



# Lasting Welfare Effects of Widowhood in Mali

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**Summary.** — Widows and their children are largely hidden from view in the data used to inform social policy discussions in Africa. Data for Mali reveal that households headed by widows have significantly lower living standards than other households in rural and urban areas. Furthermore, the welfare difference persists even after widows are absorbed into male headed households. An examination of individual measures of well-being further reveals that, relative to other women, worse outcomes for ever-widowed women persist through remarriage. These detrimental effects are passed on to children, suggesting an intergenerational transmission of poverty stemming from widowhood.

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*Key words* — widows, female headed households, poverty, vulnerability, Africa, Mali

## 1. INTRODUCTION

There are a number of reasons why gender may matter to vulnerability. Individuals within the same household do not always have the same living standards: income and resources are not necessarily pooled and members do not share in them equally.<sup>1</sup> Individuals within a given household may then not be equally vulnerable to shocks—whether the shock is to themselves or to the entire household (Dercon & Krishnan, 2000). Different members can bear different costs of any given household shock. Their ability to protect themselves will also differ—with some members being less resilient, less able to cope, and in command of fewer options for dealing with shocks than others. Gender and age are arguably the most prominent individual attributes along which differentiation takes place within the household and possibly across households such as, for example, those headed by women and those headed by men.

Lack of intra-household data on living standards has clearly inhibited empirical research on these issues. Standard consumption or income-based welfare metrics are aggregates for the household (with some normalization for size and demographic composition). These measures tell us nothing directly about distribution within the household. However, as this paper hopes to show, there are ways of learning more about the situation of specific individuals within the household from existing data sources.

The paper focuses on the welfare effects for women and their children associated with a potentially severe shock—widowhood. Economists have given surprisingly little attention to the situation of widows in Africa.<sup>2</sup> The literature on vulnerability and safety nets barely mentions them. Yet elsewhere where there is weak legal and economic equality between the sexes and wives are largely dependent on husbands, most notably in India, widows have been found to be particularly discriminated against and disadvantaged (Chen, 2000; Drèze & Srinivasan, 1997; Jensen, 2005). This was true too in Western countries and a major impetus for the introduction of state-mandated widows' pensions and existing systems of social security. Indeed, widows have been an important category of recipients of targeted transfers going back to England's Poor Laws—a system of cash transfers initiated in the 17th century and made contingent on certain events, including widowhood.<sup>3</sup>

The paper focuses on the welfare effects of widowhood in Mali—a very poor, predominantly rural (70% of the population) and Muslim, West African Sahelian country. Naturally, the circumstances of Malian women (and of Malian widows) vary, including across geographic areas, between urban and rural areas, by income and education levels, and by ethnic group. Yet, some robust patterns emerge. Even among poor women, some are considerably more vulnerable than others. As a result of large age gaps at marriage and extensive polygamy, far more women than men experience the death of a spouse at some point in their lives, frequently at a young age. In a country where dependency on men—first one's father and then one's husband—is embedded in the law and culture, one might expect the shock of losing a father or a husband to be associated with worse living standards and current poverty. The paper presents empirical evidence confirming this hypothesis. The paper also shows that the disadvantages faced by widows have longer lasting deleterious welfare and growth consequences by way of their dependents, even when the widow remarries. A key contribution of the paper is to show that adverse welfare effects associated with widowhood persist for currently married but previously widowed women and their children.

It is worth emphasizing from the start that the aim of the paper is not to make statements linking measured welfare effects causally to widowhood. That would be very difficult to establish non-experimentally. The objective here is the less ambitious task of documenting whether, among Malian women, widows are a particularly disadvantaged group and to

\* Financial support from the World Bank's Gender Action Plan Just in Time is gratefully acknowledged. I would like to thank Gayatri Koolwal for her help with the data and Martin Ravallion for his advice, insights, and comments. I am grateful to Elena Bardasi, Kathleen Beegle, Jishnu Das, Shareen Joshi, Gayatri Koolwal, Mark Gersovitz, Sylvie Lambert, Ren Mu, Amber Peterman, Abla Safir, and seminar participants at the Paris School of Economics Development Seminar, Oxford University's 2011 annual conference of the Center for the Study of African Economies and at the Duke Population Research Institute for useful comments. The findings, interpretations, and conclusions expressed in this paper do not necessarily represent the views of the World Bank, its Executive Directors, or the countries they represent. Final revision accepted: May 14, 2013.

understand the correlates of that disadvantage. A “welfare effect” is said to exist when a significant difference is found in mean welfare outcomes between ever-widowed and non-widowed women. If this is found to be the case, we can then begin to think about whether we need policies that target widows. Note that from an anti-poverty policy standpoint what matters most is whether widows and their children are significantly worse off than others. Anti-poverty policies often use characteristics of poverty as the basis for targeting without saying that they are strictly causal to poverty.

