

Political Connection, Public Good Activism and Network in India: An Analysis of RSBY Health Scheme

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Abstract

Researchers have the view that functional and representative democratic political institutions have long characterized the role of the Institution in the development of the country and India. This paper brings the political economy issue, and the role of the institution played in obtaining Rasbtriya Swasth Bima Yojana (RSBY) health insurance scheme card in India. The objective is to analyse the role of village and household characteristics in obtaining RSBY scheme card holding in rural India. Also, to examine the role of political connection, public good activism and network of the household in enrolment in RSBY scheme. This study uses the Indian Human Development Survey (IHDS), 2011-12 data. The method of analysis is the bivariate and logistic regression. This study found that the network and variable related to information availability, i.e. household with a membership of caste association and attending of a public meeting are more likely to enroll in RSBY scheme. There is not much difference of RSBY card holding between the household that has a political connection, and household that does not have a political connection. Social group result does have an unexpected result of the ST population have less than national level card holder. The village level characteristics like Pradhan caste and reservation of the seat is positively linked to RSBY card holding. A Village that has implemented Janani Suraksha Yojana (JSY) scheme their household have less percentage of RSBY card holder that village.

Keywords: RSBY, public meeting, political connection, village, reservation in village election

JEL Classification: I13, I18, H41

Introduction

The vast majority of researcher have a common view that role of the Institution in the development of the country. They are in view of the positive role of the institution with the building of modern developed state. Institution means the rule of the game. India's democracy most crucial feature is its functional institution and continuous election democracy at all level of the political system. India's democratic system is characterized by high voter participation in the election and regular election. On the contrary to the socio-economic status of the Indian masses is still

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poor. One probable explanation is "clientelism hypothesis", this hypothesis state that political "elite (patron)" take vote to get power in return to the promise of providing government scheme to the non-elite (client) (Anderson et. al., 2014). One example of elite capturing power is BPL card holding; politician belong to higher strata of society capture the BPL card hold. Besides, a household's likelihood of getting BPL card increases once 'politician of their group is in office' (Besley et al., 2007).

The role of formal and informal association with "accompanying norms of generalized trust and reciprocity" is the critical dimension of the social capital. Social capital has played a very substantial role on the effectiveness of society at socio-economic and political level. Group or society with high social capital is likely to perform better than a group with less social capital. This is because "social capital allows people to overcome collective action problems more effectively and at lower cost," this in turn result in improved performance (Coffé, & Geys, 2005). Researchers are doubtful about the inspiration and goal of the local leader in developing countries. The thinking behind to obtain the position of "village heads" or "chiefs" is to extract resources from residents and government scheme but not the leadership skills (Alatas et al., 2013). To acquire the position of "village heads" or "chiefs is associated with many factors. These factors are the relative extent of electoral competition, electoral uncertainty, and the value of campaign funds in local vis-a-vis national elections. Some people favor the idea of "Madisonian presumption in favor of greater capture at the local level," better-connected interest groups with 'higher levels of voter ignorance at the local level' (Bardhan & Mookherjee, 2000).

But in India, different kind of institution played the role, like caste. There is some caste that has captured government power and system, through power, and they capture government resources in India. Upper caste in India have a higher representation in government, Panda (2015) found strong positive association between "political connections" and procurement of a BPL card in India. This paper finds that chances of getting a BPL card for the 'politically-connected' households is more than the "politically-unconnected" households. According to Alatas et al., (2013) elite with "formal leadership positions" are positively expected to more likely obtain welfares, whereas "informal leaders" are less likely to get a benefit. The other important study assessing the association of socio-political capital and obtaining Ration Card (RC) and BPL card in India by Gambhir, Desai & Vanneman (2017), found that when "benefits are tangible" like BPL card holding, household with high assets holding are more likely to get RC and lower chance of getting BPL card. A household attending 'political meetings' are positively associated to get RC but conversely correct for a household of local governance membership. Besley, Pande & Rao (2007) found that the probability to joined in

BPL list and participation in government programme is high among the 'political elite' whereas their economic condition is better than political non-elite. This is an evidence of political opportunism. Authors have defined politician with land ownership as a political elite.

