	5.09	3.92
7.	Cooking oil	10.47	6.38	2.98
8.	Sugar	2.3	2.2	2.51
9.	Beverages	2.35	1.60	2.52
10.	Condiments	3.84	3.27	-
11.	Fuel	8.37	8.1	-
	Aggregate	99.40	81.32	-

The per capita food expenditure of the landed households (Rs.99.40) was greater than that of the landless households (Rs.81.30) by 10 per cent. The two items on which landed households spent more than the other group are milk and milk products and cooking oil, characteristic of the changing Indian diet composition with higher command over resources. An enumeration of the livestock and poultry possessed by

these families showed that only the landed families possessed them. Sixteen families possessed buffaloes; five families cows, ten families goats and two families poultry. Altogether there were twenty seven buffaloes, sixteen cows, seventeen goats, and ten hens. This shows why the consumption of milk and milk products is relatively high among landed households.

### 3. Purchasing habits of households:

Purchasing habits of the households have been analysed in respect of the person making the purchases, frequency of purchase and mode of payment. In all the families invariably the head of the household and the home maker were effecting the purchases. The decisions about purchase rested with them.

All the families in the villages were found to buy their requirements from the one retail shop that existed there.

The details about frequency of purchase and mode of payment are given in Table XII.

An analysis of the purchasing habits of households in terms of frequency of purchase and mode of payment showed that except for six families which bought their requirements once in a month all others were found making their purchases, every week, as and when the need arose. The proportion of families that purchase on credit were found in large number in the first three income groups and among the landless. On the whole 98 families (83%) were found buying on credit and this explains why they patronized the local retail shop rather than other avenues of purchase. The indebtedness of families in the group appears to be higher, prima facie, when compared to the extent of indebtedness that Gupta (1959) found among the rural families in 1956. During that time he found that 86.5 per cent of the purchases were made on payment of cash with only 11.6 per cent buying on credit. The difference could also be due to the fact that Gupta studied the volume of purchases made by the cultivators and non-cultivators over a week's time whereas in this study the purchasing habits of particular groups of families have been studied.

C. Participation in the Facility of Public Distribution Systems:

Public distribution system that aims at supplying the essentials to the population at controlled prices does touch the rural consumer by means of the fair price shops located in the village. The investigator probed into the use of this facility by the households. A statement on those who possess ration cards is given in Table XIII.

TABLE XIII

## DETAILS OF HOUSEHOLDS POSSESSING RATION CARD

S.No.	Per capita Income Class (Rs.)	Households possessing	As percentage to total
1.	0.64	22	27.2
2.	64-100	41	50.6
3.	100-200	15	18.5
4.	200-400	3	3.7
5.	400 and above	-	
	All classes	81	68.6
<u>By possession of land:</u>			
1.	Landed	22	27.2
2.	Landless	59	72.8
	Both	81	68.6

The public distribution system was not equally accessible to all families is evident from the fact that only 81(69 per cent) of the households possessed ration cards. Of course, possession of ration cards is one thing, ability to procure the commodities on time is another. The latter depends not only on the availability of stocks with the fair price shop but also on the ready purchasing power at the disposal of the household concerned.

As the households lack the means to buy these commodities before the appointed time, they allow their right to purchase to lapse, or pledge it with others for a little money.

D. Feasibility and viability of a proposed consumer co-operative store:

As things stand, households have access to the retail shop in the village and a part of them (69 percent) have access to the public distribution system from where they purchase their daily food and other requirements. In view of the poor economic status of the households, there is needed for making available to them a non-exploitative retail infrastructure which could meet their needs both efficiently and economically. A consumer co-operative store emerges as the best alternative to the existing retail service facilities available for these households.

The size and turnover of the retail store, however, depends on the potential volume of business, that it would be able to transact in the village and the extent of local procurement of goods that it can depend upon. Then there are the overhead expenditures of maintaining a retail store, which must also be met within the profits of the consumer co-operative.

In this light the annual sales volume and the likely value of local procurement were predicted from the data on the volume of consumed, purchases, self produced, home consumed and marketed food items in the village.

Table XIV gives the details of these items.

