Working Paper

Beyond 'death do us part': the long-term implications of divorce perception on women's well-being and child schooling in rural Ethiopia

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What is Chronic Poverty?

The distinguishing feature of chronic poverty is extended duration in absolute poverty.

Therefore, chronically poor people always, or usually, live below a poverty line, which is normally defined in terms of a money indicator (e.g. consumption, income, etc.), but could also be defined in terms of wider or subjective aspects of deprivation.

This is different from the transitorily poor, who move in and out of poverty, or only occasionally fall below the poverty line.

www.chronicpoverty.org

Abstract

This paper examines how women's perception of the division of household assets between spouses affects long-term poverty and well-being in the rural Ethiopian context. It also explores the potential impact of recent legislation strengthening women's property rights upon a divorce on household and individual well-being. Finally, it investigates whether perceptions of asset devolution upon divorce have long-term implications for schooling outcomes among children in these households. Findings suggest that women who perceive that their husband would get all the assets in case of a divorce also tend to perceive less control over their lives. More striking are the implications of perceptions of unequal divorce allocations on child schooling. The results show that, not only do children in households where divorce allocations favor the husband do worse compared to children of the same age, but girls fare even worse than boys in these households.

Keywords: household assets, women's property rights, divorce, Ethiopia, children

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1   Introduction

Customary and statutory systems of property rights govern the transmission of wealth from one generation to the next. While attention to intergenerational transfers has typically focused on inheritance, a neglected area of research is the extent to which institutions governing marriage and divorce affect intergenerational transfers. In many agrarian societies, marriage is an occasion for the creation of a new enterprise, that is, the family farm, which must be endowed with sufficient land, equipment and working capital to be viable (Fafchamps and Quisumbing, 2005; Fafchamps *et al.*, 2009). It thus provides an opportunity for parents to provide the next generation with assets with which to start the new family unit. Conversely, a marriage's dissolution may also be regarded as a critical point in the lifetime, as divorced, widowed or separated status can significantly affect inheritance rights and responsibilities (Cooper, 2010), particularly for women. Assets brought to marriage by husband and wife, as well as their claims to these if the marriage dissolves, have been viewed as determining the bargaining power of spouses within a marriage (Quisumbing and Maluccio, 2003; Fafchamps *et al.*, 2009; Thomas *et al.*, 2002).

While assets brought to marriage are determined, in most part, by parental decisions, taking into account parental wealth and characteristics of prospective brides and grooms (Fafchamps and Quisumbing, 2005), rules regarding the division of property on divorce can be directly influenced and enforced by policy. While family and community norms regarding the accumulation and transmission of wealth are as important as the state in defining the ways women inherit wealth (Deere and Doss, 2006), particularly where customary marital and inheritance systems still prevail and carry legal recognition, there may be scope for legal reform in family law to alter the distribution of power within the household. Because marital property regimes define the legal ownership of assets brought to and acquired during the marriage (ibid), laws governing the disposal of assets on marital dissolution, whether through death or divorce, may have significant impacts on women's well-being. Taking this argument to the extreme, Hoddinott and Adam (1997) show that suicide rates of women are lower in Canadian provinces where divorce settlements are more favourable towards women.

Reforms of family law that alter the balance of power within the household may affect not only women's well-being but also investment in the next generation. Evidence increasingly shows that resources controlled by women often result in increased investments in the next generation's health, nutrition and schooling (Quisumbing, 2003; Smith *et al.*, 2003). Smith *et al.* (2003), based on analysis of 36 nationally representative datasets from developing countries, find that improvements in women's decision-making power within the family and society can significantly reduce child malnutrition rates. The greater a woman's asset holdings at marriage in Bangladesh and South Africa, the larger the share the household spends on children's education (Quisumbing and Maluccio, 2003). In Bangladesh, a higher share of women's assets is associated with better health outcomes for girls (Hallman, 2000). In Ethiopia, using data collected prior to the passage of legal reform that improved women's

rights within marriage, Fafchamps *et al*. (2009) find that increased bargaining power of women is reflected in increased investments in children: land and livestock brought to marriage by the bride are found to have a positive and often significant effect on child nutrition and education; wives who expect more livestock on divorce have children with better weight-for-height.

