

Clothing expenditure patterns of families of Jaipur district in Rajasthan

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■ **ABSTRACT** : The importance of clothes have increased manifold in the present era. Clothing has become one of the important heads in the household expenditure. Taking this into consideration, the amount of expenditure done, factors affecting the purchase of clothing and practices followed while purchasing clothing are explored both in urban and rural setting. 121 resident families were randomly selected from urban and rural Jaipur district, Rajasthan and the information was elicited from the women of the house by the questionnaire technique. The results indicated that increase in income leads to increase in expenditure on clothing. Besides income, social status and occupation are significant affecting factors determining clothing purchases for high and low income groups. While working with attributes, it was found that price and durability were given first priority by rural and urban low-income group, which has received the fifth and fourth priority by middle, and high-income group, respectively. They considered comfort and care of clothing as their first and second priority. The paper provides the insight into household clothing expenditure.

■ **KEY WORDS** : Expenditure estimates, Budget, Social status, Profession, Clothing attributes

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Clothing is indispensable part in the life of a person. Protection, modesty and adornment are reasons for wearing clothes as chalked out by many authors (Flugel, 1930; Horn and Gruel, 1968; Kefgan and Specht, 1979; Rouse, 1989). The authorities differ in opinion as to which one is primary motive behind wearing clothes. The renowned psychologist Ryan says 'Clothing reveals a person's self-confidence and it is also a mirror of his culture, civilization, and social status. One can easily evaluate a person's sex, livelihood, income, age, and social status through the garments they have worn (Ryan, 1965).

That is the reason why clothing finds a special place in the domestic budget. As per the list namely 'Domestic consumer and Expense Burden-Report 2004' published by Economic and Statistical Department, New Delhi, 'Expenses on domestic requirements incurred by a family unit during a reference period is termed as Domestic Consumer Expenses' (Anonymous, 2004). Here the word reference period means- a period defined in advance for the purpose. Domestic consumer expense is a total of monetary value of varied expense items for instance:

- Food, tobacco, gas, light
- Clothing
- Other commodities and services

Statistics reveal that the share of food and groceries in the consumer's wallet continues to drop from 40 per cent in 2003 to 36 per cent in 2008 and is expected to fall to 32 per cent in 2013 whereas discretionary expenditure has increased from 27 per cent to 30 per cent and is expected to rise to 32 per cent in respective years (Pal, 2010). Clothing expenditures in India tend to be relatively higher for households with higher incomes as projected by The National Council of Applied Economic Research (NCAER) (Nayak, 2010). Majority of Indian middle class (about 39%) live in top 20 cities and are exposed to consumer goods including textiles. NCAER observed that younger middle class below the age of 35 years has grown @ 31 per cent as compared to 2 per cent of the age group of 55 years. Rising income of households will create more disposable funds, major part of which would naturally go to life style clothing and made ups (Lal, 2011).

Thus, clothing happens to be one of the main items in domestic consumer expense and it has been seen that there

has been an increment in the expenditure on clothing by the people in recent years. Hence, the study is planned to investigate the expenditure incurred on clothing by rural and urban families of Jaipur district. The study underlines all the causative factors and the priorities for clothing attributes that affect the practice of buying clothes in both rural and urban areas.

■ RESEARCH METHODS

The survey units selected for the study work were the families of rural and urban areas of Jaipur district. Multistage sampling was used to draw woman of the house as she was the key person engaged in the purchase of clothing for all other members of the family. As many as 121 families were selected for the study; 91 families from Jaipur city to represent urban area and 30 families from Charanwala village situated at a distance of 15 kilometers from the city to represent the rural area. The Jaipur city is divided into two major parts geographically: one part is old one that is walled city and another is outward city. In the walled part, there are 4 zones, and outward part has 24 zones. On the basis of random sampling, one zone from the walled part (Kishan Pole) and two zones from the outward part *i.e.* (Jawahar Nagar and Adarsh Nagar) were chosen for the study. Thirty families from each of these zones were taken as sample. A list of the families residing in the selected zone was obtained from the Rajasthan State Electricity Corporation. Further, the families were selected out of the list on the random sampling basis. A questionnaire technique was used to collect the data from the women. They were told the purpose of the study and all the questionnaires were filled in the presence of the researchers.