TABLE XIV

ANNUAL VALUE OF CONSUMED, PURCHASED, SELF PRODUCED, HOME CONSUMED AND MARKETED FOOD ITEMS IN THE VILLAGE-MEDUR

(in Rupees)					
S.No.	Particular	Cereals	Value of food items cereal substitutes	Vegetables	Total
1.	Total value consumed	1,27,700 (68.7)	33,600 (18.0)	24,700 (13.3)	1,86,000 (100)
2.	Total value purchased	1,17,000	25,900	24,500	1,67,400
3.	Percentage of purchased consumption to total consumption	91.6	77.1	99.22	90.0
4.	Total value home consumed	10,700	7,700	200	18,600
5.	Percentage of self produced consumption to total consumption	8.4	22.9	0.8	10.0
6.	Total value produced	22,100	10,400	400	22,900
7.	Total value sold	11,500	2,700	200	14,400
8.	Percentage of marketable surplus to total produced	52.0	26.0	50.0	62.9
9.	Percentage of self consumption to total production	48.0	71.0	50	37.1

Foot Note : Figures in parenthesis in the first row are percentages of the horizontal total.

Taking into consideration cereals, cereal substitutes and vegetables that are the principal food crops of the village and relating their production and purchased quantities to the total value consumed, we find that on the aggregate Rs.1,86,000 worth of these items were consumed by the families. Out of which 68.7 per cent were cereals, 18 per cent were cereal substitutes and 13.3 per cent were vegetables. The per centage of purchased consumption to total consumption of these items were 91.6 per cent, 777.1 per cent and 99.2 per cent respectively. In the aggregate, only 10 per cent of the consumption needs of these items were met from self produced consumption. The proportion of marketable surplus to total production was 52 per cent in respect of cereals 50 per cent in respect of vegetables and 26 per cent in respect of cereals 50 per cent in respect of vegetables and 26 per cent in respect of cereals substitutes. In the aggregate about 63 per cent of the total production was available for marketing, with 37 per cent being retained for self consumption by the landed households in the village.

A retail shop if it were to be specifically set up to meet the consumption needs of the village would have an annual volume of sales of Rs.1,67,000 in these major items of which it would be able to procure locally 8.6 per cent, if it were the

sole purchaser of the marketable surplus of the village in these items. It must procure the rest namely 91.4 per cent of the annual sales volume from outside.

Table XV gives the annual value of purchased consumption goods by the families in the village to give an idea of the size of the proposed retail store.

TABLE XV

ANNUAL VALUE OF PURCHASED CONSUMPTION GOODS IN THE VILLAGE  
(In Rupees)

S.No.	Items	Annual value
1.	Cereals	1,17,000
2.	Cereal Substitute	25,900
3.	Pulses	51,200
4.	Vegetables	24,500
5.	Cooking oil	35,200
6.	Beverages	7,700
7.	Condiments	15,900
8.	Toilet & Washing soap	9,900
	Total	2,87,300

The annual sales volume<sup>me</sup> of the proposed retail store was estimated at Rs.2,87,300 based on the annual value of

purchased consumption goods by the families in the village. Assuming as a rule of thumb approximation that the turnover of the shop will be one-tenth of its annual sales volume it will be required to stock at a moment of time goods worth Rs.28,000 to Rs.29,000. The size of the retail shop may be easily determined based on this turnover.

When the families were questioned about their willingness to join a consumer - co-operative, all the families expressed their assent to such a proposal. However, they wanted that the consumer co-operative should provide the following facilities to them. It should sell them on credit, it should charge reasonable price and it should use accurate weights and measures. Forty three families were prepared to take up responsibilities in the consumer co-operative as organisers or office bearers.

Thus a consumer co-operative with facilities for selling on credit emerged as the felt need of this village population. Consumer co-operation in this village would take roots only if it were prepared to change the byelaws of consumer co-operation in order to fulfill this need. Only then can consumer co-operation be successful in this village.

## V. SUMMARY AND CONCLUSION

A study on "Consumption and purchasing Behaviour of Rural families with special Reference to groceries" was conducted in the village Medur, a village in Karamadai Panchayat Union of Coimbatore to find out the consumption and purchasing behaviour of the families located in that village. This study was also an attempt to find out why the unit of the chinthamani co-operative, a facility that was made available for the convenience of the villagers did not find acceptance among them. All the one-hundred and eighteen families were covered in the study.

The main findings of the study are summarized under the relevant heads:

### Socio economic profile of the village:

1. The village was composed of 118 families of which 18.6 per cent were joint families and the rest were nuclear families. The joint families tended to disintegrate as the per capita household income increased.
2. 85 per cent of the families in the village were those of the caste Hindus. Harijans were heavily concentrated in the very poor income group with their per capita income being less than Rs.64 per month.

