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**ADBI Working Paper Series** 

## GENDER PERSPECTIVE OF GLOBALIZATION AND HUMAN DEVELOPMENT: EVIDENCE FROM INDIVIDUAL-LEVEL DATA

Jayanti Behera and Dukhabandhu Sahoo

No. 1462 July 2024

# **Asian Development Bank Institute**

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#### Abstract

The objective of this study is to explore the gender dynamics of globalization and human development at the individual level by covering geo-socioeconomic factors in Odisha, India. The study uses primary data collected through a structured survey schedule from 579 individuals in Odisha. By using the beta regression model, the study found that both sociocultural and environmental globalization have a positive impact on human development at the individual level. However, neither economic nor psychological globalization has a significant impact on human development at the individual level. Further, as regards the gender perspective, the effect of environmental globalization on human development is stronger for females than males. However, the effect of psychological globalization on human development is weaker for females than for males. Females have lower levels of human development than males, while adults and middle-aged individuals have higher levels of human development than elderly individuals. Moreover, individuals from Other Backward Class (OBC), Scheduled Class (SC), and Scheduled Tribe (ST) categories have lower levels of human development than individuals from unreserved categories. Individuals belonging to Muslim and Christian communities have higher levels of human development than those belonging to Hindu communities. Individuals from joint families experience higher levels of human development than those from nuclear families. Additionally, individuals residing in urban areas have higher levels of human development than those living in rural areas. However, individuals living in tribal regions have lower levels of human development than those living in nontribal ones. From the findings, it can be seen that individuals from weaker sections of society (women, OBC, SC, and ST) have lower levels of human development. Hence, both state and local governments, nongovernment organizations (NGOs), and other pressure groups should provide education and healthcare facilities, as well as employment opportunities in a more inclusive way to these sections to improve their human development and achieve a more equitable society (in terms of gender equality) in the era of globalization. Additionally, since individuals from rural and tribal regions experience lower levels of human development, it is suggested that the government needs to improve the infrastructure facilities in rural and tribal regions to reap the benefits of globalization and human development.

Keywords: globalization, human development, gender, beta regression, India

JEL Classification: F6, O15, J16, D14, C25

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# 1. INTRODUCTION

According to the Global Gender Gap Report (World Economic Forum [WEF] 2023), there is a gap of 31.6% between women and men in terms of education, health. employment, and political leadership. Gender inequality is one of the biggest obstacles to human development (Batha 2018). Gender gaps are more prevalent in developing than in developed countries (Igbal et al. 2022). Although the enormous evolution of globalization, technology, and communication is able to bridge the gender gap in education, health, income, and overall human development at the macro level, at the micro or individual level the effect is still unrecognized or yet to be explored. Globalization plays a crucial role in contributing to greater gender equality in human development and its three dimensions (education, health, and income) at the individual level through exposure to foreign cultures, exchanging ideas, knowledge, educational and health-related resources, technological innovations, and access to global markets (World Bank 2011). Globalization through multinational corporations (MNCs) brings more jobs for women, provides better working conditions and higher wages than domestic industries, and spreads norms and values that favor gender equality (Lee and Shin 2020). It can also be seen in the literature that countries with higher levels of globalization exhibit greater gender equality in human development (Sabi 2007; Sapkota 2011).

Globalization affects different sections of society in distinct ways. As evidenced in Roll, Semyonov, and Mandel (2022), women are still lagging behind men in their attainment of higher wages and higher-status jobs in this globalized era. Further, the study by Ganguly-Scrase (2003) argues that globalization has both positive and negative effects on women in India. However, over the past decade, the intensification of the globalization of the Indian economy has dramatically influenced the social life of the country both economically and culturally (Ganguly-Scrase 2003) and has brought a new dimension to the argument of the gender perspective of globalization. Thus, there is a need to reinvestigate the effect of globalization on the development of individuals, which will also address the gender aspect in a growing economy like India.

India, one of the fastest-growing developing countries in the world, has a gender gap of 35.7% (more than the global gender gap of 31.6% in 2023) in education, health, employment, and political leadership (WEF 2023). The female human development index (HDI) is 0.57 and the male HDI is 0.67 in India (United Nations Development Programme [UNDP] 2021). Further, the country's gross national income per capita purchasing power parity (PPP) is \$2,277 for females and \$10,633 for males, and the mean years of schooling is 6.3 years for females and 7.2 years for males (UNDP 2021). This disparity is higher across regions of India and is further fueled by globalization as regions are capable of adjusting to globalization to achieve better development. Odisha,<sup>1</sup> one of the eastern states of India, is rich in natural resources but has performed poorly in its goal for development (it was ranked 32 out of 35 states and union territories in the national gender development index [GDI] in 2011). Without addressing this issue, it will be really difficult for Odisha to achieve the Sustainable Development Goals (goal 5: gender equality) by 2030 (Conceição et al. 2023). But it is expected that globalization through its positive effect at the individual level can usher in gender equality in the state. However, at this juncture, it is pertinent to study the gender dynamics of globalization at the micro (individual) level in a state like Odisha. To date,

<sup>&</sup>lt;sup>1</sup> In 2011, the Government of India approved the name change of the State of Orissa to Odisha. This document reflects this change. However, when reference is made to policies that predate the name change, the formal name Orissa is retained.

hardly any study has explored the gender and geo-socioeconomic dynamics of globalization and human development at the individual level in Odisha, India. Therefore, the objective of this study is to do precisely that. Additionally, the present study contributes to the existing literature by examining the impact of globalization on gender inequality in human development at the individual level, and it uncovers the geo-socioeconomic dynamics of globalization.

The rest of this paper is structured as follows. Section 2 presents a brief literature review on globalization and human development from macro to micro levels and develops a conceptual framework on the basis of that literature review. Section 3 deals with the data sources, which include the study region and sampling design. Section 4 outlines the methods used for the analysis. Section 5 presents and discusses the results. Lastly, Section 6 concludes with some policy suggestions.

## 2. LITERATURE REVIEW

Human development is defined as the process of broadening people's choices and opportunities, which are essential for people to maintain a long and healthy life, gain knowledge, and attain a decent standard of living at all levels of development. It is about the real freedom that ordinary people have to decide who to be, what to do, and how to live (UNDP 1990). Gender equality in human development means that both males and females are equal in terms of socioeconomic opportunities (Igbal et al. 2022). There are a considerable number of studies on globalization and gender equality in human development at the macro level (Seguino 2006; Sabi 2007; Sapkota 2011). A large number of studies have been undertaken on globalization and gender equality in the dimensions of human development covering different countries and regions (Seguino 2006; Dejardin 2009; World Bank 2011; Asongu et al. 2020; Roll, Semyonov, and Mandel 2022). By using individual data from 47 countries, Roll, Semyonov, and Mandel (2022) found that globalization improves women's participation in the labor force. The economic aspects of globalization in the form of trade, foreign direct investment (FDI), and information and communication technology (ICT) also affect gender equality in income or employment, education, and health (Berik, Rodgers, and Zveglich Jr 2002; Chen 2004; Schultz 2006; Efobi, Tanankem, and Asongu 2018; Ouedraogo and Marlet 2018; Stolzenburg et al. 2020). Ouedraogo and Marlet (2018) found that FDI inflows improved women's welfare and reduced gender inequality in 94 developing countries during the period 1990-2015. However, a study by Helble and Takeda (2020) found no evidence of gender equality in wages in the presence of FDI inflow at the household level in Cambodia. Another study, this time by Yu, Zhang, and Wen (2019), also found that at the household level, FDI improves women's economic status by increasing female earnings. Cameron, Kocum, and Berry (2020) found that an individual with better economic security in terms of income and employment has a positive attitude towards globalization. A study by Patel and Rietveld (2022) observed that globalization has a positive impact on individuals' perceptions about entrepreneurship. In the Indian context, the literature has also discussed globalization and gender equality in human development and its three dimensions (Arora 2012; Deb and Sen 2016: Ghosh 2022). By using household-level and industry-level data. Sharma (2020) found that foreign direct investment increases the employment of unskilled female workers in India. However, no studies have been undertaken on globalization and gender equality in human development at the individual level covering geo-socioeconomic aspects.

## 2.1 Conceptual Framework

At the individual level, globalization is defined as the degree to which the individual is connected with the rest of the world in terms of economic, social, cultural, psychological, and environmental dimensions. Similarly, at the individual level, human development helps in understanding the well-being of individuals within a region in terms of access to healthcare facilities, education, and income. The present study has developed a conceptual framework to analyze the relationship between globalization and human development at the individual level by taking ideas from the macro-level literature. Some of the mechanisms discussed in the conceptual framework are based on the macro-level conceptual framework because the logic for both macro and individual levels is the same. The macroeconomic literature has largely identified the three dimensions (namely economic, social, and political; Dreher 2006) of globalization. However, at the micro/individual level in developing economies like India, one can identify economic, sociocultural, psychological, and environmental dimensions of globalization that can shape human development. At the individual level, these dimensions of globalization can have both positive and negative effects on gender equality in human development. Globalization facilitates new economic opportunities for female individuals through access to global markets and by providing entrepreneurial and employment opportunities. This can contribute to women's economic empowerment (World Bank 2011) and ultimately promote gender equality in human development. It facilitates educational opportunities for females by giving them access to educational resources and improving communication channels from around the world. Globalization also promotes the exchange of ideas, knowledge, and technologies, which can positively influence the educational and skills development of women and thus their human development (Dejardin 2009; Arora 2012). Further, the economic empowerment of women, coupled with better education due to alobalization, will provide access to gender-specific healthcare facilities, all of which make them better off psychologically, leading to their better participation in decision-making (policy, institutional, political, and environmental) processes. On the other hand, globalization widens income inequality between men and women. This is because women, especially in developing economies like India, are mostly engaged in informal sectors with lower wages, limited benefits, and reduced job security (Roll, Semyonov, and Mandel 2022). This hinders women's economic empowerment and thereby their human development. Secondly, globalization dominates the traditional local cultural values and gender norms that affect health (by creating tension, stress, and overthinking) and thus the human development of women (Figure 1).



Figure 1: Conceptual Framework on Globalization and Gender Equality and/or Equity in Human Development at Individual Level

Source: Authors' construction.

# 3. DATA SOURCES

## 3.1 Study Region

The present study has used primary data collected from individuals from Odisha through proper sampling techniques. Odisha, one of the eastern states of India, is rich in natural resources and cultural heritage. The state is located between 17.49'N and 22.34'N latitude and meridians of 81.27'E and 87.29'E longitude on the east coast of India. It is bounded by the Bay of Bengal in the east, West Bengal in the northeast, Bihar in the north, Madhya Pradesh in the west, and Andhra Pradesh in the south. The state extends over an area of 155,707 square kilometers, accounting for about 4.87% of the total area of India. In 2011, according to the census of that year, Odisha had a total population of 41,974,218 (3.47% of the total population of India), comprising 21,212,136 males and 20,762,082 females. The state is divided into 30 administrative geographical units, called "districts."

