



DATA FOR DEVELOPMENT



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IHDS DATA COMMUNITY RESULTS

# ***Beyond Income: Correlates of Conspicuous and Luxury Consumption in India***

*By Soumyajit Bhar, Sharachchandra Lele, and Narasimha D. Rao*



Concern about the environmental impacts of consumption has drawn research attention to the drivers of conspicuous and luxury (C/L) consumption. Given the prevailing patterns of overconsumption, most studies to date have focused on countries in the global North. However, an emerging high-consuming middle and upper class in nations such as India and Brazil makes it imperative to extend the study of C/L consumption to these contexts. Research that does exist pertaining to India has predominantly focused only on the role of social identity in driving consumption growth among certain groups. This study proposes a broader conceptual framework, incorporating a variety of possible factors and applying multivariate statistical analysis to household-expenditure data from the India Human Development Survey (IHDS). The authors examine how C/L consumption expenditure is correlated not just with the economic ability to consume (income or wealth) but also with potential socio-psychological drivers and moderators. The results highlight the importance of socio-psychological factors in shaping consumption decisions beyond the

enabling role of income and wealth. Improving an understanding of this broader set of factors, as well as their interaction effects, is particularly salient for devising better policies for transitioning toward more sustainable consumption patterns in a large developing country such as India.

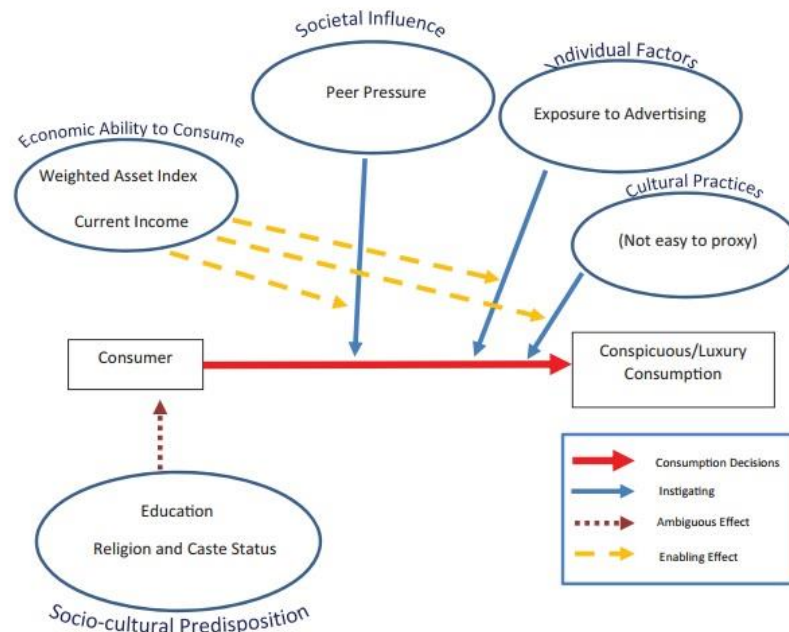


Figure 1. C/L consumption framework: proximate correlates of C/L consumption.

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**Soumyajit Bhar** straddles action and academic research with more than 14 years of experience (both volunteering and full-time) working with various environmental and sustainability issues. He is a Visiting Assistant Professor at Krea University, where he teaches courses at the intersection of Environmental Studies and Economics. He holds a PhD in Sustainability Studies from Ashoka Trust for Research in Ecology and the Environment (ATREE) as part of a unique interdisciplinary PhD programme. His dissertation attempts to understand socio-psychological drivers and local and regional scale environmental impacts of conspicuous/luxury consumption basket in

India. He is also undertaking postdoctoral research at the intersection of rising consumerism, sustainability concerns, and inequality levels in the context of the Global South. He has published in international journals and popular media.

