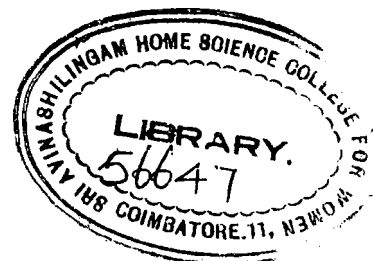


**EXPENDITURE INCURRED ON CHILDREN
UPTO FIFTEEN MONTHS**

By
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in Partial Fulfilment of the Requirements
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Introduction

INTRODUCTION

Children are the light and delight of mankind, they help to surpass man-made barriers and integrate the society (Devadas, 1979). Of all the nature's gift to human race nothing is more precious to a man than his children (Cicero, 1969). Maccaless (1977) points out that children are fascinating but more than that they are important and are key to future. The children are the future human capital and they must be preserved and improved (Pinchart, 1969).

Needham (1970) rightly points out that home is the place of peace and quiet where children grow into adulthood and perpetuate the family life cycle. The home is the basic fundamental unit of the society and it affords the family shelter, comfort, convenience, privacy and rest. Devadas (1969) stresses that home plays a significant role in moulding the personality of children. As the saying goes "Happy child, Nation's Pride," a happy home is one where each child is loved and accepted as an individual having his own right (Vollie, 1972). According to Fraiberg (1963), such an atmosphere is particularly essential for childhood period which is the most impressionable and formative years.

The upbringing of these children in the right direction must necessarily from the core of homemaking.

The parents have to fulfill the requirements of the child providing the basic needs such as healthy food, comfortable clothing and a home that offers protection and safety. Carstairs (1973) claims that mothers play an important role in determining the child's growth development and it is rightly said that 'mothers are real sculptures of human day.'

The most exciting and the most satisfying features of human experiences is birth and rearing of children opines Simon (1970). Healthy children have the best chances of growing into a healthy adults. Intelligent handling of children requires a knowledge of the way children grow (Leland, 1967). Sueann (1973) is of the opinion that every child should have an opportunity for the fullest growth and development towards maturity through physical, mental, emotional and spiritual well being.

Pamela (1971) stresses that the care of children makes certain modification in management. Generally the inclusion of a child in the family increases the family expenditure to a considerable extent. The percentage of money spent varies with the family size, standard of living, economic level and geographical region as pointed out by

Firebaugh (1974). This in turn affects home-management through increased goal and event demands in relation to resources.

Ivalsee (1978) points out that the family size affects the welfare of the mother as well as the child. The economic costs of having a child rise steadily due to the rise in other resources. Simon (1965) also remarks that an additional demand on income occurs due to the arrival of children, make the family cut expenses on items such as recreation.

According to the India Case Study Report (1976) certain general policies and specific programmes have been drawn up in appropriate sectors of development, to meet the special requirements of children. Today priority has been given for the welfare of the children in both rural and urban set up. This is encouraging in the context of India today, when there are millions of families existing below the subsistence level (Basu, 1966).

Rearing of children is costly. Several studies have been conducted at various levels to study the income expenditure pattern of families. These studies were geared to the Expenditure pattern of the family rather than analysing the cost involved in rearing children. It is

interesting to study this particular aspect. Hence the investigator made an attempt to assess in quantitative terms the cost involved in rearing children upto 15 months with the following objectives:

1. To understand the items of expenditure and
2. To determine the average expenditure on various items.

It is hoped that the findings of the present study would be of interest to policy makers to take suitable steps in safeguarding the life of the children, who are future citizens of tomorrow.

Review of Literature

II. REVIEW OF LITERATURE

The literature pertaining to the study on "Expenditure incurred on children upto 15 months" are reviewed under the following headings.

- A. Essential Needs of a Child
- B. Stages of Development of a Child
- C. Basic Requirements of a Child and
- D. Cost of Rearing a Child and its Welfare Services.

A. Essential Needs of a Child

Treckenridge (1972) opined that home is the place where the child's physical and psychological needs are met. In our society, vigorous efforts should be made according to Freedman (1969) to raise every child which is born.

- Elizabeth (1972) stressed that only healthy mothers are able to produce healthy child and each child should have equal opportunities for growth and development. Chowdry (1978) has enumerated the basic needs of children as follows:

- i) Healthful food, comfortable clothing and a house that offers protection and safety;
- ii) Love and understanding which are easy to state but difficult to fulfil in practice;

iii) Occasional pat or in otherwords recognition and appreciation; and

iv) Constructive and creative activity both physical and mental.

Human beings are basically alike although individual differs and so do children and therefore according to Kuppusamy (1974) every child must be allowed to grow in his own way.

B. Stages of Development

Anderson (1970) opined that development is a continuous process which starts at conception. No child is absolutely like another and each grow in his own way. But all children go through the same stages of development with some variation as pointed out by Devadas (1969).

According to Smart (1978) and Cater (1972) the most common way of describing the stages is according to chronological age namely prenatal, neonate and babyhood.

The stages of development of a child have been excellently reviewed by authors like Kuppuswamy (1974), Sueann (1975), Breckenridge (1971), Pamela (1964), Elizabeth (1971), McCandless (1977) and Wolie (1971).

Kuppasany (1974) described the development stages as follows. Prenatal stage extends from conception to birth. Before birth, development is extremely rapid and it is mostly physiological. The individual grows from a single germ cell to an infant of approximately seven pounds in weight.

Neonate or the newborn refers to the period from birth to two weeks or so. At this stage, the organism goes through a sensorimotor stage during which the purely biological organisation is gradually changed into a biopsychological organisation through contacts with the world into which he is born.

Babyhood or infancy extends from the first month to two years. This is a very significant period when growth takes place in various parts of the body at different rates.

According to Asuri (1975) during the first six weeks, the baby usually lies on his back, with head turned towards side. His fists are always clenched and he grasps everything. This is called the 'grasp reflex' and is normal in all babies. He lifts his head steadily when in position and makes crawling movements and noises.

Two months old baby holds its head erect for a moment when held against a person's shoulder. He makes a

lot of cooing noises and enjoys having company.

He smiles a little and makes sounds when awake in the cradle.

Three months old baby holds its head erect and steady for a short time, turns its head in the direction of a voice, pushes itself up or raises its chest while lying.

The child at four months recognizes people and likes objects and smiles at them, holds its head steadily, lifts its head and shoulder when lying on the back, notices large objects and bright colors.

Five months old baby with increased social activity not only smiles on seeing persons but also chatters and coos. Rolls over from back to stomach, sits up with a slight proppotion.

The baby when it reaches the six month laughs frequently, begins to put things in its mouth, expresses recognition of familiar persons, sits momentarily without support, uses its hands to reach, grasp, crumple and splash the things.

At the age of seven months, he starts putting things in his mouth. He may begin to differentiate between the parents and strangers. Gradually he starts turning his eyes and head towards a sound. And he learns to sit alone without any support.

Eight months old baby raises itself to a sitting position, begins to use its fingers for grasping and holding objects. Coos, gurgles and makes sound which are almost recognisable.

At the beginning of the ninth month the baby begins to creep forward on its stomach and crawls pulls itself to a standing position using a chair or table for support. He likes to play simple games such as hide and seek. He distracts strangers and is shy to them.

One year old baby develops better co-ordination, not only can hold a toy but can also shake, throw and bring it back; walks with a little help; can say and wave to others; begins to co-operate while dressing; listens with interest when talked to; and imitates the sounds of new words.

The characteristic features of one year old baby are that he stands and walks alone, though unsteadily and manages with great difficulty to climb up stairs, cares only for himself, but notices others, and at times cries if they leave. He has a vocabulary of about 10 to 15 words, likes to look at large and recognisable pictures, begins to take an interest in and explore things around him. However there will be times when he cannot explain what he needs and this may result in frustration and crying.

The child is mobile and active at the completion of two years. He can look at a book, turn the pages and sometimes even tear it. He socializes more and likes to play with brothers and sisters, but essentially he still plays on his own and not with others. He will sit in a corner and play where there are people around but does not like to be alone in a room. He learns to talk fluently and ask questions. He may be able to undress himself. He may at times be dirty and at other times very tidy. He can learn good manners and learn common courtesies like 'Thank you, please' if he is taught.

C. Basic Requirements

Mary (1973) opined that all children live in a world of other people and as they grow they need help in learning to live peacefully. The basic needs of a child for its healthy growth and development according Stella Soundararaj (1963) are food, clothing, baths, fresh air, play and sleep. So these should be adequately provided during the periods of development.

a) Food

Nagaraj (1977) reported that children are the mirror of the country and well nourished pupils are the units of a

strong nation. Jayakaran (1971) recommended that when the child grows up his range of physical and mental activities increases so extra nourishment is required to meet his increasing need. Well fed children have a cheerful look, healthy skin and are plump, active and pleasant. According to a chinese proverb, 'A thousand mile walk starts with the first step'. Likewise the first step taken towards proper nourishment of children pave the way for their future health (Schilliam, 1973).

The body needs food for energy and growth. The muscles and limbs are constantly moving and there is motion in every part of his body as reported by Justin (1969). His body temperature too must be kept up, if his body is to function and this requires energy from the same source. A healthy baby grows rapidly, he doubles his birth weight in the first six months and triples it by the end of the year as pointed out by Stare (1973). He needs food for the daily energy requirements for external and internal daily activities. His mother's milk become inadequate for him by the end of nine month or an year.