## 3.2 Sampling Design

In this study, since the population size is unknown, the sample size was determined based on the Cochran (1963) formula.<sup>2</sup> According to the Cochran (1963) formula, a sample of 385 or more is appropriate for a precision level of 5%. This formula is also considered appropriate for calculating the sample size in the case of a large population in the literature (Israel 1992).<sup>3</sup> For the present study, the size of the sample is 579, and the selection of the individuals was done through a multistage sampling procedure. The data for these individuals were collected by canvasing a structured survey schedule from April to September, 2022. The details of the sampling process are presented in Table 1. The survey schedule was prepared after a careful review of the literature and repeated rounds of iteration through the pilot survey.

1st Stage	2nd Stage	3rd Stage	4th Stage	5th Stage	6th Stage	7th Stage
State	Urban/Rural	Urban Center/District	Division/Block	Urban/ Rural Area	Ward(s)	Individuals
Odisha, India	Urban units (3) Bhubaneswar, Cuttack, Rourkela	One Urban center (Cuttack)	One Urban center (Cuttack)	One Urban center	One ward	83 individuals
	Rural areas, 30 districts	Four districts (Khordha, Jagatsingpur, Koraput, Jharsuguda)	One block each from four districts (total 4 blocks: Jatni, Kujang, Semiliguda, Jharsuguda)	One Gram Panchayat (GP) from each block (total 4 GP: Haripur, Kothi, Dudhari, Badmal)	Two wards from Haripur GP, two wards from Kothi GP, three wards from Dudhari GP, and one ward from Badmal GP; total eight wards	Khordha – 188, Jagatsingpur – 100, Koraput – 108, Jharsuguda – 100; total 496 individuals
Purposive Sampling	Stratified Sampling	Stratified Sampling	Simple Random Sampling	Simple Random Sampling	Simple Random Sampling	Proportional cum Sequential sampling

Table 1: Sampling Process of the Study

Source: Authors' construction.

<sup>2</sup> The Cochrane (1963) formula is  $n = \frac{Z^2 \times p \times q}{e^2}$ . The study takes Z = 1.96 (at the 95% confidence level), p = 50% = 0.5, q = (1 - p) = 0.5, and e = 5% = 0.05 to determine the sample size.

<sup>&</sup>lt;sup>3</sup> Generally, it is assumed in the literature that if the population is unknown, 50% of the sample proportion is taken for maximum variability in the population (Israel 1992).

The study was carried out in four districts of Odisha, namely Khordha, Jagatsinghpur, Koraput, and Jharsuguda, and one urban body, namely Cuttack, based on geosocioeconomic characteristics. The selection of the sample was made through a multistage sampling technique. In the second stage, Odisha was divided between urban and rural areas based on the extent of urban and rural populations (16.7% in urban areas and 83.31% in rural areas as per the 2011 census). The sample was divided into urban and rural areas to reflect the fact that the dynamics of human development and globalization are different in urban and rural areas because of their respective characteristics. Urban areas of Odisha include metropolitan cities. The metropolitan cities of India are classified into three categories, i.e., X (Tier-I).<sup>4</sup> Y (Tier-II),<sup>5</sup> and Z (Tier-III),<sup>6</sup> by the Government of India based on the population density of the city. According to the 2011 census, three of the cities of Odisha come under the Tier-II category, i.e., Bhubaneswar, Cuttack, and Rourkela. Out of these three cities, one (Cuttack Municipal Corporation) was selected through the simple random sampling (SRS) technique, i.e., Cuttack, Cuttack Municipal Corporation has 54 wards according to the 2011 census. Out of these 54 wards, one was selected through the SRS technique.

In order to collect data from rural Odisha, four districts were selected based on its geo-socioeconomic characteristics. The districts of Odisha are classified into "developed" and "underdeveloped" districts based on the HDI score given by the Human Development Report of Odisha in 2004.<sup>7</sup> The developed districts are Khordha. Jharsuguda, Cuttack,<sup>8</sup> Sundargarh, Deogarh, Angul, Puri, Bhadrak, Mayurbhanj, Kendrapara, Kalahandi, Dhenkanal, Sambalpur, Nuapada, and Nayagarh. The underdeveloped districts are Sonepur, Bargarh, Balasore, Jagatsinghpur, Ganjam, Balangir, Jajpur, Baudh, Keonjhar, Rayagada, Nabarangapur, Koraput, Gajapati, Kandhamal, and Malkangiri. From the developed districts, Khordha and Jharsuguda, and from the underdeveloped districts, Jagatsinghpur and Koraput were selected through the SRS technique. Further, some of the districts in Odisha are relatively more industrialized than others. There are 12 industrial districts in Odisha, namely Sundargarh, Koraput, Dhenkanal, Jajpur, Keonjhar, Angul, Jharsuguda, Sambalpur, Bargarh, Bolangir, Mayurbhanj, and Rayagada (Planning and Convergence Department 2019). Since one of the industrialized districts, i.e., Jharsuguda, had already been selected in the developed districts category, one more district, i.e., Koraput, was selected through the SRS technique from among the 12 industrial districts to have a better representation of industrial districts. Now in the sample districts, there are two industrialized districts.

Additionally, Odisha has a 480-kilometer-long coastline. According to the Centre for Coastal Zone Management and Coastal Shelter Belt (2017), the state has six coastal districts, namely Balasore, Bhadrak, Kendrapara, Jagatsinghpur, Puri, and Ganjam. Out of these six coastal districts, one district, namely Jagatsinghpur, had already been

<sup>&</sup>lt;sup>4</sup> Tier-I cities consist of the top metropolitan cities of India and have a high population density and higher living expenses. They have major international airports, top multispecialty hospitals, industries, education, and research institutes.

<sup>&</sup>lt;sup>5</sup> Tier-II cities cover the developing cities with a speedy growth rate in industrial and allied sectors. These cities are convenient destinations for foreigners to get the best services at reasonable costs. They also have distinct urban compared to rural characteristics.

<sup>&</sup>lt;sup>6</sup> Tier-III cities include those cities that have a lower population density and cost of living, and have poor air connectivity and other infrastructure facilities (Farzin 2019).

<sup>&</sup>lt;sup>7</sup> The Human Development Report of 2004 was chosen because since 2004 no authenticated source has calculated the HDI in Odisha.

<sup>&</sup>lt;sup>8</sup> Cuttack is called a "geographical unit/district" or a "city."

selected under the underdeveloped district category. According to the census (2011), there are 13 tribal districts in Odisha, namely Mayurbhanj, Sundargarh, Koraput, Rayagada, Nabrangpur, Malkanigiri, Kandhmal, Gajpati, Sambalpur, Keonjhar, Kalahandi, Balasore, and Ganjam. However, the tribal population in the state of Odisha constitutes 22.5%, therefore only one district, namely Koraput, was chosen through the SRS technique to represent the tribal districts of Odisha. After the selection of sample districts, one block was selected from each district through the SRS technique. From each block, one gram panchayat was chosen through the SRS technique. Likewise, villages were chosen from corresponding gram panchayats. After the selection of villages, wards were selected through the SRS technique. From each ward, a list of voters was collected (voters are aged 18 and above in Odisha). Then, from the voter list, a sequential sampling technique was used to select the proportional number of individuals.

## 4. METHOD

In addition to the proper presentation and visualization of data, the study has calculated the globalization index and its various components (economic, sociocultural, psychological, and environmental) and related them to human development for both males and females at the individual level by using the tetrachoric principal component analysis (PCA) method and regression technique, respectively. Pre-diagnostic tests, including the heteroskedasticity test, multicollinearity test, endogeneity test, and normality test of all the variables, were carried out before analyzing the data. However, since the indices used for the study are in fractions (values lying between 0 to 1), in order to analyze the association among these indices, econometrics techniques such as beta regression and fractional regression (Papke and Wooldridge 1996) were used. The advantage of this method is that it addresses the problem of asymmetries and heteroskedasticity. Following Carrasco, Ferrari, and Arellano-Valle (2014), the beta regression model for the present study was specified as:

$$IHDI = (IV)\beta + u,$$
 (1)

where

$$E(IHDI) \sim Beta((IV)\hat{\beta}, \sigma_{u}^{2}), IV \sim N\{(IV)\hat{\beta}, \sigma_{IV}^{2}\}, \text{ and } u \sim N\{0, \sigma_{u}^{2}\},$$

*"IHDI"* is the "individual human development index", "*IV*" is the vector of explanatory variables that include "individual globalization index" and other demographic, socioeconomic, psychological, cultural, environmental, and dummy (for geo-social and economic regions like rural-urban, industrial-nonindustrial, coastal-noncoastal, tribal-nontribal) variables. The Individual Human Development Index (IHDI) is computed by taking the arithmetic mean<sup>9</sup> of the three normalized indices, i.e., health index (total health expenditure of the individual in the last year), education index (number of years of education of the individual), and income index (monthly income of the individual). Hence, the IHDI is defined as:

$$IHDI = \left(\frac{HI + EI + II}{3}\right),$$

<sup>&</sup>lt;sup>9</sup> The present study uses the arithmetic mean to compute the IHDI, not the geometric mean, because some of the dimensions have values of zero.

where HI = Health Index, EI = Education Index, and II = Income Index. The value of the IHDI will lie between 0 and 1, i.e., (0≤(IHDI)≤1). In order to calculate the dimension indices of education and income, minimum and maximum values/goalposts are chosen. Having defined the minimum and maximum values, the dimension indices are calculated as:

$$Dimension \ Indices = \left(\frac{Actual \ Value - Minimum \ Value}{Maximum \ Value - Minimum \ Value}\right).$$

Since the health indicator, i.e., total health expenditure in the last year, is in reverse form, to make the health index unidirectional, the study has taken the difference between the maximum and the actual values in the numerator, keeping the denominator as it is.

Similarly, the Individual Overall Globalization Index (IOGI) is constructed by using tetrachoric PCA of four-dimension indices, i.e., individual economic globalization index (IECOGI), individual sociocultural globalization index (ISCGI), individual psychological globalization index (IPGI), and individual environmental globalization index (IENVGI). The individual overall globalization index is then standardized by using the following formula:

$$IOGI = \left(\frac{Actual \, Value - Minimum \, Value}{Maximum \, Value - Minimum \, Value}\right).$$

The IOGI value will lie between 0 and 1, i.e.,  $(0 \le (IOGI) \le 1)$ .

Initially, the indicators of each dimension index of overall globalization were in the ordered form (i.e., on a Likert scale of 1 to 5). To make the estimation process smooth, these indicators are converted into binary form (0 and 1). For example: If the Likert scale value is 3 or less it is converted to 1, and for Likert scale values of 4 and 5, the value is assigned 0.

The Individual Economic Globalization Index (IECOGI) is constructed as a ratio. The numerator of the ratio is the addition of the presence of the indicators (i.e., the value is 1 if the indicator is present and 0 otherwise) and the denominator of the ratio is 12. The ratio is as follows:

 $IECOGI = ((Remittances + Work in MNCs + Work in DHL^{10} + Work in FedEx^{11})$ 

+ Work in  $UPS^{12}$  + Possessing credit cards + Access to internet banking

- $+ \ Possessing \ digital \ payment \ apps \ + \ Trading \ in \ stock \ market$
- + Reserve foreign currencies + Deposit in foreign bank
- + Invest in foreign country)/12)

The Individual Socio-Cultural Globalization Index (ISCGI) is constructed along similar lines to the IECOGI. However, since the total indicators under individual sociocultural globalization are 62, the indicators are categorized into seven groups for better representation. The details of the 62 indicators are presented in Table A.2 in the Appendix. The ratio is presented as

<sup>&</sup>lt;sup>10</sup> DHL: Dalsey, Hillblom, and Lynnis is the world's leading logistics company.

