

Understanding Expenditure Behavior of Farm Families of Punjab, India

Abstracts

The present study was planned to understand the expenditure behavior of farm families of Punjab, India. Data was collected from 500 farm women selected by using simple random sampling technique. Data was analyzed by using frequency, percentage, mean score and one way ANOVA. Expenditure behavior of farm families was measured in terms of expenditure on different household components i.e. personal, health, clothing, children's education, food, relative's functions, transport, entertainment and household utility bills. It was found that farm families spent comparatively more on food, household utility bills, children's education and transport while expenditure on clothing, on relatives' function and personal expenses of farm women were found to be least. Overall average annual expenditure on different household component was Rs. 275,668 of an average farm family. It means farm families spent Rs. 22,972 monthly on different household components. Comparison of average annual expenditure of different income groups on different household components showed that high income group had high expenditure on various household components. Expenditure on relative's functions, household utility bills and overall expenditure was significantly high for high income groups.

Keywords: Expenditure behavior, Farm women, Household components, annual expenditure

Introduction

Household expenditure is the core driving force of economic growth, it represents more than half of GDP in most developed economies. As their wealth grows, households tend to rapidly alter their expending patterns through which a wide variety of new goods enters the consumption basket (Jackson, 1984). The growth in the variety of available goods is seen as an important, welfare-enhancing feature of modern economic development (Martin & Barro, 1995), and has important implications for a range of economic issues.

Household expenditure behavior is about decision making how individuals make decisions to spend their money as resource. It is important to realize that person's financial attitude can be associated with specific families, individual characteristics or education. The behavior of consumer is related to the decision to buy. Buying decisions depends on many factors like money, individual preferences, education level, age, gender, culture, social status, economic and psychological environment etc (Hira *et al* 2000) People are unique, having personal needs and wishes, which are varied and diverse from one another (Sahney, 2009). People's decision to consume or postpone consumption for the further depends on the income level, health, prosperity Chudali *et al* (2011).

The standard of living of a household can be understood from the consumption pattern, and the qualities of consumption budget which clearly indicate the level of welfare of the household. Human life is ultimately nourished and sustained by consumption (Pavithra, 2008). Consumption clearly contributes to human development when it enlarges the capabilities and enriches the lives of people without adversely affecting the well-being of others.

Consumption pattern of the rural households depends on many factors like assets, level of education, occupation and demographic characteristics. Saving in any community depends on these factors. The sources of income in the rural household sector are various. In most of the household primary occupation is the major source of income. Study of Rai (2022) indicates that farming was primary occupation and primary source of income for majority of rural families in Punjab. Similar study by Mubushar *et al* (2020) revealed that majority of rural household earn their livelihood from primary occupation. Food consumption pattern of household is an important barometer of individual welfare and well-being in any region.

With the modernization and urbanization of the life style, consumption pattern and expenditure behaviour of rural families is also changing from traditional commodities to processed and high value commodities. Therefore, mindset of farm families is also changing day by day in terms of their buying food, non food and other commodities. This change has come due to many factors which include increasing literacy rates, urbanization and increasing employment among farm families and rising income. Technological advancement in agriculture and household also changed the expenditure behavior of farm families both in farm and household sector.

Keeping in view the technological advancements and the changing pattern of expenditure of farm families in household sector, it becomes important to study the expenditure behavior of farm families.

Methodology

Descriptive research design was used for the present study. Ten districts of Punjab state were selected proportionately from five agro climatic zones of Punjab. Random selection of two villages from each selected district was done. Twenty five farm women from each village were randomly selected. Semi structured interview schedule was prepared to collect the data regarding expenditure in terms of personal, health, clothing, children's education, food, relative's functions, transport, entertainment and household utility bills. The collected data were also analyzed by using frequency, percentage, mean score and one way ANOVA.

Results and Discussions

Expenditure by farm women was studied with respect to her personal expenditure, in addition to expenses on health, clothing, children education, food, relative's functions, transport and household utility bills.

Level of personal annual expenditure

Data in table 1 depict the personal annual expenditure by farm women on different items. Personal expenditure was studied in terms of clothes, footwear, jewellery, cosmetics, parlor and personal hygiene. It was found that most of the respondents i.e. 87.4 per cent had low expenditure on clothes i.e. Rs. 1000 to 5,667 annually. Rest 8.6 per cent and 4.0 per cent had medium and high expenditure on clothes. Finding further revealed that more than half (53.8%) had low expenditure on footwear i.e. Rs. 100 to 1,068 annually, followed by 40.0 per cent who had medium expenditure i.e. of Rs. 1,069 to 2,036 annually. Only 6.2 per cent had high expenditure i.e. Rs. 2,037 to 3,004 annually on footwear.

