Chapter-II
Review of Literature

2.1 Introduction:

In this chapter an attempt has been made to review current and recent literature of consumption, income, investment.

Rather than attempting to present a comprehensive and detailed state of the report for the whole field of consumption expenditure, income and living standard which would neither be neither feasible nor useful for our purposes. The following review of research and current literature will depart from the research study aims and thus focus primarily on recent research on household expenditure and how they relate to households income as well as other characteristics of private households and household members.

In this chapter an attempt is made to review the recent and relevant literature on the income, investment and consumption pattern in India. The literature on migration and saving position and challenges, income level and indebtedness in India is reviewed in this chapter. The international, national and regional level review of literature regarding income, consumption and investment pattern in India and households indebtedness has been reviewed.

Ravi Srivastva (2012), has conducted a study on Internal Migration in India. The main objective of his study to examine the internal migration
in India and conceptual and data issues, migration trends and patterns, reasons of migration, migration and urbanization, pattern and characteristic of seasonal and circular migration. He also examines the women and children, impact of migration on various fields and migration and urbanization: challenges of inclusion. He found that in 2001, the census reported 309 million intended migrants; of these migrants 70.7 percent were women. Two third of the migrants (67.2 percent) were rural and only 32.8 percent were urban. Male migrants were relatively more numbers in the urban stream (53.1 percent of male migrants were urban compared with only 24.4 percent of female migrants) and in more distant streams. The percentage of male migrants in inter-district and inter-state migration was 52.2 percent, 26.7 percent and 21.1 percent respectively. Compared with 66.9 percent, 23 percent and 10.1 percent respectively for female migration in these three streams. The NSS estimates 326 million migrants in 2007-2008 (28.5 percent of the population). It gives a picture similar to the census in terms of female predominates, and the relatively higher proportion of male migrants in the urban stream and with increasing distance. According to the census the migration rate for all segments peaked in 1981 to 30.3 percent, declined in 1991 to 27 percent and increased to 30.1 percent in 2001. Between 1981 and 1991, the total number of migrants grew by only 12 percent but between 1991 and 2001
the migrants stock increased by 37 percent. However the successive rounds of the 49th NSS round, show increasing total migration rates since 1983. But, as shown by the NSS finding are that these trends use mainly due to rising female migration rates both in rural and urban areas.

**Priya Deshingkar, Matteo Sandi (2012)**, have published a paper on Migration and Human development in India. They found that unexplored linkages between migration and human development through an analysis of outcomes for health and education among different social groups. The analysis is based on the NSS data for 2007-2008 (the 64th Round) and case studies of specific caste and tribes to understand the factors that lead to positive and negative impacts of migration for migrants belonging to historically disadvantages and included communities. They found that the numbers of international migrants are relatively low, especially for the adivasis where less than one percent migrated internationally, illustrating the barriers to international migration faced by lower social strata. The analysis of spending pattern shows that migration is satisfying immediate consumption needs and is likely to results in greater shares of spending on health with rising income. The implications for spending on education are mixed and this is linked to dalits and adivasis perceiving education as a risky investment with uncertain outcomes. The paper ends with recommendations for health and education policy in order to achieve a
more inclusive and migrant’s friendly approach. Despite rapid economic progress in recent years, India continues to be one of the most socially stratified societies in the world, where the status that one is ascribed to be birth continues to have a strong bearing through one’s lifetime. Although caste disnomination is outlawed by the Indian constitution, the caste system continues to create barriers to opportunity for large sections of the population. According to the 2001 census, the so called scheduled caste (SC), who include the lowest tier in the Hindu caste system, compared 15 percent of the population and the schedule tribes (STs) or indigenous people also known as adivasis, comprised 7.5 percent of the population. The scheduled caste and scheduled tribes continue to be the most deprived section of Indian society. Despite a number of government programme targeting the SC’s and ST’s, they remain the most disadvantaged educationally and in terms of health.

**Uma Datta Roy Choudhary (2009)**, has examine the ‘Income, Consumption and Saving in Urban and Rural India’. The main purpose of her study was to get a realistic measure of the patterns of consumption and saving behavior of the household in India. In other words to attempt quantitative measure of the short run and long run marginal propensities to consume to enable estimation of the savings potential of the households. The Problem, though apparently very straight forward, has
not been studies in detail for India. When the actual level of national income of the country is low and the rise is not sufficiently high (of the order of 4 percent annual over the last fifteen years) it becomes extremely important to obtain reliable measures of marginal propensities to consume and to save. With a low absolute level of income, it is but normal that the rates of saving and investment would be low, average propensity to consume high and income elasticity of consumption perhaps greater than unity. She found that it might be worthwhile next to use these results for measuring the pattern of savings etc. for the next two or three years separately for urban and rural areas. Any such exercise would, however requires that particular models to be used for purpose of the many presented are picked up and the values of the independent variables are determinate. According to the results rural household saving, consumption depends only on current income while for the urban sector consumption is best determinants as a function of income for current and the past year as well as the past years assets. Thus if the levels of income in successive years are determined these would help to estimate household savings in both urban and rural areas and household consumption in the rural sector. These series of savings in turn would measure the levels of assets, defined as accumulated savings at the beginning of each year. Having obtained these estimates the level of
urban consumption can next be determined. Another point for consideration would of course be the rate urbanization and the rates of growth in urban and rural sectors independent of the overall rate of growth of the economy. These can be assessed on the basis of other relevant economic and social factors. Following these details short term forecasting over the next three years has been attempted. For the purpose the overall rates of growth of income for the years 1963-64, 1964-65 and 1965-66 have been taken from the official sources and it has been assumed that there has been no faster rate of growth either in the urban or the rural sector. The models are used next to determine the urban and rural pattern of consumption and saving during 1963-64, 1964-65 and 1965-66. Independent functions are used for savings and consumption in urban and rural areas while income is determined exogeneously.

Vikas Rawal, Madhura Swaminathan and Niladri sekhar (2008), they have undertaken a study on diversification of rural incomes: a view from three villages of Andhra Pradesh. They have examine the issue of income diversification among rural households, based on data from a three villages survey conducted in Andhra Pradesh in 2005-06. These three villages belongs to different agro-ecological regions of the state. The first finding of the survey is that the per capita households income is much lower than the per capita SDP (State domestic Product) in all three
villages. Secondally income generation is dominated by the primary sector in two villages. Agriculture (crop & animal husbandry) is the main source of income in Ananthavaram, a village of high yielding canal-irrigated paddy cultivation in south coastal Andhra and also in Bukkalherla, a dry and drought prone village of Rayalseema. Only one village, kothapalle, in north Telangana, showed greater diversification of income generation and the location of this village in a major highway is clearly a very important factor in this process. There was no simple relationship between the dependence on the primary sector and the level of asset ownership. The basic descriptive statistics on household income and per capita incomes in the three villages and gives a summary picture of the level and variation on household income in the three villages. First the medium level of the annual household income in 2005-06 was Rs. 25,017 in Ananthavaram, Rs. 20,287 in Bukkacherla and Rs. 22674 in Kothapalle. The median per capita income in 2005-06 was Rs. 7465 in Anathavaram, Rs. 5968 in Bukkacherla and Rs. 5669 in Kothapalle the mean incomes are higher as averages are influences by very high incomes of a few households. The mean household income was Rs. 54,220 in Ananathavaram Rs. 36,571 in Bukkacherla and Rs. 33,905 in Kothapalle. The average per capita income was Rs. 14,341 in Ananthavaram, Rs. 8,667 in Bukkacherla and Rs. 8013 in Kothapalle.
Aparajita Bakhi (2008), has conducted a research on “A note on household income survey in India.” They found that income poverty is a major feature of deprivation and underdevelopment in India and a major cause of lack of social opportunities. Income poverty in India is mainly studied with respect to and in forms of data on consumption more specifically per capita consumption expenditure. Unlike data on consumption workforce and land holding, there are no serial, large-scale, survey based data on household incomes in India. Household incomes are difficult to measure with actually because income is a derived variable. Hence it is important to identify and measure each component of income accurately to derive reliable estimate of income. Income estimates from household surveys are thus subject to certain limitations. Given the complexity of occupational patterns in the internal economies of the countryside in less developed countries the conceptual issues involved in the analysis of household incomes is correspondingly complain. In India these problems are further mediated by specific social conditions including caste and gender relations and regional and agro-ecological factors that obtain in the countryside. These are very few studies on household incomes in India primarily because of the dearth of data on incomes. The only nation-wide surveys that have directly collected data on income are those of the National Council of Applied Economics
Research (NCAER) and the attempts by National Sample Survey Organization (NSSO) in the 1960s, and the recent situation assessment survey of farmers in 2002-03. There are limited numbers of studies on rural income in India because of limited data. Most of the literature on rural incomes and income diversification is based on micro-level village studies. There are no rural income diversification is based on micro-level village studies. There are no serial large scale household survey on income in India. Some by government and non-government agencies to collect large scale data on incomes through household surveys here failed to generate consistent and reliable estimates of households income. The problem of underestimation of household income through household surveys is not specific to India, it is a reality observed in most countries of the world including developed countries. Response errors and underestimation of household incomes can be minimized through meticulous design of questionnaire. Income is the derived variable. It all components and sources of income are identified accurately and an accounting framework is applied to estimate incomes from each source, fairly accurate estimates of income can be made. The accounting framework should disaggregate the items of costs and receipts in a way so as to facilitate recall and minimize chances of under reporting.
Klaus Huback, Dabo Guan and Anamika Barua (2007), have published a paper on ‘Changing life style and consumption Pattern in developing Countries’. They found that China and India are the world’s largest developing economies and also two of the most population countries. China which now has more than 1.3 billion people, is expected to grow to more than 1.4 billion by 2050 and India with a population of 1 billion will overtake China to be the most population countries with about 1.6 billion population. These population giants are home to 37 percent of the world’s population today. In addition, china and India hence achieved notable success in their economic development characterized by a high rate of GDP growth in the last two decades. Together the two countries account already for almost a fifth of world GDP. The most direct and significant result of economic growth in India and China is the amusing improvement in quality of life (or at last spending power) for an increasing share of the population. The population of both the countries have experienced a transition from poverty to adequate food and clothing, today growing parts of the population are getting closer to well to do lifestyles. These segments of the society are not satisfied any more with enough food and cloths. But are also larger to obtain a quality life of high nutrient food, comfortable living, health care and other quality services. The theme of this paper is to analyze how he major drivers did contribute
to the environmental consequences in the past, and take a forward look to the environmental impacts based on the changes of these driving forces in China and India. The paper identifies population affluence and technology to be the major driving forces in environmental population for the most population countries in the world. There are huge differences of types of residential energy consumption between rural and urban households in term of quality and quantity. Until recently, non-commercial energy sources such as stalks and firewood still dominated rural residential energy consumption pattern and contributed approximate 85 percent of residential energy in 1980. The average of biomass energy contributed to land degradation of cultivated land and destroyed forest resources. Since the policy of biomass energy conservation and forestation was established in the mid of the 1990’s, the absolute amount of biomass energy consumption has fallen from 250 MTCe in 1995 to around 200 MTCe in 2000. However the total amount of residential energy is continuously growing, with major increase from commercial sources since the economic reform both China and India have experienced significant economic growth accompanied by enormous environmental population and increasing income inequalities. At the same time the gap between the poorer and the richer countries has not significantly decreased.
Girish Jain, Meena Baliyan (2014), have examined the ‘Determinants of Savings and Investment in India’. They found that India is among the world’s most efficient financial market in terms of technology, regulation and systems. It also has one of the highest savings rate in the world over gross household savings rate, which averaged 19 percent of gross domestic product between 1996-97 and 1999-2000 increased to about 23 percent in 2003-04 and has been growing ever since. While savings are more in India, where the savings are invested is a cause of concern. Investment by households have been more into either bank fixed deposit, risk free government backed securities and low yielding instruments, or in non-financial assets. This paper examines the determinants of saving and investment in the process of economic development. It is found that the saving rate rises with both the level and the rate of growth of disposable income and the magnitude of the impact of the farmer is smaller than that of the latter. The real increases rate of the bank deposits has a significant positive impact, but the magnitude of the impact is modest. Public saving seems too crowded out private saving but less than proportionately, suggesting that public policy can influence the national saving rate. Among the other variables considered the spread of banking facilities in the economy and the rate of inflation seem to have a positive impact and changes in the external terms of trade and migrant
remittances a negative impact on private savings. This is study of determinants of savings and investment of households a study of selected districts of NCR with the help of this study they were try to find out the saving and investment pattern of the NCR. This is an attempt to find out that what the different ways for savings and investment and also to know the awareness about the different benefits which come with the choice of the product.

