

**What is the relationship between  
income classes and environmental  
value systems in Delhi NCR?**

Environmental Systems  
and Societies SL

Word count: 2,240

## **Acknowledgements**

I would like to thank the following people who have helped me with my internal assessment:

- My Environmental Value System teachers for their valuable guidance.
- The residents of Delhi NCR for taking time out to fill the questionnaires.

## RESEARCH QUESTION

What is the relationship between income classes and environmental value systems in Delhi NCR?

## CONTEXT

### Why is this study important?

Many parts of the world, especially India, is facing a climate emergency. While there has been some acknowledgement and progress, there continues to be lack of awareness across the Indian society.

India holds the world's 5th largest coal reserve<sup>1</sup> and the mining sector contributes 11% of its industrial GDP and 2.5% of its total GDP<sup>2</sup>. Each year, coal continues to be the most consumed<sup>3</sup> (81.67exajoules<sup>4</sup>) type of energy fuel which leads to severe pollution due to fossil fuel consumption. India is also the world's third largest emitter of

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<sup>1</sup> "Coal Reserves by Country - Worldometer."

<https://www.worldometers.info/coal/coal-reserves-by-country/>. Accessed 14 Mar. 2021.

<sup>2</sup> "Competition Commission of India, Government of India." <https://www.cci.gov.in/>. Accessed 14 Mar. 2021.

<sup>3</sup> "Full report – BP Statistical Review of World Energy 2019."

<https://www.bp.com/content/dam/bp/business-sites/en/global/corporate/pdfs/energy-economics/statistical-review/bp-stats-review-2019-full-report.pdf>. Accessed 15 Mar. 2021.

<sup>4</sup> "• Leading countries in coal consumption globally 2019 | Statista." 5 Nov. 2020, <https://www.statista.com/statistics/265510/countries-with-the-largest-coal-consumption/>. Accessed 15 Mar. 2021.

greenhouse gases<sup>5</sup> and is an environmental threat to the world. India is the 5th most polluted country in the world<sup>6</sup> – and has 6 of the world's 10 most polluted cities<sup>7</sup>. This does not only affect humans but flora and fauna too. India is home to many endangered species like the Bengal Tiger, Snow Leopard<sup>8</sup> etcetera.

The study has been designed to analyze the income class(IC) part of society better – society's environmental perception by IC focused on citizens of Delhi NCR<sup>9</sup>. This is the most cosmopolitan region of India. It is an economic hub and provides employment and homes to millions of people - from organized and unorganized sectors and will provide a good representation of all Indians.

As the country progresses to become economically stronger, its environmental stances must change. Significant number of citizens continue to neither understand the sustainable options available nor are aware of the negative effects of India's climate emergency. Studying environmental paradigms and comparing perspectives (Ecocentrism, Technocentrism and Anthropocentrism) within the diverse Income

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<sup>5</sup> "Study Finds India's Rich Emit 7x More Emissions ... - The Wire Science." 19 Jan. 2021, <https://science.thewire.in/environment/india-carbon-emissions-rich-poor-households/>. Accessed 15 Mar. 2021.

<sup>6</sup> "India is 5th most polluted country with Ghaziabad ... - AffairsCloud.com." 26 Feb. 2020, <https://affairsccloud.com/india-5th-most-polluted-country-with-ghaziabad-as-the-most-polluted-city-globally-igair-airvisual-report/>. Accessed 15 Mar. 2021.

<sup>7</sup> "India dominates the list of the world's most polluted cities | World ...." 5 Mar. 2020, <https://www.weforum.org/agenda/2020/03/6-of-the-world-s-10-most-polluted-cities-are-in-india/>. Accessed 15 Mar. 2021.

<sup>8</sup> "Conservation of India's five big cats | Deccan Herald." 10 Feb. 2021, <https://www.deccanherald.com/opinion/panorama/conservation-of-india-s-five-big-cats-949491.html>. Accessed 15 Mar. 2021.

<sup>9</sup> Appendix 2

Classes (IC's) may provide good insights on India's current and future environmental stances in the society. Through this study we can identify targeted pockets that would need education, awareness and attention. A 'one size fits all' approach is usually not an effective way of generating awareness of environmental issues. There is a need to create future leaders across all income levels so collectively India leans towards sustainable energy production and ecological conservation.

## **HYPOTHESIS**

I hypothesize that:

- The poor and lower-IC will mostly have a ecocentric perspective because this segment of the society usually has a minimalistic attitude due to lack of resources. They are connected to nature with upbringing in villages and exposure to agriculture.
- Ecocentrism will be less popular in the middle, upper and elite-class compared to the poor and lower-class but will still be the majority perspective because they are well informed and more educated on environmental issues.
- Anthropocentrism in all classes will be a second preference as society to some extent is aware of the negative technocentric contributions to ecology.
- Proportion of technocentrism will be less in all IC's but will increase as the IC increases because people with less income are less exposed to technology and scientific research compared to higher IC's that depend on technology and electronic media.

## **METHODOLOGY**

**Independent variable:** Income Classes

**Dependent variable :** Environmental value system

**Controlled variable:** Region from which participants are (Delhi NCR<sup>10</sup>)

**Equipment:** Laptop and smartphone with internet access

**Software:** Google forms and sheets.

**Risk Assessment:** Does not involve harming animals/humans.

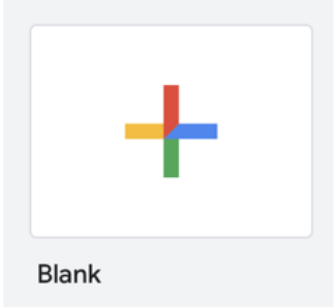
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<sup>10</sup> Appendix 2

PROCEDURE

Log into <https://myaccount.google.com/>

Visit <https://docs.google.com/forms/u/0/>  
Create a new form



Add title, description, questions, and three options to represent three EVS's

Questions Responses

# Untitled form

Form description

Untitled Question

Multiple choice

☐ Option 1

☐ Add option or [add "Other"](#)

Required ☐

Click:



to add



to duplicate




to delete

Questions

Change Required  to Required  so

that respondents do not miss questions.

Click  to chose header picture, theme/background colour and font.



When survey questions are complete, click on

Send

Untick the box of

☐ Collect email addresses

To keep responses anonymous

Tick the box

☒ Shorten URL

for convenience

and click

Copy

Open WhatsApp application



Write a short message requesting people to fill the survey

Mention the survey is for Delhi NCR citizens only and make the text bold by putting it in **“”**

**\*This survey is for citizens of Delhi NCR only.\***

This is done so that irrelevant participants do not fill the survey which plays a major role in controlling the controlled variable: the region where the participants are from.

Paste link of survey and send.

#### Environmental Value Systems & You

Environmental Value Systems & You

Environmental Value Systems & You

Environmental Value Systems & You

Environmental Value Systems & You

Environmental Value Systems & You

Environmental Value Systems & You

Environmental Value Systems & You

## Environmental Value Systems & You

Please answer the following 22 questions carefully. Your responses will be kept anonymous. This survey is an important part of my school project  
[docs.google.com](https://docs.google.com)

Hello,

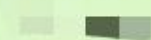
This survey is for my environmental research study and I would really appreciate it if you could take out a few minutes to fill it.

**This survey is for citizens of Delhi NCR only**

Your responses will be kept anonymous.

Thank you

Reagrds,



<https://forms.gle/rRyyqDzXKsGkjJN77>

2:38 PM ✓✓

## Questions sent for this study are:

### Screenshot 1: Question 1

What is your total household income (all family members included) per month ?

- ☐ < ₹10,000
- ☐ ₹10,000 - ₹50,000
- ☐ ₹50,000 - ₹2,00,000
- ☐ ₹2,00,000 - ₹5,00,000
- ☐ > ₹5,00,000

### Screenshot 2: Question 2

Which phrase do you most agree with? \*

- ☐ People should minimise their disturbance towards natural processes
- ☐ Humans must sustainably manage the global system
- ☐ Technological developments can provide solutions to environmental problems

### Screenshot 3: Question 3

What / who do you think can make the biggest impact while tackling environmental issues ? \*

- ☐ Individuals
- ☐ Government
- ☐ Technology / Scientific research

### Screenshot 4: Question 4

Which is the best approach to solve environmental issues? \*

- ☐ Changing lifestyles, bio-rights and education
- ☐ Legislation, taxes, debates and environmental regulations
- ☐ Scientific analysis and technology

### Screenshot 5: Question 5

Which issue is the most important to address? \*

- ☐ Extinction of species
- ☐ Not enough resources available for the growing population
- ☐ Slow technological advancement

### Screenshot 6: Question 6

...

My perspective about the resources available on earth are: \*

- ☐ Resources are limited
- ☐ Resourced are sufficient and in a good amount
- ☐ Resourced are unlimited

### Screenshot 7: Question 7

...

What do you think is the main reason on why environmental problems arise? \*

- ☐ Lack of awareness
- ☐ Bad government control
- ☐ Poor advancement in technology

### Screenshot 8: Question 8

We should protect the environment because: \*

- ☐ It is essential for the survival of flora and fauna
- ☐ The environment benefits and helps humans
- ☐ We need resources and environmental conditions to develop technology to boost the economy

### Screenshot 9: Question 9

...

