The marital experience is gendered in Africa

DHS 29 countries for individuals 15+; 2006 - 2013
Outline

1. Why should we care?
2. Data, measurement, caveats
3. Prevalence
4. New evidence
5. Policy
1. *Grounds for concern?*

*Background, context and literature*
Evidence from elsewhere

- Widows were historically identified as a disadvantaged group in today’s rich world
  - England’s Poor Laws
  - Widow’s pensions in many countries
- India: widows are particularly discriminated against and destitute (Chen 2000, Drèze and Srinivasan 1997, Jensen 2005)
- Evidence of negative economic and other consequences of divorce
Gender inequalities in Africa

- Individual human capital endowments
- Legal rights and protection
  - Constitutions/statutory law promise gender equality but most Africans are married under customary laws or a blend. Low awareness/enforcement.
  - Marriage is the basis for production & women’s access to social & economic rights; lost at divorce or widowhood.
  - Family property (houses & land) is passed on through men. Widows/divorcees often inherit nothing
- Access and control over assets/livelihoods
  - Women have worse access to labor markets, lower wages, limited access or title to productive assets (land, credit, other) (Gaddis et al. 2017).
- Burden of care for children and the elderly
Some evidence for Africa

- Zimbabwe, Uganda and Mali: Households headed by widows are especially poor among FHHs (Horrell and Krishnan 2007; Appleton 1996; van de Walle 2013).
- ‘Lack of a husband’ accounts for some 35% of excess adult female mortality in Africa (Anderson & Ray 2015)
- Zambia, Kenya, Lesotho, South Africa: widows of men who died of illness are most vulnerable to losing control of agricultural land (Chapoto et al. 2011; Drimie 2002).
- Divorce: even sparser literature suggests consequences for well-being likely to be more mixed
Evidence for Africa cont.

- Legal, human rights, sociology literatures & public opinion => poor treatment of widows
  - Plentiful ‘evidence’ from human rights and legal support groups but mostly anecdotal (case-study, or village specific): dehumanizing rituals, seclusion, dispossession of property, land grabbing, and loss of child custody etc.
  - 2008 public opinion survey: 58% of Nigerians said widows faced discrimination relative to other women (far more than divorcees).
  - Evidence from DHS 2013 for Nigeria on treatment at widowhood.
- Underdeveloped safety net and insurance mechanisms.

- However, large-sample, population representative empirical research is scarce
2. Data, measurement, caveats
Data are less than ideal: prevalence

• Actual prevalence of ever-widowed or ever-divorced is unknown
• Only current marital status is collected, not marital histories. Remarried widows and divorcees can not be distinguished from married-once women.
  – Micro-studies indicate lots of marital disruption.
    • (Senegal: 19-22% of ever-married women have experienced widowhood; 13-17% divorce)
  – Two studies suggest that disadvantage for women & their offspring persists through remarriage (Mali, Senegal).
  – DHS phase 3: data available for 20 countries for women 15-49.
  – Selective mortality?
Data are less than ideal: poverty

- Individual poverty measures are rarely available.
- Disadvantaged individuals within the household remain invisible in standard data sources.
- One important dimension of individual welfare: nutritional status. Available for women 15-49 from DHS.
  - Individualized measure of consumption for Senegal
  - One approach is to compare female (FHH) & male-headed households (MHH) to infer effects of an individual’s gender on welfare.
Data and measurement issues

• Heterogeneity among FHHs
  – FHH can be among the best-off (e.g. female heads with remitting migrant husbands)
  – & the worst-off (widow- or divorcee-headed with no labor endowments or productive assets).
• Examining FHHs omits a large share of ever-widowed or ever-divorced women
• FHHs are on average smaller than MHHs (3.6 vs 5.1):
  – Allowing for demographics of FHHs and economies of scale in consumption can reverse poverty comparisons
• Existing studies focus on just a handful of countries
• Africa-wide generalizations/cross-country studies. Large regional differences.
Causality often unclear, but often irrelevant to policy

- It may not be random that some women experience a marriage dissolution.
- Aim here is not to make causal statements about the welfare effects of widowhood or divorce, but to investigate the correlations.
- For anti-poverty policy what matters is not whether widowhood or divorce per se cause disadvantage
- Rather, the key policy issue is whether women who have had a marital dissolution are significantly worse off than those who have not, and thus a target group.
3. Prevalence of marital ruptures and female headship
Prevalence of marital shocks

- Marital dissolution is frequent
  - Women marry young and much older men
  - Women have higher average life expectancy
  - HIV/AIDS, conflict

- Far higher remarriage rates for men, aided by polygamy
  - Remarriage rates for women vary more.
  - Polygamy is legal in 25 countries
## % Widows & divorcees among African women