Michel Morisset and Pramod Kumar (2010), have conducted a study on ‘Trends and pattern of consumption of value added foods in India’. The specific objectives of study are; to Study the food consumption pattern by expenditure groups for urban and rural India and across states for urban India, to classify the food items in accordance with the land to processing to analyze the trend and pattern of consumption of processed food, and to analyze the consumption of the highest income group of urban households as symptomatic of future consumption pattern. They found that the economic growth changes in tastes and preferences and urbanization has resulted in change in consumption pattern away from traditional food commodities to processed and high value commodities. The consumption of food is falling because of shift in consumption away from cereals to high caloric commodities such as meat, milk, fish etc., in other words from low value to high value commodities. In rural areas the
shift in consumption pattern is more in those regions that are experiencing greater improvement in infrastructure. The changing consumption pattern has resulted to decline in per capita household demand for food grains. However, there has been little attempt to assess the changes in consumption pattern by value added food products. The analysis of food consumption in urban India is of greater interest. It permits not only to understand the food consumption pattern of an important and growing population but also reveals the future of consumption habits in India. It is considered that the changes in consumption are more likely to happen in urban than in rural India. Even more it is among the urban population that the most important concentration of wealthy people are found and they are considered the most auspicious to introduce the new trends. An understanding of the changing consumption pattern according to the extent of value addition would have implications not only for food grains demand projection but also for development policies.

Heinz Herbert Null (2007), had written a report on ‘Household consumption, household income and living standards.’ This report on recent activities in the fields of consumption, income and living standards depart from the aims of a project within the EQUALSOC-Network, boing comparative research on ‘Household consumption and Incomes’
measures of living standards based on data from household budget success. Substantial analyzes will focus on patterns and structural changes of expenditure, the distribution and inequalities of household incomes and expenditure including poverty and the way they might be related and associated. Other questions to be addressed within this report are for example the extent to which expenditures and consumption levels and patterns are being determined by household income as compound to other variables like households composition and family type, place of residence or employment status of household members as factors explaining levels and structures of expenditures. In addition to this the project also aims to explore the potential of household budget survey as a data base for comparative empirical social and economic research from a methodological point of view. This includes for example checks of comparability as well as the assessment of the reliability of information on income and expenditure within the household budget survey. Rather than attempting a present a comprehensive and detailed state of the art report for the where field of consumption expenditures, income and living standards which would neither be feasible nor useful for our purpose the following review of research activities will depart from the projects research aims and thus focus primarily on recent research on household expenditure and how they relate to household income as well as other
characteristic of private households and households members. Households expenditure as they result from budget limitation at the one hand choices based on needs, demanded preferences etc. on the other may be regarded as manifestations of economic and social inequalities as well as cultural differences and social distinctions. Studying the pattern, disparities and determinants of household expenditures and their changes across time by making use of large scale population surveys thus seem to be promising in various respects.

Rajiv Khandelwal, Amrita Sharma, Divya Varma (2011), have write a report on ‘Creative practices and policies for Better Inclusion of migrant workers’. They found that internal migration for livelihood, a widespread phenomenon across developing economies, has started to receive attention only recently. There are limited practices and policy interventions that help vulnerable rural migrant workers cope with the hardships of migration the vagaries of internal labor market, and the increasing alienation from urban spaces. Lately civil society organizations in India have been at the forefront strides in designing and delivering solutions. The paper reviews the experiences and impact of the work done by Ajeevika Bureew, a public service organization in western India. Migration has become one of the most defining issues for development, more so now than ever before. In the last few decades,
labour mobility has increased despite regulations. Violence against migrants and scepticism about its impact on wage differentials and development according to the population division of the UN, the world has a total of 214 million international migrants. The community contributes to the destination economies towards cheap labour and to the source economies through transfer of remittances and skills. Notably, most of this number comprises low skilled, semi-skilled migrants who work at the lowest level of the global economy under highly risky and abusive work conditions. The plight of international migrants moving from one country to another country. One important stream that has been over looked in this discourse is the large number of migrants moving within the boundaries of a nation, state, and the internal migrants who move seasonally in search of likelihoods. In most developing and transition economies. There is a large flow between rural to urban areas. High economic despirities among regions and limited opportunities in rural areas have been driving labour increasingly to the urban areas, which are the epicenters of growth. For instance in India, the number of internal seasonal migrants is estimated to more than hundred million, preferred for their cheap labour, most of these migrants work in the internal sector devoid of social security and legal protection lack of portability of entitlements across state boards makes them lead a sub-
human existence devoid of access to basic services and labour rights. Despite the magnitude of the problem, the policy attention to the phenomenon is abysmally low and there is a serious lack of development initiatives focused on migration.

Victoria Osuna (2014), have published paper on ‘Working week flexibility: Implications for employment and productivity.’ She found that evaluates the affects for the Spanish case of allowing greater flexibility regarding the weekly hours worked on the working week, employment and productivity. A baseline model economy is calibrated to reproduce the cross sectional distribution of work weeks across plants as well as certain features of the Spanish economy. The further compare the steady state status quo, where a forty four work weak is imposed and no flexibility is allowed and the steady state of economies with a higher degree of flexibility in weekly hours. The 2012 reform is found to preserve employment and generate a 1.72 percent increase in productivity. In the work sharing scenario, the increase in employment (1.86 percent) comes at the expense of a lower increase in productivity (1.31 percent). Finally the full flexibility scenario preserves employment and generates a substantial increase in productivity (2.6 percent) what is now being referred to as the great recession has revealed the poor performance of certain labour markets across Europe with the most
striking case involving Spain. Until only recently, the Spanish labour market was one of the most dynamic in the European Area (E.A). During the decades preceding the current crisis and according to the European union labour force survey, Spanish accounted for almost one third of all the jobs created in the E.A., However during the current crisis, Spain has recorded the highest rate of job destruction, thus leading to a huge jump in employment from 8 percent in 20.7 to 25 percent in 2012. The objective of paper is to evaluate the effect for the Spanish case of allowing greater flexibility regarding these weekly hours worked on the working week employment output productivity and wages. Accordingly application is made of business cycle model developed in Osuna and Riva Rull (2003), where plants face idiosyncratic shocks and consequently, the work week varies across plants. In this model the work week and employment are important substitutes for the two reasons a) co-ordination needs (team work) or fatigue and b) adjustments costs modeled as congestion based commuting costs.

