

INDIA HUMAN DEVELOPMENT SURVEY

February 2019

Welcome to the India Human Development Survey Forum

A monthly update of socio-economic developments in India by the IHDS research community

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The India Human Development Survey (IHDS) continues to engage and inspire researchers throughout the world because of the vast array of data it offers through its spectrum of education, health, economy, family, and gender modules for both urban and rural samples across the country. In this edition, the IHDS newsletter focuses on two diverse yet critical issues—the alarming rise of obesity among white collar workers in developing countries resulting from lifestyle factors; and the impact of the Kisan Credit Card programme on farming patterns and agricultural outputs in the country.

- *The first paper examines the relationship between Body Mass Index and the physical intensity of work among urban adults, indicating the adverse health effects of the transition towards an increasingly sedentary occupational structure. It concludes that occupational engagements play a decisive role in determining the general health outcomes of populations in developing countries.*
- *The second paper reports somewhat counter-intuitive findings pertaining to the Kisan Credit Card programme. It finds that though the spread of the Kisan Credit Card is associated with higher agricultural productivity at the district level, at an individual level, having the Kisan Credit Card does not increase borrowing. The author reconciles these contradictions by suggesting that the Kisan Credit Card may be associated with higher risk tolerance, not necessarily higher borrowing.*
- **Media Mentions**
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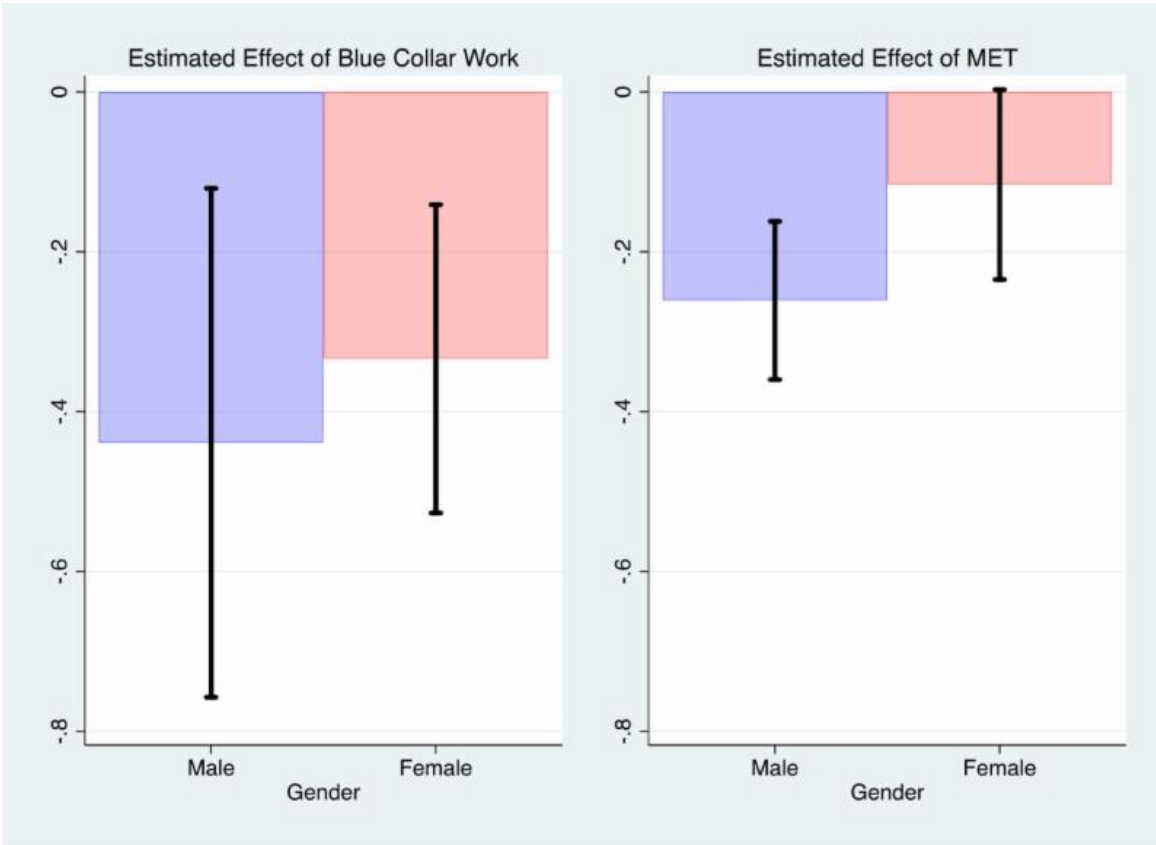
Research Findings Based on IHDS Data