**Sharachchandra (Sharad) Lele** is a Distinguished Fellow in Environmental Policy and Governance at the Ashoka Trust for Research in Ecology and the Environment (ATREE). His research is at two levels: understanding the concepts of sustainability, environmentalism, and development, and questions of how a transition towards these goals can happen in the sectors of forests, water, pollution, climate change, and more generally questions of sustainable consumption-production. His research has been published in various environmental science and interdisciplinary journals. He is also highly engaged in policy-related work, including serving on the Joint Committee on the Forest Rights Act 2010, the Karnataka High Court's Elephant Task Force 2012; the Expert Appraisal Committee for Thermal Power Plants and Coal Mining 2016-20 of the Ministry of Environment, Forest and Climate Change; and the National Green Tribunal's committees on environmental violations in coal mining areas of Chhattisgarh and Jharkhand. He has a BTech in Electrical Engineering from IIT Bombay (1984), an M.S. on the environmental impacts of large dams from the Indian Institute of Science Bengaluru, and a PhD in Energy and Resources from UC Berkeley (1993), focusing on forest use in the Western Ghats.

**Narasimha D. Rao** is an Associate Professor of Energy Systems at the Yale School of the Environment. He also serves as a Senior Research Scholar at the International Institute for Applied Systems Analysis. His research examines energy systems, climate change, and inequality. He is a contributing author to the IPCC's Sixth Assessment Report. He was a recipient of the European Research Council (ERC) Starting Grant for a project entitled *Decent Living Energy*, which examines the energy and climate impacts of poverty eradication in emerging economies. He received his PhD from Stanford University in Environment and Resources, and Masters' degrees in Technology Policy and Electrical Engineering from the Massachusetts Institute of Technology.

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# ***Public Health Insurance and Maternal Health Care Utilization in India: Evidence from the 2005–2012 Mothers' Cohort Data***

*By Tesfaye Alemayehu Gebremedhin, Itismita Mohanty, and Theo Niyonsenga*



The introduction of the Janani Suraksha Yojana (JSY) in India, a conditional cash transfer programme which incentivised women to deliver at institutions, resulted in a significant increase in institutional births. Another major health policy reform, which could have affected maternal and child health care (MCH) utilisation, was the public health insurance scheme (RSBY) launched in 2008. However, there is a noticeable lack of studies that examine how RSBY had impacted MCH utilization in India. This paper uses data from a cohort of mothers whose delivery had been captured in both the 2005 and 2011-12 rounds of the India Human Development Survey (IHDS) to study the impact of health insurance (in particular, the public insurance scheme versus private insurance) on MCH access. The authors also investigate whether maternal empowerment was a significant correlate that affects MCH utilization.

Using multilevel mixed-effects regression models and indexes for women's empowerment, the results in the paper indicate that the odds of mothers' MCH utilisation levels vary by district, community, and mother over time. The author's findings suggest that maternal empowerment indicators – in particular, maternal ability to go out of the house and complete chores and economic empowerment—were associated with higher utilization of MCH service. Nonetheless, change in women's and societal attitude towards maternal care may have played a significant role in increasing MCH utilization over the study period. There might be a need to increase the coverage of the public insurance scheme given the finding that it was less effective in increasing MCH utilization. Importantly, policies that aim to improve health services for women need to take maternal autonomy and empowerment into consideration.