Subhashree Nayak (2013), has published book on ‘Determinant and pattern of saving behaviour in rural households of western Odhisha.’ He found that saving is an important macroeconomic variable to be studied under the purview of the economic area on an individual as well as household basis. In a country like India, the income standard is almost
uncertain and leads to more consumption rather than saving which has now been a central problem. If the saving is low than the investment will also be low leading to low capital formation. The present study analyses the determinant and patterns of saving behavior in rural household of western Odisha. The determinants and pattern of saving differ from rural to urban region. In rural areas, the marginal propensity to consume is more rather than the marginal propensity to save. The study is conducted through primary survey with 300 households drawing a sample from rural villages of sunderbagh district of Odisha. These 300 households from sunderbagh district are selected and cross sectional primary data is collected by personal interview method. The determinants of saving are analysed empirically by linear regression method. The income level of expenditure, consumption pattern and saving behavior is taken as the criteria for drawing the sample. The present study reveals that the APC and MPC of the rural households varies in terms of the distribution of income and occupation i.e. in other words, the lowest income groups (the agricultural labour and non-agricultural labour) have the highest marginal propensity to consume which leads to lowest marginal propensity to save as compared to the other occupational groups. The study finds that most of the rural households have low educational status which is regulating in less awareness of the people towards the benefits of saving. They are
even cureless towards their health standard as the consumption local liquor is very prominent in these households which in a way or the other detoriating the health as well as the financial condition of these households.

Dilip Saikia (2008), has examine the ‘Economic Conditions of the In-migrants workers of Trivandrum district in Kerala.’ The main objective of the paper is to examine the economic conditions of the in-migrant worker in Kerala, this has been done by analyzing their savings, income and consumption pattern and nature of work before and after migration. The analysis is based on data from a sample of 166 in-migrants workers in the Trivandrum district, which has been collected through a primary survey during September-October 2008, while existing studies provide evidence for short distance migration from nearby status of Tamilnadu and Andhra Pradesh to Kerala. He found that the distribution of population on the global has always been responded to the opportunity that different territories provide. The crucial motivation for migration is primarily economic. The greater the difference in economic opportunities between two regions, the greater is the flow of migrants between them. Through distance is usually a significant intervening obstacle, its negative influence can be large offset by sizable income differentials (Barnum and Sabot 1975, Schultz 1975,
Lipton 1976). In addition to economic motive, people migrate to improve their education or skill level to escape social and cultural imprisonment in homogeneous rural areas to escape political instability and to join family and friends who have previously migrated to urban areas. He also observed that long distance migration from status like West Bengal and Assam dominated the inflow of migrants workers in recent years. Informal information networks through acquaintances that have already migrated play an important role in migration of workers to Kerala. Poor economic condition along with several other overlapping factors have been identified as the reason of migration. There has not been any change in the nature of employment of the migrants even after migration. However, there has been a shift from the low-income brackets before migration to high income brackets after migration, they observed a positive relationship of skill level and instance of migration with income level. Notwithstanding the improved income level the living condition for most of them is deplorable most of them live together in either poor rented home or work sites with one room shared by many and no provision of hygiene sanitation. The amount and pattern of food expenditure is found to be more or less same for all the migrants, whereas that of non-food expenditure varies from person. The savings and investment habit among the migrants is found to be very poor.
Rita Afsar (2003), has published paper on ‘Internal Migration and the development’ the case study of Bangladesh: she found that over the last decade, the landscape of Bangladesh has changed remarkably. Persistent mobility of people question existing development strategies which are largely based on sectoral approaches that often ignore this dynamic process. Migration has resumed greater importance as a component of peoples livelihood strategies and in shaping the national economy following improvements in markets, communications and transport and access to electricity. The countryside is no longer confined to food production but is now a source of labour for urban areas, however the linkages between migration and development are not straight forward Rural-Urban migration is but one discernible force of change amidst growing diversity and complexity in the patterns of migration. The light of changes sweeping through rural Bangladesh, the links between migration and development need to be re-examined. There is however, a dearth of knowledge about the migration poverty interface in Bangladesh. Government policies can influence the impact of migration on development and poverty reduction. This paper summaries what is known about migration and the policy context in the country to enable DFID to understand and work toward maximizing the benefits of migration for poverty reduction and to promote the rights of paper migrants. Migration
is one of the major contributors to urban growth in Bangladesh. In the past century the urban population grew by about 35 million an increase of more than thirty fields. In contrast, the population of rural areas increased four-fold (from 28.2 million to rural 103.1 million). Rural areas are still home to most of the total population migration accounts for about two-thirds of the urban growth seen in Bangladesh since independence. The proportion of people living in urban areas rose from 6.2 percent in 1965 to 9.9 percent in 1975 and reached 25 percent in 2000 (UN 2002).

V. J. Varghese (2009), has published paper on land, labour and migration understanding Kerala’s Economic modernity. He found that Kerala’s story of agrarian capitalism is intermeshed in its specific history of colonial intervention and local reciprocation. The proliferation of agrarian capitalism in the region was a result largely of new mentalities among the natives regarding their own nature alongside a new ethic of labour that the colonial attitude to words land and plantation enterprises had exemplified to them. This paper seeks to narrate this highly nuanced local story by making explicit the historical background of a few streams of migrations in survey of agricultural land within the geographical limits of present day Kerala. This paper seeks to map out the historical trajectory leading to a series of migration in and from the east while princely state of Travancore during 1900-70 in order to acquire and bring
land under cultivation. It argues that these migrations undertaken a moralistic and paternal mission of reclaiming ‘empty’ spaces in productive location where a result of a specific form of economic modernity in Kerala as beckoned by colonialism and appropriate by a resolute local agency through a process of translation. The attempts is to the intertwining history of colonialism capital and native agency and thereby to capture the complex circumstances that unleashed a new discourse of development with land and hard work at the centre of its scheme. The transition was facilitated by a conforming social imaginary that not only dissented radically with the idea of living landscape empty and being idle but also advocated passionately the idea of using the opulent natural resources for the development of the self and the nation. Leading the transition the Syrian Christians were successful in wielding a new subjectivity of development with a specific authorities over the modernity of Kerala as forward looking peasants.

Upali A. Amarasingle, Tushar Sha and O. P. sing (2011)\textsuperscript{16}, have examine the changing consumption patterns: Implications on food and water demand in India. They found that how India should manage its water resources to meet level and livelihood security for the ever increasing population is a paramount concern for Indian policy makers. This concern was the basis for the food and water demands projections of
the National commission of integrated water resources development in 1998. The commission has assumed adequate nutritional and livelihood security to all people by 2050. India’s population is projected to reach 1500 million by 2050 and the grain needs under a well Fed scenarios, is projected to increase to 494 million metric tons-more than 150 percent increase from the present level. This projection increases however is important in two aspects. Recent trade indicates that the composition of nutritional intake in India is fast changing. Increasing income and urbanization demand more non-food grains products in the diet. The food grains consumption per person is decreasing in both rural and urban population and the non-grain crops and animal products (dairy and poultry) are increasing their share of the daily nutritional intake. This paper assesses the changing consumption pattern in India and their implication on future food and water demand. This study projects significant changes in the composition of calorie supply per person. The projected increase in calorie supply from 2435 kcal/day by 2050, is sufficient to eradicate. The extreme forms nutritional insecurity of even the lowest income strata. The share of calorie supply of food grains, non-grain crops and animal products will change from 63:23:8 presents in 2000 to 48:36:16 percent by 2050. A much of the total grains demand increase in the future will be due to food grains demand increase. The
total food grain consumption per person in the rural areas is protected to decrease from 15.3 kg/month in 2000 to 13.8 kg/month by 2050 and in the urban areas food grain consumption decreases only slightly from 11.8 to 11.6 kg/month. Due to rapid urbanization, the food grain consumption per person in India will decrease from 14.4 to 12.7 kg/month. Over the next 50 years, However with the rapid increase in feed grains demand, the total food grain demand is projected to increase from 16.7 to 14.9 kg/month over the next 50 year of the total demand increase the food and feed grain demand increases comprise of 38 and 58 percent. Changing crop demand could significantly increase the income opportunities of the agricultural dependent population. The total grain demand with increase from 201 mmt by 2000 about 291 and 377 mmt by 2025 and 2050. The food demand for non-grain crops projected increase significantly oil crops from 42 to 115 mmt, vegetables from 70 to 180 mmt and fruits from 40 to 106 mmt. Overall the value of demand of all crop will increase from 155 billion US $ in 2000 to 366 billion US by 2050. In 2000, value of crop demand per farm worker is 271 US $. By 2050, this could increase to 678 UD $ under full self-sufficiency scenario. The implications of the changing consumption patterns are assessed through consumptive water use under full or partial self-sufficiency assumptions. The consumptive water use (CWIJ) of the selected crop categories in 2020
was 567 km. The irrigated crops contribute to 54 percent of the UNIS and the rain feed portion the effective rainfall of the irrigated and rain feed crops contribute to two third of the CWU. It is irrigated and rain feed water productivity stragates, the CWIJ demand in India by 2050 exceeds the potentially untilizable water resources. However modest increase in productivity (One present annually) eliminates CWIJ demand increase for gains even under full self-sufficiency assumption and a 1.4 percent growth eliminates the CWIJ demand increase of all crops.