Edge (1970) advised that from the age of two and half months additions can be made gradually to the child's diet to supplement breast feeding. This increase in food

requirement according to Frand (1972) continues throughout growth period and adequate provision should be made for the various stages of development. Children should be taught early to like a variety of vegetables, fruits and cereals.

Devadas (1971) stressed that environment conditions and family attitudes are important considerations in the decision to breast or bottle feed a new infant. The new born's diet consists of milk supplemented with a source of ascorbic acid and iron. According to Swaminathan *et al.* (1970) the addition of solid foods begins usually sometime between 6 and 8 months of age and follows the pattern of cereal first and then fruits and vegetables. Initial additions of food are very small, but are gradually increased as the infants appetite grows.

A joint FAO/WHO expert group (1976) has recommended the following energy requirements for children of different ages.

Rhota (1973) was of the view that nothing nourishes the child's mind more than the mothers love and acceptance.

Ages	Months				Years	
	0-3	3-5	6-8	9-11	1	2
Weight (kg)	4.6	6.7	8.3	9.6	11.4	13.6
Energy (K Cal)	120	115	915	1000	1180	1360
Protein (gm)	2.4	1.85	20	20	21	23
Vitamin A (μ g)	-	-	300	300	250	250
Vitamin D (μ g)	10	10	10	10	10	10
Vitamin C (mg)	20	20	20	20	20	20
Thiamine (mg)	-	0.36	0.4	0.47	0.54	0.62
Riboflavin (mg)	-	0.50	0.6	0.65	0.75	0.86
Niacin (mg)	-	-	6.0	6.6	7.8	9.0
Vitamin B 12 (μ g)	0.3	0.3	0.3	0.3	0.9	0.9
Iron (mg)	7	7	9	7	7	7
Calcium (mg)	5	5	550	550	450	450

William (1973) claimed that nutrition patterns during infancy lay the foundation for the dietary habits of a life time. For optimal physical development, the diet must include adequate amounts of all the required nutrients.

Thus on the basis of unit body weight, the infant as well as the young child has need for greater amounts of nourishing food as pointed out by NIN Report (1977).

A child can be fed safely from the family diet provided that it is nutritious and which includes a combination of the various items as indicated by Greaves (1975).

b) Clothing

According to Mary (1969) clothing plays a significant role in an individual life at all ages. Even though clothing expenditure in every family is less when compared with food and shelter, it is a major expenditure which needs much planning for deriving maximum satisfaction out of one's expenditure.

The consumption of textiles in children and infants clothing increased 41 per cent between 1949-1957, two and half times as much as for women's or men's clothing. This reflects the fact that children's clothing allowances are not as flexible as those of adults, as reported by Mildred (1961).

The influence of attractive, suitable and comfortable clothing to the child's growth and development is not always fully recognised. Devadas (1972) was of the opinion that comfortable and well fitting garments in interesting fabrics, colours and designs contribute to the child's feeling of well being. According to Asuri (1974) appropriate clothing

will help the child in developing into a well paid individual ready to take part in group activity.

The baby outgrows its clothing in a very short time. Therefore his garments should be few in number, comfortable, locally made and able to stand very frequent washings.

Glisson (1968) suggested that the baby's clothing should be made of soft, pliable and absorbent cloth. Extreme care should be taken to ensure that the garments worn next to the skin do not irritate the baby's skin. The baby's clothes should be attractive but never elaborate. Safety and health are the first requirements in child care. Habel (1964) suggested that it is best to dress the baby without the use of safety pins or buttons whenever it is not necessary.

Children should not wear tight, elastic dresses. It is much better to use those materials which are not only inexpensive and washable but also durable. As stated by Avar (1978), cotton, terecot and poplin are good materials. We must keep the child cool and comfortable. Our mothers are prone to over cloth their children. Devadas (1963) suggested the following to reduce the cost.

1. Consider the actual needs.
2. Make suitable garments for infants and smaller children.

3. Select the best cloth available for the purpose and for the price which is being paid.
4. Buy durable, washable and fast coloured cloth.
5. Shrink the cloth before making it into a garment.
6. Select only such cloth and designs for the children that lend themselves to remodelling.

Clean and neat clothing gives the child a feeling of self confidence. Simple clothes may be made from old materials at little or no cost. One of the most useful garment for babies under two years is Kurta and Pyjama. Rust (1969) defined the clothing of the baby as 'Layette'. The first dresses and slips are usually made 20" in length and are used until the baby begins to creep.

Clothing children is more of a burden for families with low incomes than for those with higher ones. Mildred et al. (1966) opined generally the lower the income, the larger the proportion that goes to children's clothing. Another reason is that the price range in children clothes is much narrower than that for adults. Cotton accounts for better use, 80 per cent of the fibres goes into the production of children clothing. Man made fibres according to Stare (1973) which comprise about 10 per cent of those used in children clothing have made their greatest gain in children sweater.

Thus children's wear has followed the trend towards light weight and easily-cared clothing. Mabel (1965) reported that many items still carry excessive decorations, a feature which has practically disappeared from clothing for adults.

c) Medical care

Devadas (1971) stated that our country has a very high rate of infant mortality. Many children succumb to diseases that occur due to ignorance and carelessness on the part of the parents. Chittenden (1967) pointed out that parents should give their children periodical check up in well established clinics.

Simon (1973) argued that the house is responsible for the control of diseases, through the maintenance of good health for its children. Carstairs (1970) stressed the fact that every child should be vaccinated for small pox and be made immune to diptheria by the toxin and antitoxin treatment.

Basu (1966) putforth that genuine interest in and enjoyment of the company of the child is necessary for the child's healthy growth and development and to provide the best chance of growing into a healthy adult.

According to Gesell (1974), the signs of a healthy child are as follows:

1. Cheerful;
2. Active and alert;
3. A smooth and glowing skin and glossy hair;
4. Sparkling eyes;
5. Free from anxiety or tension;
6. A good appetite;
7. Proper height and weight according to his age; and
8. Firm and proportionate body and good muscle tone.

A happy home is one where there are few conflicts and quarrels, where each child is loved and accepted as an individual having his own rights as indicated by Molie (1972).

d) Play and Recreation

Play according to Willians (1960) is as serious a business to the child as his job is to an adult. Desai (1967) stated that playing helps in the unfolding of the child's power. It builds the child body by strengthening his muscles. Devadas (1965) reported that playing builds his mind and helps him to think some problems, use his imagination and become resourceful. He gets an outlet for creative expression and becomes familiar with situations in life (Kagal, 1969).

Chandramani (1977) perceived that play is not a waste of time or a method of keeping little children out of

mischief; but it is a biological value to a child as a preparation for more serious activities of later life.

Padmasini (1974) is of the opinion that in giving toys to play, selection of toys is very important. Between the ages of three months to six months no expensive toys need to be bought. The colour should be attractive and the toy should be big enough, so that it does not get into the mouth and choke the child. Brown (1971) advocates not to buy any plastic toys which are harmful, easily broken and hurt the child. Simple play materials like clay or paint can be used to increase their imagination.

Toys should be suitable for the age of the child. After one year of age, children interests in toys may vary. A child who plays in a group and acts as a captain expresses the qualities of leadership. Some parents buy toys that are too sophisticated and mechanized which, according to Sears (1972) the child may not like. It goes without saying that it should not be 'All play and no work' but some time during the day to play is essential.

D. Cost of Bearing a Baby

The expanding stage of the family life cycle begins with the birth of the first child and ends with his leaving

home. When costs of rearing a child from birth to 18 years was summarised by Lewis (1956), the total was surprising. It was a small amount when compared to the potential resource to the nation with these young people. The total cost was considered to be within 2-3 per cent of the total investment. Peter Campbell (1970) stated that percentages for particular categories will change depending upon the changes in their costs.

Gross and Crandall (1968) concluded that the cost of raising a child varied with the family size, standards and economic level. No general statement can be made of the effect of rural-urban location on child raising cost, since their cost relations were inconsistent.

The portion of family income required per child over the eighteen years span according to Dublin (1970) was 15-17 per cent, housing and food comprise 55-60 per cent, transportation 3-10 per cent and education the smallest.

Thirumala Rao (1977) opined that the child is the cementing factor in the bonds of love between the parents. In order to have a healthy nation, it is necessary that a child is provided with all the basic services necessary for his growth. Therefore child welfare services according to Chowiry (1970) in health, education, nutrition and general welfare are designed to meet the total needs of the children.

The child population in the age group of 0-16 years in India represented approximately 43 per cent of the total population. Therefore it is necessary to take care of these children.

The objectives of child welfare given by Knitter (1965) are:

1. Education and assistance to the mother to take care of her child.
2. Prevention of physical and mental disability in the child.
3. Early detection and correction of simple physical and mental disorders.
4. Preservation of breast feeding and its substitution.
5. Reference to the family doctor of physical and mental ailments in the child not capable of simple solution.
6. Assistance in family difficulties related to child care.
7. Prophylactic injections against the major infective hazards.
8. Health education in its widest sense including accident prevention.

