

**PROCEEDINGS OF PROFESSIONAL DEVELOPMENT PROGRAMME ON
ENHANCING QUALITY OF UNIVERSITY EDUCATION**

DATED, 2ND AUGUST 2021

TOPIC : CONSUMER PYRAMIDS HOUSEHOLD SURVEY

Zoom Link :

<https://us06web.zoom.us/j/89719983178?tk=KihyhrVfYZHRMWEvIdFtb1ZL1PxOnkU8Z9S7TuBJF-0.DQIAAAAU47pMShZZNmtGQ194UFNZeV9LLXh4ZIqZVR3AAAAAAAAAAAAA>

The program got commenced by 2:00 pm dated 02/08/2021. The topic for the discussion was “Consumer Pyramids Household Survey”. The Masters of Ceremony, Ms. Hanna Lisa Vargheese (Second-semester MA Economics student, Central University of Kerala) and Geethika G (Second-semester M.Com student, Central University of Kerala) welcomed all to the ‘Professional Development Programme on Enhancing Quality of University Education’. Then they requested everyone to rise for the university anthem. After the university anthem, the Master of Ceremony invited Prof. Dr. T Mallikarjunappa (Head, Department of Commerce and International Business, Central University of Kerala) for the welcome speech. He addressed all the dignitaries and talked about the Consumer Pyramids Household Survey, which is the largest survey conducted by CMIE. Then he warmly welcomed the Chief Guest, Dr. Kaushik Krishnan (Chief Economist, Head, Consumer Pyramids Household Survey Panel, CMIE), Mr. Pankaj Gujar (Vice President - Sales - Representing CMIE in South & West part of India), Mr. Raghavendran G (Assistant Vice President, CMIE, Chennai), Prof. Dr. K C Baiju (Dean, School of Economics and HOD Dept. of Economics) Prof. Dr. V Balachandran (Dean, School of Business Studies, CUK), Prof. Rajesh (IQAC Director), Dr. T J Joseph (Assistant

Professor, Department of Economics), faculty members, researchers, organizing committee, masters of ceremony, students and all other participants to the programme. He expressed his happiness in collaborating with different organizations like CMIE. He concluded his words by wishing all success to the programme.

Next, the master of ceremony welcomed Prof. Dr. V Balachandran (Dean, School of Business Studies). Introducing the session, he gave a brief introduction on CMIE, and the strength they carry in providing accurate and well-structured information to different institutions all around the world. He talked about the uniqueness they follow in the usage of various tools for capturing the data and processing it in easiness. He further discussed the hike in the unemployment rate in the last year causing a cessation to different players in the organized sector. He also added that the reports show a steep downfall in GDP growth rate and the statistics provide clear data on how the pandemic resulted in the world economy. He also said that the data and research reports can be only used for decision-making from top-level to even in the lower slabs of the economy, if it's valid. He also said that CMIE has proven its credibility and the nature of its work over the period. He also added that, from a career perspective, data collection and processing will play a key role in future career preference. By briefing about CMIE, he concluded his words.

Later, the master of ceremony welcomed Dr. Kaushik Krishnan (Chief Economist and Head CPHS Panel) for delivering the inaugural address. He spoke about CMIE and gave some insights into the Consumer Pyramids Household Survey. He spoke about CPHS which is the world's largest household panel survey and India's largest regular household survey that covers 175000 households which are 98.5% of India's population, using more than 600 indicators done in waves. He also talked about the longitudinal study that was