**Table 4** Multilevel ordered logistic regression with predictors

|  | Model 1                              | Model 2                              | Model 3                              | Model 4                              | Model 5                              | Model 6                              |
|--|--------------------------------------|--------------------------------------|--------------------------------------|--------------------------------------|--------------------------------------|--------------------------------------|
| Variables                                      | Odds Ratio<br>(95% C.I.)             | Odds Ratio<br>(95% C.I.)             | Odds Ratio<br>(95% C.I.)             | Odds Ratio<br>(95% C.I.)             | Odds Ratio<br>(95% C.I.)             | Odds Ratio<br>(95% C.I.)             |
| <b>Wave</b>                                    |                                      |                                      |                                      |                                      |                                      |                                      |
| 2005   | Reference                            | Reference                            | Reference                            | Reference                            | Reference                            | Reference                            |
| 2011–12  | 3.865 <sup>a</sup><br>(3.497, 4.272) | 3.762 <sup>a</sup><br>(3.398, 4.165) | 3.862 <sup>a</sup><br>(3.483, 4.285) | 3.492 <sup>a</sup><br>(3.106, 3.928) | 4.992 <sup>a</sup><br>(3.856, 6.464) | 6.674 <sup>a</sup><br>(5.104, 8.727) |
| <b>Health Insurance</b>                        |                                      |                                      |                                      |                                      |                                      |                                      |
| No   |                                      | Reference                            | Reference                            | Reference                            | Reference                            | Reference                            |
| Yes  |                                      | 1.493 <sup>a</sup><br>(1.187, 1.878) | 3.100 <sup>a</sup><br>(1.761, 5.454) | 2.887 <sup>a</sup><br>(1.537, 5.423) | 2.805 <sup>a</sup><br>(1.495, 5.264) | 1.275<br>(0.668, 2.434)              |
| <b>Wave # Health Insurance</b>                 |                                      |                                      | 0.418 <sup>b</sup><br>(0.226, 0.774) | 0.434 <sup>b</sup><br>(0.220, 0.858) | 0.443 <sup>b</sup><br>(0.225, 0.875) | 0.886<br>(0.444, 1.767)              |
| <b>Mothers age</b>                             |                                      |                                      |                                      |                                      |                                      | 1.026 <sup>b</sup><br>(1.010, 1.043) |
| <b>Mothers education</b>                       |                                      |                                      |                                      |                                      |                                      | 1.155 <sup>a</sup><br>(1.136, 1.175) |
| <b>Total Children born</b>                     |                                      |                                      |                                      |                                      |                                      | 0.781 <sup>a</sup><br>(0.744, 0.822) |
| <b>Household size</b>                          |                                      |                                      |                                      |                                      |                                      | 0.995<br>(0.970, 1.021)              |
| <b>Consumption per capita Quintile</b>         |                                      |                                      |                                      |                                      |                                      | Reference                            |
| First quintile                                 |                                      |                                      |                                      |                                      |                                      | 1.289 <sup>b</sup><br>(1.085, 1.531) |
| Second quintile                                |                                      |                                      |                                      |                                      |                                      | 1.718 <sup>b</sup><br>(1.430, 2.065) |
| Third quintile                                 |                                      |                                      |                                      |                                      |                                      | 2.324 <sup>b</sup><br>(1.911, 2.825) |
| Fourth quintile                                |                                      |                                      |                                      |                                      |                                      | 2.529 <sup>b</sup><br>(2.027, 3.157) |
| Fifth quintile                                 |                                      |                                      |                                      |                                      |                                      | Reference                            |
| <b>Mother's health status</b>                  |                                      |                                      |                                      |                                      |                                      | Reference                            |
| Good or very good                              |                                      |                                      |                                      |                                      |                                      | 0.922<br>(0.794, 1.071)              |
| Ok   |                                      |                                      |                                      |                                      |                                      | 1.028<br>(0.800, 1.322)              |
| Poor or very poor                              |                                      |                                      |                                      |                                      |                                      | Reference                            |
| <b>Holds Below Poverty Line card</b>           |                                      |                                      |                                      |                                      |                                      | Reference                            |
| No   |                                      |                                      |                                      |                                      |                                      | 1.167 <sup>b</sup><br>(1.029, 1.324) |
| Yes  |                                      |                                      |                                      |                                      |                                      | Reference                            |
| <b>Mother's bargaining power (MBP)</b>         |                                      |                                      |                                      | 1.236 <sup>c</sup><br>(0.999, 1.529) | 1.100<br>(0.793, 1.524)              | 1.172<br>(0.950, 1.446)              |
| <b>Mother's autonomy (MA)</b>                  |                                      |                                      |                                      | 2.031 <sup>a</sup><br>(1.769, 2.332) | 2.576 <sup>a</sup><br>(2.153, 3.081) | 2.294 <sup>a</sup><br>(1.896, 2.776) |
| <b>Mother's restriction on movement (MRM)</b>  |                                      |                                      |                                      | 0.791 <sup>a</sup><br>(0.667, 0.938) | 0.987<br>(0.799, 1.219)              | 1.020<br>(0.814, 1.279)              |
| <b>Wife's name on rental/property document</b> |                                      |                                      |                                      | Reference                            | Reference                            | Reference                            |
| No   |                                      |                                      |                                      | 1.449 <sup>b</sup><br>(1.196, 1.757) | 1.276 <sup>c</sup><br>(0.955, 1.706) | 1.276 <sup>b</sup><br>(1.056, 1.542) |
| Yes  |                                      |                                      |                                      |                                      | 1.179<br>(0.773, 1.799)              |                                      |
| <b>Wave # MBP</b>                              |                                      |                                      |                                      |                                      | 0.557 <sup>a</sup><br>(0.427, 0.726) | 0.507 <sup>a</sup><br>(0.389, 0.662) |
| <b>Wave # MA</b>                               |                                      |                                      |                                      |                                      |                                      |                                      |