Robert P. King and Derek Byerlee (1977), have conducted study on Income distribution, consumption patterns and consumption linkages in rural Sirerra Leene. They has found that Income consumption relationships were estimated through regression analysis the ration semi-log inverse function. This function was found most appropriate for the needs of this study because a) It allowed flexibility in the income-consumption relationship over a range of incomes. b) It ensures that the sum of the marginal propensities to consume c) it ensures that the sum of the marginal propensities to consume was equal to unity at even extreme income levels and d) it avoided some problem of zero observation for the dependent variables when logarithmic function one employment. A major proportion of increased rural income is pent on commodities produced in rural areas. The next most important source of goods for rural consumers
is from imports. This implies that the multiple effects of rural consumption pattern will largely be felt in rural areas. Rural consumption linkages with urban sectors are relatively minor with the most important potential elements linkage being for goods and service from small urban areas which act as market towns for rural areas. Goods and services produced by large scale firms located in free town, the largest urban area are scarcely being consumed in rural areas. The products of large scale industrial firms consisting largely of items such as bear, soft drinks, biscuits, suitcases and readymade cigarettes are largely oriented towards the higher income urban consumer clearly, however the rural population is an essential source of elements for rapid industrialization and efforts should be made to promote industries, both rural small and large scale in both rural and urban areas which produce goods rural consumers. Presently rural demands for such items on cloth, shoes and cooking ware are largely being met by imports. A more complete picture of the role of consumption pattern and consumption linkages in the development process can only be obtained by analyzing both rural and urban consumption patterns. Higher income urban consumers are important sources of demand for large urban produced products and it is likely that their compited and furling exchange regular months are considerably higher and employment generated lower than for rural consumers. These
rural-urban differences in consumptions for the design of development strategies and particularly for the allocation of resources before small scale rural sectors and large scale urban sectors.

Klaus hubacelk, Debo Guan and Anamika Barua (2007) have published paper on changing lifestyle and consumption patterns in developing countries: A scenario analysis for China and India. The theme of this paper is analyze how the major drivers did contribute to the environmental consequence in the past and take a forward level to the environmental impacts based on the changes of these driving forces in China and India. The paper identifies population affluence and technology to be the major driving forces in environmental pollution for the two most populous countries in the world, then applies a simple equation of Impact = Population X Affluences X Technology, or I= PA to evaluate the effect of changes in these drivers on CO2 emissions. They found that since the economic reform both China and India have experienced significant economic growth accomplished by enormous environmental pollution and increasing income inequalities. At the same time the gap between the poorer and the richer countries has not significantly decreased. In addition national averages often obscure the similarities among different consumption classes across state borders. The united national human development program divided world
economic activities into five income categories. The richest fifth accounts for 85 percent of global income trade exchange and savings. After that these indicates drop dramatically forming the so called ‘Champagne glass’ figure the remaining three fifths contribute considerably to global population but relatively little to the global economy. Acknowledging these differences between countries. Alone during categorized the world’s population not by country but by consumption classes. He forms three broad social-ecological classes based on consumption patterns and the degree of environmental impact. China and India are the world’s largest developing economies and also two of the most populous countries. China, which now has more than 1.3 billion people is expected to grow to more than 1.4 billion by 2050, and India with a population of one billion will overtake China to be the most populous countries with about 1.6 billion population. These population giants are home to 37 percent of the world’s population today. In addition China and India have achieved notable success in their economic development characterized by high rate of GDP growth in the last two decades. Together the two countries account already for almost a fifth of world GDP. The most direct and significant result of economic growth in India and China is the amazing improvement in quality of life for an increasing share of the population. The population of both the
countries have experienced a transition from poverty to adequate food and clothing. Today growing parts of the population are getting closer to well to do lifestyles. There segment of the society are not satisfied any more with enough food and cloths but are also eager to obtain a quality life of high nutrient food, comfortable livings, health care and other quality services.

Jehovances Aikadi (2010), has published report on determinants of rural income in Tanzania: A Empirical Approach. He found that although the human development Index (HDI) for Tanzania rose from 0.458 in 2000 to 0.530 in 2007, poverty in the country is still widespread and acute. Four decades after independence Tanzania remain one of the world’s poorest economies ranking 151 out of the 182 countries based on the HDI score (UNDP, 2009). Poverty is as predominantly rural phenomenon, more than 80 percent of Tanzania’s poor live in rural areas and the sale of food and cash crops is still the most important source of cash income for rural households (NBs, 2009). Rural residents commonly face cyclical and structural constraints including dependence on seasonal rain-fed agriculture and lack of irrigation schemes, low levels of impacts to improve productivity limited or poor extension services unavailability of credit, absence of infrastructure and lack of market linkages. At the same time, they are confronted by limited access to adequate public
services—education, health care, and safe drinking water. Data from the households budget survey (HBS) 2007 clearly shows the existence of broader and deeper poverty in rural areas than in urban centers, mainly because of relatively low incomes in the villages between 2000 to 01 and 2007 there was no significant decrease in poverty in urban or rural areas. In terms of the head-count index (percentage of households below the poverty line), basic needs poverty incidence fell by 1.7 percentage points also during this period the incidence of food poverty in urban areas decreased 0.3 percentage points and by 2.0 percentage points in rural areas. The incidence of basic needs and food poverty among rural residents remain substantially higher than urban residents. These data point to the need for greater efforts to alleviate poverty, particularly in rural area, if noticeable improvement in wellbeing for the majority of Tanzania’s is to be achieved. Despite many initiatives to reduce rural poverty in Tanzania in the last ten years, rural incomes have not improved significantly. Rural poverty remains a critical economic problem. To better inform rural policies and interventions, this study conducted an economistic analysis of data from the 2005 Tanzania rural investment climate survey to assess the impact of selected socio-economic and geographic factors on the income of rural households and communities. Linear models for these factors were estimated by applying
a generalized least squares technique. The analysis found that improvements in four variables had a significant positive impact on the incomes of rural households: the level of education of the households, need size of household labour force, acreage of land use ownership of non-farm rural enterprise. The study also found that income was lower in female headed households than male headed households. At the community level, greater use of telecommunications, which enables increased access to market information and improvements in road infrastructure have noticeable positive effects on rural income. Sufficient rainfall raises rural income, while the incidence of drought and flood impaired income generation.

**NSS 66th round (2012)**, published report on Household consumption of various goods and services in India. This survey was based on information collected during 2009-10 from 100794 households in 7428 villages and 5263 urban blocks spread over the entire country, since 1999-2000 per capita quantity of consumption has declined not only for cereals as a whole but for individual cereal items for which data were collected: rice, wheat, jowar and its products etc. In 2009-10 the share of PDSC (Public Distribution System) rice in rice consumption was about 23.5 percent in the rural sector and about 18 percent in the urban. In 1999-2000 and 2004-2005. The PDS share in rice consumption ranged
between 11 percent and 13 percent in both sectors. The shares of PDS in rural wheat consumption in 2009-10 was about 14.6 percent, which is almost double what is in 2004-2005 (7.4 percent) and the share of PDS in urban wheat consumption was about 9 percent while the share in 2004-05 was only about 4 percent. Consumption of pulse products dropped since 2004-05 from 0.71 kg to 0.65 kg per capita in the rural sector and from 0.82 kg to 0.79 kg per capita in the urban sector. There was a decline both in per capita consumption and in percentage of households reporting and consumption in case of moong and Masur dal and an increase in case of spite gram, showing a tendency of the population to substitute less expensive pulse varieties for more expensive ones. Monthly per capita edible oil consumption was estimate as 636 gram in rural India and 818 gram in urban India. consumption of eggs during a 7 day was reported by 27 percent of rural and 32 percent of urban households per capita consumption of eggs was 1.73 per month (0.40 per week) in rural India and 2.67 (0.62 per week) in urban India. fish consumption during a 7 day period was reported by marked higher percentage of households in rural India (28 percentage) than in urban India (21 percent) for both mutton (including goat meat) and chicken however the urban percentage exceeded the rural by about 5 percentage points. In case of each fruit and nut, per capita urban consumption out stripped rural consumption not
only in value but also in quantity terms. Rural-urban disparities in fruit and nut consumption were relatively low in case of groundnuts, coconuts, bananas and mangos and high for apples, grapes and papayas. Expenditure on tea was about Rs. 23 per person per month in rural India and a little under Rs. 40 in urban India. Purchased ready to drink tea accounted for more than half of this expenditure in the urban sector and about 43 percent in the rural sector. Electricity was consumed by 94 percent urban household and 67 percent rural household’s. Per capita value of electricity consumed in 30 days was used in 66 percent households and 15.5 percent of rural households. Among the item listed in the schedule, readymade garments made the largest contribution to clothing and bedding expenditure 25 percent in rural and 32 percent in urban India. saris accounted for about 17-18 percent in both sectors and cloth for shirts etc. for 14-16 percent. Educational expenditure per person including the entire population in the denominator and not only students was about 38-3.6 percent of monthly per capita expenditure in rural India and about Rs. 161-8.1 percent MPCE in urban India.