<sup>&</sup>lt;sup>11</sup> FedEx: Federal Express Corporation.

<sup>&</sup>lt;sup>12</sup> UPS: United Parcel Service, an American multinational company, is the world's largest courier company.

ISCGI

- = ((Deliberate use and consumption of foreign products
- + Presence of foreign companies where the individual lives
- + Presence of foreign restaurants and supermarkets where the individual lives
- + Availability of products or services produced by MNCs in the area where the individual lives
- + Participation in global communication flows and mass communication
- + Knowledge of international lingua franca (mainly English)
- + Global or supranational mobility)/7)

The Individual Psychological Globalization Index (IPGI) is computed like the IECOGI by taking the ratio of the six indicators and the ratio is presented as follows:

*IPGI* = ((*Observed any changes in the dressing style over the period of time* 

- + Influenced by the Western dressing style
- + Call your father and mother in the name of Daddy and Mommy
- + Preference for foreign originated foods<sup>13</sup>
- + Prefer to celebrate birthday by cutting the cake
- + Feel that people are isolating themselves day by day)/6)

Likewise, Individual Environmental Globalization (IENVGI) Index is constructed like the IECOGI as the ratio of five (05) indicators. Since the total indicators under environmental globalization are 5, the denominator of the index is 5. The ratio is presented as follows:

#### IENVGI

- = ((Concerned about Global warming + Concerned about Climate Change
- + Concerned about dangerous diseases, e. g. , COVID 19, HIV, SARS, bird flu
- + Concerned about protection of the natural environment [afforestation and waste disposal {not spreading plastic}]
- +Watching the Discovery Channel, National Geography, and Animal Planet channels)/5)

The value of each dimension index will lie between 0 to 1. A detailed list of indicators used for the construction of dimension indices of globalization is presented in Table A.1 in the Appendix. Additionally, detailed descriptions and the nature of dependent, independent, and control variables are presented in Table A.2 in the Appendix. The selection of control variables like age group, gender, marital status, caste, religion, and family type is made based on the literature (Imran, Cheok, and Devadason 2018; Bridge 2017; Chalam 2007; Tikhute 2023; Dhanaraj and Mahambare 2019). Further, the marginal effect of the independent variables is interpreted and compared. Additionally, the slope dummy of gender and dimensions of globalization are created to understand the gender dynamics of globalization and human development. Estimation is done through the statistical software STATA 18.0 edition (StataCorp 2023; Bruin 2006).

<sup>&</sup>lt;sup>13</sup> Preference for foreign-originated foods like pizza, burgers, sizzlers, sandwiches, pasta, spaghetti, burritos, garlic bread, pancakes, doughnuts, meatballs, chicken fingers, cheese fingers, and cheesecake.

# 5. RESULTS AND DISCUSSIONS

The descriptive statistics and correlation analysis of all the variables are presented in Table 2 and Table A.3 in the Appendix. Table 2 shows that the mean value of the IHDI is 0.490. The mean value of the IECOGI is low (i.e., 0.062), while the mean value of the IENVGI is high (i.e., 0.694) followed by the IPGI (0.572). The mean age is 41 years, which indicates that most of the individuals belong to the middle-aged category. Table A.3, presented in the Appendix, reveals that economic, sociocultural, psychological, and environmental globalization are positively correlated with human development. Additionally, the cross-tabulation of individual overall globalization and its four dimensions along with other control variables is shown in Table A.4 in the Appendix (which is divided into five subtables, A.4.1–A.4.5). The level of overall globalization and its four dimensions are categorized into three parts, namely low (<= 0.25), moderate (0.26–0.75), and high (> 0.76) levels of globalization.

			Standard		
Variable	Obs	Mean	Deviation	Minimum	Maximum
IHDI	579	0.490	0.109	0.246	0.930
IECOGI	579	0.062	0.115	0	0.333
ISCGI	579	0.173	0.115	0.001	0.444
IPGI	579	0.572	0.179	0	1
IENVGI	579	0.694	0.164	0	1
Gender	579	1.494	0.511	1	4
Age	579	40.642	14.253	18	85
Marital Status	579	1.896	0.499	1	4
Caste	579	2.544	1.017	1	4
Religion	579	1.275	0.685	1	3
Family Type	579	0.404	0.491	0	1
Urban	579	0.143	0.351	0	1
Coastal	579	0.173	0.378	0	1
Industrial	579	0.173	0.378	0	1
Tribal	579	0.187	0.390	0	1

#### **Table 2: Descriptive Statistics**

Source: Authors' calculation.

Table A.4.1 presented in the Appendix reveals that individuals in the study area have a moderate (0.25–0.75) level of overall globalization, which is equally distributed between females (79.5%) and males (79.3%). This implies gender equality in experiencing a moderate level of overall globalization. Further, the moderate level of overall globalization is higher for individuals in the 54-and-above age group (91.6%), widowed individuals (86.7%), the ST category (93.3%), and Christian communities (98.7%). A higher percentage of individuals from nuclear families (84.6%) are exposed to a moderate level of overall globalization compared to those from joint families (71.8%). Moreover, the moderate level of globalization is higher for individuals residing in urban (85.5%), coastal (86%), nonindustrial (91%), and tribal (97.2%) regions than for those living in rural (78.4%), noncoastal (78.1%), industrial (24%), and nontribal (75.4%) regions.

With respect to the dimensions of globalization, individuals in the study area have a low level of economic globalization (Table A.4.2 in the Appendix). By comparing with the geo-sociodemographic characteristics, it is found that the low level of economic globalization is evenly distributed between females (86.6%) and males (86.4%). However, the low level of economic globalization is more pronounced among the elderly (95%), widowed (100%), ST (94.8%), and Christian communities (100%). Further, it is more prevalent in nuclear families (93%) than in joint families (76.9%). The low level of economic globalization is higher for individuals residing in urban (100%), coastal (100%), and nonindustrial (99.6%) regions than for those living in rural (84.3%), noncoastal (83.7%), and industrial (24%) regions. However, it is lower for individuals living in nontribal areas (83.4%) than for those living in tribal areas (100%).

Similarly, individuals in the study area have a low level of sociocultural globalization (Table A.4.3 in the Appendix). It is more prevalent among females (74.6%), the elderly (94.1%), widowed individuals (93.3%), the ST category (93.3%), and Christian communities (100%) than others. This could be because they (females, the elderly, widowed people, and STs) are marginalized and reliant on others, with less exposure to the rest of the world's socioeconomic opportunities. Individuals who live in nuclear families (80%) are more exposed to a low level of sociocultural globalization than those who live in joint families (62.4%). Moreover, individuals living in rural (78.3%), coastal (78%), tribal (100%), and nonindustrial (83.5%) regions are more exposed to low levels of sociocultural globalization than those residing in other regions.

Individuals have moderate levels of psychological globalization, and gender equality exists in this context (Table A.4.4). That means an equal proportion of males (83.7%) and females (83%) enjoy a moderate level of psychological globalization. However, the elderly (92.4%), married individuals (85.9%), the OBC category (85.4%), and Christian communities (94.9%) are more exposed to moderate levels of psychological globalization is higher for individuals residing in rural (87.3%), noncoastal (85%), and tribal regions (95.4%).

Similarly, individuals in the study area have a moderate level of environmental globalization (Table A.4.5), with a slightly higher percentage of females (64%) than males (61.7%) being more exposed to moderate levels of it. These moderate levels of environmental globalization are more prevalent among the elderly (84.9%), widowed individuals (80%), the ST category (86.6%), and Christian communities (96.2%) than others. A higher percentage of individuals living in nuclear families (69.3%) are more exposed to moderate levels of environmental globalization are more prevalent allobalization than those living in joint families (53%), while such moderate levels of environmental globalization are higher for individuals living in urban (74%), coastal (67%), tribal (96.3%), and nonindustrial (74.9%) regions than for those residing in rural (60.7%), noncoastal (61.8%), nontribal (55%), and industrial (4%) regions.

The study checked pre-diagnostic tests like the multicollinearity test, the endogeneity test developed by Durbin (1954) and Wu and Hausman (Wu 1974; Hausman 1978), the heteroskedasticity test by Breusch and Pagan (1979) and Cook and Weisberg (1983), and the normality test by Jarque and Bera (1987); the results are presented in Tables A.5 and A.6 in the Appendix. The results reveal that the model is free from problems of multicollinearity and endogeneity, while heteroskedasticity and nonnormality are present. In order to address the problems of heteroskedasticity and nonnormality, beta regression was used in the study. Table 3 depicts the results of both the beta regression model and the fractional probit regression model. The fractional probit regression model is used to check the robustness of the results. Since the *coefficient* of beta regression determines the direction of the results and not

the magnitude of the effect from these results, the *average marginal effect* of beta regression is interpreted. It is shown in Table 3 that sociocultural globalization increases the human development of the individual by 0.482. This indicates that being exposed to a variety of foreign cultures and lifestyles has an impact on an individual's health, education, and income, and therefore human development by influencing his/her values, beliefs, and cultural practices. Similarly, environmental globalization increases the human development of the individual by 0.099. This implies that the individual, being integrated with the rest of the world, has gained certain information about the environmental degradation or protection of the natural environment happening across the globe and its direct positive impact on his/her health, education, and income, which leads to a change in human development. However, neither economic nor psychological globalization is found to have a significant impact on human development at the individual level.