Capturing of benefit happen when scheme or programme start to allocate households, but not in the procedure of framing which family will be in the actual lists of the beneficiary. There are 'elite capture' which is real, but welfare loss due to elite capturing benefit is small. By removing the elite capture, the welfare gain to population is less than one percent whereas 'formal elites and their relatives' are one percent higher in obtaining benefit from the programs than non-elite (Alatas et al., 2013). Due to the existence of elite in Indonesia, government programs and decentralized targeting and social protection programs do not produce the best and desired outcome (Sim, Negara, & Suryahadi, 2015).

There are specific political party known to have captured a certain caste group (Khosla, 2011). Emerging literature suggests that the identity of a politician is significant to exercise the political authority. Evidence suggests that "political reservation" can affect the "policy outcomes" (Besley et al., 2007). Improvement of women political representation is generally looking as positive because it increased the "equity of efficiency: equity," and "women's needs; efficiency". Equity because men and women have a distinct policy agenda, i.e., increase in investment in education and child health and efficient because women are more philanthropic and less corrupt and better politician. This has a significant long-term effect on growth and development. Reservation for women increases the active participation of women in political process Gram Panchayat (GP). In GP reserve for women, investment in road construction, drinking water, and recycled fuel equipment are higher, and monitoring of health workers are better whereas investment in education is higher in unreserved GP (Chattopadhyay and Duflo, 2004).

Social capital is positively associated with the quality of financial management. Improvement in social capital increases the revenue of the municipalities. The findings of this study can be generalized local level government and financial management (Coffé, & Geys, 2005). Increase in population proportion of the caste in the village makes reservation insignificant and that caste most potent. But in the electoral process, highest proportion of the reserve caste were chosen intentionally where effect of reservation in the village is less. In addition, reservation is also assigned to village with higher minority population than state average (Khosla, 2011).

In India, more than two third of the total health expenditure is from out of pocket expenditure (OOP). To reduce, the OOP health expenditure government of India launched the health insurance scheme in 2008 called RSBY. Initially, this health

insurance scheme targeted population were Below Poverty Line (BPL) households, which was later expanded to the Street Vendors, Beedi Workers, Domestic Workers, Building and other construction workers registered with the Welfare Boards, Sanitation Workers, Rickshaw pullers, Mine Workers, Licensed Railway Porters, Rag pickers, MNREGA workers works more than 15 days in last financial year, and Auto/Taxi Driver (http://www.rsby.gov.in/about_rsby.aspx). Here, we are examining the role of the political connection, public good activism and village level characteristics of Pradhan and reservation of women, SC and ST in acquiring RSBY card for health insurance in rural India.

Hypothesis

Higher income people have better enrollment than lower income people. People who are politically more connected are more likely to have RSBY card. Better education person will have higher RSBY card holding. A Village that has a higher “General” population will have better likelihood to hold RSBY card than other. We hypothesize that the elite will capture RSBY card because it has tangible benefit to the household. Gambhir, Desai & Vanneman (2017) and Panda (2015) found that politically connected household are more likely to have BPL card than others. This scheme is based on the BLP card hold in the earlier phase and unorganized sector. We hypothesize that the casual, agriculture wage laborer will be more likely to have RSBY card than government/ pensioner/ regular business activity household.

Data Source:

In this study, we investigate how the role of political connection and public good activism plays a role in obtaining the RSBY card holding to the household. Besides, we are examining the role of village Pradhan characteristics and reservation in Gram panchayat to get RSBY card in rural India. Here, we have used Indian Human Development Survey (IHDS), 2011-12, conducted by University of Maryland and National Council of Applied Economic Research (NCAER), where 42152 households across India in wave- II (2011-12), was surveyed. In this round, each family has information on economic status, education, health, employment, gender relations, marriage, fertility, social capital, and village level characteristics. We have used 27,579 households that village, household level information of rural India in the analysis of this paper (Desai and Vanneman, 2008 and Desai, Dubey, and Vanneman, 2015).