In our country through the five year plans certain general policies and specific programmes are being drawn up in the appropriate sectors of development to meet the special requirements of children. These specific programmes were largely aimed at providing maternity services, immunisation, supplementary nutrition, pre-school education and other welfare measures.

Isabella (1966) stated that welfare program should be made flexible enough to accomodate the needs and interests of the children. Mandahini (1976) suggested that young children have many needs, all of which cannot be satisfied within their families and so the parents should utilise the facilities and services which are available outside the family. Therefore basic services should help to protect children from the perils of childhood and prepare them for their future role as agents of their country's development.

The great advances in technological science according to Ivalee (1975) appear to stand sharp in the understanding and management of factors which shape and affect the development of the child.

Hence by making a greater care of today's children we will be ensuring better parents for tomorrows children.



Tagal (1962) opined that the progress and development of a country can be assessed by the care and attention given to its children through child welfare programmes.

Experimental Procedure

III. EXPERIMENTAL PROCEDURE

The procedure for the study on 'Expenditure Incurred on Children upto 15 months of age' consists of the following steps:

- A. Selection of the Area
- B. Selection of the Sample
- C. Selection of the Method
- D. Developing the Schedule
- E. Conducting the Survey and
- F. Consolidation and Presentation of Data

A. Selection of the Area

The investigator selected three residential areas in Coimbatore City namely Ratnasapabathy Pura, Gandhipuram and Saibaba Colony for conducting the survey. These areas were selected for the study because of their nearness to the campus, willingness of the home-makers and the earlier rapport established by the college.

B. Selection of the Sample

The children belonging to the age-group of 0-2 years were considered for this study. This age group was selected as the parents could furnish fairly reliable information on the expenditure incurred on their children, since this age group

receives more direct and distinct attention from the parents. Further, the available information pertaining to this group is rather scanty and limited.

The investigator selected 75 samples belonging to the age group of 0-2 years for conducting the survey adopting the purposive sampling method, which is described by Mathayya et al. (1976) as selecting the items in such a way that they are typical representation of the whole.

From the seventy five, 25 samples were drawn for an intensive study for a period of five months. Data sheets were formulated and used to estimate the expenditure on food, clothing, medicine, toilet items and accessories.

C. Selection of the Method

For the first phase of the survey, 'interview method' was adopted for gathering information because of its convenience and comprehensiveness. According to Rangaswamy (1976) direct personal interview method is the best method for collecting data because it ensures a positive response from the samples for obtaining accurate information. Tann (1974) recommended the interview method as a powerful instrument for social research since an individual's past behaviour and experience are virtually unobtainable by other means.

The schedule was pretested for its suitability in ten samples, then it was modified and finalised.

D. Developing the Schedule

The schedule as shown in Appendix I was carefully prepared by the investigator for collecting information on the type and composition of families, the expenditure pattern on the various items etc.

The data sheet was used by the investigator to collect detailed information from the twenty five samples regarding the monthly expenditure on food, clothing, medicine, toilet items and accessories in an intensive way. A model of this is given in Appendix II.

E. Conducting the Survey

Since survey is a fact finding study to collect information, rapport was first established through personal visits to the houses. The investigator gathered the information in an informal way and noted it down.

Thereafter, the data sheet was given to each individual households on the first day of the month and the investigator explained to them thoroughly the way in which the sheet should be filled. The investigator made frequent visits

to check the reliability of the data. At the end of the month, the data sheets were collected for consolidation.

E. Consolidation and presentation of data

The data collected were consolidated, analysed, interpreted and presented under the findings.

Results and Discussion

IV. RESULTS AND DISCUSSION

The findings of the study on 'Expenditure incurred on children upto 15 months' are discussed under the following headings.

A. Socio-economic Background of the Families

B. Expenditure Incurred on Children for Various Items and

C. Intensive Study report on Expenditure Pattern of Children

A. Socio-economic Background of the Families

The socio-economic background of 75 families from the selected area is given below.

1. Family pattern

Among the households, 85 per cent belonged to nuclear type of family. Table I indicates the size of the families.

TABLE I

SIZE OF THE FAMILY

Sl.No.	Size of family	Number of families	Percentage
1.	7	14	19
2.	6	10	13
3.	5	20	27
4.	4	16	21
5.	3	15	20

The above Table indicates that the samples were distributed fairly on different sizes. Nineteen per cent of the families were large with seven members.

2. Family income

Table II gives an account of the income range of the families.

TABLE II
INCOME RANGE OF THE FAMILIES

Sl.No.	Income range (Rs)	Number of families	Percentage
1.	700 - 1200	53	71
2.	1200 - 1900	9	12
3.	1900 - 2500	19	13
4.	2500 and above	3	4

The above Table reveals the fact that 71 per cent of the families belong to the income range of Rs.700 to 1200. Twelve per cent and 13 per cent of the families earns between Rs.1200 - 1900 and Rs.1900 - 2500 respectively. A minority of 4 per cent earns above Rs.2500. The data indicates that all the families belong either to middle income category or to high income group.

3. Education of the home maker

Table III gives the details of the educational status of the home maker.

TABLE III
EDUCATIONAL STATUS OF THE HOME MAKER

Sl.No.	Educational level	Number	Percentage
1.	Pre-school	10	13
2.	School	20	27
3.	College	30	40
4.	Profession	15	20

The data reveals that all the home makers are educated. Forty per cent have completed their collegiate education, while 27 per cent have undergone only school education.

4. Occupation of the heads of the family

The occupational status of the heads of the families is furnished in Table IV.

TABLE IV
OCCUPATIONAL STATUS OF THE HEADS OF THE FAMILY

Sl.No.	Occupation	Number of persons	Percentage
1.	Clerks	30	40
2.	Teacher	20	26
3.	Businessman	15	20
4.	Doctor	5	7
5.	Agriculturist	5	7

Forty per cent of the sample were employed in Clerical posts, 26 per cent as teachers, 20 per cent as businessman, seven per cent each as doctors and agriculturists.

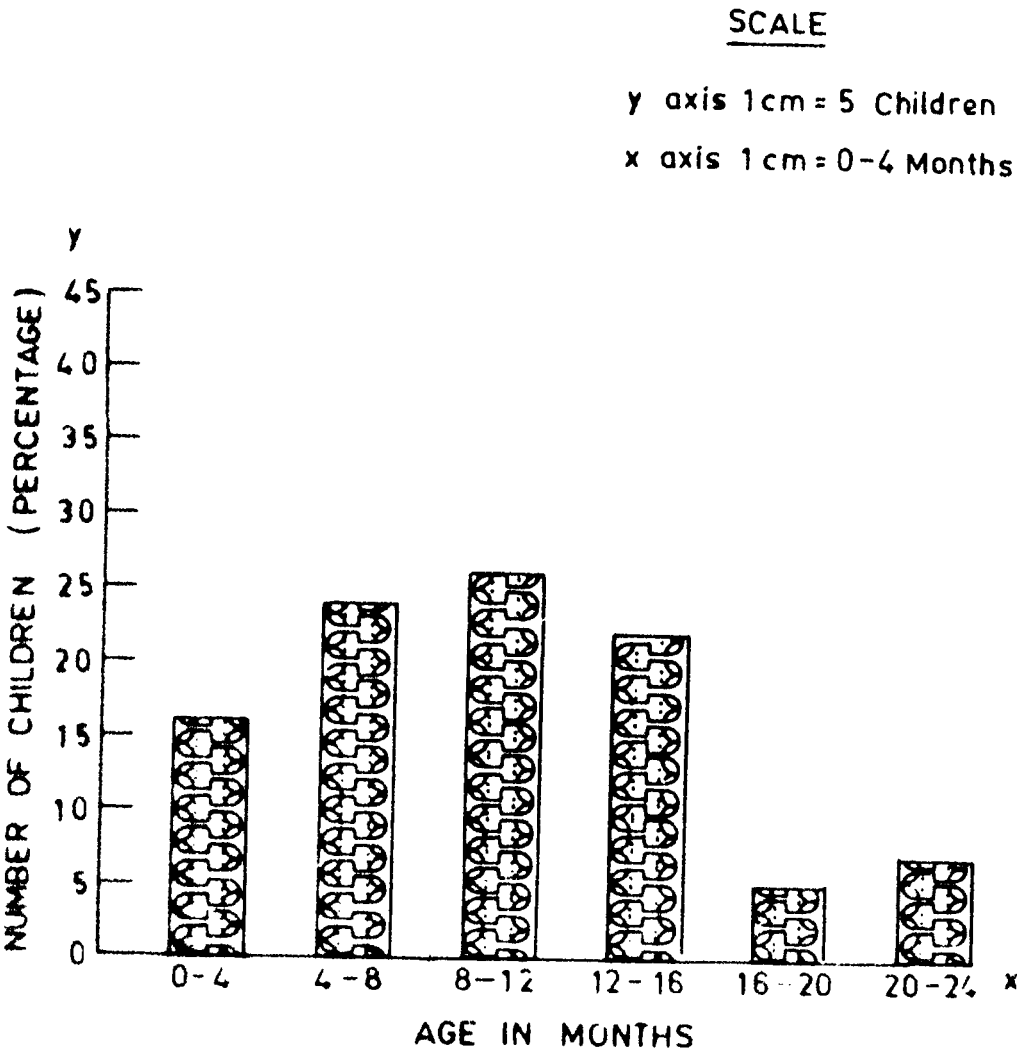
5. Age group of the child

The age group of the children in the surveyed families was classified and presented in Table V.

