
CHAPTER 1

Introduction

1.1 Introduction

Marriage has been defined as 'the union of man and woman such that the children born from the woman are recognized as legitimate by the parents' (Barnard and Spencer, 2002: 528). Marriage dissolution is the legal process in which a judge or other legal authority dissolves the bonds of matrimony existing between two people, restoring them to the status of being single (Ippoliti, 2018). Union dissolution may occur due to the death of a spouse, separation, or divorce.

Union dissolution has been increasing across the world since the 1970s (Bennet, 2017; Sheykhi, 2020; UN, 2011). The crude divorce rates (the number of divorces per 1,000 people) have doubled, from 2% in the 1970s to 4% in the 2000s at the global level (UN, 2011). However, the rate of increase has not been the same across countries. The divorce rates have declined in many developed countries and have been gradually increasing in developing countries since the 1980s (Cherlin, 2010; Chakravarty, Goli and James, 2021; Sheykhi, 2020; Singh, 2023; Yadav, Singh and Vishwakarma, 2017). The divorce rate in India is the lowest in the world at less than 1 percent (Dommaraju and Johnes, 2011; Maiti, 2023). Despite this, evidence suggests that the divorce rates have doubled over the past two decades.

Various factors have led to rising dissolution rates globally. It is a combination of social, economic, and cultural factors. An increase in the age of marriage, modernization, increase in women's autonomy and labor force participation have fueled union dissolution (Bhardwaj, 2019; Bhatt, 2019). Secularization is the main reason for this and has resulted in a massive increase in the female employment rates post the dissolution. It is also seen, however, that people are open to the idea of remarriage or re-partnering across nations; it implies that people are rejecting individuals but are not rejecting the institution of marriage (Bennet, 2017).

1.2 What literature reveals

Indian society has witnessed major changes in the family system over the last century (Singh, 2010). During the 20th century, there has been a gradual disappearance of the traditional joint family system; a rise in the proportion of female-headed households; an increase in the incidence of separation and divorce; increased freedom of marital choice; a rise in the level of female education; greater involvement of females in decision-making process; increase in mean age at marriage of female and a corresponding decline in total fertility rate (Allendorf, 2013; Dommaraju, 2016; Singh 2010). There has been an increasing influence of westernization, industrialization, and modernization (Grover, 2011; Mundu and Unisa, 2018; Singh, 2010).

Studies report that divorce rates in India are low, with separation and abandonment comprising the main forms of union dissolution (Dommaraju, 2016; Ghosh and Ranjan, 2017; Jacob and Chattopadhyay, 2016). Researchers have also studied possible determinants of the risk of dissolution extensively, identifying factors like education, wealth, age, place of residence, presence and gender composition of children (Bose and South, 2003; Dutta and Prasad, 2019; Ghosh and Ranjan, 2017; Maiti, 2023; Rao and Shekhar, 2002). Various studies show that though remarriage and re-partnering is an option (Grover, 2011; Parry, 2001), the quality of the match may not be good and it is especially difficult for women with children (Mukhopadhyay, 2012).

Studies have also reported that dissolution of marriage has an adverse impact on the well-being of women belonging to the socio-economically vulnerable sections of society (Dommaraju, 2016; Dutta and Prashad, 2019; Mundu and Unisa, 2018). Microcredit is a possible means of protecting such women from the shock of facing dissolution. Microcredit enables financial inclusion among women, enhancing their decision-making power and empowerment levels (Demirguc-Kunt et al., 2018; Mazumder, 2022; UN Capital Development Fund, 2019). However, the relationship between microcredit and financial empowerment is influenced by family dynamics, where the husband typically claims the benefits of microcredit (Basumatary, Chhetri, and Raj S. N., 2023; Goetz and Gupta, 1996). Some women who have experienced union dissolution and are liberated from marital oppression, have different perspectives on accessing microcredit compared to those who are currently married. Such women might not prioritize accessing microcredit, as they lack the

responsibility of supporting their husbands. Consequently, the interaction between women's marital status and their access to microcredit may produce unpredictable results (James, 2015; Kar, 2018; Karim, 2011; Saiag, 2020; Schuster, 2015; Villarreal, 2014). Studies have established the impact of participation in microcredit programs on financial empowerment in different settings (Al-shami et al., 2021; Banerjee et al., 2015; Datta and Sahu, 2021; Maity, 2023; Mengstie, 2022).

To sum up, there is a large body of work on the trends of divorce in India and its determinants. Analysis of the consequences of union dissolution and the determinants of repartnering, however, are rare. Given that the dissolution of women also affects women adversely, it is necessary to identify suitable policy interventions that protect divorced, separated, and abandoned women. The proposed study seeks to address these lacunae.