	Beta Regressi	on	Fractional Probit Rec	gression
IHDI	Coefficient	Average Marginal Effect	Coefficient	Average Marginal Effect
IECOGI	-0.349	-0.063	-0.222	-0.067
	(0.274)	(0.056)	(0.184)	(0.057)
ISCGI	2.143*	0.482*	1.338*	0.484*
	(0.294)	(0.055)	(0.191)	(0.057)
IPGI	0.076	-0.012	0.039	-0.013
	(0.119)	(0.022)	(0.075)	(0.021)
IENVGI	0.175	(0.099*	0.096	(0.096"
Gender	(01100)	(0.021)	(00.)	(01020)
Female	-0.295**	-0.038*	-0 199**	-0.037*
	(0.149)	(0.006)	(0.090)	(0.006)
Prefer not to say	0.220		0.141*	
	(0.282)		(0.054)	
Gender*IECOGI				
Female	0.179		0.102	
	(0.297)		(0.180)	
Prefer not to say	0		0	
Gender*ISCGI				
Female	-0.315		-0.192	
Desfer a state serve	(0.358)		(0.208)	
Preter not to say	0		0	
Gender*IPGI				
Female	-0.257***		-0.148***	
Profor not to say	(0.140)		(0.004)	
Gender*IENVG	0		0	
Eemale	0 /78**		0 311*	
i emale	(0.205)		(0.120)	
Prefer not to say	0		0	
Age Group				
18–35	0.270*	0.066*	0.171*	0.067*
	(0.037)	(0.009)	(0.022)	(0.009)
36–53	0.111*	0.027*	0.070*	0.027*
	(0.033)	(0.008)	(0.020)	(0.008)

#### Table 3: Regression Results

continued on next page

Table 3	continued
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	Beta Regression		Fractional Probit Regress	sion
		Average Marginal		Average Marginal
IHDI	Coefficient	Effect	Coefficient	Effect
Marital Status				
Married	0.002	0.001	0.003	0.001
	(0.039)	(0.010)	(0.024)	(0.009)
Widowed	-0.006	-0.001	-0.004	-0.002
Casto	(0.083)	(0.020)	(0.030)	(0.014)
	0.000***	0.040***	0.040***	0.045***
OBC	-0.066	-0.016	-0.040	-0.015
80	0.035	(0.003)	0.046***	(0.003)
30	-0.075	-0.018	-0.046	-0.018
ст	0.164*	(0.000)	(0.020)	(0.010)
51	-0.164 (0.050)	-0.040	(0.031)	-0.040
Religion	(	()	()	(****=)
Muslim	0 607*	0 144*	0.271	0 104
	(0.180)	(0.041)	(0.233)	(0.088)
Christian	0.277*	0.067*	0.174*	0.067*
	(0.076)	(0.018)	(0.042)	(0.016)
Family Type				
Joint	0.042***	0.010***	0.026***	0.010***
	(0.025)	(0.006)	(0.015)	(0.006)
Urban				
Urban	0.091**	0.022**	0.057**	0.022**
	(0.043)	(0.010)	(0.028)	(0.011)
Coastal				
Coastal	-0.010	-0.002	-0.006	-0.002
	(0.037)	(0.009)	(0.023)	(0.009)
Industrial				
Industrial	-0.016	-0.004	-0.006	-0.002
	(0.072)	(0.017)	(0.043)	(0.017)
Iribai				
Tribal	-0.196*	-0.048*	-0.125*	-0.049*
<b>a</b>	(0.062)	(0.015)	(0.035)	(0.014)
Constant	-0.576		-0.350	
Diamantia	(0.120)		(0.075)	
Diagnostic Tests	LK $\chi^{-}(24) = 591.22$ Prob > $\chi^{2} = 0.000$		$vvala \chi^{-}(24) = 3,793.02$ $Prob > x^{2} = 0.000$	
10010	$\log 2 \chi = 0.000$		$100 \times \chi = 0.000$ l og-pseudolikelihood = -392 352	
	Number of observations = 579		Pseudo $R^2 = 0.022$	
			Number of observations = 579	

Notes: \*, \*\*, and \*\*\* represent significance at 1%, 5%, and 10% levels, respectively. Standard errors are given in parentheses.

Source: Authors' estimation.

Females have lower levels of human development than males by 0.038. This may be due to the fact that females have lower labor force participation, lower wage earnings, and less access to social protection like healthcare facilities than males. However, the effect of environmental globalization on human development is stronger for females than males. This is because females are more sensitive to the environment as it affects their lifestyles, health, livelihood, safety, and security more than males (UN Women 2022). Thus, they try to gain more information on environmental issues that positively influence their health, education, and income, and hence their human development. In contrast, the effect of psychological globalization on human development is weaker/lower for females than for males. One possible reason for this is that globalization dominates the traditional local cultural values and gender norms that affect health (by creating tension, stress, and overthinking) and thereby the human development of women more than that of men. Moreover, individuals in the 18–35 and 36–53 age groups have higher levels of human development (by 0.066 and 0.027, respectively) than those in the over-54 age group. This implies that adults (young people) and middle-aged individuals enjoy a higher level of human development than the elderly. This is because adults and middle-aged individuals are in better physical health, have better cognitive skills to acquire knowledge, and are financially more active than the elderly. The elderly are comparatively less economically active and less healthy than young and middle-aged people, which reduces their level of human development. Wang, Sung, and Liu (2022) also supported these findings by stating that as people become old, their human development is reduced in the People's Republic of China (PRC).

On the other hand, individuals who belong to OBC, SC, and ST categories have lower levels of human development (by 0.016, 0.018, and 0.040, respectively) than those who belong to unreserved categories. This is because the caste system in India represents a historically deep-rooted social stigma where individuals belonging to lower-caste categories (i.e., OBC, SC, and ST) have faced greater socioeconomic discrimination and marginalization in terms of access to high-quality education, formal employment opportunities, healthcare services, and other resources than those in unreserved categories. Further, individuals from lower-caste categories are hierarchically deprived of accessing different socioeconomic opportunities and are not aware of their basic rights (employment, education, and healthcare). Thus, these factors force them to experience a lower level of human development. The study by Mosse (2018) is in line with these findings.

Individuals belonging to Muslim and Christian communities have higher levels of human development by 0.144 and 0.067, respectively, than those belonging to Hindu communities. This is due to the fact that there are generally fewer people in Muslim and Christian communities than in Hindu communities (who are dispersed throughout the country) and they form a cohesive unit in which they help each other in different socioeconomic aspects. This contributes to their human development more than in Hindu communities. However, individuals living in joint families enjoy higher levels of human development by 0.010 than those living in nuclear families. This is because an individual living in a joint family enjoys more care and love from members of the family when they are ill, more moral support at times of financial loss, and good mentoring and guidance when studying, all of which enhances his/her human development. In regard to geo-socioeconomic regions, individuals residing in urban areas enjoy higher levels of human development by 0.022 than those living in rural areas. One possible reason for this is that urban areas are equipped with better infrastructure facilities and are more technologically advanced, enabling them to provide better employment opportunities, income, education, and health than rural areas. However, individuals from tribal regions enjoy lower levels of human development by 0.048 than those from nontribal regions. This may be due to the fact that tribal regions have limited infrastructure, are far from the city and lack access to basic services including healthcare, education, sanitation, transportation, and job opportunities.

## 6. CONCLUSIONS AND POLICY SUGGESTIONS

Based on the above findings, it can be concluded that sociocultural globalization and environmental globalization have a positive impact on human development at the individual level. However, economic globalization and psychological globalization are found to have no significant impact on human development at the individual level. Further, females have a lower level of human development than males. The effect of environmental globalization on human development is stronger for females than males. In contrast, the effect of psychological globalization on human development is weaker for females than males. Adults (young people) and middle-aged individuals have higher levels of human development than elderly individuals. On the other hand, individuals from OBC. SC, and ST categories have lower levels of human development than those from the unreserved category. However, individuals belonging to Muslim and Christian communities have higher levels of human development than those from Hindu communities. Individuals from joint families experience higher levels of human development than those from nuclear families. Additionally, individuals living in urban areas enjoy higher levels of human development than those residing in rural areas. However, individuals living in tribal regions enjoy lower levels of human development than those residing in nontribal regions.

Based on the above findings, it can be seen that individuals from weaker sections of society, i.e., women, OBC, SC, and ST, have low levels of human development. Hence, it is suggested that both state and local governments, policymakers, and other pressure groups should provide education and healthcare facilities, as well as employment opportunities, in a more inclusive way to these sections to improve their human development and achieve a more equitable society (in terms of gender equality). Additionally, since individuals from rural and tribal regions of Odisha have lower levels of human development, the government needs to improve the infrastructure facilities in these regions to help them reap the benefits of globalization and human development.

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# APPENDIX

Table	A.1:	List	of	Indicators
			•••	

	Table A.T. LIST OF INDICATORS
	List of Indicators Used for Construction of Dimensions of Globalization at Individual Level
	Dimension: Individual Economic Globalization
1	Receive income from other countries (remittances)
2	Work in a multinational or foreign-owned company
3	Work in the foreign-owned logistic company DHL <sup>1</sup>
4	Work in the foreign-owned logistic company FedEx <sup>2</sup>
5	Work in the foreign-owned logistic company United Parcel Services (UPS)
6	Possess credit cards
7	Access to Internet banking
8	Possess digital payment apps like Google Pay, PayPal, Remit2India, Wise, Remitly, WorldRemit, Xoom, Azimo, Transfast, and TransferGo on a phone or laptop
9	Trade in the stock market or trade in cryptocurrency
10	Possessing any foreign currency or not
11	Deposit money in bank of a foreign country
12	Invest in a foreign country
	Individual Sociocultural Globalization
Delik	berate use and consumption of foreign products
1	Use foreign-originated mobile brands
2	Use foreign-originated mobile accessory brands
3	Use foreign-originated laptop brands
4	Use foreign-originated laptop accessory brands
5	Use foreign-originated television (TV) brands
6	Use foreign-originated electrical item brands
7	Use clothing products that are produced in foreign countries
8	Use cosmetic products that are produced in foreign countries
9	Own playing products (toys) that are produced in foreign countries
10	Use any plastic and ceramic products that are produced in foreign countries
11	Use foreign-originated vehicle brands
12	Intensity of the number of brand use index
13	Eat Lay's
14	Eat noodles like Maggi and Top Ramen
15	Drink beverage items like 7UP, Sprite, Pepsi, Mirinda, Mountain Dew, and Fanta
Pres	ence of foreign companies where the individual lives
16	Presence of Decathlon company in your area
17	Presence of Tesla company in your area
18	Presence of Ford company in your area
19	Presence of Honda company in your area
20	Presence of Suzuki company in your area
Pres	ence of foreign restaurants and supermarkets where the individual lives

- 21 Restaurants (e.g., Thai restaurants, Chinese restaurants) from different parts of the world are available in the area where you live
- 22 Food and beverages (from supermarkets like Walmart, shops, or bars) from different parts of the world are available in the area where you live
- 23 Clothing products (like Max Fashion) from different parts of the world are available in the area where you live

continued on next page

#### Table A.1 continued

List	of Indicators Used for Co	onstruction of Dimensions	of Globalization at Individual Level

## Availability of products or services produced by MNCs in the area where the individual lives

- 24 Restaurants and cafes (e.g., KFC, McDonald's, Starbucks, Pizza Hut, Taco Bell [fast food], Domino's Pizza, Burger King, Wendy's [fast food], Subway [fast food], Popeyes [fried chicken fast food]) produced by multinational companies are available in the area where you live
- Food and beverages (e.g., Coca-Cola, Pepsi, Nestlé) produced by multinational companies are available in the area where you live
- 26 Clothing products (e.g., Nike, Zara, Adidas, Levi's) produced by multinational companies are available in the area where you live