3. Of the village population 53.2 per cent were designated as working population. The working population in the village consisted largely of agricultural labourers (41 per cent) with only 8.2 per cent being engaged as cultivators.
4. The monthly per capital household income of the families in the village was Rs.95.37 against the mean family size of 3.6.
5. Sixty - seven per cent of the families in the village come under the economically vulnerable group, their percapita household income being less than Rs.100; 22.3 per cent were below the poverty line.
6. At the same time the dependency load on the families in the vulnerable group was the highest namely their mean family size was 3.8, the maximum encountered.
7. An inverse relationship was found to exist between income and family size. In terms of land resources also, an inverse relationship between landed possession and mean size of the families was noticed, the mean size of the landed households being 3.3 and that of the landless households 3.6.

8. Twenty eight per cent of the households (33) were enumerated as landed households. However, the mean per capital income of the landed households (Rs.96 per month) and landless household (Rs.95 per month) did not show any difference indicating that land as an asset did not augment the income of the farmers appreciably. The per capita operational holding was just 1.46 hectares. ~~convert this into hectares.~~

Consumption habits:

9. Except for the first two income groups (the very poor income group and the low income group) for others, consumption displayed a steady and stable relationship with income. The overall consumption expenditure of the families was Rs.430.80 per month, of which Rs.336.75(78 per cent) was spent on food alone.
10. The number of mean consumption units per family was 3.3 Distribution of the mean consumption units across the income groups showed that there was an inverse relationship between the income of the family and the consumption units that it had to support. Poor families had more mouths of feed than the relatively high income families.

11. A comparison of the per capita food expenditure of these families with the N.S.S. data on rural food expenditure showed that the expenditure of the rural families on cereals and cereal substitutes remained nearly the same as that of the typical rural family in 1973-74. The food intake of the rural family in terms of cereal consumption had not improved during this period. The rural families covered in this study spent less on animal food, milk and milk products and vegetables relative to the N.S.S. estimates of expenditure on these items. The overall per capita food expenditure was Rs.86.60 per month.
12. The consumption expenditure of the landed households (Rs.466.41) exceeded the landless households (Rs.342.19) by 36.3 per cent, i.e., by more than one third. The per capita food expenditure of the landed households (Rs.99.40) was greater than that of the landless households (81.32) by 310 per cent.

Purchasing habits:

13. The decision making regarding purchases invariably rested with the heads of the household and the home makers.

14. Except for six families which bought their requirements once in a month, others were found making weekly purchases. Eighty-three per cent of the families were found buying on credit which explained why they patronised the local retail shop rather than other avenues of purchase.
15. Only 69 per cent of the households possessed ration card and thus had a claim on the facility of public distribution system.
16. In the aggregate, only 10 per cent of the consumption needs of cereals, cereal substitutes and vegetables were met from self-produced consumption.

Feasibility of co-operative retail store:

As things stand all the households had access to the retail shop in the village and 69 per cent among them<sup>m</sup> had access to the public distribution system from where they purchased their daily food and other requirements. In view of the poor economic status of the households, there is a need for making available to them a non-exploitative retail infrastructure which could meet their needs both efficiently and economically. A consumer co-operative to the existing retail service facilities available for the convenience of these households.

18. The size and turnover of the retail ~~store~~<sup>store</sup>, however, depends on the potential volume of business that it could be transact in the village and the extent of local procurement of goods that it can depend upon.
19. The annual sales volume of the proposed retail store was estimated at Rs.2,87,300 based on the annual values of purchased consumption goods by the families in the village. Assuming as a rule of thumb approximation that the turnover of the shop will be one tenth of its annual sales volume, it will be required to stock at a moment of time goods worth Rs.28,000 to Rs.29,000. The size of the retail shop may be easily determined based on this turnover.
20. When the families were questioned about their willingness to join a consumer co-operative, all the families expressed their assent to such a proposal. Forty three families were prepared to take up the responsibilities in the consumer co-operative as organiser or office bearers.
21. A consumer co-operative with facilities for selling on credit emerged as the felt need of this village population. Consumer co-operation in this village would take roots only if it were prepared to change the byelaws of consumer co-operation in order to fulfill this need.