Fabian Lindner (2014)\(^{21}\), has published paper on ‘The Housing wealth effect on consumption reconsidered’. He found that the study of the influence of housing health on consumption has gained much interest since the steady rise in housing prices since the mid-1990s and even more
so since the fall in housing prices that led to the global financial crisis. Especially the paper by case et.al (2005) gained much prominence and did start a new interest in the housing wealth effect on consumption. The authors find significant positive effects of housing wealth on consumption. Many other authors have reached similar results. In much of the literature on the US, the wealth effect of housing has bee analyzed as if it was identical to financial wealth. However there are important differences. On the one hand, housing is a necessary good. Everybody has to live somewhere. This is why housing price changes are likely to have stronger distributional consequences than changes in prices of financial assets. Further housing is mostly financial via mortgages and not bought out of current savings as is the case for financial assets. This has an influence on the distributional consequences of housing price changes. This is why most empirical time series studies on the US have not looked at the possible in stability of the relationship between housing and consumption in time and are terms likely to be mis-specified. On the other hand this study has developed an explicit model of the housing market in which demographics and the features of the mortgage market determine the aggregate effect of housing wealth changes on non-housing consumption. The models analytical result is that the higher are the negative distributional consequences of surprise housing price changes on
aggregate consumption. This is modified by the financial market regime. The higher the required down payment, the higher is the negative effect of housing price changes in aggregate consumption, much of the literature on the effect of housing wealth on consumption has been embedded in simple life cycle model in which housing price changes work as a wealth effect. In such models, windfall gains in housing always lead to positive changes in consumption. However this might constitute a fallacy of composition. Such models ignore that changes in housing wealth have distributional consequences between those planning to sell their house and those planning to buy a house. Further since most housing is not simply financed out of current cash holding but by mortgages, the institutions on mortgage markets have to be considered when looking at the wealth effect of housing. In this paper, a model is presented from which the classic Ando-Modigliani. Consumption function augmented by housing wealth can be deducted. It is shown that the deeper structural model from which this equation is deduced implies that changes in housing wealth are not necessarily positively correlated with consumption. It will be argued that changes both in demographics as well as in mortgage markets have led to a structural break in the effect of housing wealth on consumption in the mid-1980s in the US. In the empirical part of the paper, two VAR models are estimated and impulse-
response function are computed. The results shows that housing wealth changes did effect consumption differently before the mid-1980s and afterward.

**Clare Kelly and Gautheir Lanot (2002)**, have published paper on consumption patterns over pay periods. They found that the purpose of life cycle models of consumption is to explain how individual allocate consumption optimally to different periods of their lifetime given available information about lifetime resources, further uncertainty and the nature of financial markets, Deaton (1991) Attemasio et al (1999), Gourinches and parker (2002). The evidence shows that attitude to risk, the rate of time preference, demographic factors and labour supply are all important determinants of long run consumption behavior (2001) and Gourineous and parker (2002). The focus of the existing literature is long run consumption behavior over the life cycle and it is accepted that the frequency of income receipt should be irrelevant for the pattern of expenditure within a payment period (Browning and Collado, 2001). This paper changes that assertion and argues further that examining such short run behavior in the help up to understand behavior can long run specifically in this paper authors consider individuals who receive a regular income (known on monthly basis while their consumption decision take place more frequently, say weekly. In the short run income
is certain and uncertainty is assumed to arise from short run variation in prices between weeks of course short run randomness in prices faced by individuals may reflect different phenomena, like changes in the local availability of some or all goods, or variations in the opportunity lost of some goods etc. in this paper we assume the uncertainty is gradually ‘resolved’ during a monthly payment period (each week) and we are interested in the optimal consumption decision as that uncertainty is revealed. We expect that the optimal consumption level will not only depends on the level of disposable wealth but also on the specific point in the payment cycle at which the consumption occurs, because of this gradual resolution of uncertainty. In such a world along a sample path the individual is relatively wealthier at the time of receipt of her monthly income but faces a somewhat more uncertain future i.e. behavior must take into account that there are three more weeks without payment. The last week before payment is due, the individual is relatively poorer but uncertainty may not be so important since the next week brings new disposable wealth. Since in general we may accept individual performance to exhibit some precautionary motive consumption behavior will respond to the changing level of uncertainty. This paper establishes a theoretical framework to characterize the optimal behavior of individuals who receive income periodically but male consumption decision on more
frequent basis. The model incorporates price uncertainty and important credit markets. The simulated numerical solution to this model shows that weekly consumption functions are ordered such that the function within the payment period are highest in the first and last week of the payment cycle for all wealth levels. Using weekly expenditure data from the PEs, we estimate the coefficient of relative risk aversion (point estimates are between 1.2 and 7) and the extent of measurement error in the data (which account for approximately 60 percent of the variance in the data.)

**Fritz Reusswing, Hermann Lotze-Campen and Katrin Gerlinger (2003)**, have published paper on the changing global lifestyle and consumption pattern: A case study of energy and food. They found that the distraction between the US and the Europe cluster the red cluster (termed rich maximum emitters) displays high economic performance (and still noticeable growth rates) very high per capita emission of carbon dioxide improving efficiency (on a rather inefficient level) and high carbon intensity (with almost to change during the 1990s). The blue cluster (termed rich medium emitters) shows significantly lower per capita emissions (on a global scale they are high of course) and a lower increase of emissions during the 1990s compared to both the US and the India and China clusters (only the African and the Russian cluster have reduced their emission in the period). Whereas the US cluster countered
growth and population effects by a combination of efficiency gains and
de-carbonization efforts. These efforts can be traced back first to nuclear
energy, but to some degree to the use of renewable energy sources (Ct.
Demark and Germany in the wind sector). Different Environmental
Kyznets Curves, there is a wide spread debate on environmental Kyznets
Curves (EKC) in the literature. One of the main findings is that inverted
n-shaped curve mapping economic performance (GDP levels) to
environmental loads does not case in point, it turning points of the
upward curve have been detected , they either are out of the sample or at
very high income levels (So Dietz/Rosa 1997). Our clustering approach
allows for a differentiation between countries and displays different
‘routs’ of development for the cluster e.g. the Europe cluster seems to
reach a turning point at significantly lower levels of per capita emission
than the US one. The pluralized developing world, the three developing
world clusters perform very differently. The black (African) cluster for
example displays reduced CO₂ emission in the 1990 despite remarkable
population and very modest economic growth. Our data for the cluster
reveal a strong decorbonization of the economy mostly attributable to
higher usage of traditional biomaps. We thus formed this cluster poor
involuntary climate protection. This clearly indicates, there are a lot more
problems related to energy than over consumption or climate change.
Many people are facing the lack of basic energy supply and service and will have to come to significantly higher energy shares in order to live a sustainable life. At the same time the green and especially the yellow cluster displays a rapid dynamic of economic growth growing energy consumption and growing per capita emission. They still have very small per capita energy consumption and emission levels compared to US and Europe/Japan even to Russia, but of course the number of heads matters and the dynamic of the system world lead to significantly higher per capita consumption rates in the near future. This holds especially true with regard to the emergences of a world consumer society. In recent year the purchasing power of growing middle and upper class members has reduced. The total purchasing power of US consumers and is about grow further.

**Pushar Maity, Anu Rammohan, Rajan Ray and Marie-Claire, Robi Tailee (2008)**, have published paper on food consumption pattern and malnourishing India children. They found that it is now widely acknowledged that while the Indian economy grew at a rapid pace in the last decade or so, this is not reflected in the short term nutritional outcomes of Indian children nearly all the available statistic show that cereal consumption and nutrition intake are declining and that Indian children are among some of the most malnourished in the world. All this
has happened against a background of the Indian economy registering one of the highest growth rates in the world. The paradox is heightened by the fact that in recent years the measures for long run and short run child nutritional measures have moved in opposite direction. Over the period 1998-99 to 2005-06 coinciding with a period of what has been formed the second generation economic returns, height for age 2 scores have improved. However this gain in long term nutrition has been associated with a significant decline in weight for height 2 scores, indicating a decline in short run nutrition. This might not necessarily be a problem as the short term losses can be easily reversed. Unfortunately the available data sets cannot tell us whether this decline in weight for height is indeed a short run phenomenon or whether it is the harbinger of what is to come. After all persistent adverse short run effects will ultimately accumulated and have long term effects. The mutually consistent pictures portrayed by declining cereal consumption and reduced calories intake on one hand and the less than satisfactory child anthropometric outcomes on the other hand, raises the question of whether there is a link between the two. Is the decline in cereal consumption likely explanation for the interior child nutritional outcomes? This paper was primarily motivated by an attempt to investigate this issue. To do so and rather uniquely in this paper, author pay special attention to the expenditure pattern and nutritional intake of
rural households with one or more children aged 0-3 years and compare them with those of other rural households. Despite its economic success India has made little progress towards meeting its millennium development goal target of reducing undernourishment, particularly among children. Using nationally representative data, one analysis finds evidence of an improvement in the another optometric measures of height for age but a worsening in weight for height 2 scores for children aged 0-3 over the period 1998-2006. There is also a worsening in both cereal consumption and calories intake over this period with some of the most noticeable declines taking place in households with children aged 0-3. This suggests a possible link between declining food intake and poor nutritional outcomes of children during this period.

Hina Amir and Kanwal Bilal (2012)\textsuperscript{25}, have examine the ‘consumption pattern of different commodities in Pakistan’. In this study has been analysed the consumption pattern of different commodities in Pakistan, using the cross-sectional data taken from the household integrated economic survey. In particular they have examined the per capita consumption of eleven different variables with respect to different income group here. They use ordinary least square method (OLS) for estimation of each equation for each variable. Expenditures increases for luxuries and decrease for necessity, but it will differ in rich and poor.
Finally it is found that poor people consume more on necessities and rich people consume more on luxuries as their income increases. In this study variation of different consumption items have been explained in term of total expenditure per capita consumption, per capita income and household size. Author also examined the expenditure share denoted to food and nonfood items while the result was the expenditure on food item decreases within the increasing level of household expenditure while the expenditure share increases for nonfood items. This paper aims to analyze that what is the impact of per capita consumption on different household income group in Pakistan. In particular per capita consumption of eleven different variables with respect to different income groups. Ordinary least square method was used for the estimation of each equation for each variable. In the purpose of estimating this, different income groups were taken and identical the exact relationship between average incomes per household to the average expenditures per household since in the estimation of equations per capita consumption of each income group calculated respect to per income so the formation of different equations were determined per capita income (PCM) becomes independent of the unit of observation.