Table 1: Distribution of farm women according to level of personal annual expenditure
n=500

Personal Expenditure (Rs)	Frequency	Percentage	Average expenditure (Rs)	Percent expenditure
Clothes				
Low (1,000-5,667)	437	87.4	2,882.60	23.37
Medium (5,668-10,334)	43	8.6		
High (10,335-15,001)	20	4.0		
Footwear				
Low (100-1,068)	269	53.8	842.00	6.82
Medium (1,069-2,036)	200	40.0		
High (2,037-3,004)	31	6.2		
Jewellery				
No expenditure	176	35.2	595.37	3.83
Low (200-800)	231	46.2		
Medium (801-1,400)	90	18.0		
High (1,401-2,000)	3	0.6		
Cosmetics				
No expenditure	91	18.2	853.60	8.47
Low (200-2,135)	325	65.0		
Medium (2,136-4,070)	80	16.0		
High (4,071-6,006)	4	0.8		
Parlor				
No expenditure	76	15.2	3359.20	33.33
Low (800-8,535)	395	79.0		
Medium (8,536-16,270)	24	4.8		
High (16,271-24,005)	5	1.0		
Personal hygiene				
No expenditure	60	12.0	1832.40	18.18
Low (1,200-1,800)	240	48.0		
Medium (1,801-2,400)	145	29.0		
High (2,401-3,000)	55	11.0		
Overall personal expenditure				
Low (1,400-16,000)	428	85.6	10078.60	
Medium (16,001-30,600)	67	13.4		
High (30,601-42,000)	5	1.0		

Results also showed that less than half (46.2%) spent between Rs. 200 to 800 annually on jewellery while 35.2 per cent had no expenditure on jewellery. Only 18.0 per cent and 0.6 per cent of the respondents had medium (Rs. 800-1400/annum) and high (Rs. 1400-2000/annum) expenditure on jewellery respectively. It was also found that majority (65%) of the respondents had low expenditure i.e. Rs. 200 to 2,135 annually on cosmetics followed by 16.0 per cent of the respondents who had medium expenditure on cosmetics. Less than one fifth (18.2%) had no expenditure on cosmetics and very few (0.8%) had high expenditure on cosmetics.

With regard to expenditure on parlor, it can be observed from the table 1 that majority (79.0%) had low expenditure on parlor while 15.2 per cent of the respondents had no expenditure on parlor. Rest of the respondents i.e. 4.8 per cent and 1.0 had medium and high expenditure on parlor respectively. If we have a glance at the average expenditure (Rs. 3,359/annum), it is interesting to find that farm women spent highest on parlor. Though, comparatively majority of respondents were in low category for parlor expenses. It was followed by clothing (Rs. 2,882/annum) and personal hygiene (Rs.1,832.40/annum). Regarding personal hygiene, findings showed that nearly half (48%) of the respondents had low expenditure followed by 29.0 per cent who had medium expenditure and only 11.0 per cent of the respondents had high expenditure. There were 12.0 per cent who had no expenditure on personal hygiene.

Overall, majority of farm women (85.6%) had low personal expenditure i.e. they were spending between Rs. 1400-16,000 annually on themselves. Nearly thirteen per cent had medium personal expenditure i.e. they personally spent Rs. 16,001-30,600 annually. Only 1 per cent had high personal expense between Rs. 30,601-42,000. Overall, average personal annual expenditure of farm women was Rs. 10,078.60. It means they spent personally Rs. 839.88/month.

It can be concluded from the table with respect to personal expenses that majority of farm women spent more on parlor and clothes. It was also found that they had less expenditure on footwear and jewellery.

Level of annual medical expenditure

Table 2 categorizes the farm families according to the level of annual medical expenditure. It was studied in terms of medicine, doctor's fee and diagnostic tests. Data regarding medicine revealed that majority (69.0%) had low expenditure i.e. between Rs.200 to 48,135 annually on medicine followed by 17.4 per cent who had medium expenditure of Rs. 48,136 to 96,070 annually on medicines. Rest 13.6 per cent had high expenses on medicines of Rs. 96,071 to 1, 44,005 annually. Regarding doctor's fee it was found that most of the respondents i.e. 88.2 per cent had no expenditure on doctor's fee. From the rest of respondents, very few (7.6%) of the respondents who had low expenditure on doctor's fee i.e. Rs. 200 to 3,335 annually. While 3.2 per cent and 1.0 per cent farm families who had medium (Rs. 3,336-6,670/annum) and high (Rs. 6,671-10,005) expenditure on doctor's fee.

Results obtained from the table depict that most (89 %) of the respondents had no expenditure on diagnostic tests. There were 7.8 per cent farm families who had expenditure between Rs. 500 to 4,335 annually on diagnostic tests. Overall, majority of the respondents i.e. 76.4 per cent had low medical expenditure i.e. Rs. 200 to 48,134 annually followed by small proportion i.e. 12.0 per cent and 11.6 per cent who had medium (Rs. 48,135-96,068/annum) and high (Rs. 96,069-14,4002/annum) medical expenditure respectively.