<table>
<thead>
<tr>
<th>Region</th>
<th>Widowed Aged 15+</th>
<th>Widowed Aged 15-49</th>
<th>Widowed Ever</th>
<th>Divorced Aged 15+</th>
<th>Divorced Aged 15-49</th>
<th>Divorced Ever</th>
</tr>
</thead>
<tbody>
<tr>
<td>West</td>
<td>9.3</td>
<td>2.2</td>
<td>4.3</td>
<td>3.0</td>
<td>2.9</td>
<td>9.5</td>
</tr>
<tr>
<td>Central</td>
<td>10.0</td>
<td>2.3</td>
<td>3.8</td>
<td>6.8</td>
<td>7.1</td>
<td>18.2</td>
</tr>
<tr>
<td>East</td>
<td>11.1</td>
<td>3.6</td>
<td>6.0</td>
<td>7.5</td>
<td>7.4</td>
<td>19.0</td>
</tr>
<tr>
<td>Southern</td>
<td>16.0</td>
<td>3.3</td>
<td>8.4</td>
<td>6.7</td>
<td>6.0</td>
<td>11.7</td>
</tr>
<tr>
<td><strong>Africa</strong></td>
<td><strong>10.4</strong></td>
<td><strong>2.8</strong></td>
<td><strong>5.3</strong></td>
<td><strong>5.5</strong></td>
<td><strong>5.3</strong></td>
<td><strong>14.5</strong></td>
</tr>
</tbody>
</table>

## $H'$holds headed by widows/divorcees

% of HH headed by women; of which headed by widows/divorcees

<table>
<thead>
<tr>
<th>Region</th>
<th>H'holds</th>
<th>pop</th>
<th>widow</th>
<th>divorcee</th>
<th>Male headed wid/div</th>
</tr>
</thead>
<tbody>
<tr>
<td>West</td>
<td>18</td>
<td>13</td>
<td>49</td>
<td>16</td>
<td>4</td>
</tr>
<tr>
<td>Central</td>
<td>20</td>
<td>16</td>
<td>44</td>
<td>21</td>
<td>4</td>
</tr>
<tr>
<td>East</td>
<td>26</td>
<td>21</td>
<td>42</td>
<td>21</td>
<td>4</td>
</tr>
<tr>
<td>Southern</td>
<td>40</td>
<td>43</td>
<td>36</td>
<td>18</td>
<td>33</td>
</tr>
<tr>
<td><strong>Africa</strong></td>
<td><strong>23</strong></td>
<td><strong>18</strong></td>
<td><strong>45</strong></td>
<td><strong>19</strong></td>
<td><strong>4</strong></td>
</tr>
</tbody>
</table>

Based on all heads 15+, latest DHSs for 35 countries; marital status from 29 countries with marital status in roster.
Options in life for widows & divorcees

- Remarriage is related to age, ethnicity, gender of offspring, social/religious norms & whether a woman can afford not to.
- In some regions, young widows/divorcees often remarry into polygamous households.
- **Levirate marriage** whereby a widow marries a relative of deceased husband allowing her to keep her children and get support was once common all over Africa.
- Levirate practice is eroding in places due to HIV, Christianity & other reasons, leaving widows with no alternative support.
- Elsewhere, widows/divorcees do not remarry; often shunned, ostracized, dispossessed.
4. New evidence on well-being
Conditional differences in nutritional status Africa-wide

- Ever-widowed/divorced women are nutritionally deprived
  - Compared to otherwise similar women in first union.
  - Controls for individual & household characteristics, country or household fixed effects.
- Current widows/divorcees have statistically worse nutritional status indicators on average
  - Being a widow is associated with a 1.8 % points increase in the likelihood of being underweight; 2.4 % points in urban areas.
  - Being a divorcee raises the prob. of underweight by 1.4 percentage points.
- However, the extent of disadvantage varies: relatively worse outcomes in non-West and (esp.) East Africa.
- Significant negative associations with nutrition, often in areas most affected by HIV/AIDS.
- Yet, the key findings are robust to controlling for HIV.
% women testing HIV positive by marital status

- Married once
- Ex-divorced
- Ex-widow
- Divorced
- Widow

Countries:
- Senegal
- Niger
- Sierra Leone
- Mali
- Ethiopia
- DRC
- Rwanda
- Malawi
- Swaziland
- Zambia
- Zimbabwe
- Lesotho
Senegal: Marital shocks & women’s well-being

- Poor women more vulnerable to dissolution & remarriage.
- Remarriage: often as lower-ranked wife in polygamous HH
- Remarriage does not compensate fully for the economic loss associated with widowhood or divorce.
- It is least effective in ensuring consumption levels for the most vulnerable widows who tend to remarry in leviratic marriages.
- Leviratic marriage comes with lowest consumption levels:
  - Only option for very poor widows & happens in very poor lineages
  - Such marriages act as a poverty trap for those who cannot refuse due to a lack of means or as only way to remain with her children
- Those who can afford to, do not remarry and maintain a level of consumption comparable to married once women.