conducted by collecting data within a gap of four months over years. He further mentioned that every part of the data collection was documented and available to the public on the CMIE website. He explained how they created the data and how it is useful for others. He also explained the data collection techniques and methods. He then spoke about the stratified multistage random sampling which is used for data collection. He claimed that randomization of every unit and block makes the data and study reliable. He said that the information about 600 indicators collected included, education, financial inclusion, borrowing pattern of the households, sources of borrowing and its usage. He added that employment data of different organized and unorganized sectors were also studied. He also talked about health which is an important attribute and said that data on different health care needs and the physical well-being of the units were also studied. He also said that data related to the state of origin which can also be called the ethnicity of the individuals, time spend for different activities, migration patterns, household sentiments, etc. of the households are collected, analyzed and studied in this panel survey. He emphasized that a study that includes the collection of data on large scale can affect the reliability and validity of the study and this is rectified by automated check systems, data guidance managers who oversee each data so that the study can be done with maximum accuracy in case of CPHS. He also said that CMIE as an organization works on regularly updating the data through its longitudinal studies so that the data analysis can be done efficiently. He concluded his words by saying that the collected and analyzed data is used in areas of employment studies, political studies, income analysis studies, market analysis, savings and investment analysis and borrowing patterns.

Further, the master of ceremony welcomed Prof. Dr. K.C Baiju (Dean, School of Economics and Head, Department of Economics). Commenting on the session carried by Dr. Kaushik Krishnan, Prof. Dr. K.C Baiju appreciated the work and the richness in the content covered. He pointed out the effort took by CMIE in delivering data and the

degree of commitment towards India, put forward by CMIE. To boost more life to the session, he shoots certain questions on the methodology the firm follows to collect the data and the criteria set up for collection. As a country of regional disparities and diversification in the culture and geographical traits, he queries how effective is the multi-stage sampling method in data collection. He further pointed out the steps followed to address the absence of synonymy in consumption patterns and household setups. The whole session, he initiated each query in a research perspective, wherein a place like Kerala, which is inclusive of tribal habitats of Wayanad, how the data collection should be done in respect to consumer purchase and spending patterns since there exists the ethnicity. Thereafter he enquired about the vulnerable groups, those sections of people, who suffered and were more prone to Covid, and the orphans, the institutions, widow and women-led families who left unnoticed. He said that to elaborate a data and to deliver credible statistics of a situation, representation of all groups is necessary. He then jumped into the purchasing pattern, stressing the point of durable goods in asset purchasing, and drew attention to the upward trend of rural migration. The hike of 40 lacks immigrants to Kerala should also be taken into the study and for a higher degree, it plays a crucial role in data collection and interpretation, he added. Concluding his part, he raised the areas of concern in a place like Kerala, and the necessity of addressing the key dimensions in processing valid data.

Then the platform was open for question and answer session. In response to the question raised by Prof. Dr. K C Baiju, Dr. Kaushik Krishnan answered that they only conduct survey of households which comes under the definition of “households” as per the CMIE where orphans, people who live under bridges and construction sites are not included, but there is data related to women and widow-headed households, households without heads, etc. About urban to rural migration, he said that it is a matter of concern and if the data is available from migrants, then it is included.

Prof. Dr. T Mallikarjunappa enquired about the number of questions included in a questionnaire of survey and also asked how CMIE checks the validity and reliability of such a huge amount of data. Dr. Kaushik replied that there are around 640 questions in a questionnaire and to check the validity and reliability, there are two arrangements: One is an automated system which checks the updated data automatically, and it alerts if there are any errors or unacceptable deviations and the other arrangement is Data Guidance Managers appointed in every region, who oversees every data. Prof. Mallikarjunappa further made a query on how it is reliable if only a small number of samples from the village and a large number from cities are taken. Dr. Kaushik answered that it is reliable because the village is having a more homogeneous population, so just a few samples make it representative but the city is having a more heterogeneous population, therefore a large sample is included.

Prof. Dr. V Balachandran (Dean, School of Business Studies, Central University of Kerala) made a query on how reliable is data collected from tribal peoples, as there is a language barrier. Dr. Kaushik answered that CMIE has so many interviewers from each region, where, language and dialects are adapted to the regional languages of people of surveying area, including tribal area.