Data on average medical annual expenditure reveals that highest average annual expenditure was highest (Rs. 15835.80) on medicine while the lowest (Rs. 323.20) on diagnostic test. Overall, average annual expenditure of farm families on medical was Rs. 16259.80. It means they spent Rs. 1355 monthly on health. Further, it can be concluded from the table with respect to medical expenditure that most of the farm families had medicines expenses. Data is in line with Singh *et al* (2018), where 61.5 per cent respondents who had expenses on medicines in

rural areas of Punjab in India. It was also found that majority of the respondents had no expenses on doctors fee and diagnostic tests.

Table 2: Distribution of farm families according to level of annual medical expenditure

n=500

Medical expenditure (Rs)	Frequency	Percentage	Average expenditure (Rs)	Percent expenditure
Medicine				
Low (200-48,135)	345	69.0	15,835.80	95.80
Medium (48,136-96,070)	87	17.4		
High (96,071-1,44,005)	68	13.6		
Doctor's fee				
No expenditure	441	88.2	370.80	2.24
Low (200-3,335)	38	7.6		
Medium (3,336-6,670)	16	3.2		
High (6,671-10,005)	5	1.0		
Diagnostic tests				
No expenditure	445	89.0	323.20	1.96
Low (500-4,335)	39	7.8		
Medium (4,336-8,170)	10	2.0		
High (8,171-12,006)	6	1.2		
Overall medical expenditure				
Low (200-48,134)	382	76.4	16,529.80	
Medium (48,135-96,068)	60	12.0		
High (96,069-14,4002)	58	11.6		

Level of annual clothing expenditure

The table 3 presents data related to annual clothing expenditure of farm families. It was studied in terms of clothes for family and linens for house. Majority (63.0%) of the respondents had annual clothing expenditure of Rs. 1,000 to 4000 followed by 27.6 per cent who spent between Rs. 4,001 to 7000 on clothes. Remaining 9.4 per cent of the respondents had high expenditure on clothes. Regarding linens for house, table shows that higher per cent of the respondents i.e. 57.6 per cent had low expenditure i.e. Rs. 300 to 867 annually on linens for house followed by 38.2 per cent medium expenditure i.e. Rs. 868 to 1,434 annually on it. Only 4.2 per cent had high (Rs. 1,435-2,000/annum) expenditure on linens for house. Overall, majority of farm families (80.4 %) had low expenditure of Rs. 4,300 to 53,200 annually on clothing followed by 14.4 per cent who had medium (Rs. 53,201-1,02,100/annum) expenditure. Only 5.2 per cent of the respondents had high (Rs. 1, 02,101-1,51,000/annum) expenditure on clothing.

Data of average annual clothing expenditure depicted that higher average expenditure (Rs. 13,248/annum) was on clothes where as on linen they spent less (Rs.677.20/annum). Overall, average annual clothing expenditure of farm families was Rs. 13,925.20. It means that farm families had Rs. 1,160.44 monthly on clothing.

**Table 3: Distribution of farm families according to level of annual clothing expenditure
n=500**

Clothing expenditure (Rs)	Frequency	Percentage	Average expenditure (Rs)	Percent expenditure
Clothes				
Low (1,000-4,000)	315	63.0	13,248.00	95.14
Medium (4,001-7,000)	138	27.6		
High (7,001-10,000)	47	9.4		
Linens for house				
Low (300-867)	288	57.6	677.20	4.86
Medium (868-1,434)	191	38.2		
High (1,435-2,000)	21	4.2		
Overall clothing expenditure				
Low (4,300-53,200)	402	80.4	13,925.20	
Medium (53,201-1,02,100)	72	14.4		
High (1,02,101-1,51,000)	26	5.2		

Level of annual expenditure on children education

Data presented in table 4 categorizes the farm families according to level of annual expenditure on children education. Children education was studied in terms of school/college fee, books/stationary, school/college trip and school van fee. It was found that there were 109 farm families who had no expenditure on school/college fee as they had no school/college going children. Therefore, they were excluded for such expenditure. From remaining 391 farm families, majority of the respondents i.e. 89.0 per cent had low expenditure of Rs. 1,200-67,467 annually on school/college fee. Very few i.e. 7.93 per cent and 3.07 per cent had medium (Rs. 67,468-1,33,734/annum) and high (Rs.1,33,735-2,00,001/annum) expenditure on school/college fee respectively. Regarding books/stationary, it was found that higher per cent (46.55%) of the respondents had low expenditure i.e. between Rs.1,200 to 24,800 annually on books/stationary. One fifth of the respondents had medium (Rs. 24,801-48,400/annum) expenditure and 14.33 per cent of the respondents had high (Rs. 48,400-72,000/annum) expenditure on books/stationary. Rest of the respondents (18.15%) had no expenditure on books/stationary.

