



## Pattern of rural and urban consumption expenditure in India: Evidence from 68<sup>th</sup> NSSO round

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### Abstract

Using data from the 2011-12 National Sample Survey Office (NSSO) round, this study explores the differences in consumption patterns between rural and urban households in India. The study focuses on various consumption categories, including food and non-food, housing, education, healthcare, and transport. Descriptive statistics analysis was employed to analyse the data. The study findings indicate that rural households spend more of their total consumption on food, while urban households spend more on non-food items. Furthermore, the study found that households in both rural and urban areas with lower levels of consumption tend to spend more on cereals and cereal products, while those with higher consumption levels switch to milk and beverage products. Regarding non-food items, households with lower consumption levels tend to spend more on fuel and lights, whereas those with higher consumption levels shift towards durables goods. Meanwhile, as households' consumption ability increases, they shift their consumption patterns from fuel and lights to convenience, rent, and tax. The study also used the Gini coefficient to calculate inequality in the distribution of consumption expenditure. The results suggest that rural inequality is higher than urban inequality in India and its major states.

**Keywords:** Consumption expenditure, inequality, rural-urban consumption expenditure

### Introduction

The consumption pattern of households is an important indicator of their standard of living and economic well-being. The term "consumption" is commonly understood to refer to the act of using up resources, but in economics, it specifically refers to the use of goods and services by households that are not intended for future investment or sale. This type of spending is known as "consumption expenditure" (Gupta & Shing, 2016) [6]. According to the economic survey report (2021-22), 58.4% of GDP in India is used for private consumption expenditure. The population's consumption patterns in these areas differ significantly due to several factors, such as income levels, access to markets and services, cultural practices, and lifestyle choices. The way households allocate their budgets across different categories of goods and services can offer valuable information about their preferences, needs, and aspirations. In India, the consumption patterns of households in rural and urban areas have been a subject of interest for researchers and policymakers due to their implications for poverty reduction, economic growth, and social development.

The National Sample Survey Organisation (NSSO) conducts surveys to collect data on various aspects of the Indian economy, including household consumption patterns. The 2011-12 NSSO Round provides the most recent and comprehensive data on the consumption patterns of households in rural and urban areas. This paper examines the consumption patterns of rural and urban households in India using data from the 2011-12 NSSO Round. Specifically, we analyse the per capita monthly consumption expenditure of households in different categories of goods and services, including food, clothing, housing, education, healthcare, transportation, and

communication. We also analysed the consumption pattern of different decile classes of rural and urban populations of different consumer goods.

### Role of consumption in the Indian economy

Consumption is a significant driver of the Indian economy, contributing to a large share of the country's gross domestic product (GDP). For instance, between 2014 and 2019, private consumption expenditure grew at a compound annual growth rate (CAGR) of 6.3%, contributing to an average GDP growth rate of 7.5% during the same period, according to data from the Reserve Bank of India (RBI). The consumption growth has been driven by several factors, including rising incomes, increasing urbanisation, and a growing middle class. According to a report by the National Council of Applied Economic Research (NCAER), the size of the middle class in India is expected to triple from 160 million in 2018 to 500 million by 2030. This is likely to fuel further growth in consumption and drive economic expansion in the coming years.

Consumer spending is a key driver of demand for goods and services, which drives production, employment, and income growth. In 2020, the consumer durables and non-durables sectors accounted for approximately 11% and 20% of India's GDP, respectively, according to Ministry of Statistics and Programme Implementation data.

### The objective of the study

1. To understand the food and non-food consumer expenditure in India's rural and urban areas.
2. To analyse the consumption behaviour of different fractile classes in rural and urban areas in India.
3. To analyse the consumption expenditure Inequality in India and major states.

**Survey of the literature**

This literature review focuses on analysing the consumption behaviour of rural and urban areas in India, as well as examining the inequality in consumption expenditure between these regions.