#### Participation in global communication flows and mass communication

- 27 Access to the Internet
- 28 Use mobile (Call & SMS) services to contact people living in other parts of your country or people living in other/foreign countries
- 29 Use telephone services to contact people living in other parts of your country or people living in other/foreign countries
- 30 Use Email/Fax services to contact people living in other parts of your country or people living in other/foreign countries
- 31 Use social media services to contact people living in other parts of your country or people living in other/foreign countries
- 32 Have social media account ID (Meta, X, Instagram, Snapchat, TikTok, YouTube, and WhatsApp)
- 33 Watch or listen to foreign programs on TV/radio
- 34 Watch foreign-language movies and web series, and listen to songs (through YouTube, Disney Hotstar, Netflix, and Amazon Prime)
- 35 Watch MTV and Cartoon network channel
- 36 Listen to music made by artists from other countries (through Spotify, YouTube Music, Gaana, Wynk)
- 37 Watch/listen to an international news source through YouTube (CNN International, BBC World, Euronews)
- 38 Read an international news source (The New York Times, The Guardian, The Wall Street Journal, Time, The Economist)
- 39 Read an international magazine other than a news-related publication, e.g., a style or sports magazine (Cosmopolitan, National Geographic)
- 40 Read a book written by an author from another country
- 41 Read international research papers and journals
- 42 Attending virtual meetings, seminars, conferences, symposiums, and workshops with foreign individuals
- 43 Visit shopping sites (Amazon, Flipkart, Myntra, Ajio, Nykaa)
- 44 Visit reading websites (LinkedIn, Udemy, Coursera, Khan Academy, edX, Goodreads, Pinterest)
- 45 Following international sports events (e.g., Olympic Games, World Cup [Cricket World Cup, Hockey World Cup, Football World Cup], and Commonwealth Games)
- 46 Following international cultural events or international trade fairs
- 47 Searching for jobs (LinkedIn)
- 48 Use Zoom software for videoconferencing/meetings/seminars/conferences
- 49 Use Microsoft Teams software for videoconferencing/meetings/seminars/conferences
- 50 Use Google Meet software for video conferencing/meetings/seminars/conferences
- 51 Use WebEx by Cisco software for videoconferencing/meetings/seminars/conferences
- 52 Use Skype software for videoconferencing/meetings/seminars/conferences
- 53 Use any other software for videoconferencing/meetings/seminars/conferences

continued on next page

#### Table A.1 continued

	List of Indicators Used for Construction of Dimensions of Globalization at Individual Level
Kno	wledge of international lingua franca (mainly English)
54	Speak a foreign language like English
55	Understand a foreign language like English but not fluent in speaking it
56	Write a foreign language like English
Glob	oal or supranational mobility
57	Studying/studied in a foreign country
58	Possess a passport
59	Travel either for work or for vacation to other countries within my continent
60	Travel either for work or for vacation to other countries outside my continent
61	Born in a country different than India
62	Parents or family members or relatives born in a country different than India
	Individual Psychological Globalization
1	Observed changes in dressing style over period of time
2	Influenced by Western dressing style
3	Call your father and mother Daddy and Mommy
4	Preference for foreign-originated foods like pizza, burgers, sizzlers, sandwiches, pasta, spaghetti, burritos, garlic bread, pancakes, doughnuts, meatballs, chicken fingers, cheese fingers, and cheesecake
5	Prefer to celebrate birthday by cutting the cake
6	Feel that people are isolating themselves day by day
	Individual Environmental Globalization
1	Concerned about global warming
2	Concerned about climate change
3	Concerned about dangerous diseases (e.g., COVID-19, HIV, SARS, bird flu)
4	Concerned about protection of the natural environment (afforestation and waste disposal [not spreading plastic])
5	Watching the Discovery Channel, National Geography, and Animal Planet channels
<sup>1</sup> DHI	.: Dalsey, Hillblom, and Lynnis is the world's leading logistics company.

<sup>2</sup> FedEx: Federal Express Corporation.

Variables	Descriptions	Nature of Variables
Dependent Variable		
IHDI	Individual Human Development Index	Ratio
Independent Variables		
IOGI	Individual Overall Globalization Index	Ratio
IECOGI	Individual Economic Globalization Index	Ratio
ISCGI	Individual Sociocultural Globalization Index	Ratio
IPGI	Individual Psychological Globalization Index	Ratio
IENVGI	Individual Environmental Globalization Index	Ratio
Control Variables		
Age Group	Age group of the individual (In years) 18–35 (41%) 36–53 (38%) >= 54 (21%)	Qualitative: Reference Category = >= 54 Dummy, 1 = 18–35, 0 = Otherwise Dummy, 1 = 36–53, 0 = Otherwise
Gender	Gender of the individual Male (50.95%) Female (48.88%) Transgender (0%) Prefer not to say (0.17%)	Qualitative; Reference Category = Male Dummy, 1 = Female, 0 = Otherwise Dummy, 1 = Transgender, 0 = Otherwise Dummy, 1 = Prefer not to say, 0 = Otherwise
Marital Status	Marital status of the individual Unmarried (15%) Married (82%) Divorced (3%) Widowed (0%) Separated (0%) Others (0%)	Qualitative; Reference Category = Unmarried Dummy, 1 = Married, 0 = Otherwise Dummy, 1 = Divorced, 0 = Otherwise Dummy, 1 = Widowed, 0 = Otherwise Dummy, 1 = Separated, 0 = Otherwise Dummy, 1 = Others, 0 = Otherwise
Caste Category	Caste of the individual Unreserved/General (16%) Other Backward Class (OBC) (37%) Scheduled Caste (SC) (24%) Scheduled Tribe (ST) (23%)	Qualitative; Reference Category: Unreserved/General Dummy, 1 = OBC, 0 = Otherwise Dummy, 1 = SC, 0 = Otherwise Dummy, 1 = ST, 0 = Otherwise
Religion	Religion of the individual Hindu (86%) Muslim (1%) Christian (13%) Others (0%) Do not know (0%)	Qualitative; Reference Category: Hindu Dummy, 1 = Muslim, 0 = Otherwise Dummy, 1 = Christian, 0 = Otherwise Dummy, 1 = Others, 0 = Otherwise Dummy, 1 = Do not know, 0 = Otherwise
Family Type	Family type of the individual Joint Family (40%) Nuclear Family (60%)	Qualitative; Reference Category: Nuclear Family
Dummy Variables		
Urban	The individual belongs to which place? Urban (14%) Rural (86%)	Qualitative; Reference Category: Rural
Coastal	The individual belongs to which areas? Coastal (17%) Noncoastal (83%)	Qualitative; Reference Category: Noncoastal
Industrial	The individual belongs to which region? Industrial (17%) Nonindustrial (83%)	Qualitative; Reference Category: Nonindustrial
Tribal	The individual belongs to which zone? Tribal (19%) Nontribal (81%)	Qualitative; Reference Category: Nontribal

## Table A.2: Descriptions of Variables

Source: Authors' construction.

									)					
Variables	IDHI	IECOGI	ISCGI	IPGI	IENVGI	Gender	Age Group	Marital Status	Caste	Religion	Family Type	Urban	Coastal	Industrial
IECOGI	0.441*	1.000												
ISCGI	0.736*	0.689*	1.000											
IPGI	0.171*	-0.116*	0.206*	1.000										
IENVGI	0.586*	0.590*	0.702*	-0.033	1.000									
Gender	-0.185*	-0.057	-0.075***	0.068***	-0.020	1.000								
Age Group	-0.424	-0.204*	-0.363*	-0.134	-0.327*	-0.066	1.000							
Marital Status	-0.334*	-0.163*	-0.330*	-0.058	-0.325*	0.113*	0.397*	1.000						
Caste	-0.254*	-0.009	-0.289*	-0.143	-0.148	-0.002	-0.018	0.074***	1.000					
Religion	-0.243*	-0.172*	-0.384	-0.131*	-0.195*	-0.017	0.091**	0.073***	0.553*	1.000				
Family Type	0.143*	0.233*	0.217*	0.102*	0.114*	0.030	0.022	0.051	0.013	-0.161*	1.000			
Urban	0.122*	-0.175*	0.108*	0.419*	-0.071***	0.019	0.136*	0.075***	-0.248*	-0.150*	0.055	1.000		
Coastal	0.026	-0.139*	0.081**	0.114*	-0.144	0.005	0.032	0.031	-0.227*	-0.183*	0.024	-0.187*	1.000	
Industrial	0.339*	0.839*	0.542*	-0.376*	0.558*	0.014	-0.136	-0.079**	0.043	-0.177*	0.229*	-0.187*	-0.209*	1.000
Tribal	-0.370*	-0.227*	-0.513*	-0.209*	-0.262*	-0.029	0.064	0.091*	0.420*	0.818*	-0.178	-0.196*	-0.219*	-0.219*
Note: *, **, and	d *** represe	ant significan	ce at 1%, 5%	%, and 10% l	evels, respec	ctively.								
Source: Autho	ors' calculat	tion.												

Table A.3: Matrix of Correlations

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Table A.4: Cross-tabulation of Individual Overall Globalization and its Four Dimensions with Geo-sociodemographic Characteristics (%)