Data regarding school/college trip revealed that most of the respondents i.e. 86.45 per cent had no expenditure on school/college trip. From the rest of respondents, small proportion of 5.63 per cent and 5.37 per cent had high (Rs. 3,501-5,000/annum) and low (Rs. 500-2,000/annum) expenditure on school/college trip. As far as expenditure on school van fee is concerned, it can be observed that majority (74.16%) of the respondents had no expenditure on school van fee. From remaining, 16.63 per cent of the respondents had low expenditure i.e. Rs. 4,800 to 14,000 annually on it. Very few i.e. 5.88 per cent and 3.33 per cent of them had medium (Rs. 14,001 – 23,200/annum) and high (Rs. 23,201-32,400/annum) expenditure on school van fee. Overall, majority (79.0%) of the respondents had low expenditure of Rs. 1200 to 1,22,800 on children education. It was followed by 16.40 per cent had medium expenditure (Rs. 1,22,801-2,44,400/annum) on it. Only 4.60 per cent had high (Rs. 2,44,401-3,66,000/annum) expenditure on children education.

Data on average annual expenditure on children education also highlighted that average annual expenditure was highest (Rs. 35,151.16) on school/college fee and was lowest (Rs. 264.00) on school/college trip. Overall, the average annual expenditure of farm families for children education was Rs. 43,778.56. It means they spent Rs. 3,648.2/month on children's education.

It can be concluded from the table with respect to expenditure on children's education that majority of farm families spent more on school/college fee. It was also found that they spent less on school/college trip.

Table 4: Distribution of farm families according to level of annual expenditure on children education n=391

Children education expenditure (Rs)	Frequency	Percentage	Average expenditure (Rs)	Percent expenditure
School/college fee				
Low (1,200-67,467)	348	89.00	35,151.16	80.29
Medium (67,468-1,33,734)	31	7.93		
High (1,33,735-2,00,001)	12	3.07		
Books/stationary				
No expenditure	71	18.15	6,559.80	14.98
Low (1,200-24,800)	182	46.55		
Medium (24,801-48,400)	82	20.97		
High (48,400-72,000)	56	14.33		
School/college trip				
No expenditure	338	86.45	264.00	0.60
Low (500-2,000)	21	5.37		
Medium (2,001-3,500)	10	2.55		
High (3,501-5,000)	22	5.63		
School van fee				
No expenditure	290	74.16	1,803.60	4.13
Low (4,800-14,000)	65	16.63		
Medium (14,001-23,200)	23	5.88		
High (23,201-32,400)	13	3.33		
Overall expenditure on children education				
Low (1200-1,22,800)	309	79.0	43,778.56	
Medium (1,22,801-2,44,400)	64	16.40		
High (2,44,401-3,66,000)	18	4.60		

Level of annual food expenditure

The annual food expenditure of farm women on different food items like cereals, pulses, vegetables, fruits, milk, edible oil and other grocery are discussed in table 5. Regarding expenditure on cereals, less than half (45.2%) of the respondents had annual expenditure between Rs. 2,801 to 4,400 followed by 42.2 per cent who had low expenditure i.e. between Rs. 1,200 to 2,800 on cereals. With regard to annual expenses on pulses it was found that majority of

the respondents (60.4%) had medium expenditure of Rs. 4,801 to 7200 on pulses. More than one fourth of the respondents (27.8%) who had high expenditure (Rs. 7,201-9,600/annum) on pulses followed by small proportion (11.8 %) had low expenditure of Rs. 2,400 to 4,800 annually.

Table 5: Distribution of farm families according to level of annual food expenditure

n=500

Food expenditure (Rs)	Frequency	Percentage	Average expenditure (Rs)	Percent expenditure
Cereals				
Low (1,200-2,800)	211	42.2	2,055.60	2.55
Medium (2,801-4,400)	226	45.2		
High (4,401-6,000)	63	12.6		
Pulses				
Low (2,400-4,800)	59	11.8	4,490.40	5.57
Medium (4,801-7,200)	302	60.4		
High (7,201-9,600)	139	27.8		
Vegetables				
Low (4,800-11,600)	87	17.4	10,904.40	13.54
Medium (11,601-18,400)	342	68.4		
High (18,401-25,200)	71	14.2		
Fruits				
Low (2,400-7,600)	81	16.2	8,236.80	10.23
Medium (7,601-12,800)	251	50.2		
High (12,801-18,000)	168	33.6		
Milk				
No expenditure	355	71.0	11,226.00	13.94
Low (14,400-33,600)	18	3.6		
Medium (33,601-52,800)	67	13.4		
High(52,801-72,000)	60	12.0		
Edible oil				
Low (2,400-3,600)	290	58.0	4,124.40	5.12
Medium(3,601-4,800)	132	26.4		
High (4,801-6,000)	78	15.6		
Other grocery items				
Low (1,20,000-1,28,000)	320	64.0	39,514.80	49.05
Medium (1,28,001-1,36,000)	174	34.8		
High (1,36,001-1,44,000)	6	1.2		
Overall food expenditure				

Low (27,600-79,600)	283	56.6	80,552.40
Medium (79,601-1,31,600)	187	37.4	
High (1,31,600-1,83,600)	30	6.0	

With regard to expenses on edible oil, it was found that more than half (58.0%) of the respondents spent low i.e. Rs. 2,400 to 3,600 annually on edible oil followed by more than one fourth of the respondents (26.4%) who had medium expenditure i.e. between Rs. 3,601 to 4,800 annually on edible oil. Remaining 15.6 per cent spent more than Rs. 4801/annum on edible oil. Lastly the respondents were categorized on the basis of their expenses on other grocery items like sugar, tea, salt, spices, nuts, bread, and cookies. It was found that majority of the respondents i.e. 64.0 per cent had low expenditure between Rs. 120,000 to 128,000 annually followed by more than one third (34.8%) who had medium expenditure (Rs. 1,28,001-1,36,000/annum) on these things. Overall, more than half (56.6%) had comparatively low annual expenditure on food ranging between Rs. 27,600 to 79,600 annually followed by 37.4 per cent who had medium expenditure of Rs. 79,601 to 1,31,600 annually. Only 6.0 per cent of the respondents had high expenditure of above Rs. 1, 31,600 annually on food items.

