# Women's welfare and livelihoods outside of marriage: Evidence from rural Tanzania

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### Motivation/background

- Female headship as a proxy for gender (Chant 2004; Quisumbing et al. 2014) and marital status.
- Channel of marriage exit can affect outcomes (Horrell and Krishnan 2007). Little attention paid to divorce in rural SSA (Clark and Brauner-Otto 2015).
- Women in SSA lose access to land after marriage exit (Chapoto et al. 2011; Peterman 2012; Yngstrom 2002).
- Do women compensate with off-farm income-generating opportunities?
- Time/ mobility constraints; gender wage gap (Fontana and Paciello 2010).
- Divorced/ widowed women do avail themselves of off-farm options (Canagarajah et al. 2001; Oya and Sender 2009).

# Research questions

- In rural Tanzania, how are women's consumption levels affected by marriage exit?
- How is access to land affected by marriage exit?
- How do women adjust their livelihood portfolios in response?

Use of individual-level panel survey = Capture outcomes for all women

Outcomes of marriage exit along 2 axes:

- How marriage ended
- Headship status in post-marriage household

Extend analysis beyond agriculture: How do women compensate for any lost land?

### Data and methods

- Three waves of the LSMS Tanzania national tracking data set (2009–2013)
- Focus on rural women ≥ 18 years old (2,374 women in the balanced panel)

 $Y_{it} = \alpha + [Marital\_Status_{it}]\beta + X_{it}\theta + C_i + \varepsilon_{it}$ 

#### Dependent variable

- HH consumption / AE, poverty status
- Individual economic activities in past year
- Household land access and livelihood sources

Socioeconomic and geographic characteristics

Indicator(s) of marital status

- Divorced / widowed
- Divorced versus widowed
- HH head versus not

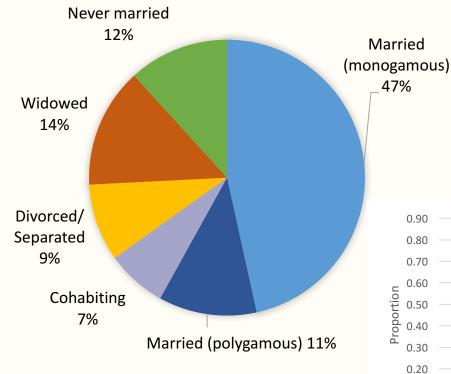
Individual fixed effect

Correlated random effects (CRE) models

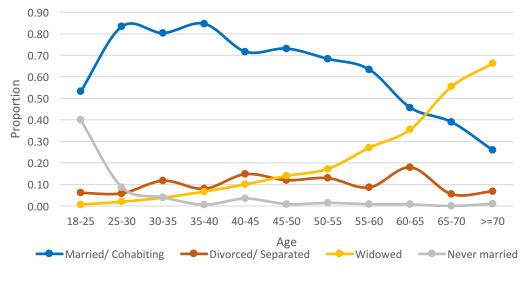
 Include individual mean of all timevarying regressors

### Descriptive statistics

### Marital status of rural women (≥ 18 years), 2009



### Marital status by age category



#### Descriptive statistics

# Relationship with household head among non-head widowed or divorced women, 2009 (proportions)

	Marital status				
Living with	Widowed	Divorced			
Parent/ Step-parent	0.15	0.60			
Sibling	0.01	0.12			
Child	0.51	0.06			
Other relative	0.33	0.21			
Non-relative	0.00	0.01			
Obs.	137	109			

# Changes in marital status of rural women, 2009 to 2013

Marital status 2013 →				Never
2009 ↓	Married	Divorced	Widowed	married
Married/cohabiting N=1,606	89.5%	5.2%	5.3%	
Divorced/separated N=204	28.2%	63.4%	8.4%	
Widowed N=309	5.5%	8.7%	85.8%	
Never married N=255	41.0%	12.5%	2.1%	44.4%

### **Descriptive statistics**

		Spouses	Heads	Other positions in household		
			Mean values			
Welfare	Value of consumption/ AE/ day (1,000s TSh)	2.08	2.24	2.00		
	1= HH is poor	0.33	0.31	0.36		
Individual livelihoods	1= Main occupation is agriculture	0.94	0.89	0.70		
	1= Agricultural wage worker in past year	0.15	0.22	0.07		
	1= Non-agricultural wage worker in past year	0.03	0.05	0.02		
	1= Was self-employed in past year	0.10	0.14	0.03		
	Hours of work in past week	50.70	47.60	37.06		
	Hours of wage work	2.29	3.64	1.10		
Household livelihoods	Land area per capita (acres)	1.17	0.90	1.05		
	Share of household income from off-farm sources	0.32	0.40	0.30		
Other individual/	Age (years)	37.66	51.05	32.52		
household characteristics	HH size	6.05	4.35	8.24		
	Obs.	1,378	443	553		