My thoughts towards technology to solve environmental issues are: \*

- ☐ I distrust technology to solve environmental issues
- ☐ Debate should be encouraged to come to a conclusion if technology will solve a particular environme...
- ☐ I believe technology is a reliable source to solve environmental issues

### Screenshot 10: Question 10

You are on a vacation in Goa where you notice tourists are littering the beach. Organisms around the beach are swallowing the litter which is causing problems in their respiratory system and death. What should be done? \*

- ☐ Tourists should not be allowed near the beach
- ☐ Littering should be banned and fines should be charged
- ☐ Let the tourists litter as it generates income and use technology to remove litter from the sea.

### Screenshot 11: Question 11

The Aravalli hills are being deforested for urbanisation. What should be done? \*

- ☐ The Aravalli hills should not be deforested as they are home to a lot of different species of flora and f...
- ☐ The Aravalli hills should be deforested as it is creating more space for us to live.
- ☐ The Aravalli hills should be deforested as urbanisation will boost our economy.

### Screenshot 12: Question 12

A new groundwater reservoir is found. What should be done with it ? \*

- ☐ Leave it as it is
- ☐ Extract the water for industrial, domestic and agricultural purposes
- ☐ Do scientific research and development

### Screenshot 13: Question 13

...

The fish population is declining due to increased consumption in India. What should be done? \*

- ☐ Reduce the amount of fish eaten
- ☐ Limit the amount of fish that can be caught
- ☐ Use genetic modification to increase the fish population

### Screenshot 14: Question 14

We are running out of fossil fuels due to increased demand for energy. What should be done? \*

- ☐ Alter our lifestyles to be less dependent on fossil fuels
- ☐ Put taxes on fossil fuels to control demand
- ☐ Use technology like solar panels to find substitutes for fossil fuels

### Screenshot 15: Question 15

A prototype medicine is being tested on animals. If the medicine goes wrong then this can lead to suffering and/or death. What should be done? \*

- ☐ Stop testing on animals because they have a right to live
- ☐ Continue testing because these medicines help save peoples lives
- ☐ Continue because we need medicines to boost our economy

### Screenshot 16: Question 16

A factory is built next to a forest from which poisonous gasses are being released which is threatening the wildlife. What should be done? \*

- ☐ Shutdown the factory
- ☐ Let the factory stay but limit their pollution permit and charge taxes
- ☐ Invest in filters to remove the poisonous gasses



## ESSENTIAL MEASURES

Questions were designed to compare the independent variable, IC's and dependent variable, environmental value systems (EVS's)

**Question 1 (Screenshot 1):** Focused on income range and categorized citizens as follows:

Table 1: Income Class Range

Elite	Upper	Middle	Lower	Poor
< ₹5,00,000	₹2,00,000 - ₹5,00,000	₹50,000 - ₹2,00,000	₹10,000 - ₹50,000	> ₹10,000

**Questions 2-16 (Screenshots 2-16):** are 15 multiple choice questions that help determine a citizen's EVS.

**Questions 2-9 (Screenshots 2-9):** are direct questions.

**Questions 9-16 (Screenshots 9-16):** are application-based questions that are native to India.

Questions of my survey cover a vast area of the environmental systems and societies course covering extinction, renewable and non-renewable resources, bio rights etcetera. This will help understand perspectives surrounding broad areas of environmental issues.

## **Multiple choice questions (MCQ)**

MCQ's are preferred as they are easy to answer. They are objective in nature and ensure comparing, analyzing, interpreting and graphic representation of results becomes convenient.

## **Why Delhi National Capital Region (NCR)**

NCR is a central planning region centered upon the National Capital Territory in India. Delhi NCR<sup>11</sup> covers some of the most populous cities of the nation<sup>12</sup> with a total population of over 4.61 crores<sup>13</sup>. It is a rural-urban region that encompasses people from different ages, genders, cultures, financial and educational backgrounds. Therefore, it best represents the EVS's of Indians as a whole.

## **Ethical considerations**

The survey is in the form of MCQ therefore reduces the monotonous feeling of answering subjective questions. The options of the questions attempt not to discomfort the respondents by opposing their morals. The survey was distributed digitally - no paper was used and conserving our natural resources. Online surveys were taken instead of in-person surveys to respect COVID 19 safety regulations. Lastly, a consent

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<sup>11</sup> Appendix 2

<sup>12</sup> "Delhi, Mumbai, and Kolkata among world's top 20 most populous cities." 11 Jul. 2019, <https://yourstory.com/socialstory/2019/07/mumbai-delhi-kolkata-world-population-day-cities>. Accessed 15 Mar. 2021

<sup>13</sup> "Annual Reports 2014-15." [http://ncrpb.nic.in/pdf\\_files/Annual%20Report%202014-15.pdf](http://ncrpb.nic.in/pdf_files/Annual%20Report%202014-15.pdf). Accessed 15 Mar. 2021.

statement<sup>14</sup> was stated at the top of the survey to make the interviewers more comfortable filling the survey.

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<sup>14</sup> Appendix 1

RAW DATA OF SURVEY RESULTS

Table 2: Raw Data

Table 2: Raw Data					SURVEY QUESTIONS AND ANSWERS														
Participant No	Income class	Household income (Per Month)	Which phrase do you most agree with?	What / who do you think can make the biggest impact while tackling environmental issues ?	Key:	Option 1: Ecocentric			E	Option 2 : Anthropocentric				A	Option 3: Technocentric			T	
					Which is the best approach to solve environmental issues?	Which issue is the most important to address?	My perspective about the resources available on earth are:	What do you think is the main reason on why environmental problems arise?	We should protect the environment because:	My thoughts towards technology to solve environmental issues are:	You are on a vacation in Goa where you notice tourists are littering the beach. Organisms around the beach are swallowing the litter which is causing problems in their respiratory system and death. What should be done?	The Aravalli hills are being deforested for urbanisation. What should be done?	A new groundwater reservoir is found. What should be done with it. ?	The fish population is declining due to increased consumption in India. What should be done?	We are running out of fossil fuels due to increased demand for energy. What should be done?	A prototype medicine is being tested on animals. If the medicine goes wrong then this can lead to suffering and/or death. What should be done?	A factory is built next to a forest from which poisonous gasses are being released which is threatening the wildlife. What should be done?		
1	POOR INCOME CLASS	> ₹10,000	E	A	E	E	E	E	E	A	E	E	A	E	E	E	A		
2		> ₹10,000	E	E	A	E	E	A	E	E	E	E	E	E	A	E	E		
3		> ₹10,000	A	E	E	E	E	E	E	E	E	E	A	E	E	E	E	E	
4		> ₹10,000	E	E	E	A	A	E	E	E	E	E	E		A	E	E	E	
5		> ₹10,000	E	A	E	E	E	E	E	T	A	E	E	T	E	E	E	A	
6		> ₹10,000	E	E	E	E	E	E	E	E	A	E	A	T	T	E	E	A	
7		> ₹10,000	A	E	E	E	E	T	E	E	E	A	E	E	T	E	E	A	
8		> ₹10,000	E	E	T	T	E	E	E	E	E	T	E	E	E	A	E	E	E
9		> ₹10,000	E	E	E	A	E	E	E	E	A	E	E	E	E	E	E	E	E
10		> ₹10,000	A	E	A	E	E	E	E	E	E	E	E	A	A	E	E	E	
11		> ₹10,000	E	E	E	E	T	A	A	E	E	A	A	E	E	E	T	A	
12		> ₹10,000	E	A	E	E	E	A	E	A	T	A	E	E	E	E	E	A	
13		> ₹10,000	E	E	E	E	E	A	E	E	E	A	T	E	E	E	E	E	
14		> ₹10,000	A	E	E	E	A	E	E	E	A	E	E	E	A	E	E	E	
15		> ₹10,000	E	E	T	E	E	E	E	E	E	E	E	T	E	E	A	A	
16		> ₹10,000	E	E	E	A	E	E	E	E	A	E	E	E	A	T	E	E	
17		> ₹10,000	E	E	E	E	T	E	A	A	E	E	E	E	E	E	T	A	
18		> ₹10,000	E	A	T	E	E	E	A	E	E	E	A	E	E	E	E	A	
19		> ₹10,000	E	E	E	E	A	E	E	E	E	E	E	E	E	T	A	A	
20		> ₹10,000	A	E	A	E	E	E	E	E	A	T	E	E	E	E	A	A	
21		> ₹10,000	E	E	E	E	E	E	A	E	E	A	E	E	A	E	E	E	
22		> ₹10,000	E	A	E	E	E	E	E	E	A	E	E	E	E	E	E	E	
23		> ₹10,000	E	E	E	T	A	A	E	E	E	E	E	E	A	E	E	E	
24		> ₹10,000	E	E	E	E	A	E	E	A	E	E	E	E	E	E	T	A	
25		> ₹10,000	E	E	E	E	A	E	E	E	E	E	E	E	E	E	E	A	
26		> ₹10,000	A	E	E	E	E	E	A	E	E	E	E	E	E	E	E	E	
27		> ₹10,000	E	E	T	A	E	E	E	E	T	A	E	E	E	A	E	E	
28		> ₹10,000	E	E	E	A	E	A	E	E	E	A	E	E	E	E	E	E	
29		> ₹10,000	E	E	E	E	E	E	E	E	A	E	A	A	E	E	E	E	
30		> ₹10,000	A	A	E	E	E	E	E	E	A	E	E	E	E	E	T	A	
31		> ₹10,000	E	E	E	E	A	E	E	E	E	A	E	E	E	E	E	A	
32		> ₹10,000	E	E	A	E	A	E	E	E	E	E	E	E	A	E	E	E	
33		> ₹10,000	E	E	E	E	E	E	E	E	A	E	E	E	E	E	E	E	
34		> ₹10,000	E	E	A	E	E	E	E	E	E	E	A	E	E	E	E	E	
35		> ₹10,000	E	E	E	A	E	A	E	E	E	E	E	E	E	E	E	E	
36		> ₹10,000	E	A	E	E	A	E	A	E	A	E	E	E	E	E	E	E	
37		> ₹10,000	E	E	A	E	E	E	E	E	E	T	E	T	A	E	E	E	
38		> ₹10,000	E	E	E	E	A	E	E	E	E	E	E	E	A	E	E	E	
39		> ₹10,000	E	A	E	E	E	E	E	E	E	E	E	E	E	E	E	A	
40		> ₹10,000	E	E	T	A	E	E	E	A	E	E	E	A	E	E	E	E	
41		> ₹10,000	E	E	T	E	A	E	A	E	E	E	E	E	E	E	A	E	
42		> ₹10,000	A	E	E	E	E	E	E	E	E	A	E	E	E	E	A	E	
43		> ₹10,000	E	E	T	E	A	A	E	E	E	E	E	E	E	E	E	E	
44		> ₹10,000	E	E	E	E	E	E	E	E	A	A	E	A	E	E	E	E	
45		> ₹10,000	E	E	E	A	E	E	E	E	E	E	E	E	E	E	A	E	
46		> ₹10,000	T	E	A	E	E	E	A	A	E	E	E	E	E	E	E	A	
47		> ₹10,000	E	E	E	E	E	E	A	E	A	A	E	E	E	A	E	E	
48		> ₹10,000	E	A	E	E	E	A	E	E	E	E	E	T	A	A	E	A	
49		> ₹10,000	E	E	E	T	A	E	E	E	E	E	E	E	A	E	E	E	
50		> ₹10,000	A	E	E	E	E	E	E	E	E	E	E	T	A	E	E	E	
51		> ₹10,000	E	E	A	E	E	E	E	E	A	E	E	E	E	E	E	A	
52		> ₹10,000	E	E	E	A	A	E	E	E	E	A	E	E	E	E	E	A	
53	₹10,000 - ₹50,000	₹10,000 - ₹50,000	E	A	E	E	E	E	E	E	E	E	A	E	E	E	E		
54		₹10,000 - ₹50,000	E	E	A	A	E	E	A	E	E	E	E	A	A	E	A		
55		₹10,000 - ₹50,000	A	E	E	A	E	E	E	E	A	E	A	E	A	A	A	E	
56		₹10,000 - ₹50,000	E	A	A	E	E	E	E	E	E	E	E	E	T	A	E	A	
57		₹10,000 - ₹50,000	T	E	E	A	A	E	E	E	A	A	E	E	T	A	A	A	
58		₹10,000 - ₹50,000	E	A	E	E	E	A	A	E	A	E	A	E	E	T	A	A	