Data on average annual expenditure revealed that highest average annual expenditure (Rs. 39,514.80) was on other grocery items followed by milk (Rs. 11,226.00). Whereas, they spent less on edible oil (Rs. 4,124.40) and cereals (Rs. 2055.60). Overall, the average annual expenditure of farm families on food was Rs. 80,522.40. It means on an average farm families spent Rs. 6,710.2 monthly on food. It can be concluded from table with respect to expenses on food that respondents' main expenses were on grocery items, milk and vegetables. It was also found that respondents spent less on cereals.

Level of annual expenditure on relative's functions

Table 6 indicates the annual expenditure by farm families on various functions of relatives like purchasing gifts, cloths & eatables for birthdays, anniversaries, marriages, giving shagun and celebrating festivals. It reveals that majority of the respondents i.e. 77.6 per cent who had comparatively low expenditure on relative's functions. Though they were spending between Rs. 2,200 to 15,000 annually. This was followed by less than on fifth (18.4%) who had medium expenditure of Rs. 15,001 to 27,800 annually on relatives functions. There were 4.0 per cent of the respondents who were spending very high i.e. Rs. 27,801 to 40,600 on relative's functions. Data further revealed that average annual expenditure on relatives function was Rs. 11345.41. It means on an average respondents spent Rs. 945.45 monthly on relative's functions.

Table 6: Distribution of farm families according to level of annual expenditure on relative's functions

n=500

Expenditure (Rs)	Frequency	Percentage	Average expenditure (Rs)
Low (2,200-15,000)	388	77.6	11,345.41
Medium (15,001-27,800)	92	18.4	

High (27,801-40,600)	20	4.0	
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Level of annual expenditure on transport

Table 7 presents the annual expenditure by farm families on transport. Annual transport expenditure was studied in terms of expenses on fuel, car service and insurance of vehicles. Majority of the respondents (88.20%) had comparatively high expenditure of Rs. 80,400 to 1,20,000 on fuel followed by very few (6.60 %) who had low expenditure (Rs. 1,200-40,800/annum) on fuel. Remaining 5.20 per cent had medium expenditure (Rs. 40,801-80,400/annum) on fuel. With regard to expenses on car service, more than half (51.00%) of the respondents had no expenditure on car service. As 27.6 per cent farm families do not own car. Out of those who get their car serviced, 21.0 per cent had comparatively medium expenditure of Rs. 2,336 to 4,170 annually. Fourteen per cent each had high (Rs. 4171-6,006/annum) and low (Rs. 500-2,335/annum) expenses on car service.

Regarding expenses on insurance, it was found that majority of the respondents i.e. 85.60 per cent had no expenditure on insurance. It means they do not get their cars/bikes insured. Out of those who get their vehicles insured, 5.60 per cent of the respondents had medium expenditure of Rs. 5,668 to 10,334 annually. While rest of respondents either spent low (4.60%) or high (4.20%) on insurance. Overall, higher per cent (59.00%) of the respondents had low expenditure on transport followed by one fourth (25.6%) of the respondents had medium expenditure. Only 15.4 per cent of the respondents had high expenditure on transport.

If we have a glance at the average annual expenditure, it is very much obvious that respondents spent huge money (Rs. 31,224.00) on fuel which comprises of 93.45 per cent of transport expenses. Average annual expenditure on insurance (2.62%) was very less (Rs.876). Overall, the average annual expenditure on transport by farm families was Rs. 33,414.20. It means they spent Rs. 2,784.5 monthly on transport.

Overall it can be concluded from the table that with regard to transport expenses, respondent's main expense was on fuel. It was also found that majority of farm families do not have car insurance and a large percentage of them do not spent on car service.