**Table 4** (continued)

|                                       | Model 1                                 | Model 2                                 | Model 3                                 | Model 4                                 | Model 5                              | Model 6                              |
|---------------------------------------|---|---|---|---|--------------------------------------|--------------------------------------|
| Wave # MRM                            |   |   |   |   | 0.517 <sup>a</sup><br>(0.367, 0.729) | 0.676 <sup>b</sup><br>(0.482, 0.948) |
| Wave # Wife's name on rental/property |   |   |   |   | 1.184<br>(0.806, 1.738)              |                                      |
| B/n District variance                 | 0.556<br>(0.326, 0.948)                 | 0.570<br>(0.335, 0.970)                 | 0.559<br>(0.329, 0.952)                 | 0.527<br>(0.302, 0.918)                 | 0.526<br>(0.302, 0.917)              | 0.136<br>(0.066, 0.283)              |
| B/n Community variance                | 0.508<br>(0.362, 0.714)                 | 0.508<br>(0.361, 0.715)                 | 0.501<br>(0.355, 0.706)                 | 0.443<br>(0.299, 0.655)                 | 0.428<br>(0.288, 0.636)              | 0.109<br>(0.051, 0.231)              |
| B/n Mother variance                   | 2.167<br>(1.868, 2.515)                 | 2.179<br>(1.878, 2.530)                 | 2.165<br>(1.864, 2.514)                 | 2.158<br>(1.816, 2.564)                 | 2.101<br>(1.764, 2.503)              | 1.019<br>(0.773, 1.344)              |
| /cut 1                                | -0.927 <sup>a</sup><br>(-1.164, -0.690) | -0.917 <sup>a</sup><br>(-1.156, -0.678) | -0.904 <sup>a</sup><br>(-1.142, -0.667) | -0.283 <sup>a</sup><br>(-0.541, -0.026) | -0.144<br>(-0.416, 0.127)            | 0.804 <sup>a</sup><br>(0.335, 1.272) |
| /cut 2                                | 0.955 <sup>a</sup><br>(0.717, 1.192)    | 0.971 <sup>a</sup><br>(0.731, 1.211)    | 0.982 <sup>a</sup><br>(0.744, 1.221)    | 1.617 <sup>a</sup><br>(1.355, 1.879)    | 1.752 <sup>a</sup><br>(1.476, 2.029) | 2.706 <sup>a</sup><br>(2.229, 3.183) |
| /cut 3                                | 2.912 <sup>a</sup><br>(2.657, 3.167)    | 2.934 <sup>a</sup><br>(2.677, 3.191)    | 2.943 <sup>a</sup><br>(2.688, 3.199)    | 3.633 <sup>a</sup><br>(3.346, 3.921)    | 3.763 <sup>a</sup><br>(3.463, 4.063) | 4.722 <sup>a</sup><br>(4.220, 5.224) |
| Log likelihood                        | -9602.158                               | -9566.514                               | -9562.649                               | -8275.384                               | -8261.028                            | -6839.440                            |
| Wald chi2(1)                          | 701.43                                  | 711.09                                  | 717.95                                  | 739.48                                  | 761.28                               | 180.94                               |
| Prob > chi2                           | 0.000                                   | 0.000                                   | 0.000                                   | 0.000                                   | 0.000                                | 0.000                                |

Notes: <sup>a</sup>, <sup>b</sup> and <sup>c</sup> refer to significant effect at the 1 percent, 5 percent and 10 percent levels of significance respectively

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**Tesfaye Alemayehu Gebremedhin** is a senior lecturer at the Faculty of Business, Government and Law. He had previously held a lectureship position at the University of Sydney. His major research interests are in development economics, labour economics, applied microeconomics, economics of education, and health economics. He holds a PhD in Economics from University of Sydney, an MA in Economics from University of Tsukuba (Japan), and a BA in Economics from Addis Ababa University (Ethiopia).