1.3 Research objectives

The thesis seeks to investigate the incidence and determinants of union dissolution and its effect on the empowerment of women. The study will address the following specific questions:

1. What are the incidence and trends of union dissolution in India?
 - 1.1. What are the trends in union dissolution?
 - 1.2. Explain the incidence of union dissolution with focus on regional variations.
 - 1.3. What are the variations across state, age, and religious categories?
2. What are the determinants of union dissolution and remarriage in India?
 - 1.1. What are the factors associated with increasing probability of union dissolution?
 - 1.2. What is the likelihood of remarriage amongst women who have faced union dissolution?
3. Does the marital status of woman impact participation in SHGs?
4. Does the empowering effect of SHG depend upon the marital status of woman?

1.4 Database and methodology

1.4.1 Data

The thesis extensively utilizes data sourced from the Census of India and Demographic Health Surveys (DHS). The second chapter on Union dissolution in India: An exploratory

analysis is based on the Census data of India. For the third, fourth, and fifth chapters, we have used data from the fifth round of the National Family Health Survey (NFHS).

Census data in India refers to the demographic and socio-economic information collected through a nationwide enumeration process conducted at regular intervals, typically every 10 years, by the Government of India. The Census provides information on the size, distribution, and other characteristics of the country's population. This nationwide effort seeks to provide an official count of the population, offering insights into its distribution across states and union territories, while also collecting data on age, gender, literacy rates, educational levels, marital status, migration patterns, occupational structures, fertility, and mortality rates. It captures social and cultural dimensions, including religion, language, caste, and tribal affiliations, contributing to policy formulation and development planning. The Census is one of the largest administrative and statistical exercises in the world and is conducted by the Registrar General and Census Commissioner in India. The second chapter is based on the Census data that is available at the all-India and state level along with separate data for rural and urban India for the years 1991, 2001 & 2011. This chapter specifically uses Social & Cultural tables (C-series) from the Census data for the years 1991, 2001 & 2011. The 2021 Census has not been undertaken because of the pandemic. So, we are unable to provide updated data.

The Demographic Health Survey (DHS), on the other hand, is a comprehensive, nationally representative sample survey implemented in more than 90 countries since 1984. This survey gathers a broad spectrum of information, encompassing both objective and self-reported data, with a particular focus on indicators related to fertility, reproductive health, maternal and child health, mortality, nutrition, and self-reported health behaviors among adults. In the Indian context, the DHS is referred to as the National Family Health Survey (NFHS).

The National Family Health Survey (NFHS) is a comprehensive and periodic survey conducted in India to assess and gather detailed information on various aspects of health, family planning, and socio-economic indicators. The NFHS is conducted by the International Institute for Population Sciences (IIPS) in Mumbai, acting on behalf of the Government of India's Ministry of Health and Family Welfare (MoHFW). It operates as an

integral component of the global Demographic Health Survey (DHS) program. NFHS covers a representative sample of households across all states and union territories, spanning both urban and rural areas. Through standardized questionnaires and interviews, the survey collects data on fertility, maternal and child health, nutrition, family planning practices, healthcare utilization, and awareness of health-related issues. The NFHS provides essential insights into demographic and health trends that help in the evaluation of targeted interventions and policies aimed at improving the well-being of the population.

The NFHS has undergone five rounds of data collection since its initiation in 1992-1993. The inaugural round, NFHS-1, took place from April 1992 to September 1993, followed by the second round (NFHS-2) conducted between November 1998 and December 1999. The third wave, NFHS-3, commenced in November 2005 and concluded in August 2006, while the fourth round (NFHS-4) extended from January 2015 to December 2016. The most recent round, NFHS-5, was administered from June 2019 to April 2021. For chapters 3, 4, and 5, we use the data from NFHS-5.

1.4.2 Sample design

NFHS-5 provides information for 707 districts, 28 states, and 8 union territories. The NFHS-5 sample design employs a stratified two-stage sampling approach, utilizing the 2011 census as the basis for selecting Primary Sampling Units (PSUs). PSUs, identified as villages in rural regions and Census Enumeration Blocks (CEBs) in urban areas, were linked to the nearest PSU if they had fewer than 40 households. Within each rural stratum, villages were chosen from the sampling frame using a probability proportional to size (PPS) approach. In total, NFHS-5 involves 30,456 selected Primary Sampling Units (PSUs) drawn from 707 districts as of March 31st, 2017, with fieldwork completed in 30,198 PSUs.

The proposed study will analyze information on ‘current marital status’ (Married, Widowed, Divorced, No longer living together/ Separated) and ‘number of times married’ (Once, More than once) from the Individual file of NFHS surveys. Based on current marital status, the sample may be divided into:

- a) Never married
- b) Currently married
- c) Widows

d) Divorced/separated/ deserted

The analysis will be undertaken after dropping never-married and widows.