Table 7: Distribution of farm families according to level of annual expenditure on transport

n=500				
Transport expenditure (Rs)	Frequency	Percentage	Average expenditure (Rs)	Percent expenditure
Fuel				
Low (1,200-40,800)	33	6.60	31,224.00	93.45
Medium (40,801-80,400)	26	5.20		
High (80,400-1,20,000)	441	88.20		
Car service				
No expenditure	255	51.00	1,314.20	3.93
Low (500-2,335)	70	14.00		

Medium (2,336-4,170)	105	21.00		
High (4,171-6,006)	70	14.00		
Insurance				
No expenditure	428	85.60	876.00	2.62
Low (1,000-5,667)	23	4.60		
Medium (5,668-10,334)	28	5.60		
High (10,334-15,001)	21	4.20		
Overall expenditure on transport				
Low (1,200-42,467)	295	59.00	33,414.20	
Medium (42,468-83,734)	128	25.6		
High (83,735-1,25,001)	77	15.4		

Level of annual expenditure on entertainment

The table 8 presents the annual expenditure of farm families on entertainment. It was studied in terms of expenses on vacations, movies, phone/internet charges, cable/dish charges, newspaper and celebrations. The respondents were categorized on the basis of no expenditure, low, medium and high level of expenditure. It was found that the most of the respondents (98 %) had no expenditure on vacations/trips. It means that generally farm families, do not go for vacations. Out of the remaining who go for vacations, 1.00 per cent had high expenditure of Rs. 8,335 to 10,001 annually on vacations/trip followed by 0.60 per cent and 0.40 per cent who spent medium (Rs. 6,666-8,334/annum) and less (Rs. 5,000-6,665/annum) on vacations/trips.

Regarding expenses on movies, it was found that the most of the respondents (98.80%) had no expenditure on movies. It means they do not go out for watching movies. It was followed by 0.80 per cent and 0.40 per cent who spent high (Rs. 2,335-3001/annum) and less (Rs. 1000-1,667/annum) on movies. With respect to phone, internet charges majority (65.40%) of the respondents had low expenditure of Rs. 1,200 to 12,800 annually, while less than one third i.e. 32.60 per cent had medium expenditure of Rs. 12,801 to 24,400 annually. There were 2.00 per cent of respondents who spent more than Rs. 24,400 annually on phone/internet charges.

With regard to cable/dish charges, there were 16.80 per cent of the respondents who had no expenditure on cable as they had DD free dish, DTH service in Punjab. Such services are provided by cable operators in rural Punjab. Further, it was also observed that most of the respondents i.e. 74.20 per cent had low expenditure on cable/dish. Though they were spending between Rs 2,160 to 6,240 annually. Very few of them i.e. 8.80 per cent and 0.20 per cent had medium (Rs. 6,241-10,320/annum) and high (Rs. 10,321-14,400/annum) expenditure on cable charges respectively.

Table 8: Distribution of farm families according to level of annual expenditure on entertainment

n=500

Entertainment expenditure (Rs)	Frequency	Percentage	Average expenditure (Rs)	Percent expenditure
Vacations/trips				

No expenditure	490	98.00	180.00	1.15
Low (5,000-6,665)	2	0.40		
Medium (6,666-8,334)	3	0.60		
High (8,335-10,001)	5	1.00		
Movies				
No expenditure	494	98.80	84.00	0.53
Low (1,000-1,667)	2	0.40		
Medium (1668-2334)	0	0.00		
High (2,335-3001)	4	0.80		
Phone bill				
Low (1,200-12,800)	327	65.40	9,669.36	61.91
Medium (12,801-24,400)	163	32.60		
High (24,401-36,000)	10	2.00		
Cable charges				
No expenditure	84	16.80	3,013.20	19.29
Low (2,160-6,240)	371	74.20		
Medium (6,241-10,320)	44	8.80		
High (10,321-14,400)	1	0.20		
Newspaper charges				
No expenditure	173	34.60	1,311.00	8.39
Low (1,200-2,400)	2	0.40		
Medium (2,401-3,600)	312	62.40		
High (3,601-4,800)	13	2.60		
Celebrations				
No expenditure	270	54.00	1361.6	8.73
Low (500-3,000)	182	36.4		
Medium (3,001-5,500)	35	7.0		
High (5,501-8000)	13	2.6		
Overall expenditure on entertainment				
Low (1,200-14,720)	279	55.8	15,619.16	
Medium (14,721-28,240)	209	41.8		
High (28,241-41,760)	2	2.4		

As far as newspaper expenditure is concerned, more than one third of the respondents (34.60%) had no expenditure on newspaper. It means they do not buy any kind of newspaper. Out of those who buy newspaper, large per cent i.e. 62.40 per cent of the respondents had medium expenditure of Rs. 2,401 to 3,600 annually. Very small proportion i.e. 2.60 per cent and 0.40 per cent had high (Rs. 3,601-4,800/annum) and low (Rs.1,200-2,400/annum) expenditure on newspaper charges.

With regard to celebrations which includes birthdays and going for dinner, more than half of the respondents had no expenditure on celebrations. It means they do not celebrate birthdays and do not go out for dinner. Out of those who spent on celebrations, more than one third (36.4%) spent less i.e. Rs. 500 to 3000 annually on celebrations followed by 7.0 per cent of the respondents who had medium expenses of Rs. 3001 to 5500 annually on celebrations. While, 2.6

per cent of the respondents who had high (Rs. 5,501-8000/annum) expenses on celebrations. Overall, more than half of the respondents (55.8%) had comparatively low expenditure of Rs. 1200 to 14,720 on entertainment followed by 41.8 per cent who had medium expenditure (Rs. 14,721-28,240/annum) on it. Only 2.4 per cent of the respondents had high expenditure (Rs. 28,241-41,760/annum) on entertainment.