TABLE V
AGE RANGE OF CHILDREN IN MONTHS

Sl.No.	Age of child in months	Number of families	Percentage
1.	0 - 4	12	16
2.	4 - 8	18	24
3.	8 - 12	20	26
4.	12 - 16	16	22
5.	16 - 20	4	5
6.	20 - 24	5	7

The data reveals that 88 per cent of the families have children between the age range of 0-16 months. The rest of the families have children ranging from 16-24 months. The presence of these age group children facilitated the investigator in obtaining the relevant data of expenditure pattern on a precise manner. Figure 1 represents the data graphically.



AGE RANGE OF THE CHILDREN IN MONTHS
IN THE SELECTED SAMPLE

FIGURE - I

B. Expenditure Incurred on Children for Various Items

This covers a wide pattern of expenses namely food, clothing, medicine, toilet and other miscellaneous items which are described below.

1. Food

The expenditure on food occupies a major portion in a child's budget. A variety of items were included by the mothers in order to bring up healthy children. The age group of the children has been grouped under six category to understand better the food consumption pattern existed among the surveyed samples. The food pattern is represented in Table VI.

TABLE VI
FOOD PATTERN FOLLOWED FOR THE CHILDREN

Sl. No.	Food items	0-4	4-9	9-12	12-16	16-20	20-24
		months N = 12	months N = 18	months N = 20	months N = 16	months N = 4	months N = 5
PERCENTAGE							
1.	Mother's Milk	100	33	-	-	-	-
2.	Cow's milk	25	83	100	94	75	100
3.	Rarex	75	83	45	19	50	20
4.	Nectum	50	67	15	-	25	-
5.	Ragi Malt	75	65	45	56	25	20
6.	Vegetables and fruits	25	53	45	75	75	80
7.	Biscuits	50	50	100	20	75	60
8.	Family Menu	-	6	100	20	75	100
9.	Egg	-	17	75	100	50	40
10.	Snacks	-	-	15	50	50	75

0 - 4 months

At this age group mothers milk occupied an important place as it is highly nutritious and protects the child against any infection. As seen from the Table all the mothers breast fed the child. Cows milk also occupied an essential role and 25 per cent of the sample reported that they supplemented the child's diet with cows milk along with mother's milk. Another interesting feature of this group is the inclusion of tinned items such as farex, nestum and ragimalt at the age of three months. This supplements the child's food for better nutrition, but however increases the expenditure on child, since these items are costly. Addition of boiled vegetables and fruits occupied a minor place. It is surprising that none of the families include egg or the family meals in the child's food. This may be due to the reason that these food stuffs may cause indigestion to the child.

4 - 6 months

The food pattern followed in this group is entirely different when compared with the previous group. Only 33 per cent of the children were breast fed as against 100 per cent in the age group of 0 - 4 months. Egg and the items in family menu were given to the children by 17 and 6

per cent of the families respectively. Vegetables and fruits were given much priority as indicated by 53 per cent.

9 - 12 months

The pattern of food followed in this age group was found to be a different one. The inclusion of tinned foods has decreased to a considerable extent. In the surveyed families none of the children were breast fed but however cow's milk supplemented the diet of the children. All the families started giving the family menu which normally consist of rice, dhal, vegetables, fruits and any other specially prepared items. Egg in the form of either boiled or fried was given to 75 per cent of the sample.

12 - 16 months

Ninety four per cent of the children belonging to this age group were fed with cows milk. It is a noteworthy feature to mention that all the families include egg in the diet of the children. Snacks such as biscuits, sweets and home prepared items were given by many mothers to their children. But none of the families include other non-vegetarian items in the child's diet because of fear of indigestion.

16 - 20 months

Seventy five per cent of the families gave cows milk, vegetables, fruits and also solid foods. At this age, it was observed that more of solid food were predominantly given to the children. The consumption of egg was reduced to 50 per cent of the sample compared to the previous group.

20 - 24 months

As the child grows older the families were less dependent on tinned foods which in turn was replaced by family menu. The inclusion of cow's milk in the child's diet was also increased comparatively.

Food expenditure for the child

Table VII indicates the expenditure incurred on food by the sample to bring up the children at different stages.

TABLE VII
FOOD EXPENDITURE FOR THE CHILD

Sl. No.	Range of amount spent (Rs.)	PERCENTAGE					
		0 - 4 months	0 - 8 months	0 - 12 months	0 - 16 months	0 - 20 months	0 - 24 months
1.	100 - 300	75	17	15	-	-	-
2.	300 - 600	25	83	75	94	75	-
3.	600 - 900	-	-	10	6	25	40
4.	900 - 1200	-	-	-	-	-	60

To bring up a child from birth to eighth month of age, the minimum amount spent was Rs.100/- while the maximum was Rs.600/-. Forty per cent of the families spent between Rs.600 and 900 while sixty per cent spent between Rs.900 and 1200 to bring up their children upto two years.

The variation in the expenditure may be due to the rich foods included in the child's diet.

2. Clothing

The Textile world for children is wide and exciting. Children's clothing occupied a predominant place in the family budget. A large variety of materials are being purchased for the child to give comfort and elegance.

TABLE VIII
TYPES OF MATERIALS PREFERRED BY THE FAMILIES FOR THEIR CHILDREN

Sl. No.	Type of materials	0 - 4	4 - 8	8 - 12	12 - 16	16 - 20	20 - 24
		months	months	months	months	months	months
PERCENTAGES							
1.	Cotton	100	100	90	50	75	80
2.	Nylon	-	50	60	75	75	50
3.	Silk	-	-	10	17	25	60
4.	Polyster	50	33	75	99	75	75
5.	Terry cotton	-	-	50	75	50	50
6.	Woolen	75	17	45	-	-	25

The most widely preferred material during the age group of 0 - 8 months was cotton as indicated by all the samples. Woollen clothing were purchased by 75 per cent of the families for the children belonging to 0 - 4 months to give protection from natural forces. Eventhough different textured garments were purchased and used, the place for cotton was predominant in children's clothing up to the age of two years. Polyster material was preferred by majority of the families for clothing the children owing to its variety in design, colour, attractiveness and ease in maintenance.

Expenditure on clothing

All the families who have children between the age group of 0 - 4 months spent not less than Rs.100 for children's clothing, but however it was observed that 17 per cent of the families reported that they spent less than Rs.100 for the child who is 0 - 8 months old. This may be due to financial constraints or due to more number of children in the family.

The data reveals that to raise a child up to the age of 2 years an amount between Rs.900 - 1200 was allocated for the clothing expenses. The growth of the children in this period of 0 - 2 years is rapid as indicated by Sueann (1975). This factor made the families to purchase more clothing items as the child out grows it at a faster rate.

3. Medicine

Table IX gives the expenditure pattern on medicine for the children.

TABLE IX
EXPENDITURE PATTERN ON
MEDICINE

Sl. No.	Pattern of medical expenses	0 - 4	4 - 8	8 - 12	12 - 16	16 - 20	20 - 24
		months	months	months	months	months	months
		PERCENTAGE					
1.	Medicine	83	85	30	57	40	50
2.	Tonic	75	67	30	38	60	75
3.	Drops	75	33	40	50	20	-
4.	Vaccination	100	17	10	19	-	-

On analysing the type of medical facilities extended to children it was revealing that more than 80 per cent of families, spent on medicine for the children whose age range is between 0 - 8 months. As the child's age advances, the number of families spending on medicines for children decreased. All the families who have children belonging to the age group of 0 - 4 months reported that the B.C.G. vaccination was given to their children. A minority of the families who have children between the age group of 0 - 16 months stated that they gave vaccination to their children to combat many illness occurred during this stage. It was suprising to note that

addition of tonics to the children decreased as the age advanced but however more than 60 per cent of the families who have children of the age of 2 years reported that they included tonics to regain strength and vigour.

Cost of medical expenditure

The expenses incurred on medicine and other allied items are given in Table X.

TABLE X
EXPENDITURE INCURRED ON MEDICINE AND OTHER ALLIED ITEMS

Sl. No.	Range of amount spent (Rs.)	PERCENTAGE					
		0 - 4 months	0 - 8 months	0 - 12 months	0 - 16 months	0 - 20 months	0 - 24 months
1.	100 - 300	25	11	-	38	100	20
2.	300 - 600	42	50	75	62	-	40
3.	600 - 900	25	36	25	-	-	40
4.	900 - 1200	8	3	-	-	-	-

The expenditure incurred on medicine by the selected sample was remarkably high and showed a wide variation. This may be due to the high cost of medical treatment for certain disease like polio.

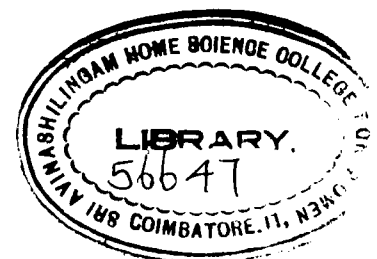
4. Toilet items

Table II gives the type of toilet items used by the parents for their children.