The survey covered 724,115 women (out of whom 181,255 were never married) from 636,699 households. The dependent variable in the study is marital history. Marital history is a variable that has been created that takes on three categories, i.e., married, divorced, and remarried. In the sample of women taken in our study, i.e., 542,860 women, 503,704 women are married, 29,430 women are divorced, and 9,726 women have remarried.

The variable marital history has been formed after generating another variable, viz. repartner. This is a binary variable that takes on the value '0' if the person is still single after divorce and '1' if the person has remarried. There are two stages in the sequential logit model and it takes on the value of one if the respondent has experienced union dissolution, and zero otherwise in the first stage of the sequential logit model. The variable has been constructed based on information on the current marital status (V501) of all ever-married women in the sample. Respondents are initially classified into five groups: never married, currently married, widowed, divorced and no longer living together/separated. Never-married respondents and widows are dropped from the data set, and divorced and abandoned respondents are grouped into one category (Experienced union dissolution). Since currently married women may have been divorced or separated in the past, the number of times they were married was analyzed (V503). While respondents who had married once have never experienced union dissolution, those who had married more than once may have been either divorced/separated or widowed in the past. Similarly, out of those women who experienced dissolution, the dependent variable in the second stage of the sequential logit model is binary which takes the value one if the respondent has remarried and zero if she remains single.

1.4.3 Sample profile

The sample profile of respondents used in the study is presented in Table 1.1 below

Table 1.1: Summary statistics of variables

Covariates	Total	Stable	Dissolved but not remarried	Dissolved and remarried
Education				
No education	28.18	27.12	42.1	42.11
Primary	14.05	13.78	17.92	16.45
Secondary	45.20	46.06	33.73	34.27
Higher	12.57	13.04	6.26	7.16
Socio-religious identity				
HSC	20.19	20.01	22.63	22.45
HST	8.11	7.99	9.64	10.32
HOBC	37.23	37.38	35.77	33.59
General	16.25	16.43	14.21	12.56
Muslims	13.40	13.49	11.34	14.96
Minorities	4.82	4.7	6.41	6.12
Wealth index tercile groups				
Poor	29.99	29.62	32.7	42.33
Middle	32.44	32.19	37.27	30.41
Rich	37.57	38.19	30.03	27.26
Geographical region				
Central	38.05	38.58	26.58	45.82
North	7.31	7.37	6.27	7.7
North-east	0.63	0.61	0.88	1.36
East	17.73	17.78	17.77	14.7
West	14.63	14.55	16.04	15.05
South	21.64	21.12	32.46	15.36
Age in 5-year groups				
15-19	2.84	2.99	0.58	1.69
20-24	13.18	13.82	3.49	9.06

25-29	18.96	19.64	7.9	16.55
30-34	17.67	17.99	12.04	18.34
35-39	17.41	17.33	17.89	20.44
40-44	14.62	14.11	23.09	15.83
45-49	15.32	14.12	35.01	18.09
No. of living children				
(recoded)				
No children	9.81	9.61	12.25	12.98
One child	19.91	19.83	21.11	20.73
Two children	37.22	37.51	34.18	30.44
Three children	19.40	19.44	18.73	19.19
More than three children	13.66	13.61	13.72	16.66
Gender parity (recoded)				
More daughters than sons	64.91	65.1	61.9	63.83
More sons than daughters	35.09	34.9	38.1	36.17
N	542,860	503,704	29,430	9,726

Note: The wealth index is created combining information on ownership of household assets using principal component analysis. It is part of the DHS data set. The information is used to create tercile groups.

Source: Author's estimate.

Table 1.1 gives the profile of all the respondents used in the study which comprise 542,860 women in total. It is apparent from the table that out of all the women in the sample, 45% of women have secondary-level education, with 37% falling in the HOBC category, and 38% of them residing in the Central region. 37% of the women in the total sample have two children, and 65% of the total women with children have more daughters than sons.

The table shows that out of the women with stable marriages, the highest percentage of women have completed secondary level education which is followed by no education level, at 46% and 27% respectively. Women who have experienced dissolution have a higher proportion with no education, followed by secondary-level education. Of women who have dissolved marriages (for both those who have remarried and those who remain single), 42% have no education and 34% have secondary-level education.

The figures for socio-religious identity suggest that the maximum number of women with stable marriages and dissolved marriages belong to the Hindu-OBC category, followed by Hindu-SC. It is seen that 38% of the women with stable marriages are in the rich category. 37% of the women whose marriage have been dissolved but have not remarried are in the middle wealth category. 42% of the remarried women belong to the poor wealth category.