Next, Dr. T J Joseph (Assistant Professor, Department of Economics) made a query on whether CMIE provides a consolidated survey report or just gives pure data. Mr. Pankaj Gujar replied that CMIE provides only pure data of households. The researchers or any users of these data can use it as per their requirements, he added. He said that if we choose a particular indicator, for example, savings, users can divide the data as religion-wise, caste wise or based on literacy or any other category as per their requirement. Joseph further enquired whether the same set of samples of households is surveyed in

each round, or the samples are changed in every round of the survey. Mr. Pankaj answered that the same set of households is surveyed each time and if any household is reluctant to give a response, then they will be replaced. He also added that there are two blocks of data: household data and individual data where users can access it through household ID or member ID respectively. Dr. Joseph also enquired about the frequency of data collection and publication by CMIE. Mr. Pankaj said that CPHS collects data every month and updates it every four months where the data gets updated on the very next day after a wave gets completed.

Next, the master of ceremony invited Mr. Pankaj Gujar (Vice President, Sales, Representing CMIE in South & West part of India) to deliver the keynote address. He started his address by mentioning that CPHS is very useful for research students for the execution of the different purposes of their research. He talked about financial literacy data and said that they are crowding all types of financial assets in different regions to compare financial literacy or financial instruments used in different parts of the country. Then a question was raised on whether data can be used by SAP or SPSS. He replied that any statistical software can be used. The next question was related to the frequency in which the data was updated. He replied that data is updated on a four-monthly basis. In response to another question asked regarding the nineteen months survey period, he replied that they go to the household every four months and it takes one hour or forty-five minutes to collect the survey and it is depended on the amenities they have.

Later, the reliability of income information was enquired. Dr. Kaushik asserted that information is very much reliable and is used by experts in the field. In response to another question asked regarding the frequency of data updated, he replied that data will be released the next day it is collected. He pointed out the importance of delivering the data quickly. Then a question was asked about the processing of data and whether it is

processed as and when the data is incoming. He replied that both happen and their server infrastructure is very massive. Then a query was raised by Dr. Afeefa Cholasseri, regarding the health outcomes, and the categories that are being identified from the perspectives of hospitals and patients. He replied that they have detailed data on healthcare-related expenditures like household spending on medicines, hospitalization, etc. He also shared his experience working with the Delhi School of Economics. With this, he concluded his words.

Finally, the Master of the Ceremony invited Dr. T J Joseph (Assistant Professor, Department of Economics) to deliver vote of thanks. The program ended with the National Anthem by 4.20 pm (IST).

PROFILE OF GUESTS

1. Dr. Kaushik Krishnan

Dr. Kaushik Krishnan is Chief Economist at CMIE. His primary responsibility is to deliver record-level data from the Consumer Pyramids Household Survey to researchers. This is done through Consumer Pyramids dx. Dr. Krishnan holds a BA and LLB from the WB National University of Juridical Sciences, and an LLM and Ph.D. in economics from UC Berkeley.

Invited conferences and talks

- 2020

- o Data Collection During the Pandemic: Challenges and Opportunities, Population Association of America

- o Development Monitoring and Evaluation Office, NITI Aayog, Brown Bag Series

- o Indian Institute of Corporate Affairs

- o 5th National Conference on Economics of Competition Law, Competition Commission of India

Policy and Issue Briefs, Popular Media

1. Experts Explain: How households are coping under the coronavirus lockdown, Indian Express, May 14, 2020 (with Marianne Bertrand and Heather Schofield)

2. How are Indian households coping under the COVID-19 lockdown? 8 key findings, Rustandy Center for Social Sector Innovation, May 11, 2020 (with Marianne Bertrand and Heather Schofield)

Public Service

- Competition Law Review Committee, Ministry of Corporate Affairs (2018-2019)
- o Member, Working Group on Regulatory Structure
- o Invitee, Working Group on New Age Market and Big Data

2. Pankaj Gujar

Regional Manager at Centre for Monitoring Indian Economy

Pune, Maharashtra, India 104 connections

May 2001 – Present 20 years 3 months

Close 12 years experience in corporate selling & excellent track. He have built the business in the region for Mumbai, Maharashtra, Gujarat, Karnataka & Kerala across all the segments of economy.

1. Corporates

2. Banking, Insurance, Broking etc.

3. Education

4. Government

Led to

Grow Business in Karnataka & Kerala - 7 times in 5 years

Grow Business in Maharashtra - 8 times in 3 years

Grow Business in Mumbai - 2 times in 1 & half years

Grow Business in Gujarat - ...