Labor Market Engagement and the Body Mass Index of Working Adults: Evidence from India

Archana Dang, Pushkar Maitra and Nidhiya Menon

Galvanized by rapid income growth, labour market transitions in the nature of jobs, and lifestyle factors, there has been an increase in rates of obesity in many developing countries. This paper uses data from the India Human Development Survey (IHDS) to examine the relationship between Body Mass Index

(BMI) and sector and physical intensity of work among urban adults in India. The authors document that BMI is positively and significantly associated with labour market inactivity. Women in white-collar work have about 1.01 kg/m² higher BMI than women in blue-collar work. For working men, the comparable estimate is approximately 1.18 kg/m². The authors find that the increase in overall BMI originates from those who are already at high levels of BMI. Further, relative to the non-working sample, employment in a blue-collar occupation is associated with a BMI penalty for men and women. The paper offers suggestive evidence that the increase in BMI for women is driven by a decline in energy expenditure, while both a decrease in energy expenditure and an increase in energy intake are important in explaining BMI dynamics for men. These results are robust to a variety of specification and methodological checks, and suggest that the increasing trend in BMI may be attributed to the transition towards a more sedentary occupational structure. Overall the paper underlines the important role played by occupational engagement in determining the general health of populations in developing countries.



[Full Paper Here](#)



Archana Dang is a PhD scholar at the Department of Economics, Delhi School of Economics. Her research interests include the economics of health, specifically on overweight issues in India. Her thesis focuses on identifying determinants of burgeoning over-nutrition issues in India, and sheds light on how psychometric measures such as time preferences can help identify



Pushkar Maitra is Professor of Economics at Monash University, Australia. His primary areas of research are Development Economics, Applied Econometrics and Experimental Economics. His current research interests include health, human capital accumulation and vocational education in developing countries, agricultural credit and microfinance, political economy, gender and affirmative



Nidhiya Menon is Professor of statistics and development economics at Brandeis University, Waltham, Massachusetts. A development economist by training, she has worked on diverse topics including labour and occupational choice, gender-differentiated impacts of policies, land rights, conflict, gender-specific technology use, environmental influences on child health, and

people at risk, that is, those with higher Body Mass Index. She has also written a book chapter for ADBI, co-authored with Professor J.V. Meenakshi, identifying the determinants of the double burden of malnutrition within households, that is, underweight child and overweight mother in India. She received her Masters in Economics from the Delhi School of Economics.

action, intra-household allocation of resources and relationship between communities in developing countries. He has published extensively in refereed international journals, including *Review of Economic Studies*, *Journal of Development Economics*, *European Economic Review*, *Journal of Health Economics*, *Journal of Applied Econometrics* and *Journal of Economic Behavior and Organization*. He has been the chief investigator in successful grant applications from USAID, AUSAID under the ADRA program, International Growth Centre (IGC), Australian Research Council (ARC), Hong Kong Research Council, the Institute for Money, Technology and Financial Inclusion (IMTFI) and the Bill and Melinda Gates Foundation. He received his MA in Economics from the Delhi School of Economics and PhD in Economics from the University of Southern California, USA.

most recently, adult health in developing countries. Her research includes both theoretical and empirical work, and spans various countries, including India, Bangladesh, Pakistan, Chile, China, Nepal, the Philippines, Kenya, Indonesia, and Vietnam. She has consulting experience with the Food and Agriculture Organization, the World Bank, the United Nations Foundation, and the Asian Development Bank. She holds an MA and a PhD in Economics from Brown University.

The Curious Case of Farmer Credit Cards: Evidence from an Indian Policy Reform

Somdeep Chatterjee

In this paper, the author studies India's Kisan (farmer) Credit Card (KCC) programme and ends up with an apparently counter-intuitive finding. Exploiting plausibly exogenous variation in the reach of the programme and using a district panel dataset, he finds evidence of increases in the agricultural output of rice, which is the major crop of the country. He also finds that on average, the use of high yielding variety (HYV) seeds increases at the district level, providing suggestive evidence of technology adoption. However, using the India Human Development Survey (IHDS) database, he finds no evidence of higher borrowing among households in response to this policy. Although there is evidence of increased borrowing among the unconstrained borrowers, this suggests that KCCs did not provide new access to credit. Yet, large increases in production can be observed. Although apparently puzzling, the findings may be explained in terms of the changing risk tolerance of farmers who may perceive KCCs as supplementary self-insurance products.