The profile of respondents suggests most women in all the three categories mentioned in the table belong to the South and Central regions. Also, most women who have stable marriages are in the age group of 25 – 34 years. Women with dissolved marriages but have not remarried are in the age group of 45-49 years at 35%. The sample profile shows that women in all three categories, approximately 35% of them have 2 children. The sample profile of women for gender parity shows there is a higher proportion of more daughters than sons across all three categories as seen from the profile of respondents given in Table 1.

1.4.4 Methodology

Determinants of union dissolution and remarriage are analysed using a sequential logit model, as the dependent variable is binary. The first stage sequential logit model is:

$$Y_1 = \beta_0 + \beta_1 X_1 + \varepsilon_1 \quad [1]$$

Where $Y_1 = 0$ if the respondent never faced union dissolution and $= 1$ if woman have faced union dissolution (in the form of divorce or separation). The second stage sequential logit model is:

$$Y_2 = \delta_0 + \delta_1 X_1 + \varepsilon_2 \quad [2]$$

Where $Y_2 = 0$ if the respondent did not remarry and $= 1$ if the respondent remarried. X_1 are the control variables used in the study.

The dependent variable in our model is whether a woman has experienced union dissolution. Thus, the women who have never been married will be dropped from our analysis. Out of those women who are ever married, some women will be currently married and the rest will either be widowed, divorced, or separated. Those who are currently married will comprise our control group. Women who have been widowed, divorced, or separated may either remarry or remain single in the next stage. Thus, we have used a sequential logit model for our analysis.

We estimate the following econometric models to test the hypotheses framed in Chapter 4:

$$\text{MICRO}_i = \beta_0 + \beta_1 \text{EMARRIED}_i + \beta_2 X + \varepsilon_i \quad [1]$$

$$\text{MICRO}_i = \beta_0 + \beta_1 \text{DISS}_i + \beta_2 X + \varepsilon_i \quad [2]$$

$$\text{MICRO}_i = \beta_0 + \beta_1 \text{CMARRIED}_i + \beta_2 X + \varepsilon_i \quad [3]$$

$$\text{MICRO}_i = \beta_0 + \beta_1 \text{RMARRIED}_i + \beta_2 X + \varepsilon_i \quad [4]$$

When

EMARRIED = 1 if respondent has married

DISS = 1 if respondent has experienced union dissolution

CMARRIED = 1 if respondent is currently married

REMARRIED = 1 if respondent is currently (re)married after dissolution of a previous marriage

X: Control variables

The instruments used are the number of living children and gender parity (ratio of sons to living children), which affects the marital status (union dissolution and remarriage) but not access to loans.

The next chapter estimates an endogeneous treatment effect model to model the impact of access to credit on financial empowerment mediated by marriage and union dissolution. Propensity score matching is used to measure the treatment effect of access to credit for women with stable marriages, women who are single after dissolution, and women who have remarried after facing dissolution.

The control variables that we have used in our study are:

1. Experienced Union Dissolution
2. Type of place of residence
3. Age at first marriage
4. Highest educational level
5. Number of living children
6. Gender parity (Proportion of living sons to number of living children)
7. Socio-religious identity (It is constructed using the variables on religion and caste)
8. Wealth index (It is estimated using the information on consumer durables, housing quality, and assets)
9. Cultural region (recoding of states based on cultural affinity following Karve (1993))

Details of the methodology are given in the relevant chapters.

1.5 Importance of research problem

The prevalence of the patriarchal system in Indian society results in the low status of women (Mohapatra, 2015). It holds across regions but it is distinctly seen in the poor households. However, with the spread of education and awareness, the condition of women has been improving (Mainwal, 2014). In this context, union dissolution reflects two opposing social trends. On the one hand, increasing dissolution may reflect increasing empowerment among women; on the other hand, it may be an area where male members continue to assert their power, thereby increasing the vulnerability of women.

Studies suggest that most of the divorces and separations in India are initiated by men (Ghosh and Ranjan, 2017). Women who are divorced are not socially acceptable. The legal system in India adds to the problem because of the delays and the patriarchal attitudes in the court. The informal break-up or separation is the dominant form of dissolved marriages in India (Belliappa, 2013) and leaves few legal possibilities for women to claim any compensation or maintenance. It leaves women economically vulnerable (Duflo, 2012) and results in poverty especially for women with children. The public policy in India has failed to provide basic rights and economic security to women who have experienced marital dissolution (Ghosh and Ranjan, 2017). It is important to provide such women with protection and ensure basic income to women heading households and raising children without a spouse. The sensitivity of the issue makes it imperative to understand the process of union dissolution, and its consequences.

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