TABLE XI
PATTERN OF TOILET ITEMS

Sl. No.	Type of toilet items	PERCENTAGE					
		0 - 4 months	4 - 8 months	8 - 12 months	12 - 16 months	16 - 20 months	20 - 24 months
1.	Soap	75	100	100	100	100	100
2.	Powder	100	100	100	100	100	100
3.	Shampoo	-	44	25	19	25	-
4.	Cream	50	22	-	-	-	-
5.	Bengalgram powder	25	22	30	38	75	20
6.	Egg	9	11	15	19	-	40
7.	Oil	100	100	100	100	100	100
8.	Soapnut powder and greengram powder	-	11	15	19	-	80

The Table indicates that all the families used soap, powder and oil of different kinds for their children, but however 25 per cent of the families reported that they were using homeprepared items like greengram powder for their children. Application or use of cream was not found to be common as it was felt not necessary by many of the home makers at the age group of 8 - 24 months. Egg was used by few home makers during the head bath of the child for the hair as a nourishing agent.



Cost of toilet items

The families spent up to 200 rupees on toilet items until the end of two years. Many families maintained separate toilet items for the children.

5. Expenditure incurred on accessories

The kind of accessories used for children of different age group is presented in Table XII.

TABLE XII

ACCESSORIES USED FOR CHILDREN

Sl. No.	Type of accessories	PERCENTAGE							
		0 - 4 months	4 - 8 months	8 - 12 months	12 - 16 months	16 - 20 months	20 - 24 months	24 months	20 - 24 months
1.	Toys	100	65	75	100	100	75	100	75
2.	Beddings	75	40	55	56	25	-	25	-
3.	Feeding items	50	20	31	43	-	-	-	-
4.	Furniture	-	25	25	-	-	-	-	-
5.	Children vehicle	-	-	10	10	60	40	60	40

Toys occupied an important place in the child's life as reported by all the surveyed families. More than 60 per cent of the families who's children belong to the age group of 0 - 20 months gave priority for the use of toys. This was rightly pointed out by Rao (1976) that toys enhance the imagination

and creative activity of the child's world. Special type of furniture were provided to the children by 25 per cent of the families who had children between the age 4 - 12 months. The other families paid less attention in providing separate furniture for their children. The vehicles such as baby car, baby scooter, baby walker were provided only at the latest age of the child, as reported by 60 per cent of the families. These items were given to children for better muscular co-ordination as he proceeds to sit and walk.

Expenditure incurred on accessories

Table XIII represent the expenditure incurred by the families for purchasing accessory items for the children.

TABLE XIII
COST OF ACCESSORIES

Sl. No.	Range of amount spent (Rs.)	0 - 4 months (%)	0 - 8 months (%)	0 - 12 months (%)	0 - 16 months (%)	0 - 20 months (%)	0 - 24 months (%)
1.	100	15	72	30	-	-	-
2.	100 - 300	50	18	30	20	100	40
3.	300 - 600	35	-	40	80	-	60

The total amount spent on accessories varied widely from Rs.100 to 600. Forty per cent of the families have

spent less than Rs.300 while the remaining 60 per cent ^{spent} from Rs.300 to Rs.600. The introduction of variety and costly play things flooded in the market made the urban families to spend a considerable amount on accessories.

6. Recreation and other expenses

The special occasions in the child's life such as christening ceremony, ear-boring ceremony and birth day were celebrated by a few families in a grand way. These families spent a considerable amount on these occasions. It was suprising to note that two families spent an amount of Rs.3000 each for the ear-boring ceremony for their child.

Recreational activities for the children include visiting parks and friends houses and they spent only a meagre amount in this regard.

To look after the children, 24 per cent of the families had part time servant while 4 per cent had full time servant, the monthly wages for the servants ranged between Rs.50 and 200.

Many home makers reported that they took special foods like Egg, Complan, Horlicks apart from their daily menu to bring up a healthy child. However the average amount spent for these items was about Rs.18.

Besides these expenses, making jewels and taking photographs occupied an important place on the expenditure for children. Eight per cent of the sample spent on an average Rs.1500 to 2000 for their children on these items.

C. Intensive Study Report on Expenditure Pattern of Children

In order to get more accurate record on expenditure for children whose age range varies between 0 - 15 months, the families were asked to maintain the account in a data sheet as given in experimental procedure. The data sheets were consolidated every month and the average amount spent was calculated.

1. Expenditure pattern for the child between 0 - 5 months

Expenditure pattern of the child between 0 - 5 months is exhibited in Table XIV.

Table XIV indicates that the amount spent on food increases with the advancement of the age of the child. This may be due to the inclusion of cow's milk and tinned foods in the child's diet. On an average a family spends Rs.31.00 on food to bring up a child between 0 - 1 month, but it was noted in the fifth month a sum of Rs.56 was needed for food expenditure.

The expenditure on clothing was not a static one. The highest amount of money was spent on clothing in the first

TABLE XIV
EXPENDITURE PATTERN OF THE CHILD BELONGING TO 0 - 5 MONTHS

Sl. No.	Pattern of expenditure	Average expenditure										Total expenditure	
		First month		Second month		Third month		Fourth month		Fifth month		Amount (₹)	Per-centage
		Amount (₹)	Per-centage	Amount (₹)	Per-centage	Amount (₹)	Per-centage	Amount (₹)	Per-centage	Amount (₹)	Per-centage		
1.	Food	31	10	55	16	57	23	56	23	56	35	51	22
2.	Clothing	100	32	95	27	64	26	21	11	28	13	62	23
3.	Medicine	67	22	40	12	34	15	36	17	17	10	39	15
4.	Toilet items	21	7	16	5	13	5	15	8	9	6	15	6
5.	Accessories	55	18	99	26	11	4	15	8	17	10	39	14
6.	Recreation	2	-	4	1	11	4	11	5	4	2	6	2
7.	Other expenses	8	3	16	5	27	11	26	12	5	3	16	7
8.	Mother's special food expenses	24	8	27	8	29	12	22	11	26	16	26	11

N = 7

and second month of the child when compared to fourth and fifth month of the child. On enquiry the home-makers reported that the clothing items purchased in the previous months were made use of in the following months. The eagerness of the parents may also be one of the reason for buying large items of clothing for their children. The warm clothings needed for the child for protection against cold were also purchased at this age. On an average the family spends Rs.62.00 for clothing alone between 0 - 5 months of age.

Medical expenses incurred on the child decreased with the advancement of the age. The medical expense in the first month include the delivery charges and the amount spent on medicines and tonics prescribed by the doctors. On an average a family spends Rs.17.00 to Rs.67.00 towards medicine. Toilet items found less important place when compared to other items. The amount of money spent on toilet items decreases as the age increases indicating the use of more costly items in the begining months when compared to other months.

The accessories found an important place in the first two months of the child, hence highest amount of money was spent towards it. A sum of Rs.385.00 was spent on accessories.

The least expenditure was incurred on recreation because most of the families believed that taking the child out of the home during these days was not considered as auspicious. A considerable amount was spent on other expenses such as christening ceremony (பெயர் சூட்டுதல் விழா) ear boring ceremony (காது சூத்துதல் விழா) and other allied ceremonies.

The mothers were given special foods in some of the families in order to bring up a healthy child, which increases the expenditure. Amount of Rs.26.00 was spent by the families in this accord.

2. Expenditure pattern for the child between 5 - 10 months

Table XV gives the expenditure pattern of the child between 5 - 10 months.

The food occupies a predominant place in the expenditure record of the child in the age group of 5 - 10 months because the growth pattern of the child demands more food and other allied items.

Expenditure incurred on clothing was found to be decreased when compared with the previous age group. This may be due to the need for frequent change of clothing and also the variety of clothing items available in the markets for this age group of children.

TABLE XV
EXPENDITURE PATTERN OF THE CHILD BELONGING TO 5 - 10 MONTHS

Sl. No.	Pattern of expenditure	Average expenditure										Total expenditure	
		First month		Second month		Third month		Fourth month		Fifth month		Amount (%)	Percentage
		Amount (%)	Percentage	Amount (%)	Percentage	Amount (%)	Percentage	Amount (%)	Percentage	Amount (%)	Percentage		
1.	Food	45	21	50	20	58	24	54	26	58	33	53	25
2.	Clothing	58	27	63	25	38	16	34	16	24	14	43	20
3.	Medicine	16	8	20	8	26	11	25	12	16	8	21	9
4.	Toilet items	18	8	15	6	9	4	12	5	10	6	13	6
5.	Accessories	25	10	21	8	22	9	8	4	26	15	20	9
6.	Recreation	10	5	7	3	12	5	11	5	7	4	9	4
7.	Other expenses	27	12	43	18	49	20	41	20	9	5	35	15
8.	Mothers special food expenses	19	9	30	12	26	11	24	12	26	15	25	12

The amount of money spent on accessories was comparatively less in this age range. This fact reveals that the families had not spent money on purchasing new toys. Since the toys purchased in the earlier months were made use of. The families spent a considerable amount on recreation for their children. The children in the latest stage may be able to enjoy the outside world hence frequent visits were undertaken by the families.

3. Expenditure pattern for the child between 10 - 15 months is illustrated below in Table XVI.

As the child advances in age the amount of money spent on food increases because of the increase in quality and quantity of the food stuffs given to the child. The expenditure on clothing reaches its highest due to variety of dresses preferred and used by the home-maker for their children. Medicine and other special occasions occupied the second place.