Both rural and urban areas experienced a convergence in their consumption patterns, characterised by increased spending on non-food items alongside a decrease in food consumption expenditure (Gupta & Singh, 2016) [6]. Another study confirmed these trends, noting a decline in food expenditure and a rise in non-food expenditure. Notably, cereals accounted for the highest proportion of food spending, while expenses on milk, milk products, and beverages witnessed an increase (Upadhyay & Pathania, 2013) [15]. Specifically, in rural areas, the monthly per capita consumption expenditure (MPCE) on food items decreased from 72.83% to 52.76%, whereas expenditure on non-food items increased from 27.83% to 47.24% (Vyavahare & Deshmukh, 2018). Regarding non-food items, both rural and urban areas observed an increase in expenditure on medical and educational expenses from 1972-73 to 2011-12 (Gupta & Singh, 2016) [6]. In urban areas, the expenditure on food items declined from 64.45% to 42.46%, while the spending on non-food items steadily rose from 35.55% to 57.54% during the period from 1972-73 to 2011-12 (Vyavahare & Deshmukh, 2018). However, concerning education and medical services, there was a notable widening gap between the upper and lower socioeconomic classes in terms of real consumption expenditure (Roy, 2011) [11].

Following globalisation, there was a decline in poverty; however, economic inequality rose between 1993 and 2012 (Chauhan & Mohanty, 2016) [3]. This increase in inequality was particularly prominent within states, notably in urban regions and the gap between rural and urban areas is increases (Deaton & Dreze, 2002) [4]. A study based on NSSO unit-level data from 1983 to 2004 indicated a clear rise in consumption expenditure inequality from 1993 to 2004 (Cain *et al.*, 2010) [2]. Various factors contributed to this escalating inequality, including fiscal tightening, regressive tax policies, and fiscal cuts (Pal & Ghosh, 2007) [10]. Additionally, research pointed out that the growth of wage inequality in urban India, driven by the demand for skilled labour in urban areas, was a significant factor behind the rising inequality after 1991 (Kijima, 2005). Another study identified increased poverty as a leading cause of growing inequality (Sen & Himanshu, 2004) [13]. of great significance, data from the All India Debt and Investment Survey revealed a concentration of wealth among the top 10% of the population after 2012, further exacerbating inequality in India (Anand & Thampi, 2016) [1]. Furthermore, examining NSSO consumption expenditure data highlighted an increase in consumption expenditure among the top expenditure group following Indian reforms (Mazumdar *et al.*, 2017).

Overall, the studies reviewed here demonstrate significant

disparities in household consumer expenditure and income in India, with rural areas and lower-income households often experiencing higher levels of inequality. The studies also highlight the importance of examining not just food expenditure but also non-food expenditure, as this can have significant implications for household well-being and nutrition.

**Data source and methodology**

The National Sample Survey Organisation (NSSO) is responsible for conducting surveys to collect data on consumption expenditure in India. Specifically, the Household Consumption Expenditure Surveys (HCES) are conducted by the NSSO to gather this data. The NSSO employs a multi-stage, stratified random sampling technique to select households for the survey. The survey aims to be representative of the population at the national, state, and district levels. NSSO conducted the first round of surveys on consumption expenditure at the household level in 1951-52. Subsequent rounds were conducted in 1972-73, 1983, 1987-88, 1993-94, 1999-00, 2004-05, 2009-10, and 2011-12. However, the 2015-16 survey data has yet to be published. Therefore, this paper uses the 2011-12 consumption expenditure data to analyse consumption pattern and calculate consumption expenditure inequality in India.

For analyses of rural and urban consumption patterns in India, graphical analysis and descriptive statistics were used. For the purpose of inequality measure, we have used Gini Coefficient.

The Gini coefficient can be written as follows, if  $Y_1, Y_2, \dots, Y_n$  are the consumption expenditure of  $n$  individuals of a region/country in non-decreasing order with mean income  $\mu$ , then the Gini coefficient (G) for income distribution of this population is given by:

$$G = \frac{\sum_{i=1}^n \sum_{j=1}^n |y_i - y_j|}{2n^2\mu}$$

In the following section, the data and methods are applied to analyse the consumption patterns of both rural and urban areas.