Dependent Variable:

We have taken RSBY dummy variable as a dependent variable, which has a value 1 if the household has an RSBY card, otherwise 0.

Independent Variable:

We have included three sets of independent variables into the analysis of this paper. Independent variable that represents the elite representation into the regression model i.e. large land lord and the second set of variables is public good activism variable. These are the following variable: any member of the household have a political connection and also any member of the household have participated into public meetings. Third set of the variable is village Pradhan's characteristics: the caste of the Pradhan, reservation of the Pradhan seat, gender of the Pradhan and Lekhpal/Patwari's caste. Finally, we have used caste association variable as network variable into the analysis.

Control Variable:

This scheme's initial target were BPL households, later many target group has been added. To account for BPL card holders, age of the head, educational level of the head, sex of the household and work status of the head, health insurance (e.g. RSBY) and Janani Suraksha Yojana (JSY) programme implemented in the village in the last five years (yes, no) have been taken as a control variable.

Method:

We have used logistic regression model to analyse the role of the political connection, characteristics of the village Pradhan and also caste association since the dependent variable is a dichotomous variable. We have run two multivariate logistic regression models to examine the correlates of the RSBY card holding of the household. In Model I have political connection as the independent variable and whereas Model II "attending political meeting" has been taken as an independent variable in place of "political connection". All other variables are same in both the model.

This paper applies the logistic regression model with assuming that the "relationships between the independent variables and the logits are equal for all logits". The regression model is in the following form;

$$\text{Logit} [A \pi(x)] = \alpha + \beta_1 X_1 + \beta_2 X_2 + \dots + \beta_p X_p$$

Where, $\alpha, \beta_1, \beta_2, \dots, \beta_p$ are the coefficient of the regression model. By fitting this logistic regression model we found the odds ratio (Maxwell, 2009). We have followed the aforementioned model for both the model I and II.

In regression result, we have found that the MPCE quintile, household size, social group, village variable "availability of any government health facility" are insignificant and model's link test show mis-specification so we have excluded these from both the model.

Descriptive Analysis Result:**RSBY Coverage and Household Characteristics**

The descriptive analysis finds that 18 percent of the household have RSBY card in India during 2010-11. The rural household have higher coverage of RSBY card holding than the urban area of India during 2011-12. To compare this finding, the enrolment and utilization is two time higher in rural household as compared to urban household (Thakur, 2016). The coverage of RSBY card holding is higher among the male headed household than the female headed household in rural India. There is positive association between RSBY card holding with BPL card and reverse association with MPCE quintiles except first category, work status and education level of the head. The result suggest that the ST population have least RSBY card holding among the social group (see table 1). Sabharwal et al. (2014) found that household belong to the marginalised social group face disadvantage to use health services through RSBY scheme. Educational status is the pathway of the information and awareness, the household size is insignificant and also model is mis-specified due to this we have excluded this from both the model. Our result for the educational level of the head is similar to the Kamath et al., (2014), the major determinant is household size less than five, education and knowledge of the money to be paid for participation into RSBY scheme.

We have run the logistic regression model and tested with link test for any misspecification in the model and found that our model not mis-specified. The result of logistic regression suggest that the sex of head of household played significant role in getting government scheme because of the patriarchal society in India. This study found that female headed household are less likely to hold RSBY card than male headed household in both the model. Income of the household is negatively related with the enrolment of RSBY card in both model, this is similar to the result of Murti & Widyarningsih (2016) that social security health insurance was lower among the rich family than poorer family. Educational status is important because it has an important role in decision making and also awareness in getting information about the government scheme. We found that illiterate household are more likely to have RSBY card than literate household. RSBY scheme is also implemented by work status. We found that agriculture, non-agriculture, salaried/professional/organised business are more likely to have RSBY card than Agriculture and Allied Activity household in both the model (see table 3). We have also examined the consumption quintile and found it insignificant and also the model is mis-specified so we have excluded and used income variable. We found that income is negatively associated with RSBY card holding.