■ RESEARCH FINDINGS AND DISCUSSION

To begin with exploring clothing consumption of families, initially the practice of making budget and savings in the rural and urban families, as well as their expenditure on clothes and accessories were analyzed on five point scale and percentage basis. Along with this statistical analysis of the factors that affect the clothing-expenditure are described. The clothing attributes which affect the purchase practice of clothing were analyzed using ranking method. On the basis of income of the families the whole sample was grouped into three categories. There were 32 families with the income ranging from Rs. 3000-

5000, 29 families had the income in between Rs. 5001-10000 and 30 families with income between Rs. 10001-15000 and all the families of rural area were within the income bracket of Rs. 3000-5000.

Budgeting and expenditure estimates on clothing:

It was found in the study that practice of making budget of monthly income among different income strata is varied (Table 1).

It was observed (Table 1) in the study that the total per cent of people who “Always” (15) make budget were less than the percentage of people who “Usually” (40) and “Sometimes” (38) make their budget in urban samples. Less number of people “Rarely” and “Never” make the budget in urban areas which says that most of the people make budget, thus plan their expenditure but interestingly in the rural community almost entire group about 83 per cent (50% +33%) “Rarely” or “Never” make the budget.

Looking into different income groups, only 10 per cent of the lower income group, 13 per cent of the middle income group, and 19 per cent of the high-income group families of urban area “Always” make budget. Whereas 28 per cent, 47 per cent and 56 of the urban lower, middle and high income group families, respectively “Usually” make budget, for their domestic expenses and 65 per cent, 31 per cent and 19 per cent of urban low, middle and high income group families, respectively “Sometimes” make budget. On the contrary, half of rural families “Rarely” make budget. One can say that the tendency to make budget increases as the income increases with better income one can plan to spend money on different items but when the income is very less, one does not have the opportunity to plan as food becomes the major item of expenditure. Still the practice of making budget is more in urban area when we compare the two low income groups across rural and urban backgrounds. Secondly budgeting habit is not hard and fast one as the higher percentage are seen for “Usually” and “Sometimes” responses not for “Always” response.

It was found that in urban area, high income group families were on the top in terms of incurring 33.3 per cent of their domestic budget on clothing and accessories, whereas this was followed by middle income and lower groups as they are spending 25 per cent and 12 per cent of their income, respectively as shown in Table 2.

Table 1 : Budgeting practice of different income-groups					(n=121)	
Urban	Always	Usually	sometimes	Rarely	Never	
Low income	3(10)	8(28)	19(65)	1(3)	1(3)	
Middle income	4(13)	14(47)	9(31)	2(6)	---	
High income	6(19)	14(56)	6(19)	3(10)	1(3)	
Total	13(15)	36(40)	34(38)	6(7)	2(2)	
Rural	---	---	5(16)	15(50)	10(33)	

Figure in parenthesis are in percentage

Income group	Expenditure on clothing and accessories
Urban	
Lower-income group	12%
Middle-income group	25%
High-Income group	33.3%
Rural	10%

Rural families can afford only 10 per cent of their total domestic expenses on clothing and accessories, as a major part of their income is spent on food and other essential things. Thus the expense incurred on clothing is proportionate to the income of the family. As income increases, in turn the social participation of the people and attraction towards fashion also increases, hence the amount spent on clothing increases (Table 2).

Factors affecting clothing expenditures:

Many factors were found in the study which affect the clothing expenditure like income, age, social status and occupation. The study confirms that low or high income directly affects the clothing expenditure. How the clothing-expenditure is affected by the income factor of the family is shown in Table 3.