59	₹10,000 - ₹50,000	A	E	A	A	E	T	A	E	E	A	E	E	E	E	A
60	₹10,000 - ₹50,000	E	T	A	T	E	E	A	A	A	E	A	A	T	T	E
61	₹10,000 - ₹50,000	E	E	E	E	E	E	E	A	T	A	A	A	A	A	A
62	₹10,000 - ₹50,000	E	E	E	E	E	E	A	E	E	A	A	E	E	A	E
63	₹10,000 - ₹50,000	E	A	A	E	E	E	E	E	E	A	A	A	A	A	A
64	₹10,000 - ₹50,000	E	E	E	A	E	A	A	E	E	E	E	E	E	A	E
65	₹10,000 - ₹50,000	E	E	E	E	E	E	E	A	E	A	E	E	E	A	A
66	₹10,000 - ₹50,000	E	E	E	E	E	A	A	E	A	A	E	E	A	A	E
67	₹10,000 - ₹50,000	E	E	A	A	E	A	E	E	E	A	E	E	E	A	E
68	₹10,000 - ₹50,000	A	E	E	T	E	E	A	T	A	E	T	T	E	A	E
69	₹10,000 - ₹50,000	E	A	A	E	T	T	E	E	A	A	A	E	E	A	T
70	₹10,000 - ₹50,000	T	A	T	E	E	E	A	E	A	E	A	E	E	A	E
71	₹10,000 - ₹50,000	E	E	E	E	E	E	A	E	E	E	E	E	E	A	E
72	₹10,000 - ₹50,000	E	A	E	A	E	E	E	A	E	E	E	E	A	A	A
73	₹10,000 - ₹50,000	E	E	E	E	A	T	E	A	E	A	A	A	A	E	A
74	₹10,000 - ₹50,000	E	A	E	E	E	A	A	E	A	A	E	A	E	E	E
75	₹10,000 - ₹50,000	A	E	T	A	E	E	A	T	A	T	E	A	E	A	A
76	₹10,000 - ₹50,000	E	A	E	A	A	E	E	A	E	E	A	A	E	E	E
77	₹10,000 - ₹50,000	T	A	T	E	E	E	A	E	A	E	A	A	E	E	E
78	₹10,000 - ₹50,000	E	A	E	A	A	A	E	A	A	E	E	A	E	E	E
79	₹10,000 - ₹50,000	E	A	E	E	E	E	E	T	E	T	E	E	E	E	E
80	₹10,000 - ₹50,000	E	E	A	E	E	A	E	E	E	E	A	E	E	T	E
81	₹10,000 - ₹50,000	E	E	E	A	A	A	E	A	E	A	E	E	A	T	E
82	₹10,000 - ₹50,000	E	E	A	T	E	E	E	A	E	E	A	A	E	E	A
83	₹10,000 - ₹50,000	A	E	A	A	A	E	E	A	E	T	A	T	T	E	E
84	₹10,000 - ₹50,000	E	A	A	E	E	E	E	E	E	E	E	T	A	E	E
85	₹10,000 - ₹50,000	T	A	T	E	E	E	E	T	E	E	E	E	E	E	E
86	₹10,000 - ₹50,000	E	E	E	A	E	E	E	T	A	E	E	E	E	A	A
87	₹10,000 - ₹50,000	E	E	E	A	E	A	E	E	A	A	A	E	E	E	A
88	₹10,000 - ₹50,000	E	A	E	E	E	E	A	A	A	A	E	A	A	A	E
89	₹10,000 - ₹50,000	T	E	T	A	A	A	E	A	A	A	E	A	A	T	E
90	₹10,000 - ₹50,000	E	E	A	E	A	E	A	A	E	T	E	E	E	E	A
91	₹10,000 - ₹50,000	A	E	E	A	A	A	T	T	E	E	A	E	E	A	A
92	₹10,000 - ₹50,000	E	A	A	A	E	A	E	A	A	E	E	A	A	E	A
93	₹10,000 - ₹50,000	T	A	T	T	E	E	E	A	A	E	T	A	T	E	E
94	₹10,000 - ₹50,000	E	E	E	E	A	E	E	A	E	E	E	E	E	A	A
95	₹10,000 - ₹50,000	E	E	E	A	E	E	A	A	E	E	A	E	E	E	E
96	₹10,000 - ₹50,000	E	A	E	E	E	E	A	E	E	E	E	A	E	E	E
97	₹10,000 - ₹50,000	E	E	A	E	E	A	A	A	E	E	E	E	A	A	E
98	₹10,000 - ₹50,000	A	E	E	E	A	A	E	A	A	E	A	E	E	E	E
99	₹10,000 - ₹50,000	E	A	E	E	E	T	E	E	A	E	E	E	E	T	E
100	₹10,000 - ₹50,000	T	A	A	E	E	E	A	A	E	A	E	A	A	A	E
101	₹10,000 - ₹50,000	E	E	E	A	A	E	E	A	A	E	A	A	A	E	E
102	₹10,000 - ₹50,000	E	A	A	A	A	A	A	E	A	E	E	A	A	A	E
103	₹10,000 - ₹50,000	T	E	A	A	E	A	T	E	E	T	A	A	E	A	A
104	₹10,000 - ₹50,000	E	E	E	E	E	E	E	A	A	E	E	E	E	E	A
105	₹10,000 - ₹50,000	E	A	E	E	E	E	A	A	T	E	A	E	E	E	E
106	₹10,000 - ₹50,000	E	E	A	E	E	A	E	E	E	A	E	A	A	A	A
107	₹10,000 - ₹50,000	E	E	A	A	E	E	E	E	T	E	T	E	E	A	T
108	₹10,000 - ₹50,000	A	E	E	A	A	E	E	E	E	E	E	E	E	E	E
109	₹10,000 - ₹50,000	E	A	A	E	A	E	A	A	E	E	E	E	E	A	E
110	₹10,000 - ₹50,000	T	E	A	E	E	E	E	E	A	A	E	E	E	E	A
111	₹10,000 - ₹50,000	E	A	E	E	E	A	E	A	A	E	A	E	E	A	A
112	₹10,000 - ₹50,000	E	A	A	E	E	A	A	A	A	A	A	A	E	E	A
113	₹10,000 - ₹50,000	A	T	E	A	E	E	A	E	A	E	A	A	A	A	E
114	₹10,000 - ₹50,000	E	A	A	E	A	E	E	T	E	E	E	E	A	T	T
115	₹10,000 - ₹50,000	T	A	T	E	E	A	E	E	E	E	A	A	E	E	A
116	₹10,000 - ₹50,000	E	E	E	A	A	A	E	E	E	E	A	A	E	T	T
117	₹50,000 - ₹2,00,000	E	A	A	A	A	A	E	A	E	A	A	A	A	A	T
118	₹50,000 - ₹2,00,000	A	E	E	E	E	E	A	E	E	E	E	E	T	A	A
119	₹50,000 - ₹2,00,000	E	E	A	E	A	A	A	E	A	A	E	A	A	A	A
120	₹50,000 - ₹2,00,000	A	E	T	E	T	E	A	A	E	T	T	T	E	A	T
121	₹50,000 - ₹2,00,000	A	E	E	E	E	E	A	A	E	A	A	T	A	T	A
122	₹50,000 - ₹2,00,000	E	A	A	E	A	A	A	E	A	T	A	E	A	A	A
123	₹50,000 - ₹2,00,000	A	E	T	E	E	A	E	A	E	A	A	A	A	A	T
124	₹50,000 - ₹2,00,000	A	E	A	A	T	A	A	A	A	E	E	E	A	A	A
125	₹50,000 - ₹2,00,000	A	E	T	A	E	A	A	A	A	E	A	A	A	A	A
126	₹50,000 - ₹2,00,000	A	E	E	E	E	E	A	E	E	E	E	E	T	E	E
127	₹50,000 - ₹2,00,000	E	E	A	E	A	A	E	A	A	E	A	A	A	E	A
128	₹50,000 - ₹2,00,000	E	E	T	T	T	E	A	T	T	T	T	E	E	E	E
129	₹50,000 - ₹2,00,000	E	T	A	A	T	A	A	T	A	A	T	A	E	A	A
130	₹50,000 - ₹2,00,000	E	A	E	E	A	E	A	E	E	E	E	A	E	T	E
131	₹50,000 - ₹2,00,000	A	A	T	A	E	A	A	E	E	A	T	A	E	T	A
132	₹50,000 - ₹2,00,000	A	T	T	T	T	E	A	A	A	E	E	E	E	E	T