Table 1: Coverage of RSBY Scheme India by Household Characteristics, 2011-12

| Household Characteristics | | Yes | Sample Size |
|--|--|-------|-------------|
| Place of Residence | Rural | 19.64 | 4162 |
| | Urban | 14.10 | 1887 |
| | Total | 17.87 | 6049 |
| Sex of Head | Male | 19.77 | 3573 |
| | Female | 18.90 | 589 |
| | Total | 19.41 | 4162 |
| Work Status of Head | Agriculture and Allied Activity | 17.03 | 1234 |
| | Agriculture Wage Labour | 31.22 | 864 |
| | Non-agriculture Wage Labour | 19.03 | 880 |
| | Artisan/indpt work/Small business/Organized Business | 20.05 | 314 |
| | Salaried/Profession/Retired | 15.35 | 375 |
| | Housework/Student/Unemployed /Too young/Unfit/Others | 16.88 | 495 |
| | Total | 19.64 | 4162 |
| Social Group | General | 14.47 | 753 |
| | OBC | 21.56 | 1772 |
| | SC | 24.35 | 1161 |
| | ST | 12.59 | 412 |
| | Other | 18.62 | 62 |
| | Total | 19.65 | 4160 |
| Head of the Household's Years of Education | Illiterate | 22.30 | 1850 |
| | 1-5 | 20.16 | 917 |
| | 6-10 | 16.82 | 1086 |
| | 11-16 | 15.19 | 309 |
| | Total | 19.65 | 4162 |
| BPL Card Holder | No | 9.97 | 1354 |
| | Yes | 33.50 | 2808 |
| | Total | 19.64 | 4162 |
| MPCE Quintile ² | 1 | 19.21 | 759 |
| | 2 | 18.08 | 785 |

² MPCE quintile is calculated at household level in rural India

| Household Characteristics | Yes | Sample Size |
|---------------------------|-------|-------------|
| 3 | 19.28 | 836 |
| 4 | 19.99 | 853 |
| 5 | 21.65 | 929 |
| Total | 19.64 | 4162 |

Source: Author's own calculation using IHDS-II.

RSBY Coverage and Political Connection

In this paper we have used the caste association, member of political party and household member with Political Connection and member of political party as a network variable. Network is important for the information as well as for social support. Thakur (2016) found that majority of the household reported that they have enrolled because of the other community member has joined the RSBY scheme. We have also used the 'Household Member Attended Political Meeting, household or any member acquaintance with Doctor's among relative/ caste/ community and Janani Suraksha Yojana (JSY) have been implemented in the last five years as variable of information that will to know about the RSBY scheme.

The social network and information variable membership of caste association and attending of political association of the household need special mention. We have found that household with caste association have two times higher percent of RSBY card holding than households with not a member of any caste association. The household with political connection have a higher likelihood of getting RSBY card compared to household that does not have political connection. Thakur (2016) stated that district with politically active leader have awareness and knowledge and high enrolment of RSBY. When household or any member has acquaintance with Doctor's among relative/ caste/ community is more likely to have RSBY card than without acquaintance with Doctor's (see table 2 and table 3).

Table 2: Coverage of RSBY Scheme in Rural India by Social Capital and Village Characteristics, 2011-12

| Characteristics | | Coverage | Sample Size |
|----------------------------------|-------|----------|-------------|
| Political Connection | No | 19.33 | 2709 |
| | Yes | 20.16 | 1418 |
| | Total | 19.58 | 4127 |
| Attended Village Meeting | No | 14.88 | 1985 |
| | Yes | 28.60 | 2158 |
| | Total | 19.61 | 4143 |
| Member of Political Party | No | 19.46 | 3948 |
| | Yes | 24.08 | 207 |