Education

SDM IMD

MBA Marketing & Finance

1997 – 1999

SHIVAJI UNIVERSITY

BEMechanical Engineer

1992 - 1996

Groups



Signature

Prof T Mallikarjunappa

Head of the Department

Department of Commerce and International Business

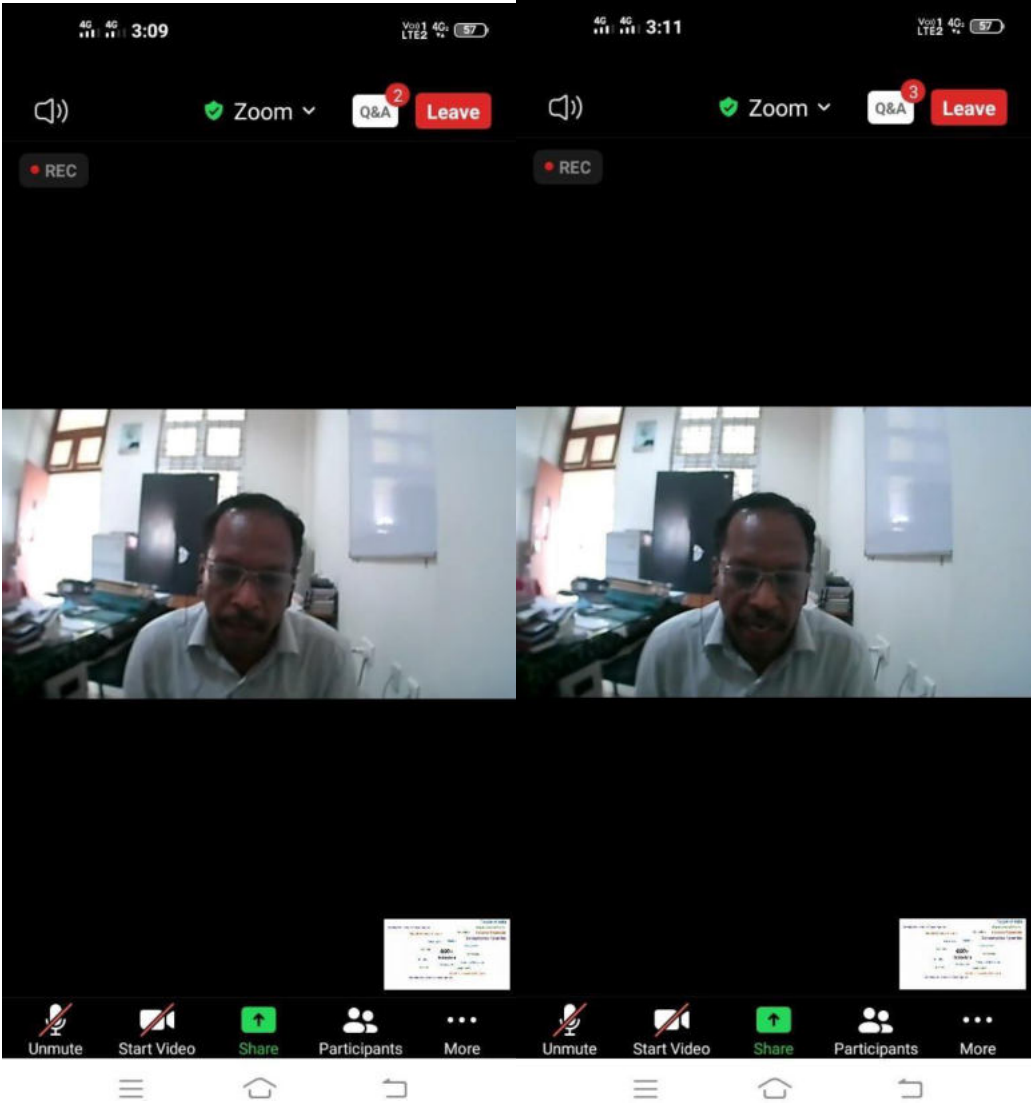
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Introduction to CPHS