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									Cros	s-tabulatior	(% ui) r									
			Gender			AG	ge Group			Ma	irital Statu	IS			Caste					
		Male	P Female	refer Not to Say	Total	18-35	36-53	54 and Above	Total U	nmarried	Married	Widowed	Total	Unreserved	OBC	sc	ST	Total		
IOGI <=0.25	Count	3	5	0	8	2	2	4	8	0	7	-	8	0	С	4	-	8		
	within	1.0	1.8	0.0	1.4	0.8	0.9	3.4	1.4	0.0	1.5	6.7	1.4	0.0	1.4	2.9	0.7	1.4		
	of Total	0.5	0.9	0.0	1.4	0.3	0.3	0.7	1.4	0.0	1.2	0.2	1.4	0.0	0.5	0.7	0.2	1.4		
0.26-0.75	5 Count	234	225	-	460	169	182	109	460	53	394	13	460	72	178	85	125	460		
	within	79.3	79.5	100.0	79.4	71.3	81.6	91.6	79.4	58.9	83.1	86.7	79.4	77.4	84.0	60.7	93.3	79.4		
	of Total	40.4	38.9	0.2	79.4	29.2	31.4	18.8	79.4	9.2	68.0	2.2	79.4	12.4	30.7	14.7	21.6	79.4		
0.76+	Count	58	53	0	111	66	39	9	111	37	73	-	111	21	31	51	8	111		
	within	19.7	18.7	0.0	19.2	27.8	17.5	5.0	19.2	41.1	15.4	6.7	19.2	22.6	14.6	36.4	6.0	19.2		
	of Total	10.0	9.2	0.0	19.2	11.4	6.7	1.0	19.2	6.4	12.6	0.2	19.2	3.6	5.4	8.8	1.4	19.2		
Total	Count	295	283	-	579	237	223	119	579	06	474	15	579	93	212	140	134	579		
	within	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0		
	of Total	50.9	48.9	0.2	100.0	40.9	38.5	20.6	100.0	15.5	81.9	2.6	100.0	16.1	36.6	24.2	23.1	100.0		
Pearson χ2 Contingency Coe Kendall's tau-b	fficient		9:0 0.0	913 )40 )20			90.0 0	598* 224* 209*			37.33( 0.24( -0.24(	∩** 0.0**			50.67 0.28 -0.04	\$0.4 ø				
			Religion			Family <sup>-</sup>	Type		Pla	ICe		Regio	۲		Areas			Zone		
		Hindu	Muslim C	hristian	Total	Nuclear	Joint	Total	Rural	Urban	Total	Noncoastal	Coastal	Total N	onindustrial Ir	ndustrial	Total <sup>h</sup>	Vontribal	Tribal T	<b>Fotal</b>
IOGI <=0.25	Count	7	0	-	8	7	-	8	8	0	8	4	4	8	8	0	8	5	З	8
	within	1.4	0.0	1.3	1.4	2.0	0.4	1.4	1.6	0.0	1.4	0.8	4.0	1.4	1.7	0.0	1.4	1.1	2.8	1.4
	of Total	1.2	0.0	0.2	1.4	1.2	0.2	1.4	1.4	0.0	1.4	0.7	0.7	1.4	1.4	0.0	1.4	0.9	0.5	1.4
0.26-0.75	5 Count	383	0	77	460	292	168	460	389	71	460	374	86	460	436	24	460	355	105	460
	within	76.9	0.0	98.7	79.4	84.6	71.8	79.4	78.4	85.5	79.4	78.1	86.0	79.4	91.0	24.0	79.4	75.4	97.2	79.4
	of Total	66.1	0.0	13.3	79.4	50.4	29.0	79.4	67.2	12.3	79.4	64.6	14.9	79.4	75.3	4.1	79.4	61.3	18.1	79.4
0.76+	Count	108	с	0	111	46	65	111	66	12	111	101	10	111	35	76	111	111	0	111
	within	21.7	100.0	0.0	19.2	13.3	27.8	19.2	20.0	14.5	19.2	21.1	10.0	19.2	7.3	76.0	19.2	23.6	0.0	19.2
	of Total	18.7	0.5	0.0	19.2	7.9	11.2	19.2	17.1	2.1	19.2	17.4	1.7	19.2	6.0	13.1	19.2	19.2	0.0	19.2
Total	Count	498	e	78	579	345	234	579	496	83	579	479	100	579	479	100	579	471	108	579
	within	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0 1	0.001
	of Total	86.0	0.5	13.5	100.0	59.6	40.4	100.0	85.7	14.3	100.0	82.7	17.3	100.0	82.7	17.3	100.0	81.3	18.7 1	0.001
Pearson $\chi^2$ Contingency Coe Kendall's tau-b	fficient		90.2	304* 223* 54*			20.658* 0.186* 0.187*			2.914 0.071 -0.035			11.954* 0.142* -0.125*		252.0 0.5 0.6	)75* 351* 41*		32.66 0.23	)5* 81* 86*	
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			Gender			Ag	le Group			Ma	arital Statu	IS	.		Caste					
	Ma	ale F	emale tu	∋fer Not o Sav	Total	18-35	36-53	54 and Above	Total	Unmarried	Married	Widowed	Total	Unreserved	OBC	sc	ST	Total		
IECOGI <=0.25	Count 2	255	245	-	501	198	190	113	501	74	412	15	50	86	192	96	127	501	ī	
	within 8	36.4	86.6	100.0	86.5	83.5	85.2	95.0	86.5	82.2	86.9	100.0	86.5	92.5	90.6	68.6	94.8	86.5		
	of Total 4.	44.0	42.3	0.2	86.5	34.2	32.8	19.5	86.5	12.8	71.2	2.6	86.5	5 14.9	33.2	16.6	21.9	86.5		
0.26-0.75	Count	40	38	0	78	39	33	9	78	16	62	0	75	3 7	20	44	7	78		
	within 1	13.6	13.4	0.0	13.5	16.5	14.8	5.0	13.5	17.8	13.1	0.0	13.6	7.5	9.4	31.4	5.2	13.5		
	of Total	6.9	9.9	0.0	13.5	6.7	5.7	1.0	13.5	2.8	10.7	0.0	13.6	1.2	3.5	7.6	1.2	13.5		
0.76+	Count	0	0	0	0	0	0	0	0	0	0	0	5	0	0	0	0	0		
	within	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0		
	of Total	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0		
Total	Count 2	295	283	-	579	237	223	119	579	06	474	15	575	93	212	140	134	579	_	
	within 10	0.00	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.(	100.0	100.0	100.0	100.0	100.0		
	of Total 5	50.9	48.9	0.2	100.0	40.9	38.5	20.6	100.0	15.5	81.9	2.6	100.0	16.1	36.6	24.2	23.1	100.0	_	
Pearson <sub>X</sub> 2 Contingency Coeffici Kendall's tau-b	ient		0.15 0.01	58  7  3			9.4 1.0 1.0	101* 26* 03*			3.82 0.08 -0.07	9 4 ***			52.3 0.2 0.0	32* 88* 52***				
			Religion			Family 7	Type		Ā	lace		Regio	Ę		Areas			Zor	e	
	Hin	η N	Auslim Ch	ristian	Total	Nuclear	Joint	Total	Rural	Urban	Total	Noncoastal	Coasta	Total	Nonindustrial	Industrial	Total	Nontribal	Tribal	Total
IECOGI <=0.25	Count 4	421	2	78	501	321	180	501	418	83	501	401	10(	501	477	24	501	393	108	501
	within 8.	34.5	66.7	100.0	86.5	93.0	76.9	86.5	84.3	100.0	86.5	83.7	100.0	86.5	9.66	24.0	86.5	83.4	100.0	86.5
	of Total 7.	72.7	0.3	13.5	86.5	55.4	31.1	86.5	72.2	14.3	86.5	69.3	17.3	86.5	82.4	4.1	86.5	67.9	18.7	86.5
0.26-0.75	Count	77	-	0	78	24	5	78	78	0	78	78	5	78	7	76	78	78	0	78
	within 1	15.5	33.3	0.0	13.5	7.0	23.1	13.5	15.7	0.0	13.5	16.3	0.(	13.5	0.4	76.0	13.5	16.6	0.0	13.5
	of Total 1	13.3	0.2	0.0	13.5	4.1	9.3	13.5	13.5	0.0	13.5	13.5	0.(	13.5	0.3	13.1	13.5	13.5	0.0	13.5
0.76+	Count	0	0	0	0	0	0	0	0	0	0	0	_	0	0	0	0	0	0	0
	within	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.(	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	of Total	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.(	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Total	Count 4	498	c	78	579	345	234	579	496	83	579	475	10(	579	479	100	579	471	108	579
	within 10	0.00	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.(	100.0	100.0	100.0	100.0	100.0	100.0	100.0
	of Total 8	36.0	0.5	13.5	100.0	59.6	40.4	100.0	85.7	14.3	100.0	82.7	17.	100.0	82.7	17.3	100.0	81.3	18.7	100.0
Pearson χ2 Contingency Coeffici Kendall's tau-b	ient		14.85 0.15 -0.14	51* 6***			31.084* 0.226* 0.232*			15.085* 0.159* -0.161*			18.819* 0.177* -0.180*		405. 0.	437* 642* 837*		õ o q	570* 186* 189*	
Note: * and ** rej	oresent sign	nificaı	nce at 1%	and 5%	6 levels	s, respec	xtively.													

Source: Authors' estimation.

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A.4.3: Cross-tabulation of Individual Sociocultural Globa	
P.4.3: Cross-tabulation of Individual Sociocultural Globa	
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able A.4.3: Cross-tabulation of Individual Sociocultural Globa	
Table A.4.3: Cross-tabulation of Individual Sociocultural Globa	

									Cross-	-tabulatior	() (in %)									1
			Gender			Age	eroup e			Ma	rital Statu	S			Caste					Î.
		Male	Pref	fer Not Sav	Total	18-35 3	6-53 A	4 and hove T	otal Un	married	Married	Widowed	Total	Unreserved	OBC	SC	ST	Total		
ISCGI <=0.25	Count	210	211	1	422	139	171	112	422	31	377	14	42	61	158	78	125	422		
	within	71.2	74.6	100.0	72.9	58.6	76.7	94.1	72.9	34.4	79.5	93.3	72.9	9 65.6	74.5	55.7	93.3	72.9		
	of Total	36.3	36.4	0.2	72.9	24.0	29.5	19.3	72.9	5.4	65.1	2.4	72.9	10.5	27.3	13.5	21.6	72.9		
0.26-0.75	Count	85	72	0	157	98	52	7	157	59	97	-	15,	32	54	62	6	157		
	within	28.8	25.4	0.0	27.1	41.4	23.3	5.9	27.1	65.6	20.5	6.7	27.	34.4	25.5	44.3	6.7	27.1		
	of Total	14.7	12.4	0.0	27.1	16.9	9.0	1.2	27.1	10.2	16.8	0.2	27.	5.5	9.3	10.7	1.6	27.1		
0.76+	Count	0	0	0	0	0	0	0	0	0	0	0	5	0	0	0	0	0		
	within	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0		
	of Total	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0		
Total	Count	295	283	-	579	237	223	119	579	06	474	15	575	93	212	140	134	579		
	within	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0		
	of Total	50.9	48.9	0.2	100.0	40.9	38.5	20.6	100.0	15.5	81.9	2.6	100.0	16.1	36.6	24.2	23.1	100.0		
Pearson $\chi^2$ Contingency Coeff Kendall's tau-b	icient		1.204 0.046 -0.040	4 (0 C			53.07 0.26 -0.28	73* 30* 86*			81.07 0.35( -0.36	-* * 2			51.89 0.27 0.08	°*** °***				
			Religion			Family T	ype		Plac	e		Regio	ے ا		Areas			Zone		i i
		Hindu N	fuslim Chr	ristian	Total N	luclear ,	Joint	Fotal R	ural	Urban	Total	Noncoastal	Coasta	Total N	Ionindustrial Ir	Idustrial	Total N	lontribal T	ribal Tota	_
ISCGI <=0.25	Count	344	0	78	422	276	146	422	365	57	422	344	78	3 422	400	22	422	314	108 422	
	within	69.1	0.0	100.0	72.9	80.0	62.4	72.9	73.6	68.7	72.9	71.8	78.(	72.9	83.5	22.0	72.9	66.7	100.0 72.9	6
	of Total	59.4	0.0	13.5	72.9	47.7	25.2	72.9	63.0	9.8	72.9	59.4	13.	5 72.9	69.1	3.8	72.9	54.2	18.7 72.9	6
0.26-0.75	Count	154	ę	0	157	69	88	157	131	26	157	135	5	157	79	78	157	157	0 157	
	within	30.9	100.0	0.0	27.1	20.0	37.6	27.1	26.4	31.3	27.1	28.2	22.(	27.1	16.5	78.0	27.1	33.3	0.0 27.1	-
	of Total	26.6	0.5	0.0	27.1	11.9	15.2	27.1	22.6	4.5	27.1	23.3	3.6	3 27.1	13.6	13.5	27.1	27.1	0.0 27.1	~
0.76+	Count	0	0	0	0	0	0	0	0	0	0	0	2	0	0	0	0	0	0	c
	within	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.(	0.0	0.0	0.0	0.0	0.0	0.0 0.0	C
	of Total	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.(	0.0	0.0	0.0	0.0	0.0	0.0 0.0	C
Total	Count	498	ю	78	579	345	234	579	496	83	579	479	10(	579	479	100	579	471	108 579	e.
	within	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.(	100.0	100.0	100.0	100.0	100.0	100.0 100.0	$\sim$
	of Total	86.0	0.5	13.5	100.0	59.6	40.4	100.0	85.7	14.3	100.0	82.7	17.5	100.0	82.7	17.3	100.0	81.3	18.7 100.0	<u> </u>
Pearson $\chi^2$ Contingency Coeff Kendall's tau-b	icient		40.737 0.256 -0.216	*2			21.871* 0.191* 0.194*			0.869 0.039 0.039			1.601 0.053 -0.053		158.3 0.4 0.5	64* 63* 23*		49.39: 0.28 -0.29:	* * *.	
Note: * and ** r	epresent	sianifica	nce at 1%	and 5%	% levels	. respec	tivelv.													i
Source: Author:	s' estim	ation.				-														