| Characteristics | | Coverage | Sample Size |
|---|---------|----------|-------------|
| | Total | 19.63 | 4155 |
| Reserved Seat | No | 20.89 | 1878 |
| | Women | 20.46 | 1252 |
| | SC/ST | 15.20 | 721 |
| | DK | 22.85 | 24 |
| | Total | 19.52 | 3865 |
| Sex of Pradhan | Male | 19.90 | 2263 |
| | Female | 18.88 | 1624 |
| Pradhan Characteristics | Total | 19.50 | 3887 |
| | General | 17.62 | 875 |
| | OBC | 22.84 | 1746 |
| | SC/ST | 16.23 | 1209 |
| | Others | 29.23 | 66 |
| | Total | 19.44 | 3896 |
| Social Group of Lekhpal / Patwari | General | 20.71 | 1423 |
| | OBC | 18.89 | 1264 |
| | SC | 19.90 | 567 |
| | ST | 14.07 | 264 |
| | Other | 28.37 | 89 |
| | Total | 19.11 | 3607 |
| Availability of CHC or PHC in the Village | No | 19.35 | 3320 |
| | Yes | 19.37 | 536 |
| | Total | 19.35 | 3856 |
| Availability of Health Sub-center, Govt. Dispensary in Viillage | No | 17.66 | 1900 |
| | Yes | 21.08 | 1956 |
| | Total | 19.35 | 3856 |

Source: Author's own calculation using IHDS-II.

Village Characteristics and RSBY

Village characteristic is important to implement the government programme specially this programme as Thakur (2016) noted that health insurance companies depend on the local governance to inform about the RSBY scheme. The bi-variate analysis result shows that there is significant association of Pradhan caste, sex and reservation of the seat (see table 2). Another striking result found in this study is that village that have JSY scheme their household have less percentage of RSBY card holder than village that have no JSY scheme started in the last five years and

contrary results were found with health insurance scheme (e.g. RSBY) (see table 3). This dichotomy is explained in the paper by Thakur (2016) that local health worker does disseminate the RSBY program due to other responsibility in other program.

The result of the logistics regression model is in the line of the descriptive analysis in both model I and model II. Households will be more likely to have RSBY card if the village Pradhan is male. We also found that person is more likely to have RSBY card when living in the reserve Pradhan seat for SC/ST and women compared to than Pradhan with a general seat in both the models. Further, household are more likely to have RSBY card hold who belong to forward Caste Village Pradhan than village with SC/ST/other caste group in both the model. In addition, this paper analyses the share of social group and RSBY card holding. The result further suggests that where the share of forward caste is more than 50 percent then it is less likely to enrol in RSBY card compared to the population less than 30 but it is statistically insignificant, conversely true for OBC and SC population in both model I & II. The findings show that there is highest likelihood of getting RSBY cards when share of Hindu population is between 30-50 percent of the village in both model. As the share of Muslim population increase, the likelihood of having enrolled for RSBY scheme decrease in model II and when share of Muslim population in the village is between 30-50. It is more likely to have RSBY holding than population between 0-30 conversely true for Muslim population between 50-100 (see table 3).

We found that Household lived in village where 'Lekhpal/patwari belong to "General Caste" is more likely to have card than other caste group in both model. Household living in the female Pradhan of the panchayat is less likely to have RSBY card than male headed. Raza et al., (2016) found that the availability of health facility matters in enrolment of RSBY. The result found that nearer the distance of health facility lower the likelihood of enrolment of RSBY scheme. We have analysed the availability of government health facility and coverage of RSBY scheme. We found that the coverage of RSBY scheme in the Village with the availability of CHC or PHC facility or with CHC or PHC is same. But regression result found this variable insignificant and also inclusion of this show the model mis-specifies so that we have dropped this variable from the model. The coverage of RSBY scheme is high in the village with availability of Health Sub-center or Govt. Dispensary than villages without these facilities in rural India. This result is similar to the findings of Jutting (2001), wherein he found that primary health care does not have important effect on the enrolment. Rather, how these schemes are managed has effect on the participation.

Finally, household lived in a reserved seat of village Pradhan is more likely to have RSBY card than "Unreserved" village in both model. We can fairly say that initial

objective of the RSBY scheme is partially fulfilling in rural India in terms of the enrolment of the scheme. Lastly, we can conclude that political activism plays an important role in getting RSBY card holding.

Conclusion

This paper brings the evidence of enrolment in government RSBY scheme. We have attempted to test the hypothesis of the of political elite capturing the government scheme. Here, we are examining the factor associated with the enrolment of the scheme. We have analysed these factors at household, village. We have also used network variable that is helping to test, whether politically connected people have better enrolment or not?