Collective models of household behaviour that do not assume that individuals within households share the same preference or that they pool resources offer some insights into mechanisms underlying these processes. Allocation of resources within the household depends on bargaining power, which in turn depends on threat points. The literature discusses two alternative categories of threat points: those based on the threat of divorce, and those based on non-cooperation within the marriage (Lundberg and Pollak, 1998). The first category of threat points is influenced by the level of income and welfare a spouse can guarantee himself or herself on divorce, and hence depends on rules regarding the distribution of assets on divorce. The second category is affected by the level of welfare a spouse can achieve in a non-cooperative marriage. This level depends on rules regarding the management of household assets during marriage, and predicts that wives are better-off if they are more involved in decisions regarding household production and consumption. Fafchamps *et al*. (2009) test both threads of the literature using data from rural Ethiopia and find that the intra-household distribution of welfare responds to determinants of bargaining power within the household, but in different ways depending on the welfare indicator used. Distribution of assets on divorce affects the nutrition differential between spouses, consistent with the findings of Dercon and Krishnan (2000), as well as the nutrition and education of children.

In this paper, we take advantage of recent reforms in Ethiopia's Family Code to examine the impact of divorce laws on women's well-being and investments in child schooling. We investigate perceptions of asset devolution on divorce and the role of legal reform in relation to the well-being of women and their families using new panel data from rural Ethiopia, and thereby update the analysis by Fafchamps *et al.* (2009), which used data collected prior to the passage of the Revised Family Code. We test how women's perceptions of the division of household assets between spouses affect long-term poverty and well-being indicators, and explore the potential impact of recent legislation strengthening women's property rights on household and individual well-being. Specifically, we examine whether baseline perceptions of the division of assets on divorce, or *changes* in perceptions of allocation of assets on divorce, resulting from changes in legislation, are significant determinants of poverty and well-being. Finally, we investigate whether perceptions of asset devolution on divorce have long-term implications for schooling outcomes among children in these households.

The paper is organised as follows. Section 2 motivates the analysis by drawing on the literature on household bargaining, in which determinants of spouses' bargaining power

within marriage, including characteristics of both spouses, assets brought to marriage and perceptions of the distribution of assets on divorce, affect individual and household well-being. Section 3 describes the country context and the data. Section 4 presents the descriptive results on characteristics of spouses within intact households (i.e. households in which both a male and a female spouse are present), women's perceptions about asset devolution on divorce, well-being outcomes and schooling outcomes for children, and Section 5 presents the regression results in relation to the impact of perceptions of asset division on divorce and the impact of legal reform on consumption, food security, poverty outcomes, long-term happiness and well-being among women; and schooling outcomes among children. Section 6 concludes and discusses policy implications.

2   Conceptual model and empirical specification

2.1   Conceptual model: testing the impact of divorce perceptions on household well-being

This paper examines the effects of perceptions regarding the distribution of assets among spouses in the event of marital dissolution, controlling for other determinants of bargaining power within the household, to test a collective model of decision making with regard to a range of outcomes related to household and individual well-being. This draws on a large and growing literature that tests the unitary versus the collective model of household behaviour and that examines the impacts of spousal bargaining power on intra-household allocation (Chiappori, 1992; Thomas, 1990, 1994; for reviews see Behrman, 1997; Haddad *et al.*, 1997; Schultz, 2003; and Strauss and Beegle, 1996).

Drawing on this literature, we examine the impact of proxy measures of bargaining power on household and individual well-being outcomes as well as child schooling. Our proxy measures for bargaining power are assets brought to marriage and perceptions of the devolution of assets on divorce. It is also possible that husbands and wives have different preferences regarding child schooling – for example, whether it is better to invest in a son's or a daughter's schooling. In this case, we can also examine the impact of differences in bargaining power on child schooling outcomes. Because impacts of assets brought to marriage have been explored (see Quisumbing and Maluccio, 2003), we focus on the impact of divorce perceptions as well as legal reform that could change the division of assets on divorce. We hypothesise that women who perceive that the division of assets on divorce will be unfavourable towards them are more likely to have less bargaining power within the household and thus will have worse individual well-being outcomes. If women tend to invest preferentially in the next generation, such unequal division of assets on divorce may also adversely affect the schooling outcomes of children in these households.