Data on average annual expenditure revealed that highest (Rs. 9,669.36/annum) average annual expenditure was on phone bills followed by cable charges (Rs. 3,013.20/annum). However, the average annual expenditure was lowest (Rs. 84.00/annum) for movies. Overall, the average annual expenditure of farm families on entertainment was Rs. 15619.16. It means farm families spent Rs.1, 301.6 monthly on entertainment.

Overall it can be concluded from the table with respect to entertainment expenses that farm family's main expense was on phone/internet charges and on cable/dish charges. It was also found that most of the farm families do not go for vacation/trips and for watching movies.

Level of annual expenditure on household utility bills

Annual expenditure of farm families with respect to various household bills was studied in terms of electricity, bills, water bills and salaries to various servants/helpers working for family. Table 9 reveals that most of the respondents i.e. 81.20 per cent had low expenditure between Rs.6,000 to 68,000 annually on electricity bills. It means their monthly electricity bill was Rs. 500 to 5,667. Whereas, fifteen per cent of the respondents had medium expenditure of Rs. 68,001 to 1,30,000 on electricity bills. There were 3.20 per cent of the respondents who had high expenditure (Rs. 1,30,000-1,92000/annum) on electricity bills.

Regarding water bill, majority of the respondents had no expenditure on water as they had their own submersible connections. Remaining 8.60 per cent and 5.40 per cent had low (Rs.150-1700/annum) and medium (Rs.1701-3,250/annum) expenditure on water bills respectively. Few of respondents i.e. 4.00 per cent had high expenditure (Rs. 3,251-4800/annum) on water bills. Overall water bills ranged between Rs. 150 to 4,800.

As far as salary of servants/helpers is concerned, data show that majority of the respondents (76.20%) had no expenditure on salary of maids as they had no domestic help. Out of other farm families, less than one fifth of the respondents i.e. 19.40 per cent had low expenditure of Rs. 6,000 to 44,000 annually and 3.80 per cent of the respondents had high expenditure (Rs. 82,001-1,20,000) on salary of servants. Very few i.e. 0.60 per cent of the respondents had medium expenditure (Rs. 44,001-82,000/annum) on salary of servants.

Overall expenditure on household utility bills revealed that comparatively majority (87.8%) had low expenditure on household utility bills. However, 10.7 per cent of the respondents had medium expenditure and only 1.5 per cent of the respondents had high expenditure on household utility bills.

Out of various household utility bills, average annual expenditure was highest (Rs. 45,360.84) on electricity bills, which comprised of 87.44 per cent of such expenses. Salaries of domestic help comprised 12.44 per cent of the average expenditure on household utility bills. Lowest (Rs.62.76/annum) average expenditure was on water bill (0.12%). Overall, average annual expenditure on household utility bill was Rs. (51,871.2). It means they spent Rs. 4,332.6/month on household bills.

It can be concluded from the table that with respect to household utility bills, respondents' main expense was on electricity bills. It was also found that farm families had no expense on water bills as they had their own connections.

Table 9: Distribution of farm families according to level of annual expenditure on household utility bills
n=500

Expenditure on bills (Rs)	Frequency	Percentage	Average expenditure (Rs)	Percent expenditure
Electricity bill				
Low (6,000-68,000)	406	81.20	45,360.84	87.44
Medium (68,001-1,30,000)	78	15.60		
High (1,30,001-1,92,000)	16	3.20		
Water bill				
No expenditure	410	82.00	62.76	0.12
Low (150-1,700)	43	8.60		
Medium (1,701-3,250)	27	5.40		
High (3,251-4,800)	20	4.00		
Salary of domestic help				
No expenditure	381	76.20	6447.60	12.44
Low (6,000-44,000)	97	19.40		
Medium (44,001-82,000)	3	0.60		
High (82,001-1,20,000)	19	3.80		
Overall expenditure on household utility bills				
Low (9,600-1,17,200)	439	87.8	51,871.2	
Medium (1,17,201-2,24,800)	54	10.7		
High (2,24,801-3,32,400)	8	1.5		

Comparison of average annual expenditure on different household components

The table 10 compares the average annual expenditure of farm families on different household components i.e. personal, medical, clothing, children's education, food, relative's functions, transport, entertainment and household utility bills. It is clear from the data that respondents spent highest on food (29.22%) followed by household utility bills (18.81%), children's education (15.88%), transport (12.12%), medical (5.99%) and entertainment (5.14%). It can also be observed from the data that respondents spent less on clothing (Rs. 13,925 /annum) and relative's functions (Rs. 11345/annum). Farm women's personal expenditure was least (Rs. 10,079/annum) among all the expenses. Overall average annual expenditure of farm families on different household component was Rs. 2, 75,668. It means farm families spent Rs. 22,972 monthly on different household components. Similar result was also reported by Kumar (2021) in Punjab, who found that average expenditure of rural household was Rs. 29,863 per month. expenditure on consumables of common rural household is Rs. 29863.