It is clear from Table 3 that 61 per cent people of lower income were such, whose monthly income "Always" affects

their expenditure incurred on clothes, and there was no one, whose monthly income "Never" affects their clothing expenditure, the reason is that they have very little money and clothing ranks much lower than the most important items like food. In the same way 9 per cent of the middle income people were such, whose monthly income "Always" affects their expenditure incurred on clothes, and 47 per cent are such whose monthly income "Usually" affects their expenditure incurred on clothes. Only 1 per cent of the high income was found whose monthly income "Always" affects their expenditure incurred on clothes. On the contrary, if we see the high income group, 47 per cent people of this class were such, whose monthly incomes "Sometimes" affects their expenditure incurred on clothes, In rural class, the percentage of the people whose monthly income "Always" affects their expenditure incurred on clothes was the highest reaching 67 per cent. Hence, it can be concluded that lower income respondents whether residing in urban area or rural area have very limited money and income "Always" becomes a deciding factor.

Like income factor, social status and the occupation of course were significant affecting factors, both these factors are interlinked also. How the clothing-expenditure is affected by the social status and the occupation of the earning member of family is shown in the Table 4 and 5.

It was found that in urban areas the buying practice of 33 per cent and 31 per cent of people from this income group

Urban	Always	Usually	Sometimes	Rarely	Never
Low income	19(61)	8(26)	3(9)	2(6)	---
Middle income	3(9)	14(47)	7(24)	2(6)	3(9)
High income	1(3)	2(6)	14(47)	10(33)	3(9)
Total	23(25.5)	24(26.6)	24(26.6)	14(15.5)	5(6)
Rural	20(67)	10(32)	----	----	----

*Figures in paranthesis are in percentages

Urban	Always (5)	Usually (4)	Sometimes (3)	Rarely (2)	Never (1)
Low income	6(19)	3(9)	9(31)	10(33)	4(12)
Middle income	6(21)	7(24)	5(17)	5(17)	6(21)
High income	11(37)	12(40)	7(24)	--	
Rural	2(6)	--	2(6)	4(13)	22(75)

* Multiple answers possible

* Figures in parenthesis are in percentage

Urban	Always (5)	Usually (4)	Sometimes	Rarely (2)	Never (1)
Low income	4(13)	1(3)	6(19)	10(35)	10(33)
Middle income	2(6)	7(24)	6(21)	7(24)	7(24)
High income	6(19)	13(43)	8(26)	1(3)	2(6)
Rural	1(3)	--	10(33)	5(17)	14(47)

* Multiple answers possible

* Numbers given in brackets are in percentage

are such, whose social status “Rarely” and “Sometimes” affect their buying of clothes, and there were only 6 per cent people in this category whose clothing buying practice were “Always” affected by their social status. Similarly 33 per cent and 35 per cent of lower income group people were “Never” or “Sometimes” affected by their profession while buying clothes and only 13 per cent people from this category were “Always” guided by their profession while buying clothes. This ratio was higher in middle and high income group people.

In the urban areas, 24 per cent of the middle income group people were such whose social status and profession “Usually” affect their buying of clothes. On the other hand, 40 per cent and 43 per cent of the high income group people were “Usually” guided by their social status and profession, respectively while buying clothes. High income group people who were “Never” affected by their profession were just 2 per cent. Whereas, this ratio was a little higher in the middle income group reaching 24 per cent.

It was found further, that in rural income groups, the effect of their social status and profession on their clothing buying practice was negligible. Only 6 per cent people were such whose cloth buying practice was “Always” affected by their social status, and only 3 per cent of the people in this income group were “Always” guided by their profession while buying clothes. Whereas as many as 75 per cent people were such whose clothing buying practice was “Never” affected by their social status. Further, 47 per cent were such whose profession “Never” affects them while buying clothes. Both in urban and rural lower income group the respondents were negligibly affected by their social status and profession in their purchase practice of clothes. As majority of the people from rural income group were engaged in agricultural works, their social participation was very low. Hence, their profession and social status do not affect their purchase practice of

clothes. Similarly, most of the lower income group urban people work as laborers and lack the showy instinct while buying clothes. Their buying of clothes depends only on the need of them.

Middle and high income group people enjoy more social participation and have a tendency to reflect their profession and social status through their clothes. This directly affects their purchase practice of clothes also.

