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 health, education, economy, family, and gender modules for both urban and rural samples across the country.

This edition of the IHDS newsletter focuses on two key socio-demographic themes: the relationship between women’s marriage age and their political engagement; and the determinants of household choices for financial borrowings.

- Using data from IHDS-II, the first paper finds that early marriage is a significant obstacle in women’s participation in politics.

- In the second paper, the comprehensive nature of IHDS data enables the authors to examine the role of microfinance institutions in the selection of formal and informal sources of credit by households.

- Recent publications using IHDS

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Research Findings Based on IHDS Data

Age of Marriage and Women’s Political Engagement: Evidence from India

*Fenella Carpena and Francesca R. Jensenius*

Although several decades have passed since most women in the democratic world gained the right to vote and run for elections, a large gender gap in political participation persists, particularly in developing democracies. This short paper considers an important—and heretofore overlooked—factor limiting the political engagement of many women in the developing world: the woman’s marriage age. Drawing on nationally representative data from the India Human Development Survey (IHDS) and instrumenting marriage age with menarche...
age, the authors find substantial positive effects of delaying marriage on women’s participation in everyday politics. A standard deviation increase in marriage age makes a woman 26 per cent more likely to attend a council meeting, and 8 per cent more likely to discuss politics with her husband. Exploring mechanisms, the authors show that education and time, rather than employment, mobility, and household decision-making power, appear to be the main channels. These findings underscore the importance of early marriage as a critical barrier to women’s participation in the political sphere.

**Effect of Marriage Age on Women’s Political Engagement**

![Bar chart showing the effect of marriage age on attendance at council meetings and discussion of politics with the husband]

Notes: IV estimates for the effect of one SD increase in marriage age. Effect sizes are expressed as percentage changes over the sample mean of the outcome.

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Francesca R. Jensenius is Associate Professor of Political Science at the University of Oslo and Senior Research Fellow at the Norwegian Institute of International Affairs (NUPI), specialising in comparative politics, comparative political economy, and research methods, with a regional focus on South Asia. She holds a PhD in Political Science from the University of California Berkeley, and is the author of the book, Social Justice through Inclusion: The Consequences of Electoral Quotas in India (Oxford University Press, 2017).

Household Choice of Financial Borrowing and Its Source: Multinomial Probit Model with Selection

Kanika Rana and Brinda Viswanathan

In developing countries, the economically disempowered borrow from multiple sources notwithstanding that some may be unable to access any form of credit. To ensure greater financial inclusion, it is necessary to understand what determines the choice between alternative loan source combinations for borrowers. Access to formal credit sources is elusive for the disadvantaged due to different demand and supply side perceptions. Microfinance institutions (MFIs) play an intermediate role having some attributes of the informal network and some of formal institutions. This study uses the India Human Development Survey (2011-12), a nationally representative dataset, to analyse the role of socio-economic-demographic characteristics in the household’s choice for different types of loan sources. The extensive nature of IHDS data has enabled the authors to conduct a study on the mediating role played by MFIs through its linkages with formal and informal sources. The study reveals that where institutional sources are still a preferred option for the relatively advantaged section of the population, the presence of microfinance loans in combination with other loan sources ensures greater equity in credit access to all. However, women-headed households or Dalit households with lesser opportunities of networking are less likely to take credit from formal sources.
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IHDS in the News
Pandharipande, Neerad. “Maharashtra Assembly Election 2019: Marathas Happy with BJP’s Quota Move in Marathwada, Cite Decreasing Farm Income.”
Kulkarni, Vani S. and Raghav Gaiha “Opinion | Socio-economic Factors that Go against a Hale and Hearty India.” Livemint, 16 October 2019 Link.


Recent Publications Using IHDS


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**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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