

## INDIA HUMAN DEVELOPMENT SURVEY

October 2019

### Welcome to the India Human Development Survey Forum

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

[Unsubscribe Link at the Bottom](#)

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

---

## Research Findings Based on IHDS Data

---

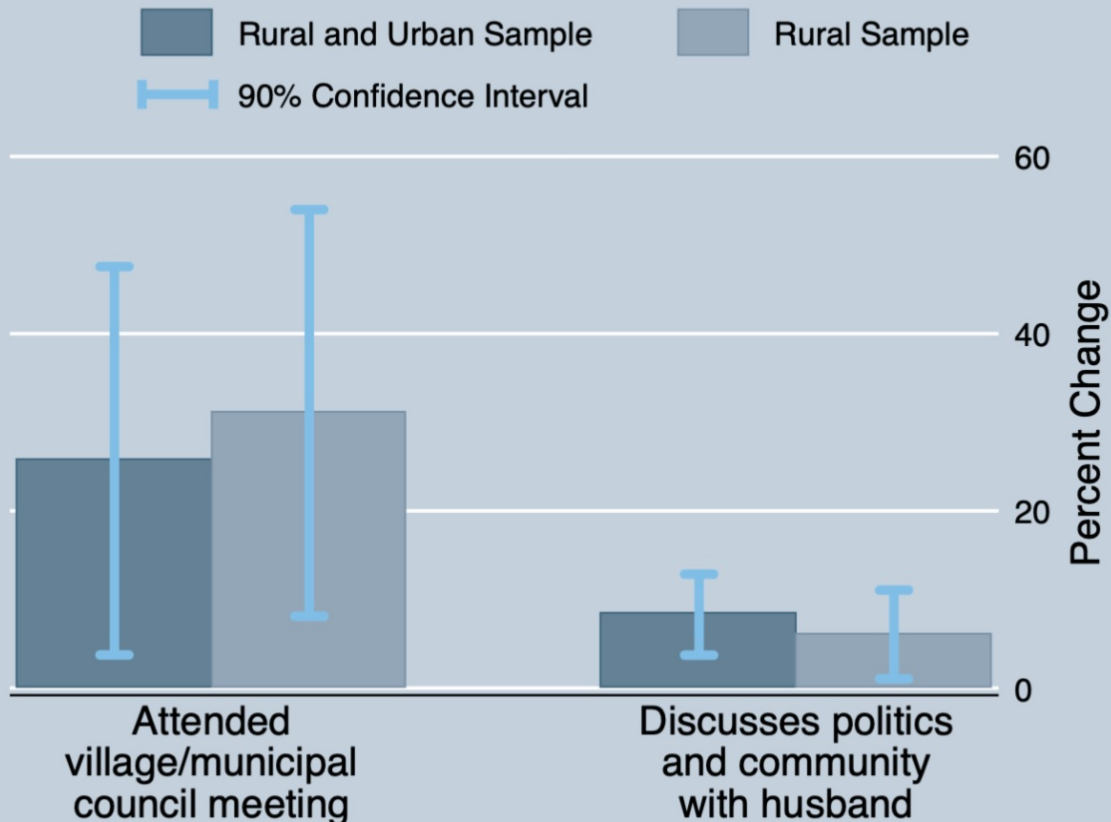
### Age of Marriage and Women's Political Engagement: Evidence from India

*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



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.

[Full Paper Here](#)



**Fenella Carpena** is Associate Professor of Economics at the Oslo Business School, Oslo Metropolitan University (OsloMet). She is an applied microeconomist with a particular interest in economic development issues such as household finance, consumer welfare, and firm behaviour in emerging markets. To study these topics, she combines theoretical arguments with credible empirical strategies, including both experimental and quasi-experimental techniques. She has a PhD in Economics from the University of



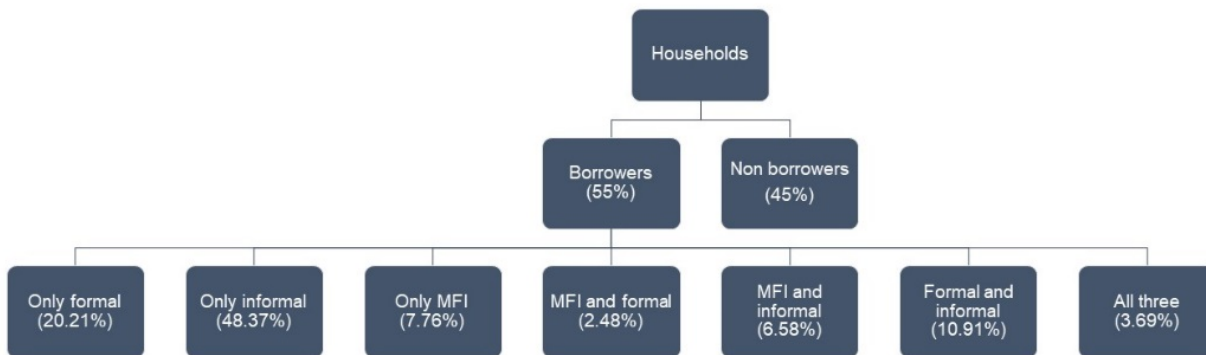
**Francesca R. Jensenius** is Associate Professor of Political Science at the University of Oslo and Senior Research Fellow at the Norwegian Institute of International Affairs (NUPI), specialising in comparative politics, comparative political economy, and research methods, with a regional focus on South 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.