**Rural-urban consumption pattern in India**

In India, there are significant differences in the consumption patterns of rural and urban households. Generally, urban households tend to have higher levels of consumption expenditure compared to rural households due to higher income levels and greater access to goods and services. Food is the biggest item of expenditure for both rural and urban households in India. However, rural households spend a larger share of their income on food than urban households. This is partly due to the fact that rural households are more likely to be involved in agricultural activities and therefore have greater access to food products.

**Table 1:** Food and non-food consumption expenditure in rural and urban areas in India for the period 1983 to 2011-12

Year	Rural (Percentage/Value)		Urban (Percentage/Value)	
	Food Exp.	Non-Food Exp.	Food Exp.	Non-Food Exp.
1983	65.57(416.23)	34.43 (218.53)	59.12 (659.58)	40.88 (456.14)
1987-88	63.77 (470.53)	36.23 (267.33)	55.92 (708.14)	44.08 (558.31)
1993-94	63.17 (468.45)	36.83 (273.11)	54.65 (732.54)	45.35 (607.88)
1999-00	59.40 (483.51)	40.60 (330.42)	48.06 (724.74)	51.94 (783.38)
2004-05	55.05 (464.78)	44.95 (379.55)	42.51 (649.62)	57.49 (878.36)
2009-10	53.58 (497.09)	46.42,(430.62)	40.74 (727.49)	59.26(1058.32)
2011-12	48.63 (522.39)	51.37 (551.81)	38.47 (774.19)	61.53 (1238.43)

Source: Author’s calculation using NSSO data

Table 1 provides information on the percentage of total household expenditure spent on food and non-food items for rural and urban households in India from 1983 to 2011-12. For rural households, the percentage of total expenditure spent on food has decreased over time from 65.57% in 1983 to 48.63% in 2011-12. However, it indicates that rural households are spending a decreasing proportion of their income on food. Conversely, the percentage of total expenditure spent on non-food items has increased from 34.43% in 1983 to 51.37% in 2011-12. For urban households, the total expenditure spent on food decreased over time from 59.12% in 1983 to 38.47% in 2011-12. This indicates that urban households are spending a decreasing proportion of their income on food. The percentage of total expenditure spent on non-food items has increased from 40.88% in 1983 to 61.53% in 2011-12.

Overall, the data shows that both rural and urban households in India have experienced changes in their consumption patterns over time, with a decreasing proportion of their income spent on food and an increasing proportion spent on non-food items. These changes may reflect changes in income levels, lifestyle, and access to goods and services in India.

The table (Table 2) presents the percentage share of food expenditure in different food items across different fractile classes of rural areas in India. The fractile classes are represented in columns with different ranges of consumption expenditure, starting from 0-5% of the lowest consumption expenditure households and ending with 95-100% of the highest consumption expenditure households. The food items are represented in rows, which include Food Grains Products, Milk and Milk Products, Sugar, Salt,

Edible oil, Spices, Fruits (fresh and Dry), Eggs, Fish, Meat & Vegetables, and Beverages and Others Items.

It can be observed that as people's monthly per capita expenditure (MPCE) increases, their percentage share of food expenditure on food grain products, as well as sugar, salt, edible oil, and spices, continuously decreases. Conversely, their expenditure on milk and milk products, fruits, beverages, and other items has increased. The consumption share of egg, fish, meat, and vegetables remains almost the same across different MPCE fractile classes.

In urban areas, the consumption of different food items is slightly different than in rural areas. Like rural areas, the poor urban population spends most of its its consumption on food grain items. For example, table 3 shows that for the lowest income households (0-5% fractile class), 35.66% of their food expenditure is allocated towards Food Grains Products, while 9.15% is allocated towards Milk and Milk Products. As we move towards higher consumption expenditure households, we can see some changes in expenditure patterns.

On the other hand, the expenditure on Fruits (fresh and Dry) and Beverages and Other Items increases with the increase in income levels and becomes the highest for the highest income households (95-100% fractile class).