133	₹50,000 - ₹2,00,000	A	T	A	A	T	A	T	T	E	A	A	E	A	A	A
134	₹50,000 - ₹2,00,000	E	E	T	A	E	A	T	A	A	T	T	T	E	E	A
135	₹50,000 - ₹2,00,000	E	A	A	E	A	A	E	T	A	T	A	A	T	A	T
136	₹50,000 - ₹2,00,000	A	E	A	E	E	A	E	E	A	E	E	A	E	A	A
137	₹50,000 - ₹2,00,000	E	A	A	E	A	A	A	E	A	A	A	A	A	A	A
138	₹50,000 - ₹2,00,000	E	T	T	T	T	E	A	T	T	E	A	A	A	A	A
139	₹50,000 - ₹2,00,000	E	A	E	E	E	E	E	T	T	A	T	E	E	E	T
140	₹50,000 - ₹2,00,000	A	E	A	A	E	A	A	A	E	A	A	E	A	A	A
141	₹50,000 - ₹2,00,000	A	A	T	T	T	T	E	A	E	T	T	T	T	E	A
142	₹50,000 - ₹2,00,000	E	A	T	A	A	T	A	T	A	A	A	A	T	A	T
143	₹50,000 - ₹2,00,000	E	E	E	E	E	E	E	A	A	E	E	E	E	E	T
144	₹50,000 - ₹2,00,000	E	A	A	E	A	A	E	T	E	E	E	E	A	A	A
145	₹50,000 - ₹2,00,000	E	T	T	A	E	E	E	E	A	T	T	T	T	E	A
146	₹50,000 - ₹2,00,000	E	T	A	E	A	A	E	A	A	T	A	A	T	A	T
147	₹50,000 - ₹2,00,000	A	E	E	E	E	E	T	T	A	E	T	A	E	A	A
148	₹50,000 - ₹2,00,000	E	A	A	E	E	E	E	T	E	E	E	E	E	E	E
149	₹50,000 - ₹2,00,000	E	T	T	T	A	A	E	E	A	E	E	A	E	A	A
150	₹50,000 - ₹2,00,000	E	E	E	E	E	E	T	E	E	A	A	E	A	T	E
151	₹50,000 - ₹2,00,000	E	A	A	E	A	A	A	A	E	A	A	A	A	A	A
152	₹50,000 - ₹2,00,000	E	T	T	A	T	E	A	T	T	A	E	E	E	E	E
153	₹50,000 - ₹2,00,000	A	T	A	A	T	A	T	A	A	E	A	A	E	A	A
154	₹50,000 - ₹2,00,000	A	E	T	A	E	A	E	A	A	E	T	T	T	E	E
155	₹50,000 - ₹2,00,000	A	T	A	T	T	E	A	E	E	E	E	A	A	T	A
156	₹50,000 - ₹2,00,000	A	E	E	E	E	E	T	T	A	A	E	T	A	E	A
157	₹50,000 - ₹2,00,000	E	A	A	A	E	E	E	E	E	E	E	E	E	E	E
158	₹50,000 - ₹2,00,000	A	T	T	E	A	A	E	A	A	E	A	A	E	E	A
159	₹50,000 - ₹2,00,000	A	E	E	E	E	E	T	A	E	A	A	T	E	T	E
160	₹50,000 - ₹2,00,000	E	A	A	E	A	A	E	A	A	A	T	A	A	T	A
161	₹50,000 - ₹2,00,000	E	T	T	A	T	E	A	A	T	A	E	T	E	E	A
162	₹50,000 - ₹2,00,000	E	T	A	A	T	A	T	A	E	E	E	E	E	T	A
163	₹50,000 - ₹2,00,000	A	E	T	A	E	A	A	E	A	A	E	A	A	A	A
164	₹50,000 - ₹2,00,000	E	E	E	E	E	E	T	A	T	T	E	T	E	A	A
165	₹50,000 - ₹2,00,000	E	A	A	E	A	A	A	T	E	E	E	E	E	E	E
166	₹50,000 - ₹2,00,000	A	T	A	T	T	E	A	A	E	E	A	A	E	A	A
167	₹50,000 - ₹2,00,000	E	T	A	A	T	A	T	E	A	E	T	T	T	T	E
168	₹50,000 - ₹2,00,000	A	E	T	A	E	A	A	A	T	A	T	A	A	T	A
169	₹50,000 - ₹2,00,000	A	A	A	A	A	A	A	A	T	E	E	T	A	E	A
170	₹50,000 - ₹2,00,000	A	E	E	E	E	E	T	A	E	T	A	E	A	A	A
171	₹50,000 - ₹2,00,000	E	A	A	E	A	A	A	A	A	A	A	E	A	A	A
172	₹50,000 - ₹2,00,000	A	T	A	T	A	A	E	E	E	E	E	T	A	A	A
173	₹50,000 - ₹2,00,000	A	E	A	A	T	E	E	E	E	E	A	E	E	E	E
174	₹50,000 - ₹2,00,000	A	E	E	E	E	E	T	T	T	T	E	A	A	E	A
175	₹50,000 - ₹2,00,000	E	A	E	E	E	A	E	A	A	T	A	T	T	T	T
176	₹50,000 - ₹2,00,000	A	T	A	T	E	E	E	T	T	E	A	T	A	A	A
177	₹50,000 - ₹2,00,000	A	T	A	A	T	E	T	A	A	A	A	A	E	E	E
178	₹50,000 - ₹2,00,000	A	E	T	A	E	A	A	A	A	A	A	E	A	A	E
179	₹50,000 - ₹2,00,000	A	A	T	A	A	T	A	T	T	A	A	A	T	T	T
180	₹50,000 - ₹2,00,000	A	E	E	E	E	E	T	A	A	A	A	A	T	A	A
181	₹50,000 - ₹2,00,000	E	A	A	E	A	A	A	A	A	A	A	A	E	T	A
182	₹50,000 - ₹2,00,000	A	T	T	T	T	E	A	A	A	A	E	A	A	E	A
183	₹50,000 - ₹2,00,000	A	T	A	A	A	E	E	E	E	E	T	A	T	A	T
184	₹50,000 - ₹2,00,000	A	E	T	A	E	A	A	E	A	A	A	T	A	A	A
185	₹50,000 - ₹2,00,000	A	E	T	A	A	T	T	T	T	E	A	E	T	A	E
186	₹50,000 - ₹2,00,000	A	A	A	A	A	T	A	A	T	A	T	E	T	A	A
187	₹50,000 - ₹2,00,000	A	E	E	E	A	E	T	A	E	A	A	A	A	A	A
188	₹50,000 - ₹2,00,000	E	A	A	E	A	A	A	A	A	T	A	E	A	A	A
189	₹50,000 - ₹2,00,000	A	A	T	A	T	E	A	T	A	A	T	A	T	A	A
190	₹50,000 - ₹2,00,000	A	T	A	A	E	A	A	E	T	A	E	A	A	A	A
191	₹2,00,000 - ₹5,00,000	E	A	E	A	E	E	E	E	E	E	A	E	A	T	E
192	₹2,00,000 - ₹5,00,000	A	T	T	A	T	T	E	A	E	A	T	T	A	T	T
193	₹2,00,000 - ₹5,00,000	E	E	E	A	E	A	A	T	T	E	T	A	A	T	T
194	₹2,00,000 - ₹5,00,000	T	E	A	T	T	A	E	T	A	T	E	E	E	A	A
195	₹2,00,000 - ₹5,00,000	T	E	E	A	A	A	A	E	E	T	E	A	E	E	E
196	₹2,00,000 - ₹5,00,000	E	E	A	E	E	E	E	E	A	E	A	A	A	T	E
197	₹2,00,000 - ₹5,00,000	A	E	A	E	A	A	E	A	T	T	A	A	A	T	T
198	₹2,00,000 - ₹5,00,000	E	T	A	A	T	T	E	E	A	A	A	A	E	A	E
199	₹2,00,000 - ₹5,00,000	T	E	E	E	A	A	E	A	E	E	E	A	A	T	T
200	₹2,00,000 - ₹5,00,000	T	E	A	E	E	A	E	A	E	A	A	E	E	T	A
201	₹2,00,000 - ₹5,00,000	E	E	E	E	A	E	T	E	T	E	A	E	A	T	E
202	₹2,00,000 - ₹5,00,000	E	A	E	A	T	E	A	A	T	A	T	T	A	T	T
203	₹2,00,000 - ₹5,00,000	A	T	T	A	T	E	A	E	A	E	T	A	A	T	T
204	₹2,00,000 - ₹5,00,000	E	T	A	A	T	A	T	T	A	T	E	E	E	A	A
205	₹2,00,000 - ₹5,00,000	T	E	A	E	A	T	E	A	E	A	E	E	A	E	A
206	₹2,00,000 - ₹5,00,000	T	A	T	T	A	T	T	E	A	T	T	A	T	T	A