Consumer Pyramids Household Survey

www.consumerpyramidsdx.cmie.com

August 1, 2021

Kaushik Krishnan's screen




Signature

Prof Dr T Mallikarjunappa

Attendance

Registration Report

Aug 02, 2021 5:25

Report Generated:

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Topic	Webinar ID	Scheduled Time	Duration (minutes)	# Registered
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Aeku Akhila	Akhila	akhilaaeku123@gmail.com	Aug 02, 2021 14:32:42	approved
Moideen	Navaz	moideennavaz98@gmail.com	Aug 02, 2021 14:36:09	approved
palanirajan	G	palanirajan@cukerala.ac.in	Aug 02, 2021 14:39:53	approved
AFFEEFA	CHOLASSERI	afeefa@cukerala.ac.in	Aug 02, 2021 14:47:24	approved



Signature

Prof Dr T Mallikarunappa

Brochure



PROFESSIONAL DEVELOPMENT PROGRAMME ON ENHANCING QUALITY OF UNIVERSITY EDUCATION

Topic: **Consumer Pyramids Household Survey'**

Monday, 2nd August 2021 at 2.00 PM (IST)

Organized by

Centre for Monitoring Indian Economy Private Limited,

School of Business Studies and School of Economics

in association with Internal Quality Assurance Cell (IQAC)

Central University of Kerala

Welcome :Prof. Dr T Mallikarjunappa
HOD, Dept. of Commerce and International Business,
Central University of Kerala

Session Chair :Prof Dr. V Balachandran, Dean, School of Business Studies, CUK.

**Inauguration : Dr Kaushik Krishnan, Chief Economist, Head, Consumer
Pyramids Household Survey Panel, CMIE.**

**Expert Comments :Prof Dr K C Baiju, Dean, School of Economics& HOD Dept of
Economics**

Keynote :Mr Pankaj Gujar, Vice President, Sales, (South & West India), CMIE.
: Mr Raghavendran G, Assistant Vice President, CMIE, Chennai

Vote of Thanks : Dr T J Joseph, Assistant Professor, Department of Economics

Zoom Link: https://us06web.zoom.us/webinar/register/WN_ulgrbsqKQV6Nh9RVExn_gg



Chief Patron

Prof. H. Venkateshwarlu (Vice Chancellor, CUK)

Patrons

Dr.Rajendra Pilankatta, Registrar, Central University of Kerala
Prof Dr K P Suresh, Dean-Academic, Central University of Kerala
Prof Dr V Balachandran, Dean, School of Business Studies

Organizing Committee

Prof. Dr T Mallikarjunappa, (Head, Department of Commerce and International Business)
Prof Dr M S John (Co-ordinator, NAAC)
Prof Dr.K Arunkumar (Dean Student Welfare)
Prof Dr. M N Mohammedunni Alias Musthafa (Director of E.Sreedharan Centre for Life Skill Education, and Dean of School of Education, CUK).
Dr Rajesh R(Director, IQAC)
Dr Joseph Koyippally (Director, Placement Cell)
Prof Dr K C Baiju (Dean, School of Economics)
Dr A K Mohan, Director (Dr APJ Abdul Kalam Centre for Extension Services)
Dr Thasleema T M (Coordinator, IEDC)
Dr Haritha P H, Dr Afeefa Chollasserri, Dr Arumima K V, Ms. Dheera K R,Mr Nagaraja Sharma,
Faculty members, School of Business Studies, School of Economics, Students of School of Economics,
School of Business Studies, Central University of Kerala

Programme Schedule



**Centre for Monitoring Indian Economy Private Limited (CMIE),
School of Business Studies and School of Economics
in association with
Internal Quality Assurance Cell (IQAC)**

Central University of Kerala

Organises
PROFESSIONAL DEVELOPMENT PROGRAMME
ON
ENHANCING QUALITY OF UNIVERSITY EDUCATION
Topic: “Consumer Pyramids Household Survey”

Monday, 2nd August 2021 at 2.00 PM (IST)