Table 4 shows the percentage share of non-food items in different fractile classes of monthly per capita expenditure (MPCE) in rural areas. The non-food items are divided into various categories, such as pan, tobacco, and intoxicants, fuel and light, clothing and footwear, education, medical (institutional and non-institutional), toilet articles, other household consumables, consumer services, durable goods, conveyance, rent, taxes, and cesses, and entertainment.

**Table 2:** All India (rural) percentage share of food expenditure in different food items with different income fractile class evidence from 2011-12 NSSO data.

Food Items	Fractile class of monthly per-capita consumer expenditure (MPCE)											
	0% - 5%	5% - 10%	10% - 20%	20% - 30%	30% - 40%	40% - 50%	50% - 60%	60% - 70%	70% - 80%	80% - 90%	90% - 95%	95% - 100%
Food grains products	39.64	36.86	34.51	32.35	30.43	28.40	27.19	25.53	24.12	22.19	19.84	16.55
Milk and milk products	5.59	7.92	10.27	10.83	12.60	13.80	14.29	15.55	16.59	18.44	19.62	18.73
Sugar, salt, edible oil, spices	19.73	19.07	18.59	18.56	18.16	18.14	18.09	17.76	17.23	16.40	15.47	13.76
Fruits (fresh and dry)	1.45	1.84	2.50	3.09	3.61	4.19	4.62	5.18	6.02	6.77	7.91	8.47
Egg, Fish, Meat & Vegetables	20.96	21.40	21.46	22.50	22.03	21.74	22.34	21.85	21.60	21.25	20.98	20.54
Beverages and other items	12.64	12.91	12.68	12.67	13.17	13.72	13.48	14.13	14.44	14.97	16.18	21.94
Total	100	100	100	100	100	100	100	100	100	100	100	100

Source: Author's calculation using NSSO data

**Table 3:** All India (urban) percentage share of food expenditure in different food items with different fractile class evidence from 2011-12 NSSO data.

Food items	Fractile class of monthly per-capita consumer expenditure (MPCE)											
	0% - 5%	5% - 10%	10% - 20%	20% - 30%	30% - 40%	40% - 50%	50% - 60%	60% - 70%	70% - 80%	80% - 90%	90% - 95%	95% - 100%
Food grains products	35.66	30.62	28.78	26.31	24.34	23.04	22.27	20.86	19.70	17.86	15.36	10.59
Milk and milk products	9.15	11.61	13.45	15.03	15.98	16.82	17.56	17.68	18.22	17.59	17.88	14.72
Sugar, salt, edible oil, spices	19.91	19.76	18.90	18.13	17.53	16.75	16.21	15.24	14.43	13.10	11.60	8.25
Fruits (fresh and dry)	2.64	3.39	4.12	5.01	6.02	6.30	7.22	7.94	8.73	9.84	11.10	11.33
Egg, fish, meat & vegetables	20.77	21.38	21.43	21.59	21.53	20.75	20.83	20.43	19.42	19.63	17.49	13.93
Beverages and other items	11.86	13.23	13.32	13.92	14.60	16.34	15.91	17.85	19.51	21.98	26.59	41.18
Total	100	100	100	100	100	100	100	100	100	100	100	100

Source: Author's calculation using NSSO data

**Table 4:** All India (rural) percentage share of non-food expenditure in different food items with different income fractile class evidence from 2011-12 NSSO data.