**Itismita Mohanty** is an Associate Professor of Health Economics at the Health Research Institute, University of Canberra. She has extensive expertise in data analysis, advanced statistical modelling in health services research, health economics evaluation, and policy/programme evaluation research. She works with cutting-edge research issues in public health and health services. Her research experience spans a period of 15 years working in Australia and India. She has been a long-standing consultant for Geoscience Australia and extensively collaborates with researchers and institutions in India, Indonesia, and China. A major part of her



research and training endeavour focuses on India. She publishes widely on contemporary public health issues in this region. She has a PhD in Economics from the University of Sydney.

**Theo Niyonsenga** is Associate Professor of Biostatistics at the University of Canberra. He has more than 30 years' experience working as a Biostatistician in research, teaching, and statistical consulting for public health agencies. He held academic positions at Florida International University and the University of South Australia before moving to University of Canberra. Building on a mathematics degree, Dr Niyonsenga has accumulated extensive knowledge of and experience in contemporary statistical methods. His expertise includes multivariate analysis methods such as structural equations modelling and applied advanced statistical methods for longitudinal and multi-level data, and spatial statistics with applications epidemiology. He has developed in-depth knowledge and relevant methodological expertise in areas with important public health significance, particularly mental health and cardiovascular disease.

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**OP-ED FROM DISHA TRIVEDI:** "The State of Adolescent Learning", The Hindu, April 12. [Link](#).

Banned During Religious Festivals?”,  
*TimesNow*, April 6, 2022. [Link](#).

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Dongre, N.L. 2022. “The Caste System is Not Merely a Division of Labour: It Is Also a Division of Labourers”, *Working Paper*, [Link](#).

Ahmed, Tanima. 2022. “Pro-Girl Attitudes and Childhood Stunting in India”, *Journal of Asian and African Studies*, <https://doi.org/10.1177/00219096221086542>. [Link](#).

Roy, Sutirtha Sinha and Roy van der Weide. 2022. “Poverty in India Has Declined over the Last Decade but Not as Much as Previously Thought”, *Policy Research Working Paper 9994*, Washington D.C.: Poverty and Equity Global Practice and Development Research Group, World Bank. [Link](#).

Kukreja, Rolly. 2022. “Essays on Political Economy and Institutions”, PhD Thesis submitted to the Indian Statistical Institute, New Delhi. [Link](#).

Gupta, Seema. 2022. “Multidimensional Poverty Dynamics: Social Protection and Its Implication on Rural Poverty Dynamics in India”, PhD Thesis submitted to the Department of Economics, SOAS, University of London. [Link](#).

Desai, Sonal. 2022. “Building Capacity for Leveraging Longitudinal Data for Evaluation”, in A. Desai and U. Prasad (eds.), *M&E@70: Strengthening India’s*

*Evidence Systems for Accelerated Reforms and Inclusive Growth*. New Delhi: Development Monitoring and Evaluation Office, National Institution for Transforming India (NITI) Aayog. [Link](#).

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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 3 is in development and expected to be in the field in 2021.

IHDS 3 has been jointly organised by researchers from the University of Maryland, the National Council of Applied Economic Research (NCAER), Indiana University and the University of Michigan. 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  
Professor, NCAER  
Director, NDIC

Fenian Chen  
Professor, UMD

Amaresh Dubey  
Professor, JNU  
Senior Consultant, NCAER

Keera Allendorf  
Associate Professor, IU

Santanu Pramanik  
Senior Fellow, NCAER  
Deputy Director, NDIC

## CONTACT US

Website: <http://ihds.umd.edu> Mail: [ihdsinfo@gmail.com](mailto:ihdsinfo@gmail.com)



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### Our mailing address is:

3104 Parren J. Mitchell Art Sociology Bldg.

University of Maryland

College Park, MD 20738

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

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