Zoom Link: https://us06web.zoom.us/webinar/register/WN_ulqrbsqKQV6Nh9RVExN_qq

PROGRAMME SCHEDULE

Prayer	: Central University of Kerala Anthem
Welcome	: Prof. Dr T Mallikarjunappa HOD, Dept. of Commerce and International Business, Central University of Kerala
Session Chair:	: Prof Dr V Balachandran, Dean, School of Business Studies, CUK.
Inauguration	: Dr Kaushik Krishnan Chief Economist, Head, Consumer Pyramids Household Survey Panel. CMIE

Expert Comments: : Prof Dr K C Baiju, Dean, School of Economics and HOD Dept. of Economics

Keynote : Mr Pankaj Gujar
Vice President - Sales - Representing CMIE
in South & West part of India

: Mr Raghavendran G
Assistant Vice President, CMIE, Chennai

Vote of Thanks : Dr T J Joseph, Assistant Professor, Department of Economics.

Master of Ceremony :Hanna Lisa Vargheese, 2nd Sem MA Economics and Geethika G,
2 Sem M.Com.

National Anthem

EMAIL ATTACHMENTS

CPHS Presentation for CUK on Monday August 2, 2021 at 2 pm

External

Inbox



Mon, Aug 2,
6:23 PM

Raghavendran G <ggraghavendran@cmie.com>

to me, Pankaj

from: **Raghavendran G** <ggraghavendran@cmie.com>
to: MALLIKARJUNAPPA <tmmallik@cukerala.ac.in>
cc: PankajGujar<gpankaj@cmie.com>
date: Aug 2, 2021, 6:23 PM
subject: CPHS Presentation for CUK on Monday August 2, 2021 at 2 pm
mailed- cmie.com
by:
security: Standard encryption (TLS) [Learn more](#)
: Important according to Google magic.

Dear Sir,
As discussed, Please find below the meeting recording Link.
Topic: Introduction to CPHS
Start Time : Aug 2, 2021 02:00 PM

Meeting Recording:
https://us06web.zoom.us/rec/share/GmdW_9BnIJ3iF-ZrA9L-E585RPPFGu1gTXjtaBv9UPhwha98elZyfKxfyae5CrWy.B9XYTek_kTVm9M1d

Access Passcode: cmie123!

Please find attached list of Participants name and email id's.
Please feel free to call or mail me in case of any doubts.
Kindest Regards,
Raghavendran G

From: "Kaushik Krishnan" <kkrishnan@cmie.com>
To: "Raghavendran" <ggraghavendran@cmie.com>
Cc: "PankajGujar" <gpankaj@cmie.com>
Sent: Friday, 30 July, 2021 18:35:10

Subject: Re: CPHS Presentation for CUK on Monday August 2, 2021 at 2 pm
https://us06web.zoom.us/webinar/register/WN_ulgrbsqKQV6Nh9RVExN_qg

From: "Raghavendran" <graghavendran@cmie.com>

To: "Kaushik Krishnan" <kkrishnan@cmie.com>

Cc: "PankajGujar" <gpankaj@cmie.com>

Sent: Friday, 30 July, 2021 18:24:57

Subject: Re: CPHS Presentation for CUK on Monday August 2, 2021 at 2 pm

Dear Sir,

A small reminder, I request you to kindly generate the Zoom link for CUK. The client is asking for that, because he want to prepare a invitation and he want to circulate among the Faculty members.

Kindly do the needful.

Warm Regards,

Raghavendran G

On 30-Jul-2021, at 11:39 AM, Raghavendran G <graghavendran@cmie.com> wrote:

Dear Sir,

I request you to please prepare the zoom link for Central University of Kerala.

Looking forward to your kind reply.