Nigeria: Nutrition, religion and widowhood

- Study links the welfare of widows to the different processes that follow widowhood for Christian and Muslim women.
- Muslims are on average poorer, with worse endowments.
- Relative to other Christian women, widows have lower nutritional status; not true among Muslims.
- Results hold within mixed religion ethnicities & within villages.
- Muslim widows are encouraged to remarry (polygamy); face more favorable inheritance rules; less mistreatment. (tab)
- Better physical well-being for widows is linked to inheritance practices and cultural norms that appear to considerably ease the shock of widowhood.
**Mali: Marital shocks & women’s well-being**

- Widows are found to disproportionately head the poorest households.
- They have lower levels of nutritional status than women of other marital statuses controlling for age.
- This disadvantage persists through remarriage and spills over to their children’s health and education outcomes.
Ever-widowed women are more likely to have children who are fully dependent on them.
Ex-widowed or divorced women in rural Mali are more likely to have young children living elsewhere
The (co-habiting) children of ever-widowed women are less likely to be in school: they drop out earlier.
Children not residing with their mothers are less likely to stay in school, esp. girls in urban Mali

Mali 2006, urban and rural areas
Child aged 5–14 enrolled in school, against own age and mother in home
**Risky ex ante behavioral responses to the risk of widowhood**

- In their desperation to have a son as insurance against widowhood, Senegalese women whose husbands have children from other marriages — rivals for inheritance — reduce birth spacing and increase the number of pregnancies to dangerous levels (Lambert & Rossi 2016).
- Married couples in Zambian villages where customary norms do not support land inheritance rights for widows are found to make significantly lower productive investments in land (Dillon & Voena 2017).
## Africa-wide differences in poverty: FHHs minus MHHs by marital status of head (%)

<table>
<thead>
<tr>
<th>Heads</th>
<th>Urban FHH - MHH</th>
<th>Rural FHH - MHH</th>
</tr>
</thead>
<tbody>
<tr>
<td>All</td>
<td>-3.3***</td>
<td>-7.9***</td>
</tr>
<tr>
<td>Never married heads</td>
<td>5.3***</td>
<td>6.6***</td>
</tr>
<tr>
<td>Widow/divorced head</td>
<td>9.7***</td>
<td>6.2***</td>
</tr>
<tr>
<td>Wid/div female vs all male heads</td>
<td>3.2***</td>
<td>-4.4***</td>
</tr>
<tr>
<td>Widowed vs married</td>
<td>8.1***</td>
<td>0</td>
</tr>
<tr>
<td>Divorced vs married</td>
<td>6.8***</td>
<td>7.4***</td>
</tr>
</tbody>
</table>
Poverty: FHHs minus MHHs adjusted for economies of scale by head (%)
In summary:

- Indications that ever-widowed and ever-divorced women are significantly worse off and less able to provide for their children.
- Not universal. Large regional & cross-country differences.
- In places, the vulnerability and lower welfare of women previously widowed or divorced persists through remarriage.
- These detrimental effects are passed on to children — possibly more so to daughters — suggesting an intergenerational transmission of poverty stemming from marital shocks.
- Evidence of responses to the risk of marital ruptures with consequences for broader societal welfare.
- Combating the neglect of widows and divorcees must be seen as an integral part of the broader struggle against gender inequalities.
6. Policy implications and final thoughts
Operational and policy implications

• Difficulty of changing the situation through laws
  o low awareness
  o lack of access to formal judicial system; lack of financial resources to mount legal challenge
  o social pressures to conform to traditional norms; risks to widow
    o fear of reprisals from lineage for violating customary law
• Serious source of vulnerability and intergenerational transmission of poverty; safety nets should take this into account
• Independence & greater certainty through a steady source of income would give widows more control over their & their children’s destinies.
General principles for policy

No single, common, policy formula will be appropriate for all settings. Policy needs to be adapted to the specific realities and circumstances of each context.

Better data, and both ‘preventive’ and ‘responsive’ policies.

- **Data:** intra-household; individual level poverty data; marital histories.
- **Preventive** policies benefit women and society overall.
- **Responsive** policies kick in following an uninsured marital shock so as to avoid the worst consequences for women and their children.
Preventive policies to help women themselves deal with marital shocks

• Making markets work better:
  – Addressing credit market failures which especially disadvantage women;
  – Investing in access and quality of general education; financial and legal literacy;
  – Ensuring ownership and inheritance rights over property;
  – Legal reforms where necessary and enforcing them more equitably.