MIDDLE INCOME CLASS

207	₹2,00,000 - ₹5,00,000	E	E	T	A	A	T	T	E	E	T	A	E	T	A	A
208	₹2,00,000 - ₹5,00,000	E	A	E	A	T	E	E	E	A	E	A	T	E	E	E
209	₹2,00,000 - ₹5,00,000	A	T	T	A	T	T	A	A	T	T	A	T	T	A	E
210	₹2,00,000 - ₹5,00,000	E	T	A	A	T	T	E	E	T	A	A	T	T	E	E
211	₹2,00,000 - ₹5,00,000	T	E	E	E	A	A	T	T	E	E	E	E	A	E	E
212	₹2,00,000 - ₹5,00,000	E	A	E	A	T	E	E	A	T	E	E	A	E	A	T
213	₹2,00,000 - ₹5,00,000	A	T	E	A	E	A	T	E	T	T	A	T	T	A	T
214	₹2,00,000 - ₹5,00,000	E	T	A	T	T	A	T	E	E	A	E	A	T	E	T
215	₹2,00,000 - ₹5,00,000	T	E	E	T	A	A	E	T	A	T	T	A	T	T	A
216	₹2,00,000 - ₹5,00,000	T	E	T	E	E	E	A	E	E	T	A	E	T	T	E
217	₹2,00,000 - ₹5,00,000	E	E	T	E	E	E	A	E	A	A	E	E	A	A	E
218	₹2,00,000 - ₹5,00,000	E	E	E	A	E	A	T	T	A	A	E	A	E	A	T
219	₹2,00,000 - ₹5,00,000	A	T	E	A	E	E	A	A	E	A	A	T	T	A	T
220	₹2,00,000 - ₹5,00,000	E	T	A	T	E	A	E	E	E	A	T	E	A	A	T
221	₹2,00,000 - ₹5,00,000	T	E	E	T	E	A	E	A	A	E	T	T	E	E	A
222	₹2,00,000 - ₹5,00,000	E	E	T	E	E	E	E	T	A	E	A	E	A	T	E
223	₹2,00,000 - ₹5,00,000	E	A	E	A	E	E	T	E	E	A	T	T	A	T	T
224	₹2,00,000 - ₹5,00,000	A	T	T	A	T	E	A	E	A	T	E	A	A	T	T
225	₹2,00,000 - ₹5,00,000	E	T	A	A	T	A	A	T	A	T	T	E	E	A	E
226	₹2,00,000 - ₹5,00,000	T	E	E	E	E	E	T	A	E	E	A	E	A	T	E
227	₹2,00,000 - ₹5,00,000	T	E	A	E	A	T	E	E	E	E	T	T	E	T	T
228	₹2,00,000 - ₹5,00,000	E	E	E	E	A	E	A	T	E	E	T	A	A	T	T
229	₹2,00,000 - ₹5,00,000	E	E	E	A	T	T	A	T	T	T	E	E	E	A	A
230	₹2,00,000 - ₹5,00,000	E	A	E	A	T	E	A	T	T	T	E	A	E	E	E
231	₹2,00,000 - ₹5,00,000	A	T	T	A	T	T	E	A	A	A	T	E	E	E	E
232	₹2,00,000 - ₹5,00,000	E	T	A	A	T	T	E	E	E	A	T	T	E	E	E
233	₹2,00,000 - ₹5,00,000	T	E	E	E	A	A	E	E	E	A	E	A	E	A	T
234	₹2,00,000 - ₹5,00,000	T	E	E	A	E	A	T	E	E	E	A	T	T	A	T
235	₹2,00,000 - ₹5,00,000	E	E	A	T	T	A	E	A	E	A	E	T	A	A	T
236	₹2,00,000 - ₹5,00,000	E	E	E	T	A	A	A	T	T	A	T	E	E	E	A
237	₹2,00,000 - ₹5,00,000	E	A	E	A	T	E	E	T	A	A	T	E	A	E	E
238	₹2,00,000 - ₹5,00,000	A	T	T	A	E	A	E	A	T	E	E	A	E	A	T
239	₹2,00,000 - ₹5,00,000	E	T	A	E	A	T	T	A	T	T	A	T	T	A	T
240	₹2,00,000 - ₹5,00,000	T	E	E	E	E	E	E	A	E	A	A	A	T	E	T
241	₹2,00,000 - ₹5,00,000	E	A	E	E	A	E	A	T	T	A	A	E	A	T	E
242	₹2,00,000 - ₹5,00,000	A	T	T	A	T	E	E	A	A	A	A	T	A	T	T
243	₹2,00,000 - ₹5,00,000	E	T	A	E	T	E	A	E	E	E	A	A	A	T	T
244	₹2,00,000 - ₹5,00,000	T	E	E	T	E	E	A	E	A	A	E	E	E	A	A
245	₹2,00,000 - ₹5,00,000	T	E	A	T	E	A	T	T	A	T	T	A	E	E	E
246	₹2,00,000 - ₹5,00,000	E	A	E	A	T	E	T	A	A	T	T	E	E	E	E
247	₹2,00,000 - ₹5,00,000	A	T	T	A	E	A	E	A	T	E	A	E	A	T	E
248	₹2,00,000 - ₹5,00,000	E	T	A	A	A	T	T	A	T	T	T	T	A	T	T
249	₹2,00,000 - ₹5,00,000	T	E	E	E	E	T	A	A	T	T	T	A	A	T	T
250	₹2,00,000 - ₹5,00,000	T	E	A	E	T	E	E	E	A	E	A	A	T	E	A
251	₹2,00,000 - ₹5,00,000	E	A	E	A	T	E	A	E	A	T	T	A	T	T	E
252	₹2,00,000 - ₹5,00,000	E	E	A	E	A	A	E	E	E	A	A	A	T	T	E
253	₹2,00,000 - ₹5,00,000	E	A	T	T	A	A	E	E	T	E	E	E	A	A	E
254	₹2,00,000 - ₹5,00,000	E	E	A	A	A	A	E	A	T	E	A	E	E	E	E
255	₹2,00,000 - ₹5,00,000	E	A	E	E	E	A	T	A	T	T	E	E	E	E	E
256	₹2,00,000 - ₹5,00,000	E	A	E	A	A	E	A	A	T	T	E	E	E	E	E
257	₹2,00,000 - ₹5,00,000	E	E	E	E	T	E	E	E	A	A	E	E	E	E	E
258	₹2,00,000 - ₹5,00,000	E	E	A	E	A	A	A	E	E	E	A	E	A	T	E
259	₹2,00,000 - ₹5,00,000	E	A	T	T	A	E	E	A	E	A	A	A	A	T	A
260	₹2,00,000 - ₹5,00,000	E	E	A	A	A	E	A	T	T	A	A	A	A	T	T
261	₹2,00,000 - ₹5,00,000	E	E	A	E	A	A	E	A	A	E	E	A	E	A	A
262	₹2,00,000 - ₹5,00,000	E	A	T	T	A	A	A	E	E	E	A	T	T	A	A
263	₹2,00,000 - ₹5,00,000	E	E	A	A	A	A	A	E	A	E	E	A	A	A	A
264	₹2,00,000 - ₹5,00,000	E	A	E	E	E	A	A	A	E	E	A	E	E	E	A
265	₹2,00,000 - ₹5,00,000	E	A	E	E	A	E	A	E	E	A	E	A	A	A	E
266	₹2,00,000 - ₹5,00,000	E	A	E	A	E	E	E	A	T	T	A	A	A	E	E
267	₹2,00,000 - ₹5,00,000	E	E	E	A	E	A	A	E	E	A	A	A	A	E	E
268	₹2,00,000 - ₹5,00,000	E	A	E	E	E	A	A	E	A	E	E	E	A	E	E
269	₹2,00,000 - ₹5,00,000	E	E	A	E	A	A	E	E	A	E	A	A	E	E	E
270	₹2,00,000 - ₹5,00,000	E	A	T	T	A	A	E	E	E	E	E	E	A	E	A
271	₹2,00,000 - ₹5,00,000	E	E	A	A	A	A	E	E	E	A	E	A	A	T	A
272	₹2,00,000 - ₹5,00,000	E	A	E	E	E	A	A	E	A	T	T	A	A	A	A
273	₹2,00,000 - ₹5,00,000	E	A	E	A	A	E	A	E	E	A	A	A	A	E	E
274	₹2,00,000 - ₹5,00,000	E	E	A	E	E	E	A	E	A	E	E	E	A	A	A
275	₹2,00,000 - ₹5,00,000	E	E	A	E	A	A	E	E	A	E	A	A	E	E	E
276	₹2,00,000 - ₹5,00,000	E	E	E	E	E	A	E	A	A	E	E	E	E	E	E
277	₹2,00,000 - ₹5,00,000	E	E	A	E	A	A	T	A	A	E	E	E	E	E	E
278	₹2,00,000 - ₹5,00,000	E	A	T	T	A	A	A	A	A	E	E	A	E	A	A
279	₹2,00,000 - ₹5,00,000	E	E	A	A	A	A	E	E	A	E	A	T	T	A	A
280	₹2,00,000 - ₹5,00,000	E	A	E	E	E	A	A	A	E	E	E	A	E	A	A