Warm Regards,

Raghavendran G

From: "Kaushik Krishnan" <kkrishnan@cmie.com>

To: "Raghavendran G" <graghavendran@cmie.com>

Cc: "PankajGujar" <gpankaj@cmie.com>

Sent: Tuesday, 27 July, 2021 15:15:55

Subject: Re: CPHS Presentation for CUK on Monday August 2, 2021 at 2 pm

Title: Introduction to Consumer Pyramids Household Survey

Summary: CPHS is India's largest regular household survey and the world's largest household panel survey. Through CPHS, we have collected data on over 232,000 households and 1.19 million individuals since 2014. The survey collects information on household demographics, individual identities, employment, health status, financial inclusion, individual and household incomes, consumption expenditures, ownership of assets and intentions to buy them, household amenities and consumer sentiments. Income and expenses data are a monthly time-series since January 2014.

Since the data was made available in late 2017, data from CPHS has been used by leading research institutions like the World Bank as well as in publications in leading academic journals such as the Quarterly Journal of Economics. As of today, over 30 papers have been written using CPHS.

Record-level data from all 21 Waves of CPHS are available through a subscription service. The 22nd Wave of the survey will conclude on April 30, 2021. A subscription to CPHS gives access to all past data and all the additional data released during the period of subscription.

CPHS provides the most recent, most frequent and most comprehensive data on household wellbeing in the world. We look forward to telling you more about what makes it a great dataset for applied research.

A request: can we please do this as a *Webinar*? Please check with CUK people. If that is okay, we can send them the link to sign up and participate. This will enable them to ask questions etc. That will mean that **we** create and share with them the Zoom link. Please confirm if this possible. If yes, I will prepare the Zoom link for this.

From: "Raghavendran G" <graghavendran@cmie.com>

To: "Kaushik Krishnan" <kkrishnan@cmie.com>
Cc: "PankajGujar" <gpankaj@cmie.com>
Sent: Tuesday, 27 July, 2021 14:09:28
Subject: CPHS Presentation for CUK on Monday August 2, 2021 at 2 pm

Dear Sir,

I have spoken to our Client Central university of Kerala for CPHS presentation and it has been scheduled on 2nd August 2021 at 14:00 pm.

The client asking us to send a topic for the Presentation.
kindly advise.

Looking forward to your kind reply.

Kindest Regards,

Raghavendran G

Attachments area



Mon, Aug 2,
6:57 PM

MALLIKARJUNAPPA T. It is very interesting. TM <tmmallik@cukerala.ac.in>

to GPANKAJ, kkrishnan, Raghavendran

from: **MALLIKARJUNAPPA T. It is very interesting. TM** <tmmallik@cukerala.ac.in>

to: Raghavendran G
<graghavendran@cmie.com>,
GPANKAJ@cmie.com,
kkrishnan@cmie.com

date: Aug 2, 2021, 6:57 PM

subject: Re: CPHS Presentation for
CUK on Monday August 2,
2021 at 2 pm

mailed- cukerala.ac.in
by:

Dear Sirs

Thank you very much for the meet recordings and the attendance of the programme on CPHS. It was a very good programme and the presentations by Dr Kaushik Krishnan and Mr PankajGujar were well received and everyone appreciated. Thanks for the programme and for coordinating the event. Dr Kaushik Krishnan's explanation about the way the sample was chosen and the data collection was a very lucid explanation of how to make the sample representative of the population.

Regards

T Mallikarjunappa

Prof Dr T Mallikarjunappa

Head, Department of Commerce and International Business

School of Business Studies, Central University of Kerala, Tejaswini Hills, Periyar (Post)

Kasaragod - 671 320, Kerala, India.



Introduction to Consumer Pyramids Household Survey Confirmation

External

Programs



Thu, Aug
5, 9:07 AM

Zoom <no-reply@zoom.us>

to me

from: **Zoom** <no-reply@zoom.us>

reply-to: cmiemeet@cmie.com

to: tmmallik@cukerala.ac.in

date: Aug 5, 2021, 9:07 AM

subject: Introduction to
Consumer Pyramids
Household Survey
Confirmation

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Hello T,

Thank you for registering for Introduction to Consumer Pyramids Household Survey. You can find information about this webinar below.

Date & Time	Aug 12, 2021 06:30 PM India
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Passcode	083362

Please submit any questions to: cmiemeet@cmie.com.

You can cancel your registration at any time.

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