We found that that there is positive association with RSBY card holding with BPL card holding and reverse association with income quintiles, education level of the head and female head. The role of the Pradhan's characteristics is very important in the successful enrolment of the scheme as seen in the findings. In most of the government programme, policy makers think of the demand and supply of the services but this study bring the important role of the programme implementer. Secondly, we have found significant role of the political connection in terms of the RSBY card holder with lesser magnitude than public meeting attending. But politically connected household is more likely to have enrol into the scheme compared to politically not connected household. As many studies have found that political elite capture the BPL card. Lastly, we can conclude that political activism and pollical connection played important role in getting RSBY card holding. Finally, limitation of this study that we are not able to analyse the utilization of the RSBY card due non-availability of data.

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Table 3: Multivariate Logistic Regression Analysis of RSBY Card Holder's Correlates in India

| Characteristics | Model I | | Model II | |
|--|------------|------------|------------|------------|
| | Odds Ratio | [95% CI] | Odds Ratio | [95% CI] |
| Household with BPL Card Holder | | | | |
| No | 1.00 | | 1.00 | |
| Yes | 3.92*** | 3.61- 4.26 | 3.98*** | 3.66- 4.32 |
| Log Per capita Income | 0.89*** | 0.85- 0.93 | 0.90*** | 0.87- 0.94 |
| Household Head's Age Group | | | | |
| 11-34 | 1.00 | | 1.00 | |
| 35-59 | 1.17** | 1.03- 1.32 | 1.21*** | 1.07- 1.37 |
| 60+ | 1.11 | 0.97- 1.29 | 1.13* | 0.98- 1.31 |
| Head of the Household's Years of Education | | | | |
| Illiterate | 1.00 | | 1.00 | |
| 1-5 | 0.85*** | 0.77- 0.94 | 0.87*** | 0.79- 0.97 |
| 6-10 | 0.74*** | 0.67- 0.83 | 0.77*** | 0.69- 0.85 |
| 11-16 | 0.83** | 0.71- 0.98 | 0.86* | 0.73- 1.01 |
| Member of Caste Association | | | | |
| No | 1.00 | | 1.00 | |
| Yes | 1.92*** | 1.68- 2.19 | 1.99*** | 1.74- 2.27 |
| Household Member Attended Political Meeting | | | | |
| No | 1.00 | | | |
| Yes | 1.91*** | 1.76- 2.07 | | |

| Characteristics | Model I | | Model II | |
|---|---------|------------|----------|------------|
| Household member with Political Connection | | | | |
| No | | | 1.00 | |
| Yes | | | 1.13*** | 1.04- 1.23 |
| Percent of Forward Caste Population in the Village | | | | |
| 0-30 | 1.00 | | 1.00 | |
| 30-50 | 1.16** | 1.03- 1.32 | 1.14** | 1.00- 1.29 |
| 50-100 | 0.90 | 0.77- 1.05 | 0.92 | 0.79- 1.08 |
| Percent of OBC Caste Population in the Village | | | | |
| 0-30 | 1.00 | | 1.00 | |
| 30-50 | 1.05 | 0.92- 1.20 | 1.02 | 0.89- 1.16 |
| 50-100 | 1.27*** | 1.11- 1.46 | 1.26*** | 1.1- 1.45 |
| Percent of SC Caste Population in the Village | | | | |
| 0-30 | 1.00 | | 1.00 | |
| 30-50 | 1.09 | 0.98- 1.21 | 1.08 | 0.97- 1.20 |
| 50-100 | 1.24** | 1.05- 1.47 | 1.26*** | 1.07- 1.49 |
| Percent of Hindu Population in the Village | | | | |
| 0-30 | 1.00 | | 1.00 | |
| 30-50 | 1.95*** | 1.44- 2.63 | 2.34*** | 1.74- 3.15 |
| 50-100 | 1.82*** | 1.43- 2.32 | 2.19*** | 1.73- 2.79 |
| Percent of Muslim Population in the Village | | | | |
| 0-30 | 1.00 | | 1.00 | |
| 30-50 | 1.03 | 0.85- 1.26 | 0.97 | 0.80- 1.19 |
| 50-100 | 0.67*** | 0.51- 0.86 | 0.70*** | 0.54- 0.90 |
| Pradhan's Caste of the Village | | | | |
| General | 1.00 | | 1.00 | |
| OBC | 1.06 | 0.95- 1.19 | 1.05 | 0.94- 1.18 |
| SC/ST | 0.87* | 0.75- 1.01 | 0.90 | 0.78- 1.04 |
| OTHER | 2.28*** | 1.25- 4.17 | 2.21*** | 1.22- 4.01 |