We recognise that well-being is a multidimensional concept that cannot be measured solely using money-metric indicators. Just as analyses of poverty are increasingly no longer limited to income and consumption measures, but have moved towards assets and concepts of human development or well-being (see Addison *et al.*, 2009), our analysis encompasses a number of measures of household and individual well-being, ranging from perceptions of the quality of life at the household level and perceptions related to trust, life aspirations and one's power to change one's life. We also examine impacts on child schooling as an indicator of investment in the next generation.

2.2 Empirical specification

2.2.1 Household and individual well-being outcomes

To explore the impact of divorce perceptions on a range of household and individual well-being outcomes, we estimate a model in which a vector $\mathbf{Y}_i$ of household well-being outcomes are a function of these perceptions, and individual, household and village characteristics, where the individuals are identified as the husband and wife in a male-headed household:

$$\mathbf{Y}_i = \lambda_0 + \lambda_1 \mathbf{P} + \lambda_2 \mathbf{X}_m + \lambda_3 \mathbf{X}_f + \lambda_4 \mathbf{X}_{hh} + \lambda_5 z + \varepsilon, \quad (1)$$

where $\mathbf{P}$ is the indicator for whether the wife perceives custody of the asset would be given to the husband in case of a no-fault divorce; $\mathbf{X}_m$ and $\mathbf{X}_f$ are vectors of husband's and wife's characteristics such as age, schooling and assets brought to marriage, where m and f index male (husband) and female (wife), respectively; $\mathbf{X}_{hh}$ is a vector of baseline household characteristics, such as controls for age and sex composition of the household in 1997, livestock units held in 1997, real per capita consumption in 1997, whether poor in 1997 and which land quartile the household belonged to in 2004; z_s are dummy variables indicating characteristics such as location; ε is a stochastic error term; and λs are parameters to be estimated.[1] We limit our analysis to male-headed households (or those with a husband and wife) because bargaining between spouses is irrelevant to female-headed households.

2.2.2 Individual child education

We adopt a slightly different formulation to test the impact of divorce perceptions on investment in the next generation. Similar to Quisumbing and Maluccio (2003), we estimate child schooling outcomes as a function of current child characteristics, divorce perceptions, parental characteristics at the time of marriage and household characteristics.

$$E_{ij}^* = \beta_0 + \beta_1 G_{ij} + \beta_2 \mathbf{X}_{cij} + \beta_3 \mathbf{X}_{mj} + \beta_4 \mathbf{X}_{fj} + \beta_5 G_{ij} \times \mathbf{X}_{mj} + \beta_6 G_{ij} \times \mathbf{X}_{fj} + \beta_7 \mathbf{X}_{hh} + \Sigma_{s=1}^{S} \pi_{si} z_{sij} + \varepsilon_{ij} \quad (2)$$

where E_{ij}^* is the educational outcome of child i in household j; G_{ij} is a dummy variable equal to one when the child is a daughter; $\mathbf{X}_{cij}$ is a vector of child characteristics including age; $\mathbf{X}_{mj}$, $\mathbf{X}_{fj}$ are vectors of husband and wife's characteristics, including age, age squared,

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[1] We do not include landholding size as a regressor because this variable could be highly correlated with assets at marriage, since land accounts for the bulk of assets brought to marriage, typically by the husband (Fafchamps and Quisumbing, 2005).

education, assets brought to marriage and divorce perceptions; X_{hh} is a vector of household characteristics; z_{sij} are dummy variables indicating characteristics such as location; ε_{ij} is the error term; and β_0, β_1, $\boldsymbol{\beta}_2$, $\boldsymbol{\beta}_3$, $\boldsymbol{\beta}_4$, $\boldsymbol{\beta}_5$, $\boldsymbol{\beta}_6$, $\boldsymbol{\beta}_7$ and π_{si} are parameters to be estimated. We include father's and mother's age and age squared in the regressions both to take into account cohort effects and to control for the possibility that age differences are another source of bargaining power within the household which may be correlated with the asset or education measures.