281	₹2,00,000 - ₹5,00,000	E	A	E	A	A	E	E	A	A	E	A	T	T	A	A
282	₹2,00,000 - ₹5,00,000	E	A	T	T	A	A	T	A	A	E	E	A	A	A	A
283	₹2,00,000 - ₹5,00,000	E	E	A	A	A	A	A	A	E	E	A	E	E	E	A
284	₹2,00,000 - ₹5,00,000	E	A	E	E	E	A	E	E	E	E	A	E	A	A	E
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286	₹2,00,000 - ₹5,00,000	E	E	A	T	T	A	A	A	E	E	A	E	E	A	E
287	₹2,00,000 - ₹5,00,000	E	E	E	A	A	A	A	E	E	A	E	A	A	E	E
288	₹2,00,000 - ₹5,00,000	E	E	A	E	E	E	A	E	E	E	E	E	E	E	E
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296	₹5,00,000 <	A	A	T	E	E	A	E	A	E	E	E	A	E	A	T
297	₹5,00,000 <	E	A	A	E	T	T	E	T	A	A	A	E	T	E	A
298	₹5,00,000 <	A	E	T	E	A	A	E	A	A	A	E	A	E	E	T
299	₹5,00,000 <	E	A	E	E	A	A	A	T	E	A	E	T	A	A	E
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301	₹5,00,000 <	A	E	T	E	A	T	A	T	E	A	E	A	A	E	T
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305	₹5,00,000 <	A	E	E	T	A	T	A	E	E	A	E	E	A	A	E
306	₹5,00,000 <	T	A	E	A	T	A	A	A	E	E	A	T	E	E	E
307	₹5,00,000 <	A	A	A	A	E	E	T	E	E	A	E	A	E	E	T
308	₹5,00,000 <	T	E	E	T	A	E	A	A	E	E	T	T	A	E	A
309	₹5,00,000 <	A	E	E	T	A	T	E	T	A	E	A	T	A	A	E
310	₹5,00,000 <	T	A	A	E	E	T	E	A	A	A	E	T	E	E	E
311	₹5,00,000 <	A	A	T	A	E	A	A	T	E	A	E	A	E	E	T
312	₹5,00,000 <	T	E	A	A	A	E	A	E	T	T	T	T	T	E	A
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328	₹5,00,000 <	T	E	E	T	A	E	A	T	A	A	T	A	E	A	E
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339	₹5,00,000 <	E	T	A	A	A	T	A	A	A	A	A	A	E	E	T
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351	₹5,00,000 <	A	A	A	E	E	E	E	A	A	A	A	A	A	E	A
352	₹5,00,000 <	T	E	E	E	T	A	A	A	A	A	T	E	E	E	A
353	₹5,00,000 <	A	E	E	T	E	T	A	E	E	T	E	A	E	E	T
354	₹5,00,000 <	T	A	E	A	E	A	T	A	E	A	A	T	A	E	A

ELITE INCOME CLASS



355		₹5,00,000 <	A	A	A	E	A	E	A	A	A	E	A	A	A	A	E
356		₹5,00,000 <	T	E	E	E	E	E	T	E	E	A	E	E	T	E	E
357		₹5,00,000 <	E	T	A	A	A	A	E	T	A	T	A	E	A	A	A
358		₹5,00,000 <	A	A	E	E	T	A	A	A	A	A	A	A	E	A	A
359		₹5,00,000 <	T	T	A	E	A	E	E	T	A	T	E	E	A	E	E
360		₹5,00,000 <	E	A	A	A	E	A	E	A	A	A	E	E	T	A	E
361		₹5,00,000 <	A	T	E	E	E	A	A	E	A	T	A	E	A	A	A
362		₹5,00,000 <	A	E	E	T	A	E	E	T	A	A	A	A	T	E	E
363		₹5,00,000 <	T	A	E	A	T	A	E	A	A	T	E	E	A	E	E
364		₹5,00,000 <	A	A	A	E	A	A	A	E	T	E	T	A	T	A	E
365		₹5,00,000 <	T	E	E	E	T	E	E	E	A	A	A	E	A	A	A
366		₹5,00,000 <	E	T	T	T	E	T	A	E	T	E	A	E	T	E	E
367		₹5,00,000 <	A	E	E	T	A	A	A	T	E	T	T	A	E	T	A
368		₹5,00,000 <	T	A	E	A	A	A	E	E	T	A	A	A	A	E	A
369		₹5,00,000 <	A	E	E	T	A	T	A	E	A	A	E	E	T	A	E
370		₹5,00,000 <	T	T	E	A	A	A	A	E	E	T	A	E	A	A	A
371		₹5,00,000 <	A	E	A	E	A	T	E	E	A	A	A	A	A	E	E
372		₹5,00,000 <	T	E	E	E	A	E	T	A	A	T	E	E	E	T	T

The options of the questions are written in the form of E(Ecocentric), A(Anthropocentric) and T(Technocentric).

This survey was conducted in July 2020, in the middle of Covid-19 pandemic lockdown. The survey was distributed digitally and due access to smartphones and connectivity to the internet, I expected participation from the high and elite-IC to be high and low in the low IC. To my surprise, there was reasonable participation from all IC's including the poor and lower-IC's. I further surveyed the low and poor IC's over the phone as it was important to have a respectable spread across incomes to have a rational conclusion.

This table shows that we had the least participation from poor-class, but it was not insignificant.

Table 3: Number of Participants Per Income Class

<b>Income Class</b>	<b>Poor</b>	<b>Lower</b>	<b>Middle</b>	<b>Upper</b>	<b>Elite</b>
Count	52	64	74	98	84

## Frequency of EVS selected per question according to income class

Tables 4-8: Frequency of EVS Per Income Class Per Question

Frequency of EVS selected per question for people from poor income class															
Question Number	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
Option 1: Ecocentric	42	43	38	40	35	42	42	36	40	40	38	39	43	42	32
Option 2: Anthropocentric	9	9	8	8	15	9	9	16	7	12	7	11	7	6	20
Option 3: Technocentric	1	0	6	4	2	1	1	0	5	0	7	2	2	4	0

Frequency of EVS selected per question for people from lower income class															
Question Number	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
Option 1: Ecocentric	45	35	34	35	44	39	40	30	35	36	37	33	39	28	35
Option 2: Anthropocentric	9	27	23	25	19	21	22	29	24	23	24	26	21	29	25
Option 3: Technocentric	10	2	7	4	1	4	2	5	5	5	3	5	4	7	4

