The impact of Rashtriya Swasthya Bima Yojana on female labour force participation in India: A matched difference-in-differences analysis

Ajay Mahal and Anup Karan

Presenter: Professor Ajay Mahal  
Date: Wednesday 8 May 2019  
Time: 12.00pm - 1.00pm  
Venue: Room H.921 Caulfield campus

Abstract

We estimate the effects of Rashtriya Swasthya Bima Yojana (RSBY), a government sponsored health insurance scheme for the poor in India, on women's labour force participation rates, employment and non-labour market activities. Our estimation relied on the staggered expansion of the RSBY program and 3 rounds of large household surveys (1999-2000, 2004-5 and 2011-12) that gathered detailed information on labour force participation and employment, using difference-in-difference methods. RSBY increased labour force participation and employment among poor rural women by 5-9 percentage points; effects on male labour force participation were considerably smaller in magnitude and statistically insignificant. Much of the increase in employment among rural women was accounted for by a rise in self-employment. RSBY led to a decline in domestic work among women in both rural and urban areas. In rural areas this was accompanied by a rise in self-employment; in urban areas, there is some evidence of increased participation in education among younger women, and self-employment among older women.

Presenter

Ajay Mahal is a Professor of Health Economics and Health Systems at the Nossal Institute for Global Health at the University of Melbourne (Australia). He was previously the Alan and Elizabeth Finkel Chair of Global Health at Monash University and has served as an Associate Professor at Harvard University. Dr Mahal holds degrees from Columbia University (PhD in Economics, 1995) and the University of Delhi (M.A. (Economics), 1986; B.A. (Economics), 1984). His research interests span a range of economically relevant questions pertaining to health financing and health sector reform, household and national level impacts of (ill) health, ageing and its implications for health systems, and the design and evaluation of health system interventions.

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