The following section details the various forms gender differentiation can take within and across households in Mali. It outlines the economic, social, and legal handicaps facing women, and particularly those who lose husbands, which, in theory at least, increase the probability that widows and their children will face relative disadvantage. For empirical evidence, Sections 3 and 4 then turn to the quantitative data for the study. As noted, household level data on consumption or income does not allow us to construct corresponding measures of economic welfare for specific individuals within the household. To fill the void, one common approach has been to use household level data to compare female- and male-headed households (FHH and MHH) to infer effects of an individual’s gender on welfare. Using Mali’s 2006 *Enquête Légère Intégrée Auprès des Ménages* (ELIM), Section 3 adopts this approach to examine whether female-headed households—many headed by widows—are poorer than male-headed households and under what circumstances. Households headed by widowed women are found to have significantly lower consumption than other households even when controlling for an extensive set of household and individual characteristics. Although informative, this approach reveals nothing about the widows’ own individual welfare, or about the majority of widowed Malian women who do not head households but instead get reabsorbed into male-headed households either through remarriage or residence. Section 4 therefore turns to the Demographic and Health Survey (DHS) for 2006 and an analysis of the individual level welfare measures it collects for women aged 15 through 49. Using the DHS, the paper then provides evidence of welfare effects of widowhood for ever-widowed women and their children. A final section concludes.

## 2. UNDERSTANDING THE SOURCES OF VULNERABILITY FOR WOMEN IN MALI

Before embarking on the empirical analysis, there are a number of qualitative features of the setting that need to be noted. This discussion draws on the existing literature.

Relevant gender differences can be identified along a number of dimensions including: individual endowments, preferences, constraints stemming from social norms, access to and control over household and community assets and resources, and legal protection. Such gender differences also interact with age in influencing welfare outcomes, including inequality between men and women and the effects of shocks.

Malian women tend to have significantly inferior human capital endowments to men. According to the 2006 DHS, only 17% of women are literate compared to 37% of men; the corresponding breakdowns for rural and urban areas are 8 versus 26%, and 35 versus 61%, respectively.<sup>4</sup> An alarming 88 (59)% of rural (urban) women have had no schooling at all. Although the percentages of men without instruction are high at 69% and 39% in rural and urban areas, respectively, they still fare considerably better in this respect than women.

The ratio of girl to boy attendance is 75% at the primary school level and only 35% at the secondary school level. Greater illiteracy, and lower educational attainments generally, place greater limitations on women’s access to employment and government services. Malian women also face pronounced health risks and complications associated with the near universal practice of girls’ circumcision in often unsanitary conditions, and repeated child bearing as adults. A woman has 6 to 7 births on average, and these are associated with high rates of maternal mortality—670 deaths per 100,000 live births in 2008 (Hogan *et al.*, 2010)—as well as pronounced morbidity. At 250 deaths per 1000 births, rates of infant mortality are also high. Demographic and Health Surveys indicate high rates of anemia. On the whole, women are likely to suffer from lower physical resilience to shocks for a substantial part of their adult lives.<sup>5</sup>

Studies in various countries have also suggested that men and women have different preferences over spending (Dwyer & Bruce, 1988; Croson & Gneezy, 2009; Doepke & Tertilt, 2011) although it can be difficult to disentangle preferences from constraints.<sup>6</sup> Overall, the evidence suggests that households are likely to pool some resources, along with some retention of own income by individual members. In this case, access to one’s own income sources as well as the strength of one’s bargaining power within the household become crucial to welfare outcomes.

Important gender differences also exist in the access and control over resources in Malian society. Women are highly dependent on men—the responsibility first of fathers, and then husbands and if widowed, of adult sons (with luck). They marry very young—legally as young as 11 with parental consent. The 2006 DHS reveals that 46%, 70%, and 90% of women were married by ages 15, 17, and 20, respectively. And they typically marry much older husbands—the age gaps between spouses are 12 and 14 years on average in urban and rural Mali, respectively.<sup>7</sup> More than 43% of Malian rural families are polygamous.

The groom’s family commonly pays bride wealth and brides move to their husband’s village and extended family structure with their own limited wealth—a trousseau that typically includes bedding, cooking pots, kitchen utensils, and a small wardrobe. In rural Mali, she rarely has much opportunity to build on those meager belongings. Traditional Islamic inheritance rules of descent favor men through whom houses and land are passed on and dictates that daughters inherit only half of what sons inherit. Husbands are the sole owners of family property. Thus, women’s access to property is limited and achieved primarily through their husbands. For example, land use rights can only be obtained through marriage and remain contingent on marital status. In the case of divorce or widowhood, the rights are typically lost.<sup>8</sup> Using the 2006 DHS, Peterman (2010) finds that only 40% of widows received any assets following a husband’s death. In only 29% of cases did most of the assets go to the bereaved wife or her children.

Men and their wives do not share incomes and keep separate budgets. In many ethnic groups such as the Bambara, men are responsible for providing housing and the food staple, while women hold responsibility for the “sauce” to accompany the staple, and for themselves and their dependents (Wooten, 2003; Madhavan, 2001). Wives are also responsible for child care, all food preparation, and other domestic tasks such as washing, cleaning, water, and fuel collection. Furthermore, wives and other household members are expected to work on the household’s communal land under the management of the male head. Any remaining time can be devoted to the personal plot that women are allocated upon marriage. The income

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