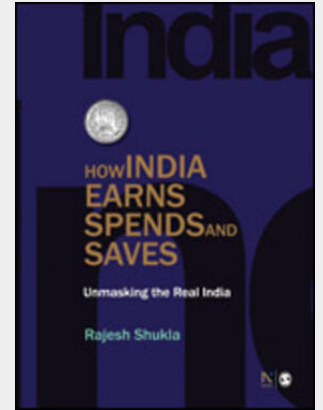


Shukla

HOW INDIA EARNS SPENDS & SAVES

How India Earns, Spends and Saves maps the earning, spending and saving profiles of Indians in the post-liberalisation era. It studies how socio-economic, religious and individual characteristics lead to inequality in the incomes of households. Among other aspects of the problematique, it reveals that while a household's income is primarily dependent on socio-economic factors (occupation, education and age of its chief earner), its economic prosperity is impacted by factors like its spending and saving levels, sectors of employment of members, state of residence, and so on. The book is based on the results of the National Survey of Household Income and Expenditure (NSHIE) 2004–05, conducted under the aegis of the National Council for Applied Economics Research (NCAER). It not only offers valuable insights for economic analysts, policy makers, development professionals and academics, but the primary data of the survey also offers opportunities for further research.



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