Table 10: Comparison of average annual expenditure of farm families on different household components n=500

Expenditure components	Average expenditure Rs/annum	Percent expenditure	Rank
Personal	10,079	3.65	9
Medical	16,530	5.99	5
Clothing	13,925	5.05	7
Children's education	43,779	15.88	3
Food	80,552	29.22	1
Relative's functions	11,345	4.11	8
Transport	33,414	12.12	4
Entertainment	14,173	5.14	6
Household utility bills	51,871	18.81	2
Total	2,75,668		

Comparison of average annual expenditure of different income groups

The table 11 shows the comparison of average annual expenditure of different income groups on different household components. The table reveals that for almost all types of expenditure high income group families had highest expenditure followed by medium income group and low income group respectively. This is obvious as income has direct bearing on expenditure. Personal expenditure for high income group was highest (Rs. 13,010/annum) followed by medium income group (Rs. 10,925/annum). While, those with lower income spent less (Rs. 9,911/annum) on themselves.

Medical expenditure was highest for medium income group (Rs. 21,258). This can be due to extraneous variable. This means that more health seekers in medium income group were there. Respondents with high and low incomes had expenditure worth Rs. 16,126/annum and Rs. 9,650/annum on medical. Regarding clothing high income respondents spent more (Rs. 17,000/annum) followed by medium income groups (Rs. 14,987/annum). However, low income respondents spent less (Rs. 13,692/annum) on family clothing.

Regarding children education also higher income groups spent more (Rs. 49,860/annum) as compared to medium (Rs.46,527/annum) and low income groups (Rs. 42,156/annum). Similarly, for food expenditure, respondents with high income had more (Rs. 99,480) expenditure than those with medium (Rs. 80,168) and low (Rs. 80,146) income. There was negligible difference on food expenses of medium and low income group. This is due to the fact that food is most basic necessity and a large part of income of low income families usually goes to food. Increase in income has less bearing of food as compared to other expenditure. Similar finding were also reported by Sethi and Pardhan (2012) in Odissa, where respondents from lower income belong to top group expenditure on food items like cereals, pulses, fish, egg, chicken.

Table 11: Comparison of average annual expenditure of different income groups on different household components n=500

Annual Expenditure	Family Income (Rs/annum)	F value
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	Low (2-13.33 lakhs)	Medium (13.34-24.66 lakhs)	High (24.67 - 36 lakh)	
Personal	9,911	10,925	13,010	1.577
Medical	9,650	21,258	16,126	1.369
Clothing	13,692	14,987	17,000	1.195
Children education	42,156	46,527	49,860	0.246
Food	80,146	80,168	99,480	2.185
Relative's functions	10,919	11,936	13,790	3.472*
Transport	32,518	33,400	40,963	2.406
Entertainment	11,321	12,625	14,173	1.823
Household utility bills	53,196	55,441	93,584	2.848*
Total	2,63,509	2,87,267	3,57,986	3.388*

***Significance at 5% level of significant**

Analysis regarding expenditure on relative's functions showed that higher income groups spent more (Rs. 13,790/annum) than middle (Rs. 11,936/annum) and low (Rs. 10,919/annum) income groups. This difference was found significant (F value = 3.472*) at 5 per cent level of significance. Expenditure on transport was also highest (Rs.40, 963/annum) with high income respondents than the medium income groups (Rs. 33,400/annum) and low income groups (Rs. 32,518/annum).

With respect to entertainment, it was found that higher income groups spent more (Rs. 14,173/annum) than middle (Rs. 12,625/annum) and low (Rs. 11,321/annum) income groups. Similar to other components, on household utility bills respondents with high income had high expenditure (Rs. 63,196/annum) as compared to respondents with middle income (Rs. 65,441/annum) and low income (Rs. 63196/annum). When one way ANOVA test was applied to compare the expenditure of different income groups, it was found there was significant difference significant (F value = 2.848*) at 5 per cent level of significance.

It was also found that overall expenditure on different household components was higher for high income (Rs. 3, 57,986/annum) followed by middle income (Rs. 2, 87,267/annum) and low income groups (Rs.2, 63,509). Overall it can be concluded from the table that high income group had high expenditure on various household components as compared to medium and low income group. Expenditure on relative's functions, household utility bills and overall expenditure was significantly high **for high income groups.**

Conclusion

On an average, farm women had maximum expenditure (Rs. 80,552/annum) on food and had minimum expenditure (Rs. 10,079/annum) on personal. On the whole, farm women had average expenditure i.e. Rs. 275,668/annum on different household components. It means farm families spent Rs. 22,972 monthly on different household components. Between the three income groups—low income, medium income, and high income, the medium income group had the highest average expenditure (Rs. 3,35,037/annum) on different household components. Nearly half (48.60%) of the respondents had low level of expenditure and 28.40 per cent and 23 per cent had medium and high level of expenditure respectively.

Consent

As per international standard or university standard, Participants' written consent has been collected and preserved by the author(s).

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