NSSO Rounds since 1973 to 2005 (2008)²⁶, had work on food consumption pattern in India. They found that India is a vast and varied
subcontinent, with 2.4 percent of its global landmass supporting over one
sixth of the world’s population. At the time of independence the country
had high poverty and under nutrition rates. Realizing the importance of
rapidly improving the situation the country indicated in multi-selected,
multi-pronged strategies and programmes to improve nutritional status of
the population. Nutrition scientist have utilized the data from ongoing
nutrition survey to assess trends in dietary intake and nutritional status
and monitor progress and impact of ongoing nutrition and health
interventions. Data of the national sample survey organization’s (NESC)
consumer expenditure sarys are extensively used by economist for
making poverty estimation, computing consumer price index and for
exploring equity related issues regarding access to food. Nutrition
scientist have not made extensive use of the valuable data of NSSO
survey on time trends, interstate and inter income group differentials in
household expenditure on food and food consumption pattern. This might
partly be because the data sets became readily accessible only about a
decade ago to all users. The fact that data pertain to households and not to
individuals consumption and as such it will be difficult to relate it to the
dietary intake and nutritional status of the individuals is another major
factor that comes in the way of wider use of this data by the nutrition
scientist. In this paper some major finding on household food and
nutrients consumption based on unquinnical NSSO consumer expenditure surveys from 1972-73 to 2009 is presented. The NSSO, a permanent survey organization was set up in the department of statistics of the Government of India in 1950 to collect data on various facets of the Indian economy through nationwide large-scale sample surveys. NSSO surveys provide time-series data of expenditure on food and non-food items in different income groups, residence (rural and urban) and state obtained from survey provide time-series data of expenditure on food and nonfood items in different income groups, residence (rural and urban) and state obtained from survey appropriate number of households. NSSO uses a two stage obtained from survey appropriate number of households. NSSO uses two stage stratified sampling design at the household’s selection stage, those belonging to the affluent section and others are sampled separately. Consumption expenditure of food items per capita and per consumption units are provided using two reference periods of 7 and 30 days immediately preceding the day of the survey. The survey is carried out in sub rounds covering the four seasons. The results presented in the report are based on the 30 day reference period. Taking into account of cost of food in the corresponding year, NSSO computes and reports household level of consumption of different food items and also energy protein and fat consumption.
Elangban Nixon Singh (2011)\textsuperscript{27}, has published paper on rural savings and its Investment in Manipur: A case study of formal finance vis-a-vis Marpus. They found that a rural household consists of many family members. Among the members their occupations are also different. In the present study rural households are found to be earning income from various sources. As income are saved and invested occupational of the selected respondents are very important as one gets his income from his occupations. Government service (41) formed the major occupations (30.4 percent) out of the selected 135 respondents, forestry agriculture and business followed later by 27, 25 and 22 respondents respectively. As expected forestry as an occupation is only found Hill districts of the state. At the same time the similar is the case of agriculture, which is mainly adopted by the respondents of the valley based districts as a main occupation. District-wise, Government service as a main occupation is adopted by selected respondents evenly in all the districts of the state, on the other hand Ukhrul district has the highest number of pensioners (3 out of 9) selected for the study. It is pertinent to mention that Tavenglong and Ukhrul districts are not represented by any respondents having occupation of others consisting of other profession not included in the study. This district wise rural savings and investment in both formed finance and markets which comes under the internal finance. Regarding
the formal finance, out of the total sample of 135 rural households, 75 are found to be saving money in commercial banks, 68 in insurance policies, 38 in post office and 10 in Government securities. This clearly shows that rural households are not favoring with only one formal mode of savings but will two or more. District wise, it can be seen that saving in commercial banks is more preferred in Imphal west and Thoubal district (14.7 percent), followed by Ukhrul 913.3 percent), Imphal East Senapati and Churachandpur (10.7 percent). In case of insurance policies as a mode of formal saving, Imphal west (16.2 percent) Thoubal (14.7 percent) and Imphal East and Churachandpur (11.8 percent) districts are found to be well represented by the selected rural households. Post office schemes happens to the third chosen mode of formal mode of savings and in the regard, Imphal west district is found to be the district where 15.8 percent of the selected rural households had chosen post office schemes as the preferred mode of formal savings. Next it is Thoubal and Bishnupur (13.7 percent) districts and followed by Chandel district where rural households had chosen post office schemes as the preferred formal mode of savings. On the other hand saving in Government securities is also found among the rural households but in less numbers.

Girma Teshome, Belay Kassa, Bezabih Emana and Jama Hajic (2013)\textsuperscript{28}, have published paper on determinants of rural households
savings in Ethiopia: The case of east Hararghe zone, Oromia regional state. They found that saving is among important variables for economic growth of any country. They found the saving level in Ethiopia particularly in rural areas is very low and little is known empirically about its patterns and determinants. Savings in rural Ethiopia is mainly made out of the income from agricultural activates. It is also characterized as seasonal and irregular as the cash flow through sale of agricultural produce and availability of work is seasonal. This reduces their financial capacity to save or poorly respond to incentives that promote savings in the country, however rural households do indeed save in the form of tangible assets and/or in financial forms which can be potentially utilized by savings institutions and for investments which is very essential for both households and national well-being. Saving is undeniable considered as a strategic variable in the theory of economic growth determining both individual and national well-being. However, saving level in Ethiopia particularly in rural area is very low and little is known empirically about its patterns and determinants. Therefore this study tries to assess the saving behavior among rural household in East Hararghe zone, Oromia Regional state, Ethiopia using survey data generated from 700 sample households. This study also shows that 79.2 percent of the entire sample households had savings during the survey
time. From the bit model used for analysis. Nine variable, namely household head education level, livestock holding, access to credit service, income, investment, training participation, contact with extension contacts, forms of savings and saving motives were found to have significant influence on the amount of households savings. The results of the study shows that rural households do save irrespective of their low income mainly in informal saving institutions showing high request for accessibility potential for formal saving institutions.

C. J. Unny (2011), has published paper on determinants of savings of rural households in Kerala. This paper has tried to identify the factor influencing saving behavior together with the nature of their influence on saving behavior. The study is based on primary data collected from one hundred households, selected from three villages in the three regions of the state. The study points to the high saving potential that exists in the rural household sector in Kerala. It was found that the average propensity to consume of the rural households is 0.20 percent. Some of the factors having some influence on the saving behavior of rural households were identified. It was found that with the exception of the youngest age group, savings follows the hump shaped pattern as proposed by life cycle hypothesis. The youngest age group has recorded very high saving income ratio of 0.31 percent. The study revealed that the old age
dependency ratio and young age dependency ratio have negative effect on saving. Saving income ratio was found to be optimum for the households in which the number of dependents is 2 percent. The lowest saving income ratio of 0.11 percent was recorded by the households where the number of dependents is 6 percent more. Number of unmarried female children does not seem to make a telling impact on the savings of the households. Even though the highest saving income ratio was found for the households with three or more unmarried female children. These households have also recorded the highest income. The propensity to save in the rural households sector in Kerala in spite of low per capita income is very high. These are factors having negative and positive influence on saving behavior of rural household. Whereas level of income extent of income inequalities, value of assets and level of education extent a positive influence on savings dependency ratio and number of male children have negative influence. From the classical day, saving has been considered as one of the determinants of growth. In the Indian economy, the household sector contributes the line share of the total savings. In the households sector rural households have tremendous saving potential which has not been charted to mobilize these huge savings. In Kerala, in spite of low per capita income, the rate of savings is very high. There are
various factors influencing the saving behavior of the rural households sector in Kerala.

The study finds that propensity to save in the rural household sector is very high. Level of income, income inequalities, value of assets and level of education of the head of the household positively influence savings whereas number of male children, number of earners and dependency ratio has negative influence. Among the occupational groups, households engaged in nonfarm sector have higher propensity to save. The number of female children was believed to have positive influence on savings, however in the present sample this factor shows a negative influence. In the era of increasing international financial integration, the high saving potential in the rural household sector should be mobilized by proper policy measures to give stability to the economy. Identification to determinants of savings will help in farming policies accordingly.