Non-food items	Fractile class of monthly per-capita consumer expenditure (MPCE)											
	0% - 5%	5% - 10%	10% - 20%	20% - 30%	30% - 40%	40% - 50%	50% - 60%	60% - 70%	70% - 80%	80% - 90%	90% - 95%	95% - 100%
Pan, tobacco, intoxicants	7.43	7.70	7.55	7.25	7.99	7.43	7.35	7.77	7.36	6.94	6.04	5.17
Fuel and light	31.39	28.50	26.76	25.02	23.06	21.75	20.45	18.92	17.24	15.31	12.64	7.48
Clothing & footwear	21.35	20.67	19.97	19.08	18.59	18.25	17.83	16.56	15.50	14.23	12.45	8.58
Education	3.67	4.10	4.79	5.32	5.36	5.95	5.78	6.46	7.20	8.17	9.07	10.24
Medical (Inst. and Non-Inst.)	7.84	9.43	10.07	11.57	11.33	11.69	12.54	12.39	14.00	14.89	16.52	18.23
Toilet articles	6.21	5.89	5.77	5.65	5.49	5.41	5.28	5.12	4.81	4.37	3.78	2.44
Other hh. consumables	4.96	4.72	4.78	4.73	4.59	4.71	4.64	4.54	4.51	4.11	3.70	2.64
consumer services	7.47	7.89	8.59	8.93	9.15	9.17	8.91	9.32	8.71	8.58	8.05	7.42
Durables goods	4.74	5.53	5.18	5.36	5.91	6.04	6.40	6.64	7.52	8.43	11.19	22.22
Conveyance, rent, taxes	4.13	4.53	5.23	5.66	6.71	7.58	8.50	9.90	10.67	12.40	14.06	13.72
Entertainment	0.81	1.04	1.32	1.43	1.82	2.01	2.32	2.38	2.49	2.57	2.50	1.86
Total	100	100	100	100	100	100	100	100	100	100	100	100

Source: Author's calculation using NSSO data

**Table 5:** All India (rural) percentage share of non-food expenditure in different food items with different income fractile class evidence from 2011-12 NSSO data.

Non-food items	Fractile class of monthly per-capita consumer expenditure (MPCE)											
	0% - 5%	5% - 10%	10% - 20%	20% - 30%	30% - 40%	40% - 50%	50% - 60%	60% - 70%	70% - 80%	80% - 90%	90% - 95%	95% - 100%
Pan, tobacco, intoxicants	6.07	6.05	5.58	5.04	4.78	3.69	3.54	3.57	2.74	2.40	1.96	1.30
Fuel and light	28.05	25.35	22.09	19.76	18.26	16.30	14.60	13.24	11.95	10.27	8.76	5.63
Clothing & footwear	19.46	17.79	16.61	16.10	14.89	14.24	13.39	12.60	11.46	10.42	9.77	6.90
Education	5.71	6.71	7.67	8.67	9.36	10.74	11.18	11.58	12.81	14.09	14.44	12.23
Medical (Inst. and Non-Inst.)	7.40	8.79	9.57	9.49	9.57	9.24	10.66	10.28	9.93	10.03	10.07	8.87
Toilet articles	6.53	6.09	5.73	5.42	5.22	4.84	4.50	4.25	3.88	3.43	3.00	2.15
Other hh. consumables	5.05	4.71	4.63	4.44	4.33	4.21	3.79	3.64	3.36	3.01	2.66	1.70
consumer services	8.17	8.33	8.02	8.21	8.34	8.45	8.17	8.71	9.17	9.80	11.08	11.51
Durables goods	3.81	4.36	4.30	4.64	4.57	5.34	5.51	6.43	7.59	9.06	10.12	17.83
Conveyance, rent, taxes	7.57	9.05	12.60	14.94	17.37	19.69	21.44	22.59	24.31	24.71	25.52	29.55
Entertainment	2.16	2.78	3.18	3.29	3.32	3.26	3.23	3.11	2.80	2.78	2.61	2.32
Total	100	100	100	100	100	100	100	100	100	100	100	100

Source: Author's calculation using NSSO data

The lower-income group's consumption habits show that most of their expenditure is spent on fuel and light, accounting for 31.39% of their consumption expenditure. This group's next highest expenditure category is clothing and footwear, which accounts for 21.35% of their total consumption expenditure.

However, as the household's ability to spend on consumption increases, their spending habits shift towards durable goods, which comprise 22.22% of their consumption expenditure. Medical expenditure follows closely behind, accounting for 18.23% of their total consumption expenditure.

According to Table 5, the non-food consumption expenditure of urban households is similar to that of rural households. In both urban and rural areas, the poorest households spend the highest percentage of their consumption on fuel and light, which is 28.05% for urban households. The second-highest expenditure category for the poorest households is clothing and footwear, which is 19.46% for urban households.