Total expenditure pattern incurred for the child 0 - 15 months is exhibited in Table XVII.

It is an acceptable fact that as the child grows his food requirement also increases and the findings showed that on an average a sum of Rs.51.00 to Rs.81.00 was spent for food alone. As the age advances the average expenditure for clothing and medicine was also found to vary. Fig. II represents the average expenditure incurred for the child graphically.

TABLE - XVI
EXPENDITURE PATTERN OF THE CHILD BELONGING TO 10 - 15 MONTHS

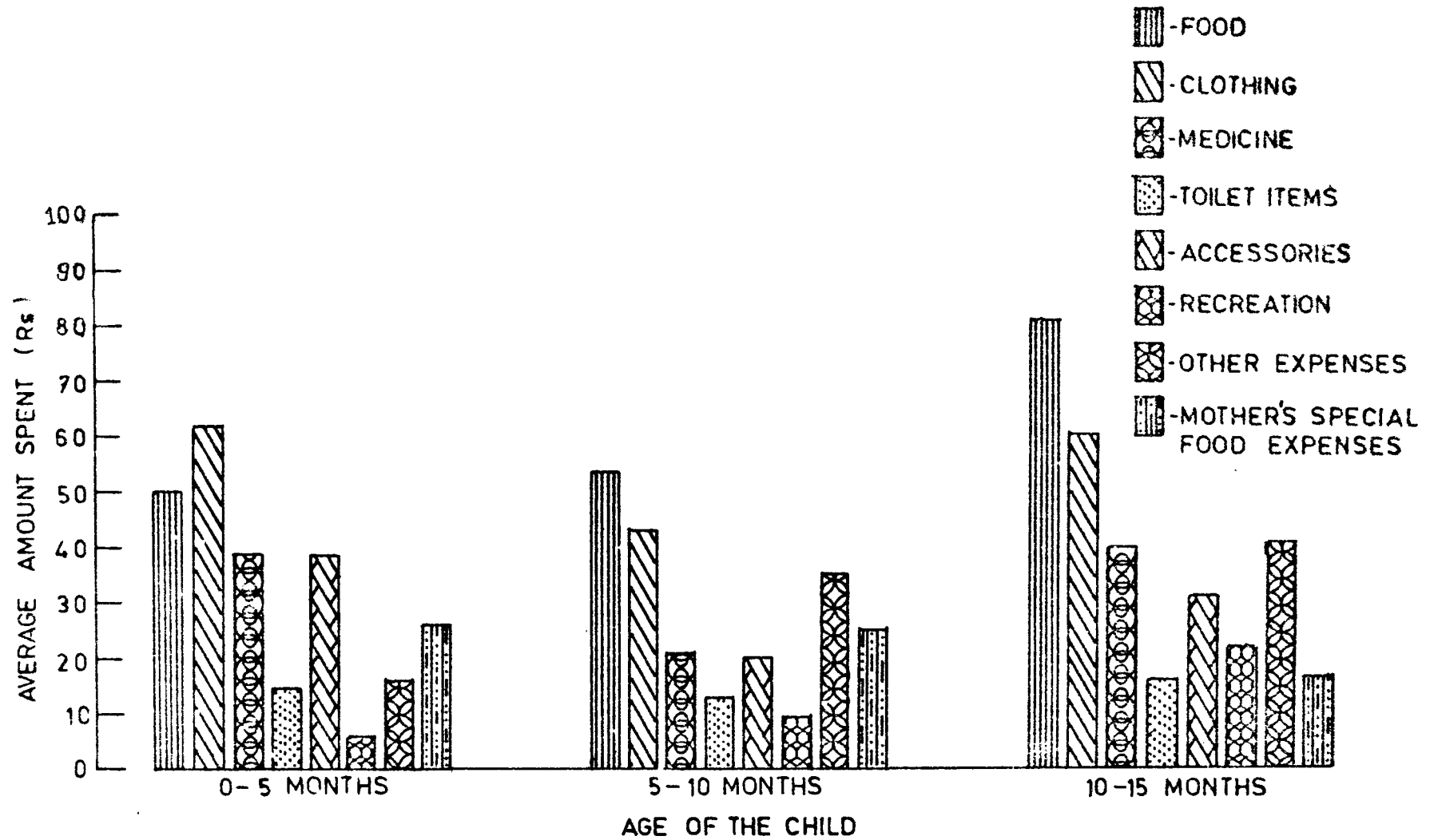
Sl. No. of expenditure	Average expenditure					Total expenditure						
	First month	Second month	Third month	Fourth month	Fifth month							
	Amount (₹)	Percentage (%)	Amount (₹)	Percentage (%)	Amount (₹)	Percentage (%)						
1. Food	68	20	77	29	76	26	88	34	95	24	31	27
2. Clothing	127	37	33	13	79	27	27	10	34	9	60	18
3. Medicine	68	20	45	17	26	9	27	10	32	8	40	13
4. Toilet items	22	7	18	7	13	5	13	5	13	4	16	6
5. Accessories	21	6	40	16	16	6	33	13	45	12	31	10
6. Recreation	4	1	9	3	19	7	20	8	60	15	22	7
7. Other expenses	19	5	24	9	42	14	37	14	36	22	41	13
8. Mothers special food expenses	14	4	17	6	17	6	16	6	23	6	17	6

N=9

TABLE XVII

TOTAL EXPENDITURE INCURRED FOR THE CHILD UPTO 15 MONTHS

Sl. No.	Pattern of expenditure	0 - 5 months		5 - 10 months		10 - 15 months	
		Amount (₹)	Percentage	Amount (₹)	Percentage	Amount (₹)	Percentage
1.	Food	51	22	53	25	81	27
2.	Clothing	62	23	43	20	60	18
3.	Medicine	39	15	21	9	40	13
4.	Toilet items	15	6	13	6	16	6
5.	Accessories	39	14	20	9	31	10
6.	Recreation	6	2	9	4	22	7
7.	Other expenses	16	7	35	15	41	13
8.	Wother special food expenses	26	11	25	12	17	6



AVERAGE EXPENDITURE INCURRED FOR THE CHILD UPTO 15 MONTHS

FIGURE -II

The mean amount spent on different pattern of expenditure is given in Table XVIII.

TABLE XVIII
MEAN AMOUNT SPENT ON DIFFERENT PATTERN OF EXPENDITURE

S.No.	Pattern of expenditure	Mean amount spent in Rs.
1.	Food	62
2.	Clothing	55
3.	Medicine	33
4.	Toilet items	15
5.	Accessories	30
6.	Recreation	12
7.	Other expenses	31
8.	Mother's special food expenses	23

Food amount constituted to be highest which was followed by clothing and medical expenditure.

When analysed statistically the amount spent for different age group did not attain the level of significance while that under different pattern of expenditure showed significant difference. The expenditure under food was the highest closely followed by clothing medicine and other expenses. The expenditure under toilet items was the lowest, the next lowest being on recreation. The calculation of Analysis of variance is presented in Appendix XVIII

Summary and Conclusion

V. SUMMARY AND CONCLUSION

The study on "Expenditure pattern incurred for the child upto 15 months" has been grouped into two categories i) general survey report involving 75 samples and ii) an intensive study report of 25 samples on expenditure pattern of the child. The general survey was framed to study the socio economic background, and understanding the prevailing expenditure pattern on various items for the child. The intensive study was conducted by the investigator with the help of a data sheet to analyse quantitatively the expenditure for 5 months on various items such as food, clothing, medicine, toilet items and accessories. The findings of the study are summarised below.

General survey report

1. Majority of the families had five children and only a minority had more than five children. Their family income ranged between Rs.700 to 1200. All the home makers were educated.
2. Teaching, business and clerical jobs were the main occupation of the heads of the family.
3. On analysing the expenditure pattern on food the mothers milk occupied an essential role between 0 - 8 months.

Cows milk was supplemented in some cases. The inclusion of tinned food such as farex, nestum and ragi malt decreased as the age advances.

4. As the child grows older the growth pattern demands better nutritious food hence few families include certain items of family menu, egg and snack along with milk.
5. The family records on expenditure indicated that on an average they spent Rs.900 to 1200 for food to bring up a child between 0 - 24 months.
6. The Homemakers preferred cotton dresses for their children. Polyester, terry cotton and nylon dresses were occasionally used by the homemakers for their children.
7. The expenditure on medicine and tonics vary considerably and it may be attributed to the type of illness and the treatment given.
8. Majority of the families reported that they use soap, powder and oil for their children. However they paid little attention to cream and other allied items of which they were afraid for it may spoil the skin of the child.

9. Toys and other play things were purchased by the parents to their children to inculcate creative thinking.
10. It was surprising to note that a sum of Rs. 3000 was spent by a few families for special occasions such as christening ceremony and ear boring ceremony.
11. Recreational activities were not given much importance, hence a meagre amount was spent on these activities.
12. Making jewels and taking photographs were the other items where the families spent a considerable amount of money.