## Percentage share of households across different loan source categories



Source: Authors own compilation using IHDS-II

Note: The percentage of households in different categories of loan source combinations are a percentage of the borrowing households

[Full Paper Here](#)



**Kanika Rana** is Consultant with Ernst and Young, Risk Advisory Practice. Her primary area of interest is researching the economic implications of the evolving face of the lender–borrower relationship. She has been conceptualising and building treasury solutions to institute alternative financing solutions for corporates. Her other research interests include studying financing alternatives for sustainable development, treasury and risk management, econometric data analysis, and statistical methods for data analytics. She has a post-graduate degree from the Madras School of Economics.



**Brinda Viswanathan** is Professor at the Madras School of Economics, Chennai, and teaches courses in quantitative economics, development economics and Indian economy for post-graduate students. She regularly contributes as a resource person for workshops and training programmes for government officials, college teachers, and PhD students on statistical and econometric techniques. Her research interest is in the broad area of development economics and applied econometrics. She has an edited book on agriculture and

institutions and has contributed chapters in several edited books on green economy, migration, nutrition security, poverty and vulnerability. She has published in national and international journals on women’s under-nutrition, gender, and the labour market with some of this research funded by international organisations and government agencies.

## IHDS in the News

Pandharipande, Neerad. “Maharashtra Assembly Election 2019: Marathas Happy with BJP’s Quota Move in Marathwada, Cite Decreasing Farm Income.”

Firstpost, 15 October 2019. [Link](#).

Kulkarni, Vani S. and Raghav Gaiha “Opinion | Socio-economic Factors that Go against a Hale and Hearty India.” *Livemint*, 16 October 2019 [Link](#).

Coffey, Dianne and Dean Spears. “What the Swachh Bharat Mission Did Not Change.” *Ideas for India*, 2 October 2019, [Link](#).

Mirroronnews.com. “Mumbai Police Arrest Flower Seller for Forcing 8-year-old Son to Beg on Streets.” *Mirroronnews*, 25 September 2019. [Link](#).

Alexander, Sneha. “How Better Roads Boost Women's Employment.” *Livemint*, 23 September 2019. [Link](#).

Li, Hao, Daniel L. Millimet, and Punarjit Roychowdhury. “Economic Mobility in India: Estimation Using ‘Noisy’ Data.” *Ideas for India*, 18 September 2019. [Link](#).

Kumar, Tanu. “Household-level Effects of Affordable Housing: Evidence from Mumbai.” *Ideas for India*, 4 September 2019. [Link](#).

### Recent Publications Using IHDS

Rahman, Mohammad Mahbubur. “Three Essays in Economics.” Accessed on October 4, 2019. Thesis submitted to McMaster University, Hamilton, Ontario. [Link](#).

Goli, Srinivas, A. Bheemeshwar Reddy, K.S. James, and Venkatesh Srinivasan. “Economic Independence and Social Security among India’s Elderly.” *Economic and Political Weekly*, 54(39), 28 September 2019, Accessed on October 3, 2019. [Link](#).

Rajagopalan, Shruti and Alexander Tabarrok. “Premature Imitation and India’s Flailing State.” *The Independent Review*, 24(2): 165–186, Accessed on October 3, 2019. [Link](#).

Gradín, Carlos and Binbin Wu. “Income and Consumption Inequality in China: A Comparative Approach with India.” *WIDER Working Paper 2019/54*, Accessed on September 27, 2019. [Link](#).

Menon, Seetha. “The Effect of Marital Endowments on Domestic Violence in India.” *Journal of Development Economics*, 143(2020), 102389, Accessed on September 27, 2019. [Link](#).

Curran, Patrick, Christian Siderius and Tanya Singh. “Cities, Climate Change and Chronic Heat Exposure.” *Policy Brief*, The London School of Economics

and Political Science, Accessed on September 25, 2019. [Link](#).

Jayachandran, Seema. "Social Norms as a Barrier to Women's Employment in Developing Countries." *Working Paper*, Accessed on September 25, 2019. [Link](#).

Allendorf, Keera. "Another Gendered Demographic Dividend? Adjusting to a Future without Sons." DOI: 10.31235/osf.io/8x9qg, Accessed on September 23, 2019. [Link](#) (Download)

Choudhary Akanksha, Ashish Singh "Do Indian Daughters Shadow Their Mothers?" *International Journal of Social Economics*, 46(9): 1095–1118, Accessed on September 23, 2019 [Link](#).

Zeeshan, Geetilaxmi Mohapatra and Arun Kumar Giri. "Livelihood Diversification into NFEs and Poverty Alleviation among Farm Households in Rural India." *Small Enterprises Development Management and Extension Journal*, 46(3): 171–178, Accessed on September 23, 2019. [Link](#).

Kulkarni, Veena S., Vani S. Kulkarni, and Raghav Gaiha. "Employment, Aging and Disease in India." University of Pennsylvania Population Center Working Paper (PSC/PARC), 2019-29. Accessed on September 23, 2019. [Link](#).

---

### **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.

---



## IHDS Principal Investigators

Sonalde Desai  
Professor, UMD  
Senior Fellow, NCAER

Reeve Vanneman  
Professor, UMD

Amaresh Dubey  
Professor, JNU  
Senior Consultant, NCAER

---

### Contact Us:

Website: <http://ihds.umd.edu>

Mail: [ihdsinfo@gmail.com](mailto:ihdsinfo@gmail.com)

STAY CONNECTED