# Welfare after widowhood and divorce among rural women (CRE regressions)

	(1)	(2)	(3)	(4)	(5)	(6)
	Value of consumption/ AE/ day (TSh)			Poverty status (1= Poor)		
		CRE-OLS <sup>a</sup> CRE-probit				
1= Divorced or widowed	39.85			0.08***		
	(0.66)			(0.01)		
1= Divorced		163.08			0.05	
		(0.12)			(0.10)	
1= Widowed		-192.89			0.12***	
		(0.11)			(0.00)	
1= Head (divorced or widowed)		, ,	130.64		, ,	0.07**
, ,			(0.28)			(0.04)
1= Not head (divorced or widowed)			-75.91			0.09*
,			(0.49)			(0.05)
Individual, household, and						,
community characteristics, year FE	Y	Y	Y	Y	Y	Y
Mean values of time-variant						
regressors	Y	Y	Y	Y	Y	Y
P > F (Divorced = Widowed)		0.007			0.084	
P > F (Head = Not head)			0.161			0.722
Observations	7,122	7,122	7,122	7,122	7,122	7,122

Coefficients (linear models) or average partial effects (nonlinear models); P-values in parentheses; Standard errors clustered at individual level; \*\*\* p<0.01, \*\* p<0.05, \* p<0.1

### Women's individual livelihoods after widowhood and divorce

	(1)	(2)	(3)	(4)	(5)	(6)
	1= Agriculture as main occupation	1= Agricultural wage work	Past year 1= Non- agricultural wage work	1= Self- employed	Hours wage work	week Hours worked in past week
	CRE-probit		CRE-probit		CRE	-tobit
PANEL A						
1= Divorced or widowed	-0.05**	0.06**	0.06***	0.09***	3.72***	4.91***
	(0.03)	(0.04)	(0.00)	(0.00)	(0.00)	(0.01)
All other control variables	Y	Y	Y	Y	Y	Y
PANEL B						
1= Divorced	-0.05*	0.08**	0.07***	0.09***	4.85***	5.02**
	(0.07)	(0.03)	(0.01)	(0.01)	(0.00)	(0.01)
1= Widowed	-0.06*	0.03	0.05*	0.10**	2.43**	4.82**
	(0.05)	(0.44)	(0.09)	(0.03)	(0.04)	(0.05)
All other control variables	Y	Y	Y	Y	Y	Y
PANEL C						
1= Divorced or widowed (Head)	-0.08**	0.06*	0.07**	0.14***	3.96***	5.94***
	(0.01)	(0.08)	(0.01)	(0.00)	(0.00)	(0.01)
1= Divorced or widowed (Not head)	-0.03	0.07	0.06	0.03	4.58**	3.67
	(0.41)	(0.16)	(0.11)	(0.54)	(0.02)	(0.15)
All other control variables	Y	Y	Y	Y	Y	Y
Observations Coefficients or average partial effects	7,122	7,122	7,122	7,122	7,122	7,122

### Women's household livelihoods after widowhood and divorce

	(1)	(2)	(3)	(4)	(5)	(6)
	Share HH income fro				om	
			Share HH income			
	1= HH	Land area per	from off-farm		Self-	
	accesses land	capita (acres)	sources	Wage work	employment	Transfers
	CRE-probit	CRE-OLS	CRE-OLS		CRE- SUR	
PANEL A						
1= Divorced or widowed	-0.04**	-0.11	0.05**	0.02	-0.001	0.03**
	(0.02)	(0.17)	(0.03)	(0.19)	(0.96)	(0.02)
All other control variables	Y	Y	Y	Y	Y	Y
PANEL B						
1= Divorced	-0.06**	-0.14	0.06**	0.04*	-0.01	0.04**
21,0100	(0.01)	(0.14)	(0.03)	(0.06)	(0.65)	(0.02)
1= Widowed	-0.01	-0.05	0.04	-0.01	0.02	0.02
	(0.66)	(0.57)	(0.23)	(0.80)	(0.49)	(0.30)
All other control variables	Y	Y	Y	Y	Y	Y
PANEL C						
1= Divorced or widowed (Head)	-0.07***	-0.32***	0.12***	0.03*	0.01	0.06***
	(0.01)	(0.00)	(0.00)	(0.07)	(0.49)	(0.00)
1= Divorced or widowed (Not head)	-0.00	0.16	-0.03	0.01	-0.02	0.01
(,	(0.87)	(0.19)	(0.29)	(0.72)	(0.32)	(0.69)
All other control variables	Y	Y	Y	Y	Y	Y
Observations	7,122	7,122	7,122	7,122	7,122	7,122

### Robustness checks

• Account for within-household economies of scale household consumption/  $AE^{\varphi}/$  day

 $\varphi$  = an estimated scale economies parameter

Widowhood now associated with significantly reduced consumption.

Include men in the analysis

Men's levels of consumption and land access *increase* upon widowhood or divorce.

# Main findings

- Widowhood and divorce are common, and ~40% of widowed & divorced women are not household heads.
- Widowhood  $\rightarrow$  Decline in welfare
- Divorce → Less (or no) land
- Widowhood or divorce → Rely more heavily on offfarm income sources, including wage work, selfemployment, and the receipt of transfers.
- Joining another's household protects women from loss of land, maintains agricultural focus. But household heads 'pivot' away from agriculture.

# Research (and policy) implications

- A focus on female-headed households ≠ a holistic consideration of women's experiences outside of marriage.
- Importance of both the non-farm economy and family networks.
- Programs and policies should aim to ensure that (divorced) women retain access to land.
- Efforts to advance women's access to non-farm economic activities = a potential lever to bolster women's welfare.