• Preventative policies are often advocated and implemented, but often ignore women.
Preventive policies: Legal

• Laws exist but poor women are not aware, do not understand them or have the resources to secure enforcement.
  – Customary marriages need to be registered with secure legal documents.
  – Inheritance laws must be enforced
  – Tenure security, through formal registration of all marriages and marital property.
  – Promote the acceptability and ease of remarriage

• Invest in bonified NGOs/legal aid organizations to provide services to women with offices in remote areas.

• Information campaigns on basic legal education
Responsive policy interventions

• Social pensions as a temporary safety net. Temporary for young women; amount adapted to number of dependent school age children. Permanent for older women.

• Aid must be transferred directly & securely to women.
  – Such a policy’s existence may itself alter preemptive behavior by women trying to insure against widowhood or divorce and thereby increase social welfare.

• Other policies:
  – Provision of temporary preferential access to housing/ shelters;
  – Also training, employment and schooling for children;
  – Policies to discourage eviction from the marital home and/or give them a residency right there for some period after becoming widows.

• Awareness and enforcement are crucial.
**Future research relevant to policy**

– Does targeting poor households help widows/divorcees sufficiently?
– Is there a case for targeting them or their children independently of poor or malnourished people in general?
– Can one effectively target widows/divorcees?

• The same conditions that create inequality within households also constrain the ability to target women per se with interventions. Some displacement is to be expected.
• Yet policies such as a “widows pension” will increase the status and bargaining power of such women within the household.
• More thought, resources and effort need to go into helping these very vulnerable groups.
Thanks for your attention!
Far fewer women than men own land or housing

Land and housing ownership (%)

<table>
<thead>
<tr>
<th></th>
<th>Female Land</th>
<th>Male Land</th>
<th>Female Housing</th>
<th>Male Housing</th>
</tr>
</thead>
<tbody>
<tr>
<td>Sole ownership</td>
<td>13</td>
<td>36</td>
<td>13</td>
<td>39</td>
</tr>
<tr>
<td>Joint ownership</td>
<td>25</td>
<td>15</td>
<td>30</td>
<td>16</td>
</tr>
</tbody>
</table>

Note: Data for 27 (land) / 28 (housing) countries from 2010-16. Population aged 20-49 years. Source: Gaddis et al. 2017 from DHS data. (back)
<table>
<thead>
<tr>
<th></th>
<th>Rural Muslim</th>
<th>Rural Christian</th>
<th>Urban Muslim</th>
<th>Urban Christian</th>
</tr>
</thead>
<tbody>
<tr>
<td>Blamed for death</td>
<td>9</td>
<td>10</td>
<td>0</td>
<td>15</td>
</tr>
<tr>
<td>Physically abused</td>
<td>7</td>
<td>19</td>
<td>13</td>
<td>20</td>
</tr>
<tr>
<td>Maltreated</td>
<td>11</td>
<td>23</td>
<td>12</td>
<td>27</td>
</tr>
<tr>
<td>Her children are maltreated</td>
<td>7</td>
<td>17</td>
<td>3</td>
<td>20</td>
</tr>
<tr>
<td>Must prove her innocence</td>
<td>1</td>
<td>7</td>
<td>2</td>
<td>14</td>
</tr>
</tbody>
</table>

Asked in DHS 2013; around 500 current widows answer.
% Widows completely dispossessed of late husband’s property

|                     | Remarried widows | Current widows |         |         |         |         |         |         |         |         |         |         |         |         |         |
|---------------------|------------------|----------------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|
|                     | Rural            | Urban          | Rural  | Urban  | Rural  | Urban  | Rural  | Urban  | Rural  | Urban  | Rural  | Urban  | Rural  | Urban  | Rural  | Urban  | Rural  | Urban  | Rural  | Urban  | Rural  | Urban  | Rural  | Urban  | Rural  | Urban  | Rural  | Urban  |
| % Widows dispossessed |                  |                |        |        |        |        |        |        |        |        |        |        |        |        |        |        |        |        |        |        |        |        |        |        |        |        |        |
|                     |                  |                |        |        |        |        |        |        |        |        |        |        |        |        |        |        |        |        |        |        |        |        |        |        |        |        |        |
|                     | Christian        | Muslim         | Christian | Muslim | Christian | Muslim | Christian | Muslim | Christian | Muslim | Christian | Muslim | Christian | Muslim | Christian | Muslim |
| % Widows dispossessed | 79               | 31             | 73      | 39     | 42      | 27     | 43      | 23     | 752     | 197    | 468     | 136    | 295     | 469    | 93      | 137    |
| N                   | 295              | 469            | 93      | 137    | 752     | 197    | 468     | 136    | 295     | 469    | 93      | 137    | 295     | 469    | 93      | 137    |

Source: Nigeria DHSs 2013. back