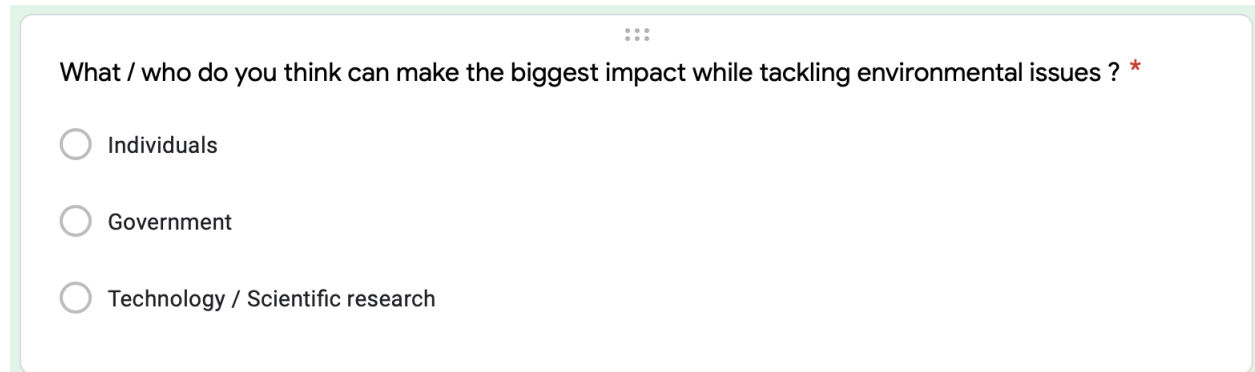
Frequency of EVS selected per question for people from middle income class															
Question Number	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
Option 1: Ecocentric	33	30	16	34	30	32	22	21	25	28	26	24	26	21	15
Option 2: Anthropocentric	41	23	34	30	25	37	36	36	34	33	33	34	32	39	47
Option 3: Technocentric	0	21	24	10	19	5	16	17	15	13	15	16	16	14	12

Frequency of EVS selected per question for people from upper income class															
Question Number	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
Option 1: Ecocentric	68	50	45	37	33	35	41	47	40	41	37	38	36	33	44
Option 2: Anthropocentric	11	28	34	44	39	49	39	35	36	33	38	41	44	34	27
Option 3: Technocentric	19	20	19	17	26	14	18	16	22	24	23	19	18	31	27

Frequency of EVS selected per question for people from elite income class															
Question Number	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
Option 1: Ecocentric	21	31	44	33	28	31	34	30	29	25	35	32	37	41	33
Option 2: Anthropocentric	36	35	32	28	39	33	37	35	39	39	32	34	29	33	34
Option 3: Technocentric	27	18	8	23	17	20	13	19	16	20	17	18	18	10	17

From initial observation (Tables4-8) it appears that citizens of Delhi NCR from poor-IC's are mostly ecocentric and least technocentric. This is true for every question. Example:

Copy of Screenshot 2



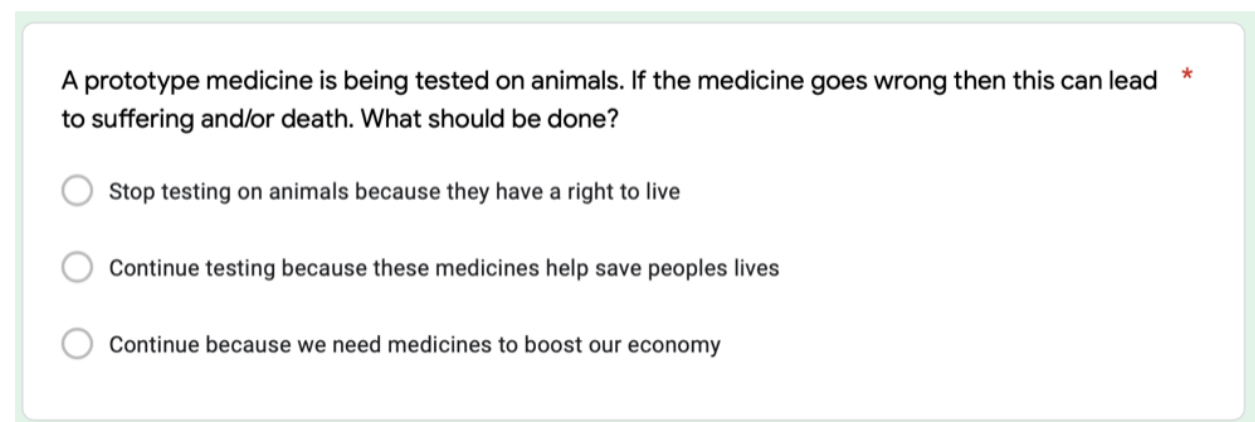
What / who do you think can make the biggest impact while tackling environmental issues ? \*

- ☐ Individuals
- ☐ Government
- ☐ Technology / Scientific research

Out of 53 people, 43(highest) people answered “individual” and 0(lowest) answered “Technology/scientific research”. A similar trend is maintained by the low-IC.

Majority of people from the middle-IC have chosen anthropocentric answers followed by ecocentric. Example:

Copy of Screenshot 15



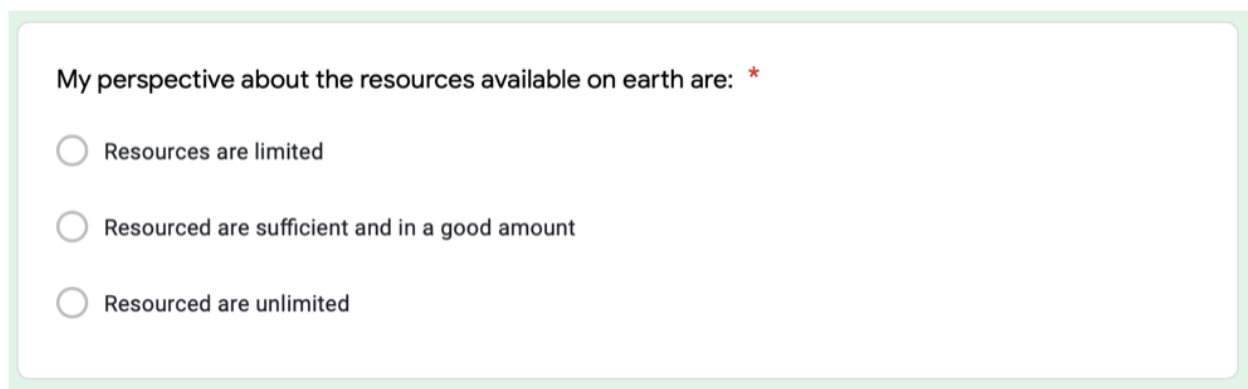
A prototype medicine is being tested on animals. If the medicine goes wrong then this can lead to suffering and/or death. What should be done? \*

- ☐ Stop testing on animals because they have a right to live
- ☐ Continue testing because these medicines help save peoples lives
- ☐ Continue because we need medicines to boost our economy

Out of 74 people, 39 people said they should continue testing as it helps save people followed by an ecocentric view, they should stop testing.

In contrast, people from the upper-IC, mostly have ecocentric values and are relatively similar in number to anthropocentric viewpoints. Example:

Copy of Screenshot 6



A screenshot of a survey question. The question is "My perspective about the resources available on earth are: \*". There are three radio button options: "Resources are limited", "Resourced are sufficient and in a good amount", and "Resourced are unlimited". The word "Resourced" is misspelled in the original image.

My perspective about the resources available on earth are: \*

- ☐ Resources are limited
- ☐ Resourced are sufficient and in a good amount
- ☐ Resourced are unlimited

Out of 98 people, 39 people answered, "resources are sufficient and in a good amount"(anthropocentric) followed by 35 people who answered, "resources are limited"(ecocentric)

Lastly, the elite-IC is more equally distributed compared to upper-IC amongst ecocentric and anthropocentric view points. Example:

## Copy Of Screenshot 16

A factory is built next to a forest from which poisonous gasses are being released which is threatening the wildlife. What should be done? \*

- ☐ Shutdown the factory
- ☐ Let the factory stay but limit their pollution permit and charge taxes
- ☐ Invest in filters to remove the poisonous gasses

Out of 84 people, 33 people chose the ecocentric option and 34 people chose the anthropocentric answer.

## Overall results

Table 9: Frequency of EVS per Income Class

Frequency of EVS selected per income class					
Income Class	Poor	Lower	Middle	Upper	Elite
Option 1: Ecocentric	592	545	383	625	484
Option 2: Anthropocentric	153	347	514	532	515
Option 3: Technocentric	35	68	213	313	261