Image: product of the produc										U	ross-tabulati	<b>on</b> (in %)										
				Gender			Ä	ge Grou	d		~	farital Sta	tus				Caste					
IFOI         COL35         Count         14         6         1         12         1         21         12         13         12         13         13         13         13         13         13         13         13         13         13         13         13         14         15         14         15         13 </th <th></th> <th></th> <th>Male F</th> <th>-Temale</th> <th>efer Not to Sav</th> <th>Total</th> <th>18-35</th> <th>36-53</th> <th>54 and Above</th> <th>Total</th> <th>Unmarried</th> <th>Married</th> <th>Widowe</th> <th>d To</th> <th>tal Unre</th> <th>served</th> <th>OBC</th> <th>sc</th> <th>ST</th> <th>Total</th> <th></th> <th></th>			Male F	-Temale	efer Not to Sav	Total	18-35	36-53	54 and Above	Total	Unmarried	Married	Widowe	d To	tal Unre	served	OBC	sc	ST	Total		
with         i         1	IPGI <=0.25	Count	14	9	-	21	10	5		6 2	1 5	15		-	21	7	5	5	4	21		
(Trial)         24         10         0.3         6         17         0.9         10         0.3 <th0.3< th=""> <th0.3< th=""> <th0.3< th=""></th0.3<></th0.3<></th0.3<>		within	4.7	2.1	100.0	3.6	4.2	2.2	5.(	0 3.	6 5.6	3.2		6.7	3.6	7.5	2.4	3.6	3.0	3.6		
056-075         Current         21         333         64         714         184         714         184         715         7		of Total	2.4	1.0	0.2	3.6	1.7	0.9	1.0	0 3.	6.0 0.9	2.6		0.2	3.6	1.2	0.0	0.9	0.7	3.6		
with         837         810         823         714         823         734         823         734         823         734         833         834         833         834         833         833         834         833         833         834         833         834         833         834         833         834         833         834         833         834         833         834         833         834         833         834         834         833         834         834         833         834         833         834         834         833         834         833         834         834         833         834         833         834         834         833         834         833         834         833         834         833 <td>0.26-0.75</td> <td>Count</td> <td>247</td> <td>235</td> <td>0</td> <td>482</td> <td>174</td> <td>198</td> <td>11(</td> <td>0 48</td> <td>2 63</td> <td>407</td> <td></td> <td>12</td> <td>482</td> <td>60</td> <td>181</td> <td>115</td> <td>126</td> <td>482</td> <td></td> <td></td>	0.26-0.75	Count	247	235	0	482	174	198	11(	0 48	2 63	407		12	482	60	181	115	126	482		
of Taal         427         406         0         822         01         73         73         73         74         73		within	83.7	83.0	0.0	83.2	73.4	88.8	92.4	4 83.	2 70.0	85.9	80	0.0	83.2	64.5	85.4	82.1	94.0	83.2		
U76+         Curit         34         42         0         75         35         75 <th< td=""><td></td><td>of Total</td><td>42.7</td><td>40.6</td><td>0.0</td><td>83.2</td><td>30.1</td><td>34.2</td><td>19.0</td><td>0 83.</td><td>2 10.9</td><td>70.3</td><td></td><td>2.1</td><td>83.2</td><td>10.4</td><td>31.3</td><td>19.9</td><td>21.8</td><td>83.2</td><td></td><td></td></th<>		of Total	42.7	40.6	0.0	83.2	30.1	34.2	19.0	0 83.	2 10.9	70.3		2.1	83.2	10.4	31.3	19.9	21.8	83.2		
with         15         14         10         13         1	0.76+	Count	34	42	0	76	53	20	.,	3 7	6 22	52		2	76	26	26	20	4	76		
Image: field         Image: field<		within	11.5	14.8	0.0	13.1	22.4	9.0	2.1	5 13.	1 24.4	11.0	-	3.3	13.1	28.0	12.3	14.3	3.0	13.1		
Total         Court         295         283         1         579         579         579         579         579         579         579         579         579         579         579         579         579         570 </td <td></td> <td>of Total</td> <td>5.9</td> <td>7.3</td> <td>0.0</td> <td>13.1</td> <td>9.2</td> <td>3.5</td> <td>0.1</td> <td>5 13.</td> <td>1 3.8</td> <td>9.0</td> <td></td> <td>0.3</td> <td>13.1</td> <td>4.5</td> <td>4.5</td> <td>3.5</td> <td>0.7</td> <td>13.1</td> <td></td> <td></td>		of Total	5.9	7.3	0.0	13.1	9.2	3.5	0.1	5 13.	1 3.8	9.0		0.3	13.1	4.5	4.5	3.5	0.7	13.1		
with         i00         100           Pendin         A </td <td>Total</td> <td>Count</td> <td>295</td> <td>283</td> <td>-</td> <td>579</td> <td>237</td> <td>223</td> <td>11</td> <td>9 57</td> <td>06 6</td> <td>474</td> <td></td> <td>15</td> <td>579</td> <td>93</td> <td>212</td> <td>140</td> <td>134</td> <td>579</td> <td></td> <td></td>	Total	Count	295	283	-	579	237	223	11	9 57	06 6	474		15	579	93	212	140	134	579		
Image: field of the f		within	100.0	100.0	100.0	100.0	100.0	100.0	100.0	0 100.	0 100.0	100.0	10	10.0	0.00	100.0	100.0	100.0	100.0	100.0		
Perima / Contrigency / Contribution         30581*         30581*         14353*         14353*         14353*         37267*         37267*         37267*           Contrigency / Contribution         0,005*         0,103*         0,003*         0,003*         0,003*         0,003*         0,003*         0,004*		of Total	50.9	48.9	0.2	100.0	40.9	38.5	20.(	6 100.	0 15.5	81.9		2.6 1	0.00	16.1	36.6	24.2	23.1	100.0		
	Pearson χ2 Contingency Coef Kendall's tau-b	ficient		30.5 0.2	81* 24* 63*			ň	5.384* ).240* ).192*			14.3 0.1	53* 56* 98**				37.26 0.24 -0.11	37* 46* 34*				
		I		Religion			Family	Type			Place		Re	gion		l	Areas		I	Zon	e	
		1	Hindu !	Muslim C	hristian	Total	Nuclear	Joint	Total	Rura	Urban	Total	Noncoas	tal Coa	istal 7	otal N	onindustrial	ndustrial	Total	Nontribal	Tribal	Total
	IPGI <=0.25	Count	20	0	٢	21	17	4	2	1 2	1 0	21		18	3	21	5	16	21	19	2	21
of Total         3.5         0.0         0.2         3.6         2.9         0.7         3.6         0.0         3.6         3.1         0.5         3.6         3.3         0.3         3.3         3.4         3.3         3.4         3.3         3.3         3.4         3.3         3.		within	4.0	0.0	1.3	3.6	4.9	1.7	3.6	6 4.	2 0.0	3.6		3.8	3.0	3.6	1.0	16.0	3.6	4.0	1.9	3.6
026-075         Court         40         1         74         482         284         198         482         433         49         482         407         75         482         396         84         482         379         103         482           within         81.7         33.3         94.9         83.2         84.6         83.2         59.0         83.2         85.0         70.3         13.0         83.2         66.7         14.5         83.2         65.5         17.8         83.2           of Total         70.3         0.2         12.8         83.2         74.8         85.5         70.3         13.0         83.2         65.7         73         83.2         65.7         73         83.2         74.8         85.2         70.3         13.1         14.5         83.2         65.7         73         83.1         76         73         83         76         73         83         76         73         76         73         76         73         76         73         76         76         76         76         73         76         73         76         73         76         76         76         76         76         76 <t< td=""><td></td><td>of Total</td><td>3.5</td><td>0.0</td><td>0.2</td><td>3.6</td><td>2.9</td><td>0.7</td><td></td><td>Э.</td><td>6 0.0</td><td>3.6</td><td></td><td>3.1</td><td>0.5</td><td>3.6</td><td>0.9</td><td>2.8</td><td>3.6</td><td>3.3</td><td>0.3</td><td>3.6</td></t<>		of Total	3.5	0.0	0.2	3.6	2.9	0.7		Э.	6 0.0	3.6		3.1	0.5	3.6	0.9	2.8	3.6	3.3	0.3	3.6
within         81.7         33.3         94.9         83.2         84.6         83.2         59.0         83.2         76         83.2         83.1         84.0         83.2         66.5         17.8         83.2         66.5         17.8         83.2         66.5         17.8         83.2         66.5         17.8         83.2         66.5         17.8         83.2         66.5         17.8         83.2         66.7         14.5         83.2         66.5         17.8         83.2         66.7         14.5         83.2         66.5         17.8         83.2           0.764         Count         71         2         34         76         34         76         34         76         76         76         76         76         76         76         76         76         76         76         76         76         76         76         76         77         3         76           0.764         Count         14.3         66.7         13.1         13.1         13.1         13.1         13.1         13.1         13.1         13.1         13.1         13.1         13.1         13.1         13.1         13.1         13.1         13.1         13.1	0.26-0.75	Count	407	-	74	482	284	198	48;	2 43	3 49	482		407	75	482	398	84	482	379	103	482
of Total         70.3         0.2         12.8         83.2         49.1         34.2         83.2         74.8         85.5         83.2         70.3         13.0         83.2         68.7         14.5         83.2         65.5         17.8         83.2         65.5         17.8         83.2         65.5         17.8         83.2         65.7         76         73         3         73         73         73         75         28         13.1         15.5         28         13.1         15.5         28         13.1         15.5         28         13.1         15.5         28         13.1         15.5         28         13.1         15.5         28         13.1         1		within	81.7	33.3	94.9	83.2	82.3	84.6	83.2	2 87.	3 59.0	83.2	æ	15.0	75.0	83.2	83.1	84.0	83.2	80.5	95.4	83.2
0.76+         Count         71         2         3         76         44         32         76         44         32         76         42         34         76         54         22         76         76         76         76         76         73         33         73           within         14.3         66.7         3.8         13.1         12.8         13.1         12.8         13.1         12.8         13.1         12.9         0.0         13.1         15.9         0.0         13.1         15.5         2.8         13.1           0f Total         12.3         0.3         0.5         13.1         7.3         5.9         13.1         11.3         2.0         13.1         12.6         0.0         13.1         12.6         0.5         13.1         12.6         0.5         13.1         12.6         0.5         13.1         12.6         0.5         13.1         12.6         0.5         13.1         12.6         0.5         13.1         12.6         0.5         13.1         12.6         0.5         13.1         12.6         0.5         13.1         10.6         0.0         10.1         10.0         10.1         10.0         10.0 <td< td=""><td></td><td>of Total</td><td>70.3</td><td>0.2</td><td>12.8</td><td>83.2</td><td>49.1</td><td>34.2</td><td>83.2</td><td>2 74.</td><td>8 8.5</td><td>83.2</td><td>7</td><td>0.3</td><td>13.0</td><td>83.2</td><td>68.7</td><td>14.5</td><td>83.2</td><td>65.5</td><td>17.8</td><td>83.2</td></td<>		of Total	70.3	0.2	12.8	83.2	49.1	34.2	83.2	2 74.	8 8.5	83.2	7	0.3	13.0	83.2	68.7	14.5	83.2	65.5	17.8	83.2
within         14.3         66.7         3.8         13.1         12.8         13.1         13.1         13.1         13.1         13.1         15.9         0.0         13.1         15.5         2.8         13.1           of Total         12.3         0.3         0.5         13.1         7.3         5.9         13.1         1.3         2.0         13.1         12.6         0.0         13.1         12.6         0.5         13.1           Of Total         12.3         0.3         0.5         13.1         7.3         5.9         13.1         9.3         3.8         13.1         12.6         0.5         13.1           Total         Count         498         3         579         479         100         7.9         479         100         579         471         108         579           Within         100.0         100.	0.76+	Count	71	2	З	76	44	32	7(	6 4	2 34	76		54	22	76	76	0	76	73	e	76
of Total       12.3       0.3       0.5       13.1       7.3       5.9       13.1       9.3       3.8       13.1       13.1       0.0       13.1       12.6       0.5       13.1       10.0 <t< td=""><td></td><td>within</td><td>14.3</td><td>66.7</td><td>3.8</td><td>13.1</td><td>12.8</td><td>13.7</td><td>13.</td><td>1 8.</td><td>5 41.0</td><td>13.1</td><td>-</td><td>1.3</td><td>22.0</td><td>13.1</td><td>15.9</td><td>0.0</td><td>13.1</td><td>15.5</td><td>2.8</td><td>13.1</td></t<>		within	14.3	66.7	3.8	13.1	12.8	13.7	13.	1 8.	5 41.0	13.1	-	1.3	22.0	13.1	15.9	0.0	13.1	15.5	2.8	13.1
Total         Count         498         3         78         579         476         100         579         471         108         579           within         100.0         10		of Total	12.3	0.3	0.5	13.1	7.6	5.5	13.	1 7.	3 5.9	13.1		9.3	3.8	13.1	13.1	0.0	13.1	12.6	0.5	13.1
within         100.0 <t< td=""><td>Total</td><td>Count</td><td>498</td><td>ę</td><td>78</td><td>579</td><td>345</td><td>234</td><td>575</td><td>9 49</td><td>6 83</td><td>579</td><td></td><td>479</td><td>100</td><td>579</td><td>479</td><td>100</td><td>579</td><td>471</td><td>108</td><td>579</td></t<>	Total	Count	498	ę	78	579	345	234	575	9 49	6 83	579		479	100	579	479	100	579	471	108	579
of Total         86.0         0.5         13.5         100.0         85.7         14.3         100.0         82.7         17.3         100.0         81.3         18.7         100.0           Pearson $\chi^2$ 15.956*         4.160         67.538*         8.370*         66.896*         14.329*         0.155*           Contingency Coefficient         0.164*         0.084         0.323*         0.109**         0.322*         0.155*           Kendall's stau-b         -0.052***         0.048         0.323*         0.109**         -0.282*         0.166*		within	100.0	100.0	100.0	100.0	100.0	100.0	100.0	0 100.	0 100.0	100.0	10	10.0	0.00	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Pearson $\chi^2$ 15.956*         4.160         67.538*         8.370*         66.896*         14.329*           Contingency Coefficient         0.164*         0.084         0.323*         0.119*         0.322*         0.155*           Kendall's tau-b         -0.052***         0.048         0.323*         0.109**         -0.282*         -0.106*		of Total	86.0	0.5	13.5	100.0	59.6	40.4	100.0	0 85.	7 14.3	100.0	3	12.7	17.3	100.0	82.7	17.3	100.0	81.3	18.7	100.0
	Pearson $\chi^2$ Contingency Coef Kendall's tau-b	ficient		15.9 0.1	56* 64* 52***			4.160 0.084 0.048			67.538* 0.323* 0.323*			0.1 0.1 0.1	10* 19* 09**		60.0 0.0	896* 322* 282*		14.3 0.1 -0.1	29* 55* 06*	

