

PREFACE

The availability of durable consumer goods / luxuries, such as car / scooter, television, with the people and the population availing banking services are indicators to assess quality of life of people and the incidence of poverty. One of the major issues in estimating the magnitude of poverty in a developing country arises from the fact that generally people do not disclose their actual income. Even a beggar is reluctant to disclose his daily earning. In fact, many people wish to keep their actual income a closely guarded secret. Under such circumstances, it is always desirable to discern the economic status of a person by identifying the durable consumer goods / luxuries he owns.

What is the scenario in India? How many households have access to banking services and how many have various assets such as television, car scooter etc.? To answer these questions, the instant document has been brought out. The analysis carried out in the document is based on the data of Census of India, 2001, which, *inter alia*, gives state-wise number of households availing banking services and the number of households having assets such as car, scooter, and television and so on. The census data does not include institutional households.

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I am sure that administrators, policy-makers, planners and researchers engaged in the field of urban development will find this report immensely useful.

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