| Characteristics | Model I | | Model II | |
|--|---------|------------|----------|------------|
| Lekhpal/Patwari's Caste of the Village' | | | | |
| General | 1.00 | | 1.00 | |
| OBC | 0.78*** | 0.71- 0.86 | 0.79*** | 0.72- 0.87 |
| SC | 0.84*** | 0.75- 0.95 | 0.82*** | 0.73- 0.92 |
| ST | 0.82** | 0.70- 0.98 | 0.87 | 0.74- 1.04 |
| Other (Vacant/Don't Know) | 1.01 | 0.78- 1.31 | 1.06 | 0.81- 1.37 |
| Reserve Seat of Pradhan | | | | |
| None | 1.00 | | 1.00 | |
| Women | 1.53*** | 1.31- 1.78 | 1.55*** | 1.33- 1.80 |
| SC/ST | 1.16** | 1.00- 1.34 | 1.12 | 0.97- 1.29 |
| Don't Know | 3.19*** | 1.87- 5.43 | 2.86*** | 1.68- 4.85 |
| Sex of Pradhan | | | | |
| Male | 1.00 | | 1.00 | |
| Female | 0.78*** | 0.68- 0.89 | 0.76*** | 0.66- 0.87 |
| Work Status | | | | |
| Agriculture and Allied Activity | 1.00 | | 1.00 | |
| Agriculture Wage Labour | 1.51*** | 1.34- 1.69 | 1.46*** | 1.30- 1.64 |
| Non-agriculture Wage Labour | 1.17*** | 1.05- 1.31 | 1.11* | 1.00- 1.24 |
| Artisan/indpt work/Small business/Organized Business | 1.25*** | 1.07- 1.47 | 1.19** | 1.02- 1.39 |
| Salaried/Profession/Retired | 1.33*** | 1.15- 1.55 | 1.28*** | 1.10- 1.49 |
| Housework/Student/Unemployed/Too young/Unfit/Others | 1.08 | 0.93- 1.26 | 105.0 | 0.91- 1.22 |
| Acquaintance with Doctors Among relatives/caste/community | | | | |
| No | 1.00 | | 1.00 | |
| Yes | 1.10* | 0.98- 1.23 | 1.15** | 1.03- 1.29 |
| | | | | |

| Characteristics | Model I | | Model II | |
|--|---------|------------------------------|------------------------------|------------|
| Health Insurance (e.g. RSBY) have been implemented in the Last five year | | | | |
| No | 1.00 | | 1.00 | |
| Yes | 1.62*** | 1.49- 1.76 | 1.66*** | 1.53- 1.80 |
| Janani Suraksha Yojana (JSY) have been implemented in the last five years | | | | |
| No | 1.00 | | 1.00 | |
| Yes | 0.51*** | 0.43- 0.59 | 0.49*** | 0.42- 0.57 |
| Sex of Head of the Household | | | | |
| Male | 1.00 | | 1.00 | |
| Female | 0.95 | 0.84- 1.08 | 0.87** | 0.77- 0.99 |
| Member of Political Party | | | | |
| No | 1.00 | | 1.00 | |
| Yes | 1.11 | 0.89-1.37 | 1.21* | 0.98- 1.50 |
| _cons | 0.12*** | 0.07- 0.21 | 0.11*** | 0.07- 0.19 |
| | | Pseudo R2 = 0.1308*** | Pseudo R2 = 0.1176*** | |

Source: Author's own calculation using IHDS-II