Intensive study report

1. The amount spent on food increases with the advancement of the age of the child. On an average a family spends Rs. 31.00 on food to bring up a child between 0 - 1 month.
2. The expenditure on clothing was not a static one, the highest amount of money was spent on clothing was recorded in the first and second month when compared to the fourth and fifth month. But it was noted the clothing expenditure was moderate in the age range of 5 - 10 month in comparison with other age groups. This may be due to the need for frequent change of clothing and also the variety of clothing items available in the market for their age group of children.

3. Medical expenses incurred for the child decreases with the advancement of age.
4. The percentage spent on accessories decreased as the child advances in age.
5. The families spent on an average 12 per cent for taking photos and making ornaments.

The findings of this study has given a glimpse on the pattern of expenditure for the children whose age range is between 0 - 15 months. The investigator feels that the homemakers had better idea by maintaining the accounts on the cost envolved in bringing up children. By adopting better managerial practices with special reference to money management, the home-makers can spent wisely on children. This is the call of the day because we need brighter, healthier and happy citizens for tomorrow.

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Appendices

APPENDIX - I

INTERVIEW SCHEDULE TO ELICIT INFORMATION REGARDING THE EXPENDITURE INCURRED FOR THE CHILD (0 - 2 YEARS)

1. Name of the investigator : Date:

2. Name of the interviewee :

3. Address:

4. Family Background Information:

S.No.	Name of member	Relation to the head of the family	Age in years	Edu-cation	Occu-pation	Income per month

5. Details about the child:

S.No.	Name of child	Sex	Place of birth	Date of birth	Age in months

6. Indicate the amount of money spent for the child on food items

S.No.	Types of items	Amount spent in 0-5 month	Amount spent in 0-10 month	Amount spent in 0-15 months

7. Specify the amount of money spent for clothing till now

S.No.	Types of items	Number of items	Cost of the items	Total cost (Rs)

8. What is the medical expense incurred for the child so far?

Delivery charges -
 Tonics -
 Medicines -
 Drops -
 Any other -

9. Give the amount of money spent on toilet items so far

Items	Amount spent in rupees

10. Indicate the amount of money spent on recreation (or) any special occasion for the child

Recreation :

Special occasion :

11. List the expense met for the servant for looking after the child

12. Give the amount of money spent on accessories like toys, beddings, bottle etc.

13. Any other expenses met for the child? please specify.

APPENDIX - II

SRI AVINASHILINGAM HOME-SCIENCE AUTONOMOUS COLLEGE
COIMBATORE

Data Sheet to obtain information regarding the monthly expenditure incurred for the child (0-15 months)

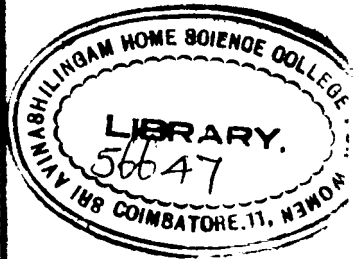
1. Date :
2. Address :
3. Occupation of the
head of the family :
4. Monthly income :
5. Name of the child :
- Sex :
- Place of birth :
- Date of birth :

FOOD EXPENSES

Child Food Pattern	Quantity taken by the child
Items	
(Name Specify)	
	1st day
	2nd day
	3rd day
	4th day
	5th day
	6th day
	7th day
	8th day
	9th day
	10th day
	11th day
	12th day
	13th day
	14th day
	15th day
	16th day
	17th day
	18th day
	19th day
	20th day
	21st day
	22nd day
	23rd day
	24th day
	25th day
	26th day
	27th day
	28th day
	29th day
	30th day
Milk	
Mother's milk	
Vegetables and fruits	
Miscuits	
Sweets	
Rice	
Phal	
Eggs	
Others (Specify)	

Sl. No.	Weeks	Clothing expenses	Medical expenses	Toilet items expenses	Accessories expenses	Recreation expenses	Other expenses	Others food expenses
		Name of the dress	Material	Cost	Illness	Medicine prescribed	Cost	Name of items
			Number of items	Number of weight	Cost	Type of accessories	Number	Cost
					Cost	Type of recreation	Cost	Type of
							Cost	Recreation
							Cost	Estimated
								Quantity taken per week
								Items
								Cost
								Estimated cost

- 1.
- 2.
- 3.
- 4.



APPENDIX - III

DETAIL EXPENDITURE PATTERN OF THE CHILD FOR FIRST MONTH

Sl. No.	Pattern of expenditure	1st sample (₹)	2nd sample (₹)	3rd sample (₹)	4th sample (₹)	5th sample (₹)	6th sample (₹)	7th sample (₹)	Total amount spent (₹)
1.	Food	40	22	31	20	38	36	30	217
2.	Clothing	97	22	20	400	66	75	18	698
3.	Medicine	101	30	17	175	5	123	15	471
4.	Toilet items	17	15	6	42	17	35	17	149
5.	Accessories	40	45	20	60	-	200	20	385
6.	Recreation	-	4	-	10	-	-	3	17
7.	Other expenses (like jewels)	-	12	-	31	-	-	12	55
8.	Mother's special food expenses	17	15	30	-	30	46	30	168

APPENDIX - IV

DETAIL EXPENDITURE PATTERN OF THE CHILD FOR SECOND MONTH

Sl. No. of expenditure	1st sample (3)	2nd sample (3)	3rd sample (3)	4th sample (3)	5th sample (3)	6th sample (3)	7th sample (3)	Total amount spent (3)
1. Food	64	32	90	65	55	40	47	383
2. Clothing	100	17	270	150	40	21	65	663
3. Medicine	17	18	35	54	60	26	72	282
4. Toilet items	22	8	16	37	-	8	19	110
5. Accessories	60	-	430	20	110	75	-	695
6. Recreation	7	2	10	3	-	5	-	27
7. Other expenses (like jewels)	19	8	29	12	-	45	-	113
8. Mothers special food expenses	15	30	33	-	30	30	50	183

APPENDIX - - V

DETAIL EXPENDITURE PATTERN OF THE CHILD FOR THIRD MONTH

Sl. Pattern of No. expenditure	1st sample (Rs)	2nd sample (Rs)	3rd sample (Rs)	4th sample (Rs)	5th sample (Rs)	6th sample (Rs)	7th sample (Rs)	Total amount spent (Rs)
1. Food	65	45	60	51	63	43	73	400
2. Clothing	75	120	110	80	40	-	20	448
3. Medicine	26	33	50	40	31	28	29	237
4. Toilet items	8	26	6	12	32	-	6	90
5. Accessories	-	21	-	-	30	25	-	76
6. Recreation	50	-	20	-	5	-	-	75
7. Other expenses (like jewels)	150	-	30	-	10	-	-	190
8. Mothers special food expenses	34	15	45	30	15	35	32	206

APPENDIX - VI

DETAIL EXPENDITURE PATTERN OF THE CHILD FOR FOURTH MONTH

Sl. No.	Pattern of expenditure	1st sample (₹)	2nd sample (₹)	3rd sample (₹)	4th sample (₹)	5th sample (₹)	6th sample (₹)	7th sample (₹)	Total amount spent (₹)
1.	Food	46	52	70	63	50	50	60	391
2.	Clothing	-	-	70	20	20	40	-	150
3.	Medicine	33	61	7	81	25	12	36	255
4.	Toilet items	11	42	12	15	10	5	11	106
5.	Accessories	17	-	11	75	-	-	-	103
6.	Recreation	-	50	-	8	-	10	9	77
7.	Other expenses (like jewels)	-	150	-	10	-	15	6	181
8.	Mother's special food expenses	16	32	35	-	-	40	30	153

APPENDIX - VII

DETAIL EXPENDITURE PATTERN OF THE CHILD FOR FIFTH MONTH

Sl. No.	Pattern of expenditure	1st sample (₹)	2nd sample (₹)	3rd sample (₹)	4th sample (₹)	5th sample (₹)	6th sample (₹)	7th sample (₹)	Total amount spent (₹)
1.	Food	42	37	65	82	53	63	49	391
2.	Clothing	33	20	-	-	46	30	70	199
3.	Medicine	-	-	17	35	22	-	42	116
4.	Toilet items	5	9	6	15	8	-	19	60
5.	Necessaries	18	50	22	6	-	12	8	116
6.	Recreation	-	-	-	5	10	10	-	25
7.	Other expenses (like jewels)	-	-	-	10	10	15	-	35
8.	Mother's special food expenses	18	30	46	-	38	18	33	183

APPENDIX - VIII

DETAIL EXPENDITURE PATTERNS OF THE CHILD FOR SIXTH MONTH

Sl. No. of expenditure	1st sample (a)	2nd sample (a)	3rd sample (a)	4th sample (a)	5th sample (a)	6th sample (a)	7th sample (a)	8th sample (a)	9th sample (a)	Total amount spent (a)
1. Food	19	48	46	55	69	50	30	51	39	407
2. Clothing	12	81	22	70	50	47	60	120	60	522
3. Medicine	18	22	15	20	16	7	25	-	25	148
4. Toilet items	3	17	8	10	15	42	11	48	8	162
5. Accessories	117	10	9	5	-	-	10	75	-	226
6. Recreation	-	6	5	-	50	-	-	20	10	91
7. Other expenses	-	20	10	-	165	-	-	30	15	240
8. Mothers special food expenses	8	-	-	45	31	32	17	41	-	174