Source: Authors' estimation.

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able A.4.5: Cross-tabulation of Individual C

								Cros	s-tabulatio	<b>n</b> (in %)										
		Gender			Ag	e Group			Ma	arital Statı	sr				Caste					
	Male	Р Female	refer Not to Sav	Total	18-35	36-53	54 and Above	Total L	Jnmarried	Married	Widowed	Tot	al Unrese	rved (	OBC	SC	ST	Total		
IENVGI <=0.25 Count	-	4	0	5	0	2	Э	5	0	4		-	5	0	3	2	0	5		
within	0.3	1.4	0.0	0.9	0.0	0.9	2.5	0.9	0.0	0.8	9	7	0.9	0.0	1.4	1.4	0.0	0.9		
of Total	0.2	0.7	0.0	0.9	0.0	0.3	0.5	0.9	0.0	0.7	0	Ņ	0.9	0.0	0.5	0.3	0.0	0.9		
0.26-0.75 Count	182	181	0	363	113	149	101	363	24	327		2	363	47	137	63	116	363		
within	61.7	64.0	0.0	62.7	47.7	66.8	84.9	62.7	26.7	69.0	80	0.0	2.7	50.5	64.6	45.0	86.6	62.7		
of Total	31.4	31.3	0.0	62.7	19.5	25.7	17.4	62.7	4.1	56.5	2	1.	2.7	8.1	23.7	10.9	20.0	62.7		
0.76+ Count	112	98	-	211	124	72	15	211	99	143		2	211	46	72	75	18	211		
within	38.0	34.6	100.0	36.4	52.3	32.3	12.6	36.4	73.3	30.2	13	с С	6.4	49.5	34.0	53.6	13.4	36.4		
of Total	19.3	16.9	0.2	36.4	21.4	12.4	2.6	36.4	11.4	24.7	0	с С	6.4	7.9	12.4	13.0	3.1	36.4		
Total Count	295	283	-	579	237	223	119	579	06	474		5	579	93	212	140	134	579		
within	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100	0 10	0.0	0.00	100.0	100.0	100.0	100.0		
of Total	50.9	48.9	0.2	100.0	40.9	38.5	20.6	100.0	15.5	81.9	2	.6 10	0.0	16.1	36.6	24.2	23.1	100.0		
Pearson $\chi^2$		.4	237 185			09	307* 207*			06.69 032	1* *				60.139 0.307	*. *				
Kendall's tau-b		-0.0	36			βġ	301*			-0.32					-0.145	*0				
		Religion			Family 1	Type		đ	ace		Reg	ion			Areas			Zone		
	Hindu	Muslim (	Christian	Total	Nuclear	Joint	Total	Rural	Urban	Total	Noncoasta	I Coas	ital Tota	I Nonii	ndustrial In	dustrial	Total N	ontribal <sup>-</sup>	<b>Fribal</b>	Total
IENVGI <=0.25 Count	5	0	0	5	3	2	5	5	0	5		0	5	5	5	0	5	5	0	5
within	1.0	0.0	0.0	0.9	0.9	0.9	0.9	1.0	0.0	0.9	0	0	5.0	0.9	1.0	0.0	0.9	1.1	0.0	0.9
of Total	0.9	0.0	0.0	0.9	0.5	0.3	0.9	0.9	0.0	0.9	0	0	0.9	0.9	0.9	0.0	0.9	0.9	0.0	0.9
0.26-0.75 Count	288	0	75	363	239	124	363	301	62	363	29	90	67	363	359	4	363	259	104	363
within	57.8	0.0	96.2	62.7	69.3	53.0	62.7	60.7	74.7	62.7	61	8.	7.0	62.7	74.9	4.0	62.7	55.0	96.3	62.7
of Total	49.7	0.0	13.0	62.7	41.3	21.4	62.7	52.0	10.7	62.7	51	£.	1.6	62.7	62.0	0.7	62.7	44.7	18.0	62.7
0.76+ Count	205	ю	3	211	103	108	211	190	21	211	15	ŝ	28	211	115	96	211	207	4	211
within	41.2	100.0	3.8	36.4	29.9	46.2	36.4	38.3	25.3	36.4	38	2	8.0	36.4	24.0	96.0	36.4	43.9	3.7	36.4
of Total	35.4	0.5	0.5	36.4	17.8	18.7	36.4	32.8	3.6	36.4	31	9	4.8	36.4	19.9	16.6	36.4	35.8	0.7	36.4
Total Count	498	с	78	579	345	234	579	496	83	579	4	٠ و	100	579	479	100	579	471	108	579
within	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100	0 10	0.0	0.00	100.0	100.0	100.0	100.0	100.0	
of Total	86.0	0.5	13.5	100.0	59.6	40.4	100.0	85.7	14.3	100.0	82	.7 1	7.3 1	0.00	82.7	17.3	100.0	81.3	18.7	100.0
Pearson $\chi^2$ Contingency Coefficient Kendall's tau-b		47.	316* 276* 237*			16.062* 0.164* 0.163*			6.364** 0.104** -0.088**			26.67 0.21 -0.10	1* 0* 3*		185.13 0.49 0.55	22* 32* 59*		64.10 0.31 -0.31	4 8 4 * * *	
Note: * and ** represent	t signific;	ance at 1	% and 5%	% levels	, respec	tively.														

Source: Authors' estimation.

Test of Multicollinearity	VIF	1/VIF
Industrial	5.633	0.178
IECOGI	5.560	0.180
ISCGI	5.317	0.188
Tribal	4.023	0.249
Religion	3.936	0.254
IENVGI	2.493	0.401
IPGI	2.086	0.479
Caste	1.784	0.561
Urban	1.759	0.568
Coastal	1.504	0.665
Age Group	1.492	0.670
Marital Status	1.340	0.746
Family Type	1.150	0.870
Gender	1.086	0.921
Mean VIF	2.797	
Test of Heteroskedasticity		
Breusch-Pagan/Cook-Weisberg test for heteroskedasticity	χ²(1) = Prob > χ	= 13.65 <sup>2</sup> = 0.000
Test of Normality		
Jarque-Bera normality test	Jarque-Bera nor $\chi$ (2) =	mality test: 9.521 = 0.009

Table A	5:	Results	of	Pre-dia	gnostic	Tests
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Source: Authors' estimation.

# Table A.6: Endogeneity Test Results Tests of Endogeneity Durbin (score) $\chi^2$ (1) = 0.429 (p = 0.512) Wu-Hausman F (1,553) = 0.410 (p = 0.522) Correlation of the Variables IECOGI ISCGI IPGI IENVGI IHDI residuals 0.0021 0.1374 -0.0343 0.0676

Source: Authors' estimation.