Bhawana Bhardwaj, Nisha Sharma and Dipenkumar Sharma (2013), have published paper on 'Income, Saving and Investment Pattern of Employees of Bahra University, Solan', They found that it can be inferred from the study that majority of the employee (80) have knowledge about industrial securities, cross tabulation of knowledge about securities and income level reveals that as the income of the employee increases, awareness about securities also increases. Though 80
percent of the employees are aware of industrial securities but only 8 percent of them are investing in it. Further, analysis shows that some employees have invested in equity shares and very few in debentures while most of the employees do not invest in industrial securities. Further, none of the employees are satisfied with such investment thus at last it could be concluded that most of the employees are investments in securities but they are not investing in it as they consider it as an unsafe investment. keeping in view the aforesaid observations some suggestions recommended by authors. There is a need to take the effective steps to change the pattern in investment of household sector in favour of industrial securities. This can be achieved through map awakening programmes on electronic media to motivate the potential investors. The prominent reason for people not investing in industrial securities is lack of up to date information and fear about the large risks involved. The people can be positively motivated through magazines circulars, leaflets, audio-video programmes etc. lack of proper knowledge relating to the technicalities of the capital market operation, often put investors in awkward position. keeping in view this lack of knowledge on the part of investors it is important to provide protection to them. Such protection can be go long way to promote the investments of the masses into industrial securities. Investments in the form of bank deposits have been
found more popular among employers as it alone accounts for more than half the total investment made by them in the form of financial asset. These employees attribute safety the main reason for making investment in bank deposits. Hence it is suggested that employees should channelize their surplus in diversified way so that they may get good return. In developing countries where agricultural holds a key position saving have been accepted as one of the crucial factors affecting the process of economic development. But by a large there is an impression that marginal propensity to consume is high among employees of Bahru University and their capacity and desire to save is low. The impression has however not been scientifically tested and substituted due to lack of reliable data on income, consumption and saving behaviour of employees working with Bahra University in Solan district.

B.M. Desai (1983) has published research paper on ‘Rural savings in India’. He found that selected literature on rural households savings is reviewed. Both the determinants and the RBI estimates of these savings are covered. The ability to save hypothesis is extensively studies in India as well as in other low income countries. These studies are useful, but their neglate of the ‘incentives to save’ hypothesis implies an assumption that the incentives and opportunities to save have not much role play in increasing savings rates. Such an assumption is unwarranted because the
income effect of this variable could be negative or positive or zero even if it is negative. It need not necessarily fully offset the positive substitution effect. Rural households hold their savings in monetized as well as non-monetized forms. Moreover, some of the monetized savings are in the form of physical assets. The weighted average rates of return expected from all these savings should therefore be considered an appropriate indicator of the incentives variable. Since data to measure this variable are difficult to obtain, it can be measured by a proxy variable of the ratio of net income to net worth or that of net income to operating costs of the preceding year or two. Alternatively, it could be measured by the prevailing interest rates in the rural sector. The RBI estimates of rural household savings are characterized by reporting, measurement and analytical weaknesses. Some of these lead to underestimation of these savings. This does not however mean that all of the additional savings is mobilize by the financial institutions. Only net landings an item exclude from the RBI estimates may be considered potentially mobilize by the financial institutions. Presuming that such savings are held due to non-existence of bank offices, or the available facilities are unsafe or the available interest rates and the opportunities to transact other businesses are not attractive. The financial institutions would obviously require the promote appropriate policies to relax each of these constraint such
policies may be identified by promoting and researching programmes with better rates of return on financial saving, which provide opportunities to transact other business and which match better with the seasonal and small size nature of the cash surpluses of the rural households. Rural savings are determined by both ‘ability’ and ‘incentives’ to save. All except two studies reviewed emphasize ability though some qualitatively analysis incentives. This relative neglect is justified when the positive substitution effect of the incentives is off-set by its negative income effect. Such total effect does not necessarily arise. Incentives variable can be incorporated in both cross-sectional and time series models, as shown in the two exceptions. Past time series estimates of rural savings are characterized by reporting, measurement and analytical weaknesses.

Oluwakemi Adeola Obayely (2012)\textsuperscript{32}, has published paper on saving behavior of rural households in Kwara state, Nigeria. He has found that savings are very imperative for supporting and developing rural industries. They provide general benefits for households. Directly saving could be used for investment indirectly saving indicates repayment ability, also increase credit rating and as a collateral in a credit market. Savings is both a risk management strategy and determinants and mobilization of investment but its determinants and mobilization strategy
are controversial issues in literature mkpado and Arene. The source of own capital clearly is household savings. However this financial source is limited. Not surprisingly that in many cases, rural enterprises meet their financial need through internal credit market although its interest rate sufficiently high. Household savings is usually the largest component of domestic savings in developing countries, especially the lower income, predominantly agrarian LDCs. This contracts with the much greater importance of corporate saving in developed countries. The inability willingness and opportunity of households to save over time can therefore significantly influence the rate and sustainability of capital accumulation and economic growth in developing countries. Savings are very imperative for supporting and developing rural enterprises. The inability of households to save over time can significantly influence the rate and sustainability of capital accumulation and economic growth in developing countries. This research therefore assessed the level of savings and its correlates in rural areas of Kwara state, Nigeria. Data were obtained using multi-stage sampling techniques and analyzed using descriptive statistics the two bit regression model. The result showed that rural entrepreneurs 81 percent were mostly male headed and the household heads 73.5 percent that combine farming with other non-farm activities had higher income and savings compare to household heads with only one source of
livelihood. Also most household heads spent their income on food and majority 88.7 percent save for investment purposes but their average monthly savings was less than five thousand naira. The result further showed age square farming experience and diversification into non-farm activities positively influence rural saving rate. The finding of the study suggests that increase in food share of total expenditure and household’s size would reduce saving rate. Thus there is the need for government to review its macro-economic policies aimed at reducing rural consumer price index. The study also shows that reducing the number of children can help up savings to protect families from income shur fall. This constitutes as an important alternative to a formal safety net given the limited ready of the social security system. Thus reproductive health policies should emphasize birth controls among the rural populace. Further diversification into non-farming activities was found to increase saving rate of rural household heads.

K. Parimula Kanthi and M. Ashok Kumar (2013) have published research paper on ‘Post Office savings and its relevance in rural areas’ (with the reference to Madukkarai Block, Coimbatore district). They have found that the investors in Madukkarai block are aware of all the post office saving scheme. The post office savings account dominates all other post office saving scheme. The main objectives of the sample investors
are regular return and safety and security, followed by tax benefits, capital growth and liquidity. Children education and marriage are the main purpose of investment of the respondents followed by medical expenses, tax planning maintaining retirement life and buying property. Majority of the investors wish to hold investment in their own name and invested for a period of 1 to 3 years majority of the investors are satisfied in all aspects of investment in post office saving schemes. Only a very few investors are dissatisfied with post office saving schemes. It is concluded that though the role of Indian post office which has a large history and has been induced into the minds of every Indians. Still it requires some sort of feeding. “SANCHAIYKA” a small saving scheme which is meant only for school students and operated through school has been reduced during the yester years, where the schools will be awarded who has the highest amount of savings. When made a personal inquiry during collection of data, respondents said no we don’t with the piece of research it is understand that the younger generations totally neglect the use of post office due to advent of the electronic gadgets and media. If this being the case a day will come where all post offices will have its last breath as happened in the case of telegraph office which is one of the organs of postal department is found no more. A high powered technical committee has to be constituted by central government or state
government or jointly in order to study the downward trends or usage of
the post office and its products and it has come out with recommending
various ways and means to get revived which should be more
customer/investor friendly. A prime role should also be played by the
private corporate in order to induce with fresh blood for its survival.
Various investment opportunities are available for an individual to his
savings and he can choose the appropriate investment schemes, which
suit his needs. The different types of investments are provided by many
financial institutions like commercial banks, co-operative banks, post
office saving banks, life insurance corporations, public limited companies
etc. of all the above mentioned institutions. Post office saving bank play
vital role. The present study has made to study the investment awareness,
preferences, experiences satisfaction, objectives and purpose of the
investors on post office saving schemes in Madukkarai block,
Coimbatore. The primary data was collected purely on random basis from
200 sample respondents. The study found that majority of the investors
are aware of all the post office saving scheme, preferred post office
saving account, the main objectives of the investors are regular return,
children education and marriage are the main purpose and only a very
few investors are dissatisfied with post office saving schemes.
Veena K. Pailwar, Jaspreet Kaur, Khushboo Saxena and Mitesh Nijhara (2010), have published an article on ‘Impact of membership of financial institutions on rural saving: A Micro-level study.’ They found that this study aimed at ascertaining the significance of financial institutions in mobilizing rural saving in India. Five villages and two semi-urban areas from North India, located in NCR of Delhi, were selected for the cross-sectional study. The controlled variables, such as income, dependency ratio, and location explained a significant proportion of the variation in financial rural household savings. As well elaborated in the existing literature, income and location had a significant positive influence whereas dependency ratio had a significant negative influence on saving. The results of the econometric analysis supported the hypothesis that the membership of financial institutions explains a significant proportion of the variation in the rural household financial saving. Membership of some of the financial institutions like bank, insurance, and informal financial institutions has a significant positive influence than the other financial institutions on the financial saving of rural households. Thus, it can be concluded that the presence of and membership of financial institutions helping mobilize the rural financial saving in the economy’s financial systems and the efforts to increase the household income, to reduce the dependency ratio, and to increase the number of financial institutions,
specially, banks, insurance and internal financial institutions, within the 5 Km radius of the villages can prove to be fruitful in mobilizing rural household saving into economy’s financial system. In developing countries like India, mobilization of rural saving is necessary for inclusive growth. This micro study, aims at ascertaining the significance of financial institutions in mobilizing financial saving of rural.