Conclusion:

Thus the village was inhabited, by and large, by poor households, with only 28 per cent of them being cultivator households. Agricultural labourers, in the village constituted 77 per cent of the working population. The monthly per capita household income of the families was Rs.95.37. More than one fifths of the families were below the poverty line. Poor families had more mouths to feed than the relatively high income families. Food items absorbed 78 per cent of their consumption expenditure. Their per capita food expenditure was Rs.86.60 per month. Except for six, all the other families purchased their provision requirements every week. Eighty three per cent of them bought on credit. Their venue of purchase was the local retail shop. Only 69 per cent of the families had access to the fair price shop. Thus the inhabitant of the village were in need of a non exploitative retail infrastructure which would meet their needs on their terms and conditions i.e. sell on credit and sell in small quantities to suit their purse. The turnover of the proposed retail shop was estimated at Rs,29,000 to Rs.29,000 per month. All the families expressed their willingness to join a consumer co-operative and 43 families were willing to take up responsibilities. They only need to be mobilised under proper leadership, so that they could give themselves the benefits of non-exploitative retail infrastructure.

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**A P P E N D I C E S**

APPENDIX

Questionnaire to elicit information on consumption and purchasing behaviour of rural families with special reference to groceries

Name of the interviewee :

Name of the head of the family :

Address :

Caste

Type of the family:

1. Family composition

Sl. No.	Name of the family members	Sex	Age	Relation-ship to the <sup>head</sup> need of the family	<u>Education</u> Stu- died upto	Study- ing in	Occu- pat- ion	Income p.m. Rs.
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2. How much of the following items does your family consume per month and give their approximate money value.

S.No.	Items	Quantity consumed	Approximate value in Rs.
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- 1) Cereals:
  - a) Rice
  - b) Wheat
- 2) Cereal substitutes:
  - a) Jowar
  - b) Kambu
  - c) Ragi
  - d) Others
- 3) Pulses:
  - a) Red gram
  - b) Green gram
  - c) Black gram
  - d) Bengal gram
  - e) Others
- 4) Animal food:
  - a) Meat
  - b) Egg
  - c) Fish
- 5) Milk & Milk Products:
  - a) Milk
  - b) Butter
  - c) Ghee
- 6) Vegetables
- 7) Fruits
- 8) Sugar
- 9) Coffee
- 10) Tea

contd.....

S.No.	Items	Quantity consumed	Approximate value in Rs.
11)	<u>Edible oil:</u>		
	a) Coconut oil		
	b) Groundnut oil		
	c) Gingelly oil		
	d) Refined oil		
	e) Others		
12)	Spices		
13)	<u>Condiments:</u>		
	a) Mustard		
	b) Tamarind		
	c) Turmeric		
	d) Chillies		
	e) Pickle		
	f) Salt		
	g) Others		
14)	<u>Fuel:</u>		
	a) Kerosene		
	b) Gobargas		
	c) Firewood		
	d) Charcoal		
	e) Saw dust		
	f) Cow dung cake		
15)	Toilet soap		
	washing soap		

## d) Details of vegetables and fruits raised by family:

S.No.	Vegetables or fruits raised	Yield from each in kg. or in number	Value in Rs.	Quantity retained for self consumption	Its value in Rs. per month
	(a)	(b)	(c)	(d)	(e)

## 6) Details of milk, milk products and Eggs:

Sl. No.	Type of cattle or bird	No. possessed	Its value in Rs.	Quantity sold per month	Its value	Quantity for self consumption	Its value
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a) Cattle:

b) Birds:

7. Housing:

a) Do you live in an owned house or rented house?

Owned  Rented 

i) If owned state the maintenance expenditure per year

ii) If rented state the rent per month.

iii) Does the house have electricity?

Yes  No 8) Clothing:

Rs. . . . .

a) What is your yearly expenditure on clothing? Rs. . . . .

b) Where do you buy your clothing items?

9) Recreation:

What is the amount you spend approximately on cinemas, magazines etc? Rs. . . . .

10) Health:a) State the amount of money spent per month for health  
Rs. . . . .

b) To which hospital do you go when you are sick?

i) Primary health centre

ii) Mobile clinic

iii) General hospital in the nearby town

iv) Private doctors

v) Any other

11) Would you like a consumer society to be organised in your area?

Yes

No

2) What are the facilities you expect from the consumer co-operative society?

Facilities:

- 1) It should sell on credit
- 2) It should sell the necessary items
- 3) It should sell in small quantity
- 4) Price should be reasonable
- 5) It should sell good quality of goods
- 6) It should purchase the surplus foods and vegetables we produce
- 7) It should use accurate weights and measures
- 8) It should minimise the time we spend on travelling
- 9) Any other (specify)

3) Would you like to be a member of the new society?

Yes

No

4) Would you like to be an organiser or office bearer of the proposed society?

Yes

No