Table 3: IHDS Dataset: Effects on Borrowing Composition

PANEL A	If Borrows			Total Outstanding Debt			Number of Loans			Main Creditor is Bank		
	All (1)	Cultivator (2)	Rice (3)	All (4)	Cultivator (5)	Rice (6)	All (7)	Cultivator (8)	Rice (9)	All (10)	Cultivator (11)	Rice (12)
<i>Program.Effect</i>	-0.072 (0.049)	-0.059 (0.060)	-0.138* (0.075)	-0.514 (6.589)	-7.984 (9.441)	-0.027 (9.670)	-1.351** (0.651)	-0.998 (0.667)	-1.590** (0.743)	-.039 (0.023)	-.067 (0.047)	-.068 (0.062)
Mean	0.458	0.508	0.509	38.638	49.252	34.827	3.170	3.232	3.385	0.121	0.174	0.151
Observations	21450	7907	5700	10250	4021	2678	10111	4147	2827	21450	7907	5700

PANEL B	Only Largest Loans						Only Largest Loans from Banks					
	Interest Rates			Loan Size			Interest Rates			Loan Size		
	All (1)	Cultivator (2)	Rice (3)	All (4)	Cultivator (5)	Rice (6)	All (7)	Cultivator (8)	Rice (9)	All (10)	Cultivator (11)	Rice (12)
<i>Program.Effect</i>	0.080 (0.239)	0.014 (0.207)	0.192 (0.310)	9.414*** (4.759)	12.068 (7.672)	16.725* (10.197)	-0.037 (0.072)	-0.085 (0.082)	-0.114 (0.082)	41.364*** (2.973)	37.817** (14.576)	44.181** (19.470)
Mean	2.105	1.886	2.157	32.719	40.828	32.928	1.959	1.079	1.045	62.961	65.314	58.979
Observations	10114	4145	2827	10117	4151	2878	2696	1437	880	2696	1437	880

Notes: Each column represents a different regression. The sample in Panel B includes answers to questions about the largest loan in last 5 years for the households. Monetary Values (for loan size and outstanding loans) are in INR 1000 units. Columns 1-3 in Panel A report regressions where the dependent variable is a dummy for whether the household has any borrowing in the past 5 years. Total outstanding debt is the variable for how much the household currently owes others conditional on non-zero outstanding debt. The number of loans variable is also with respect to number of loans in past 5 years. The dependent variable, Main Creditor is Bank, is a dummy indicating if the largest loan of a borrower comes from a bank and takes the value zero for borrowers from other sources as well as non borrowers. The coefficients reported are the causal effects of the program on outcomes. All regressions include state fixed effects and control for baseline *morebanks* variable. Additional demographic controls include number of persons in each family, number of children in each household, number of married men and married women, age and education levels of men and women. Cultivator represents the sample of households whose main income source is reported to be cultivation and allied agriculture. Rice farmers are households who produce a positive amount of rice. Clustered Standard Errors are at the district level. *** p<0.01 **p<0.05 *p<0.1

Full Paper Here



Somdeep Chatterjee is an Assistant Professor of Economics at the Indian Institute of Management Lucknow and a Fellow of the Global Labor Organization, Maastricht. His research focuses on empirical issues in developing economies. He is particularly interested in estimating the causal effects of developmental policies on the interplay between education, labour, health and agricultural outcomes. He has conducted several Management Development Programmes (MDPs) and undertakes consultancy assignments in the domain of economics of human resources. Prior to his current employment, he was associated with the FLAME University in Pune as an Assistant Professor. He did his PhD in Economics from the University of Houston (Texas, USA).

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Errata

We regret that in our last edition of the IHDS Newsletter the names of the primary and secondary authors of one of the papers, "Chronic morbidity and reported disability among older persons from the India Human Development Survey.", were inadvertently exchanged. Mr M.C. Parmar is the primary author of this paper.

About IHDS

The India Human Development Survey (IHDS) is a nationally representative, multi-topic survey of 41,554 households in 1503 villages and 971 urban neighbourhoods across India. The first round of interviews was completed in 2004-05; data are publicly available through ICPSR. A second round of IHDS re-interviewed most of these households in 2011-12 (N=42,152) and data for the same can be found here.

IHDS has been jointly organised by researchers from the University of Maryland and the National Council of Applied Economic Research (NCAER), New Delhi. Funding for the second round of this survey is provided by the National Institutes of Health, grants R01HD041455 and R01HD061048. Additional funding is provided by The Ford Foundation, IDRC and DFID.



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