**Allen C. Kelley and Jeffry G. Williamson (2009)**, have examine the "Household saving Behavior in the Developing Economies". The Indonesian case and they found that economic research on the determinants of household saving based on micro data drawn from the less developed countries has lugged for behind the pace set in advanced nations. It would appear that there has been limited hypothesis testing in the LDC's beyond macro formulations of the consumption function. Furthermore very little of the development literature attempts to isolate the impact of structural change on aggregate personal saving, since few studies provide meaningful disaggregation. This state if affairs seems paradoxical, given the currency of W. A. Lewis's remark that the central problem in development theory is to explain an increase in domestic savings from 4 to 5 percent of National income to 12 or 15 percent. the dearth of empirical evidence of household saving appears all the marepeetiar given the current emphasis, which marginal savings rates
enjoy in a flourishing crop of growth models. Most of these ignore the sectors components of savings, with their divergent behavior and concentrate instead on aggregate savings performance. Per capita income, which is introduced as the independent variable is required to capture virtually all of the distribution of changes under lying the growth process and to capture changes in other variables which have a significant impact on saving behavior, whether of households corporation or government. The recent and history aggregative chenery stront model is just one example, most growth models made aggregate domestic savings a simple function of per capita income, either current or lagged.

On the one hand this approach may yield simple well behaved model reasonably useful short run forecasts. On the other hand, it offers limited insight in to the development process and contributes little to the policy maker who seeks to understand the savings decision and how he might act upon it. Furthermore, household saving is usually left in the background, while the government and corporate sector receive attention as the major contributes to high marginal saving rates. This state of affairs, if we have described it fairly certainly cannot be explained by the insignificant size of the household sectors share in economic activity or its contribution to domestic savings. A recent ECAFE publication shows the households share is gross domestic saving in 1959 on ranging
between a low of 57 percent for the Philippines and a high of 114 percent for South Korea. Furthermore, the ratio of personal saving to disposable income also varies enormously among the ECAFE nations, ranging from 4.3 percent for Taiwan to 14.5 percent for Japan. These figures dramatize the necessity of an intensive analysis of the determinants of household saving.

Romeo M. Bautista and Mario B. Lumberte (1990), have published paper in comparative saving behavior of rural and urban households in Philippine. They found that in sum the empirical evidence presented in this paper does not provide support to the nation that the adoption of an agricultural-based development strategy and associated shifts in rural urban income distribution inevitably entails some sacrifice in domestic savings and thereby, in capital formation and the susta inability of economic growth. Indeed the observed large potential for expanded rural savings is likely to be realized as the income prospects and investment opportunities are improved for rural household by increased public investment in the rural areas and reduced agricultural prize distributions. Nothing definite can be predicted of course until one does a detailed general equilibrium analysis taking into systematic account the various factors affecting aggregate savings. As a final point, the macroeconomic benefits of savings in a developing country context as described above do
not enter in the calculation of individuals or households acting in isolation, so that aggregate private savings is likely to be lower than is socially desirable. To deal with this internality, needed is not additional public sector saving, but a subsidy to saving, presumably in the form of a higher marginal return. In fact there is an anti-savings bias in many LDC government market interventions that repress financial intermediators keep interest rates low and reduce investment opportunities, such policy induced sources of under saving in the Philippines, as discussed in Jan and Lamberte and Lim, need to be addressed first before any ambitious government program of savings mobilization can be rationalizes. The empirical findings of this study can be brief by summarized; 'Income' is the most important determinant of household savings in the Philippines. This result is robust to the alternative measures of current income and its permanent and transitory components, to the inclusion or exclusion in the classification of households used (by region, by rural-urban and by income class). Life time factors as represented in the permanent income measure by certain household characteristics have a significant influence on households savings. The findings also bear out the hypothesis that the marginal propensity to save out of transitory income is higher than that out of permanent income. Marginal savings rates very widely among households. In different regions, between rural and urban households and
among different income and classes. The aggregate saving rate is therefore subject to change as income is redistributed across different household classes. The marginal propensity to save of household in the metro Manila area is estimated to be lower than in any of the country's other 12 regions except one. This would seem to suggest that a reversal of the past pattern of regional income growth biased towards metro Manila can affect positively the aggregate saving rate.

**Manassesh Edison Komla Amy (2008)**, has published paper on saving and investment behavior of rural families in the Ho municipality of the Volta region of Ghana. They found that savings and investment by household is sub-Saharan Africa have been found to be low. The situation is even lower in the rural area where the incomes of most households are insufficient to meet the needs of household. Low income levels in rural Ghana, coupled with the rural dwellers low level of knowledge in formal savings and investments opportunities have made the rural households save and invest in formal from for a very long time and the trend does not seen like it is likely to change any sooner. The unavailability's of banks in most rural communities in Ghana is challenge that stakeholders in the financial sector have the to context as this is a major contributing factor to the rural households decisions to save and invest is non-productive forms as in building a house or keeping the money home. Improve the
living conditions of the rural households, it is important to ensure that families put aside or defer their current expenditure until later and also put some into productive ventures. The current trend where the households save in the informal forms and invest in only their indigenous trades ought to be discoursed. The several objective of the study was to explore the savings and investment behavior of rural families in the Ho municipality of Ghana. The study was conducted using 160 rural households in four rural communities in the Ho municipality. Interview was used to collect data from the same families. Person's product moment correlation coefficient chi-square and percentages were used to analyze the data collected. It was found that savings and investment among rural families in the municipality were low and rural households in the municipality preferred informal forms of savings to the formal forms of savings. There was a negative correlation between age and savings as well investment. No significant relationship was found between family size and saving and investment as well as knowledge in saving and investment as against actual savings and investment of the respondents. Inadequate income, over reliance on natural conditions and other societal demands were found as constraints to respondents investment, while inadequacy and fear of safety of income were constraints to their saving. The level of knowledge of respondents on savings and investment was
also found to be low. The study conducted that rural households low saving and investment is the result of economic, social and organizational factors. Based on these findings, it was recommended that education on savings and investment be made accessible to rural families in the form of financial counseling and introduction of basic concepts in family management into the school curriculum.

**Conclusion:**

In above chapter review of current and relevant literature on the relevant subject. There are 37 reviews were collected on income, consumption and investment pattern. Migration position related some reviews also taken in above chapter. The literature on the pattern of income, consumption and investment is reviewed in above chapter. In this chapter an attempt is made to review the recent and relevant literature on the income, investment and consumption pattern in India. The literature on migration and saving position and challenges, income level and indebtedness in India is reviewed in this chapter. The international, national and regional level review of literature regarding income, consumption and investment pattern in India and households indebtedness has been reviewed.

The main purpose of her study was to get a realistic measure of the patterns of consumption and saving behavior of the household in India. In
other words to attempt quantitative measure of the short run and long run marginal propensities to consume to enable estimation of the savings potential of the households. The Problem, though apparently very straightforward, has not been studies in detail for India. When the actual level of national income of the country is low and the rise is not sufficiently high (of the order of 4 percent annual over the last fifteen years) it becomes extremely important to obtain reliable measures of marginal propensities to consume and to save. With a low absolute level of income, it is but normal that the rates of saving and investment would be low, average propensity to consume high and income elasticity of consumption perhaps greater than unity. She found that it might be worthwhile next to use these results for measuring the pattern of savings etc. for the next two or three years separately for urban and rural areas. Any such exercise would, however requires that particular models to be used for purpose of the many presented are picked up and the values of the independent variables are determinate. According to the results rural household saving, consumption depends only on current income while for the urban sector consumption is best determinants as a function of income for current and the past year as well as the past years assets. Thus if the levels of income in successive years are determined these would help to estimate household savings in both urban and rural areas and household
consumption in the rural sector. These series of savings in turn would measure the levels of assets, defined as accumulated savings at the beginning of each year. Having obtained these estimates the level of urban consumption can next be determined. Another point for consideration would of course be the rate urbanization and the rates of growth in urban and rural sectors independent of the overall rate of growth of the economy.

A rural household consists of many family members. Among the members their occupations are also different. In the present study rural households are found to be earning income from various sources. As income are saved and invested occupational of the selected respondents are very important as one gets his income from his occupations. it can be inferred from the study that majority of the employee (80) have knowledge about indistrial securities, cross tabulation of knowledge about securities and income level reveals that as the income of the employee increases, awareness about securities also increases. Though 80 percent of the employees are aware of industrial securities but only 8 percent of them are investing in it. Further, analysis shows that some employees have invested in equity shares and very few in debentures while most of the employees do not invest in industrial securities. Further, none of the employees are satisfied with such investment thus at
last it could be concluded that most of the employees are investments in securities but they are not investing in it as they consider it as an unsafe investment. keeping in view the aforesaid observations some suggestions recommended by authors. There is a need to take the effective steps to change the pattern in investment of household sector in favour of industrial securities. This can be achieved through map awakening programmes on electronic media to motivate the potential investors. The prominent reason for people not investing in industrial securities is lack of up to date information and fear about the large risks involved. The people can be positively motivated through magazines circulars, leaflets, audio-video programmes etc. lack of proper knowledge relating to the technicalities of the capital market operation, often put investors in awkward position. keeping in view this lack of knowledge on the part of investors it is important to provide protection to them. Such protection can be go long way to promote the investments of the masses into industrial securities. Investments in the form of bank deposits have been found more popular among employers as it alone accounts for more than half the total investment made by them in the form of financial asset.

savings and investment by household is sub-Saharan Africa have been found to be low. The situation is even lower in the rural area where the incomes of most households are insufficient to meet the needs of
household. Low income levels in rural Ghana, coupled with the rural dwellers low level of knowledge in formal savings and investments opportunities have made the rural households save and invest in formal from for a very long time and the trend does not seen like it is likely to change any sooner. A final point, the macroeconomic benefits of savings in a developing country context as described above do not enter in the calculation of individuals or households acting in isolation, so that aggregate private savings is likely to be lower than is socially desirable.
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