However, as the consumption ability of urban households increases, their expenditure patterns become different from those of rural households. Urban households with higher consumption ability tend to spend the most on conveyance, rent, taxes, and cesses, which account for 29.55% of their

consumption expenditure. The second-highest expenditure category for such households is durable goods, which is 17.83% of their consumption expenditure.

**Consumption expenditure inequality**

This section analyses consumption expenditure inequality among the rural and urban populations in India. The data published by NSSO for India and its states are presented separately for rural and urban sectors. The data is categorised into ten groups based on the population distribution for 2011-12, with the top and bottom groups divided into two equal parts. The inequality of consumer expenditure distribution is determined based on these expenditure groups.

Table 6 shows the rural and urban consumption expenditure inequality for various states in India. The inequality is measured using the Gini coefficient, which ranges from 0 to 1, with higher values indicating higher inequality. A Gini coefficient of 0 represents perfect equality, where everyone has an equal share of consumption expenditure, while a coefficient of 1 represents perfect inequality, where one person has all the consumption expenditure.

This table (table 6) shows that the rural inequality ranges from 0.22 in Assam to 0.43 in Kerala, indicating that Kerala has the highest rural consumption expenditure inequality.

Similarly, the urban inequality ranges from 0.29 in Gujarat to 0.44 in Karnataka and Kerala, indicating that Karnataka and Kerala have the highest urban consumption expenditure inequality.

**Table 6:** Rural and urban consumption expenditure inequality (Gini coefficient) of all India and its major states for 2011-12

State	Consumer expenditure inequality	
	Rural	Urban
Andhra Pradesh	0.28	0.34
Assam	0.22	0.35
Bihar	0.23	0.30
Gujarat	0.28	0.29
Haryana	0.27	0.40
Karnataka	0.32	0.44
Kerala	0.43	0.44
Madhya Pradesh	0.28	0.41
Maharashtra	0.29	0.37
Orissa	0.26	0.36
Punjab	0.30	0.33
Rajasthan	0.26	0.33
Tamil Nadu	0.30	0.33
Uttar Pradesh	0.27	0.42
West Bengal	0.25	0.41
All India	0.31	0.38

Overall, the data shows that rural consumption expenditure inequality is lower than urban consumption expenditure inequality for all India and its major states. For all India, the rural consumption expenditure inequality is 0.31, which is lower than the consumption expenditure inequality of urban areas, which accounted is 0.38. This suggests that consumption expenditure inequality is more pronounced in urban areas than in rural areas in India.

### Concluding remark

This paper has provided a comprehensive analysis of consumption expenditure behaviour in rural and urban areas. The results indicate that, in certain cases, there are similarities in the nature of consumption behaviour between the two regions. In contrast, for most food and non-food items, the consumption expenditure in real terms shows a widening gap between the upper and lower classes. The study identified two groups of commodities: clothing and footwear, where the initial gaps between the top and bottom classes were significant, but the consumption for the lower classes has been increasing at a higher rate than the upper classes; and durable goods, education, and medical care, where not only were the initial gaps between the upper and lower classes wide, but the upper classes also had steeper slopes than their lower counterparts. The study also found a change in the relative priorities of the food basket in rural and urban areas, with a shift away from cereals and pulses towards higher-value foods such as meat, eggs, fish, fruits, and vegetables. The declining share of cereals and pulses and the increasing share of other items for the lower class suggest a significant change in dietary habits that could have a notable impact on their nutrition.

The study concludes a clear correlation between increased consumption expenditure and a shift in people's consumption behaviour from food to non-food items in both rural and urban sectors. Notably, as expenditure rises, individuals tend to transition from basic food necessities (e.g., cereals) to more indulgent food items (e.g., beverages). Conversely, concerning non-food items, as

individuals move into higher expenditure brackets, urban dwellers show a greater interest in spending on conveyance, rent, and taxes, while rural inhabitants display a preference for durable goods.

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