APPENDIX - IX

DETAIL EXPENDITURE PATTERN OF THE CHILD FOR SEVENTH MONTH

Sl. No.	Pattern of expenditure	1st sample (%)	2nd sample (%)	3rd sample (%)	4th sample (%)	5th sample (%)	6th sample (%)	7th sample (%)	8th sample (%)	9th sample (%)	Total amount spent (%)
1.	Food	32	64	59	64	51	63	41	40	36	450
2.	Clothing	44	100	45	150	83	17	-	75	57	571
3.	Medicine	35	17	13	15	-	16	40	16	26	178
4.	Toilet items	35	22	16	17	8	6	10	8	12	134
5.	Accessories	120	60	10	-	-	-	-	-	-	190
6.	Recreation	-	16	-	10	20	5	10	2	-	63
7.	Other expenses	-	10	-	15	200	5	190	8	45	428
8.	Mother's special food expenses	12	15	51	32	31	35	21	43	30	270

APPENDIX - X

DETAIL EXPENDITURE PATTERN OF THE CHILD FOR EIGHTH MONTH

Sl. No.	Pattern of expenditure	1st sample (3)	2nd sample (3)	3rd sample (3)	4th sample (3)	5th sample (3)	6th sample (3)	7th sample (3)	8th sample (3)	9th sample (3)	Total amount spent (3)
1.	Food	37	57	83	56	50	55	50	73	65	526
2.	Clothing	64	-	104	21	50	55	45	-	-	339
3.	Medicine	16	41	68	11	24	-	9	47	15	231
4.	Toilet items	11	7	17	-	-	19	19	10	-	83
5.	Necessaries	-	25	20	-	17	-	25	110	-	197
6.	Recreation	20	-	-	-	10	20	-	-	60	110
7.	Other expenses	30	-	-	-	190	100	-	-	40	440
8.	Mother's special food expenses	15	25	16	45	40	32	30	30	-	233

APPENDIX - XI

DETAIL EXPENDITURE PATTERN OF THE CHILD FOR NINTH MONTH

Sl. No.	Pattern of expenditure	1st sample (₹)	2nd sample (₹)	3rd sample (₹)	4th sample (₹)	5th sample (₹)	6th sample (₹)	7th sample (₹)	8th sample (₹)	9th sample (₹)	Total amount spent (₹)
1.	Food	41	65	47	65	41	61	60	57	52	489
2.	Clothing	120	-	100	-	35	-	50	-	-	305
3.	Medicine	10	33	60	34	16	22	-	16	40	227
4.	Toilet items	18	11	3	26	8	-	5	9	26	106
5.	Accessories	-	-	10	-	-	4	16	-	42	72
6.	Recreation	50	20	-	2	20	-	-	10	-	102
7.	Other expenses	200	25	-	3	30	-	-	15	100	373
8.	Mother's special food expenses	15	34	36	36	31	15	16	36	-	219

APPENDIX - XII

DETAIL EXPENDITURE PATTERN OF THE CHILD FOR TENTH MONTH

Sl. No.	Pattern of expenditure	1st sample (₹)	2nd sample (₹)	3rd sample (₹)	4th sample (₹)	5th sample (₹)	6th sample (₹)	7th sample (₹)	8th sample (₹)	9th sample (₹)	Total amount spent (₹)
1.	Food	55	73	72	55	45	68	57	41	52	518
2.	Clothing	11	16	-	26	-	75	-	45	45	218
3.	Medicine	-	16	10	7	19	47	-	25	20	144
4.	Toilet items	6	7	12	-	16	4	21	21	5	92
5.	Accessories	-	15	-	20	120	-	75	-	-	230
6.	Recreation	8	-	-	-	-	-	10	20	25	63
7.	Other expenses	10	-	-	-	-	-	40	30	-	80
8.	Mother's special food expenses	18	15	34	31	40	36	36	21	-	231

APPENDIX - VIII

DETAIL EXPENDITURED PATTERN OF THE CHILD FOR ELEVENTH MONTH

Sl. No. Pattern of expenditure	1st sample (3)	2nd sample (3)	3rd sample (3)	4th sample (3)	5th sample (3)	6th sample (3)	7th sample (3)	8th sample (3)	9th sample (3)	Total amount spent (3)
1. Food	104	66	140	40	82	37	17	63	61	610
2. Clothing	75	233	95	150	40	-	250	226	78	1147
3. Medicine	318	52	11	42	26	38	65	52	10	614
4. Toilet items	11	27	21	42	16	19	27	27	12	202
5. Accessories	-	37	40	17	10	-	40	24	20	198
6. Recreation	10	-	-	5	-	10	5	-	10	40
7. Other expenses (Jewels etc.)	30	-	-	5	-	17	45	-	65	162
8. Mothers special food expenses	-	32	17	17	30	3	-	30	-	129

APPENDIX - XIV

DETAIL EXPENDITURE PATTERN OF THE CHILD FOR TWELFTH MONTH

Sl. No.	Pattern of expenditure	1st sample (%)	2nd sample (%)	3rd sample (%)	4th sample (%)	5th sample (%)	6th sample (%)	7th sample (%)	8th sample (%)	9th sample (%)	Total amount spent (%)
1.	Food	94	50	135	70	76	40	73	82	73	693
2.	Clothing	116	16	-	50	-	50	44	20	-	296
3.	Medicine	20	15	6	67	35	88	42	104	25	402
4.	Total items	28	21	16	20	32	7	8	17	17	166
5.	Accessories	13	25	20	40	100	20	15	68	60	361
6.	Recreation	50	3	5	5	-	7	-	-	10	80
7.	Other expenses (Jewels etc.)	189	2	5	-	-	5	-	-	16	217
8.	Mother's special food expenses	-	32	26	32	35	11	-	16	-	152

APPENDIX - XV

DETAIL EXPENDITURE PATTERN OF THE CHILD FOR THIRTEENTH MONTH

Sl. No. Pattern of expenditure	1st sample (₹)	2nd sample (₹)	3rd sample (₹)	4th sample (₹)	5th sample (₹)	6th sample (₹)	7th sample (₹)	8th sample (₹)	9th sample (₹)	Total amount spent (₹)
1. Food	19	62	140	55	61	154	66	60	66	633
2. Clothing	148	120	110	100	140	21	-	70	-	709
3. Medicine	22	40	50	26	-	14	72	9	-	233
4. Toilet items	41	6	4	7	5	10	18	-	30	121
5. Accessories	20	8	15	17	-	10	75	-	-	145
6. Recreation	10	-	-	-	12	-	50	50	50	172
7. Other expenses (jewels etc.)	15	-	-	-	13	-	150	50	150	378
8. Mothers special food expenses	-	31	26	17	17	15	-	33	15	154

APPENDIX - XVI

DETAIL EXPENDITURE PATTERN OF THE CHILD FOR FOURTEENTH MONTH

Sl. No.	Pattern of expenditure	1st sample (₹)	2nd sample (₹)	3rd sample (₹)	4th sample (₹)	5th sample (₹)	6th sample (₹)	7th sample (₹)	8th sample (₹)	9th sample (₹)	Total amount spent (₹)
1.	Food	81	57	125	87	55	170	69	72	75	791
2.	Clothing	31	70	40	-	-	58	-	-	41	240
3.	Medicine	45	20	25	17	57	20	9	11	35	239
4.	Toilet items	49	7	-	19	2	20	5	4	13	119
5.	Accessories	120	10	75	75	-	-	10	4	-	294
6.	Recreation	60	-	10	-	7	100	-	-	-	177
7.	Other expenses (jewels etc.)	200	-	15	-	10	104	-	-	-	329
8.	Mother's special food expenses	-	44	17	17	32	15	-	15	15	140

APPENDIX - XVII

DETAIL EXPENDITURE PATTERNS OF THE CHILD FOR FIFTEENTH MONTH

Sl. No.	Pattern of expenditure	1st sample (₹)	2nd sample (₹)	3rd sample (₹)	4th sample (₹)	5th sample (₹)	6th sample (₹)	7th sample (₹)	8th sample (₹)	9th sample (₹)	Total amount spent (₹)
1.	Food	176	48	135	96	61	132	73	65	70	856
2.	Clothing	-	-	-	175	75	-	26	12	20	308
3.	Medicine	44	54	15	70	13	44	26	6	16	288
4.	Toilet items	40	17	8	26	-	16	9	-	-	116
5.	Accessories	96	67	25	110	60	-	-	50	-	408
6.	Recreation	55	60	3	200	-	200	10	-	10	538
7.	Other expenses (Jewels etc.)	55	140	2	300	-	260	15	-	6	778
8.	Mother's special food expenses	17	50	17	32	42	15	-	37	-	210

APPENDIX. XVIII
ANALYSIS OF VARIANCE

Source	DF	SS	MS	F'
Age group	2	498.5833	249.2917	1.89
Pattern	7	3925.3333	560.7619	4.25
Interaction	14	1847.4167	131.9583	
Total	23	6271.3333	-	-

	<u>Age group</u>	<u>Pattern</u>
SE	4.06	6.63
SE _D	5.74	9.38
CD (P=0.05)	Not Significant	Significant

- DF - Degrees of Freedom
 SS - Sum of Squares
 MS - Mean sum of squares
 SE - Standard Error
 SE_D - Standard Error Deviation
 CD - Critical difference