For examining the results statistically, the scoring was done where the categories “Always” “Usually” “Sometimes” “Rarely” and “Never” were given the scores of 5, 4, 3, 2 and 1, respectively. Mean, standard deviation and t scores were computed for low and high urban income groups to see whether social status and profession affect the buying practices of these groups. The mean 2.9 and 2.28 for low income depict that social status and profession affects sometimes and rarely in clothing buying practices whereas the mean values 4.13 and 3.63 for high income show that social status and profession affects usually in clothing buying practices. Further, to see that the means of the two groups high and low income for social status and profession are significantly different, the t score values were compared. These are 4.73 and 4.63, respectively which are higher than the table value that is 1.96 at 5 per cent level of significance, hence one can infer that social status and profession makes a significant difference in the clothing buying practice for high and low income groups (Table 6).

Clothing attributes and preferences:

There are many clothing attributes which affect the purchase practices of clothes in both rural and urban families. People prioritize their buying of clothes in terms of colour, comfort, design, fashion, price and durability, brand, quality, and care. Source and frequency of purchase are also important

Table 6 : Comparison of social status and profession to clothing buying practice

Income	Social status mean	S.D.	't' value	Profession mean	S.D.	't' value
Low	2.9	1.28	4.73	2.28	1.30	4.64
High	4.13	0.782		3.63	1.043	

Table 7 : Priority of different income groups for various clothing attributes

Clothing attributes	Rural income group	Priority	Lower income group	Priority	Middle income group	Priority	High income group	Priority
Color	83%	4	85%	3	69%	6	61%	5
Design	32%	5	79%	5	71%	4	71%	3
Fashion		-	63%	6	46%	7	62.2%	5
Comfort	90%	2	90%	2	97%	1	97%	1
Care	87%	3	84%	4	90%	2	87%	2
Durability	96%	1	93%	1	70%	5	67%	4
Price	96%	1	93%	1	70%	5	67%	4
Brand	00	-	36%	7	43%	8	67%	4
Quality	87%	5	79%	5	84%	3	67%	4

issues while buying clothes. The scores received on durability and prices were same for all income groups so the rank given to it was also the same.

It was found that while buying clothes the rural families gave first priority to price and durability, second to comfort, and third to clothes that are easy to be cared of, as shown in Table 7. Similarly, urban lower income group fixed their priorities almost in the same way. First prominence was given to price and durability, second to comfort and third to colour. The middle income group set their priority first to comfort, second to care, third to quality, whereas high income group gave first priority to comfort, second to clothes easy to be cared and third to design. The middle income group has sufficient money for their basic necessities, so besides the features like comfort and care, quality is important to them. Further, high income group families have sufficient money, so design also becomes important and stands as one of the major attribute in purchase of clothing. An important feature is the comfort factor which is rated first by middle and high income groups and second by lower income group irrespective of urban and rural backgrounds whereas price and durability which are ranked first by lower income groups both rural and urban backgrounds

The source and the frequency of buying clothes were also observed in the study and it was found that lower and middle income group families buy their clothes from retail shops, whereas high-income group prefer some authorized company showroom or boutique to buy clothes. Furthermore, lower and middle income group families buy clothes only when needed, whereas high income group families buy clothes every now and then, whether it is a marriage, birthday party or any festival. Some of the rural families buy clothes from some retail shop in city, others buy from the village retail shop.

Conclusion:

The study reveals that the rural and all three urban income groups differ on every ground in their clothes buying practices of clothes. This is remarkable that the expenditure incurred on clothes by the rural families has increased in the last decades reaching 10 per cent of their total domestic expenditure. The study also reveals that the expenditure on clothing is affected not only by income of the family but also by age, social participation, and occupation etc. of the person. Maximum rural families are directly or indirectly dependent on agriculture for their livelihood, which in turn is dependent on rain and soil; hence the income of the rural families is not

static and is dependent on the course of nature. And their social participation remains less. So, they do not need to buy clothes frequently. On the other hand, the social participation of and high-income group urban society is much more than that of the lower urban and rural income group and social status and profession become a significant affecting factor for purchase of clothing.

Peeping into the behavioral part of the people while buying clothes, it was found out that lower income group and rural income group prefer to buy clothes, which are cheap and durable at the same time. As they don't buy clothes very often, they want durable clothes. On the other hand, middle and high income group urban people prefer to buy clothes which are comfortable and easy to be cared.

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