Table 10: Ratio of EVS per Income Class

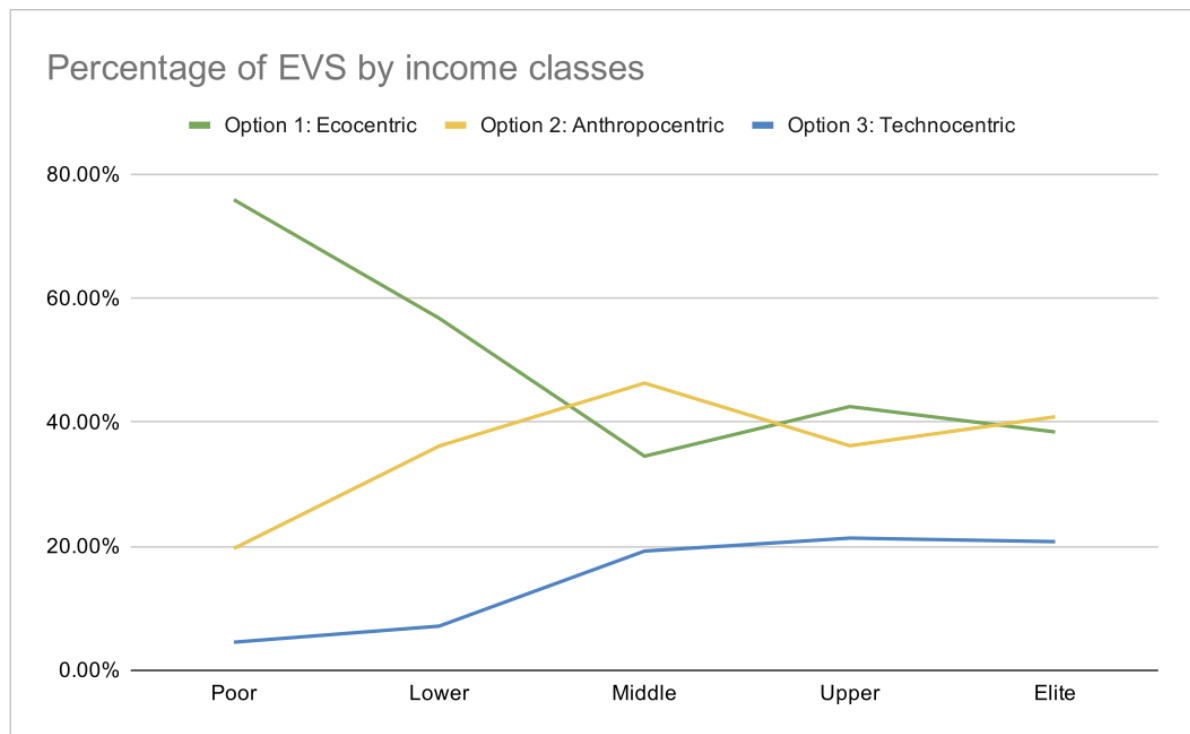
Ratio of EVS selected per income class					
Income Class	Poor	Lower	Middle	Upper	Elite
Option 1: Ecocentric	0.76	0.57	0.35	0.43	0.38
Option 2: Anthropocentric	0.20	0.36	0.46	0.36	0.41
Option 3: Technocentric	0.04	0.07	0.19	0.21	0.21

## Main Observations

Poor and lower-IC is where ecocentrism values are predominant, however IC's middle and elite show anthropocentric choices to almost match Poor and lower-IC's abundance of ecocentric choices. Ecocentrism is the most popular in the poor-IC. The middle-class shows abundance of anthropocentric choices. Overall, technocentric values are least popular, however the ratio increases as the IC's increase from poor to upper and stays the same after upper. (Table10)

## Data processing

Graph 1



As seen in graph 1, A trend is apparent where percentage of EVS's greatly varies between IC's. Ecocentric values are encouraged the most by people from the poor-IC's(76%). This is probably because they have a minimalistic approach to life due to lack of resources and are also well connected to nature as they have been brought up in remote villages who earn their livelihood through agriculture, gardening and farming. Technocentric values are at its lowest (4%) in the lowest IC (poor) possibly due to lack of awareness about scientific and technological solutions for the environment.



Poor and lower-IC's follow the same trend where ecocentrism is preferred the most followed by anthropocentrism and technocentrism. However, there is a massive drop in the ecocentric perspective (from poor to lower to middle) and is overshadowed by anthropocentric views in the middle-class. Here ecocentrism is at its minimum (35%) and anthropocentrism is at its peak (46%). This is probably because the middle-class is practical (and selfish at times) in their approach and they aspire working towards moving to a higher class, justifying their human centered nature.

The upper-class has a decrease in anthropocentric values by 10% and an increase in ecocentric values by 8% possibly due to greater awareness and education about the conservation of environment. Lastly in the elite-IC, majority of people have anthropogenic views followed by ecocentric views. This is possibly due to the type of lifestyle they live in which is mostly human centered, materialistic and maximalism. However, there is a very fine difference of 3% between anthropocentric perspectives and ecocentric perspectives due to abundance of awareness about the struggles of our environment. Technocentrism is the only EVS that follows a trend of growth as the IC's change from poor to upper and stay constant with elite. This could be due to the dependence and great exposure towards scientific research and technology.

## **Conclusion**

It can be concluded that the results only partially support my hypothesis. Even though data showed a trend where ecocentric perspectives were most preferred in poor and low-IC's, proportion of technocentric values increased as income levels increased but the hypothesis of ecocentrism being the majority preference was wrong as anthropocentrism was the majority in the middle and elite-IC and thus was not always the second most preferred EVS in all classes. Thus, conflicting with our hypothesis.

There is a partial relationship between EVS and IC's. There is a relationship as technocentrism increases as the income increases and stays constant in the high IC's making mostly a positive relationship (S curve). However, there is no clear relationship between anthropocentrism and ecocentrism and IC's as they keep fluctuating as the IC's change.

Ecocentric values are most prevalent in the poor-IC, anthropocentrism in the middle-IC and technocentrism in the high and elite-IC.

## **Evaluation**

Data was digitally collected from a sample group of 372 citizens across Delhi NCR covering wide section of India and eliminating the probability of a biased result to some extent. To ensure a distributed sample size across all IC's, additional phone surveys were conducted from poor and low-IC's.

However, there are certain limitations that could undermine the findings of this study. Even though the message for the survey clearly stated "for Delhi NCR citizens only" there was no way to validate if non-Delhi NCR citizens had filled out the survey. Furthermore, despite the inclusion of various cities, the proportion of responses may be unequal and may have been biased to a specific area. Additionally, in the survey, responders may have believed in multiple options or in options not provided and were ultimately limited to choose from a fixed set of answers. Lastly, the number of participants varied from different IC's making ratio calculations less accurate and group comparison unfair.

## **Sources of error**

Factors potentially affecting effectiveness of the survey include - ignorance of other factors (age, religious, educational, social etcetera), non-NCR residents filling the survey, unequal responses from different cities or different IC's, biases in framing questions/options, untruthful responses and inaccurate portrayal of the EVS perspective in options.

## **Areas of improvement**

- Inclusion of non-multiple-choice questions or ability for respondents to choose more than one option to examine people with mixed environmental value more accurately.
- Equal amount of responses should be accepted from each IC and city for improved data accuracy and analysis.
- IC's should be further segregated to enable detailed analysis and improve accuracy.
- Different demographics like age, educational, religious and social factors should be explored to see if Delhi NCR citizens environmental values are affected by them. Example: "To what extent do religious differences in Delhi NCR affect environmental value systems?"

## **Application of results**

Results of the Delhi NCR show a potentially positive outcome where ecocentric perspectives are most prevalent amongst lower IC's – a representation of majority of the population of India. This is good for a country facing a climate emergency. Such citizens will have empathy for fellow inhabitants and are likely to support government pro-environmental recommendations and policies. Other perspectives are important too but they alone may be inadequate to conserve biodiversity. India needs to continue to make environment sustenance measures.

Once citizens are more aware of the negative effects of growing industries and other areas that impact the environment - actions follow. Anthropocentric and technocentric views are also in a significant number amongst the middle, upper and elite-IC's. Such citizens will ensure legislators put policies in place that will use technology to their advantage keeping long-term societal benefits.

We took assumptions that Delhi NCR is a good representation of India, but it cannot be generalized. Applications suggested are based on results of a small sample size and may invalidate them due to factors across a country like religion, culture and society changes. This investigation has limitations as mentioned earlier which puts the study in further question. But, if these applications prove to be true, India has potential to have a positive effect on society, ecology and economy.

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## APPENDIX

### Appendix 1: Ethical considerations

#### Environmental Value Systems & You

Please consider the following points before filling the form:

- Your identity will not be linked with any data, all information provided will be kept confidential.
- Participation in this survey is voluntary, your refusal to participate will involve no penalty or less benefits to which you are otherwise entitled.

### Appendix 2: 1985 Act<sup>15</sup> defined NCR as:

**The National Capital Region shall comprise the following areas:—**

**1. Delhi**

**The whole of the Union territory of Delhi,**

**2. Haryana**

**(i) The whole of District of Gurgaon comprising the Tehsils of Gurgaon, Nuh and Ferozepur-Jhirka;**

**(ii) The whole of District of Faridabad comprising the Tehsils of Ballabgarh, Palwal and Hathin;**

**(iii) The whole of District of Rohtak comprising the Tehsils of Rohtak, Jhajjar, Bahadurgarh, Meham and Kosli;**

**(iv) The whole of District of Sonapat comprising the Tehsils of Sonapat and Gohana; and**

**(v) Panipat Tehsil of District of Karnal and Rewari Tehsil of District of Mohindergarh.**

**3. Uttar Pradesh**

**(i) The whole of District of Bulandshahr comprising the Tehsils of Anupshahr, Bulandshahr, Khurja and Sikanderabad;**

**(ii) The whole of District of Meerut comprising the Tehsils of Meerut, Bagpat, Mawana and Sardhana; and**

**(iii) The whole of District of Ghaziabad comprising the Tehsils of Ghaziabad and Hapur.**

<sup>15</sup> "The National Capital Region Planning Board Act, 1985." 19 Feb. 1985, [http://ncrpb.nic.in/pdf\\_files/Act%201985.pdf](http://ncrpb.nic.in/pdf_files/Act%201985.pdf). Accessed 15 Mar. 2021.



### **Appendix 3: Abbreviations used in this research paper**

As defined in the main body:

- EVS is short for Environmental Value Systems
- IC is short for Income class
- IC's is short for Income classes