Equation (2) is estimated at the child level both with and without household level fixed effects. It is possible that omitted household-level factors are correlated with some of the included explanatory factors and thus estimates ignoring this possibility would be biased. These might include factors associated with marriage market selection, for example. For households with at least one child of each sex in the relevant age group, the within-household allocation of education between boys and girls can be used as the source of variation from which to estimate the effects of divorce perceptions while controlling for fixed household-level factors.[2] In this specification, only the child's sex and age and the interaction between child sex and divorce perceptions remain as explanatory variables. As a result, while the effects of variables that do not vary across children cannot be identified, including differences between the effects of mother and father's assets, their gender implications can be investigated to the extent they influence outcomes for children of different sex differently.

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[2] The fixed effects procedure reduces sample selectivity bias resulting from this restricted sample since household size, which affects selection into the sample, is a household-specific variable.

3 Context and data

3.1 Country context

Ethiopia is one of the poorest countries in the world, and is striving to provide for its chronically food-insecure people. The country is characterised by substantial diversity in agro-ecology and farming systems, as well as ethnic and religious diversity: over 85 ethnic groups and most major world religions are represented, as well as animist belief systems (Webb *et al.*, 1992). There is also considerable diversity in gender norms related to property ownership, inheritance and the division of assets after divorce, with men favoured in the majority of cases (Fafchamps and Quisumbing, 2002). Such gender disparities have important welfare consequences. Fafchamps *et al.* (2009) find that, in Ethiopia, the relative nutrition of spouses is associated with correlates of bargaining power, such as cognitive ability, independent sources of income and devolution of assets on divorce, and that several dimensions of female empowerment benefit the nutrition and education level of children.

The past decade witnessed the advent of gender-sensitive reforms in Ethiopia. One of these was the passing of the Revised Family Code in 2000, which gave equal rights to spouses during the conclusion, duration and dissolution of marriage. It also required equal division of all assets between the husband and wife on divorce.[3] In previous work (Kumar and Quisumbing, 2010), we observed a shift in divorce perceptions towards equal division of assets between the husband and the wife after the passage of the Revised Family Code, with the exception of children, who tend to stay with the wife. This change is probably driven by the changes in the Family code that occurred in 2000, and is observed throughout the sample, albeit with some regional variation.

The land registration process that has been going on in Ethiopia for several years has also improved the status of women. The process required that the land be registered in the name of both spouses. It also involved the setting up of land administration committees at the village level. We find in previous work (Kumar and Quisumbing, 2010) that the presence of women members in these committees has a positive impact on shifting perceptions towards equal division of assets on divorce. This effect is robust to the inclusion of village fixed effects, which implies that, even after controlling for local norms regarding the distribution of assets on divorce, the presence of females in an important village-level committee may provide support to women and also may be a source of information regarding the new Family Code. This shows that these two reforms, both gender-sensitive, complement each other.

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[3] Federal Negarit Gazetta Extra Ordinary Issue No. 1/2000 The Revised Family Code Proclamation No. 213/2000.

3.2   The Ethiopian Rural Household Survey

We use data from the 1997, 2004 and 2009 rounds of the Ethiopian Rural Household Survey (ERHS) to examine the long-term impact of inherited assets on poverty and well-being. Data collection was coordinated by the Economics Department at Addis Ababa University, in collaboration with the Centre for the Study of African Economies at Oxford University and the International Food Policy Research Institute. The ERHS is a longitudinal dataset that covers approximately 1,300 households in 15 villages all across Ethiopia. Although the 15 villages included in the sample are not statistically representative of rural Ethiopia, they are quite diverse and include all major agro-ecological, ethnic and religious groups. Figure 1 shows the location of the sample villages. About a third (32 percent) of sample households are female-headed, although there is wide variation across the survey villages (Figure 2). The highest rates of female headship are found in the two Tigray sites (Haresaw and Geblen), at 59 percent and 57 percent, respectively, and the lowest is found in Yetmen, at 17 percent. Since the focus of this paper is intact households where both the husband and the wife are present, we remove these households from our sample.

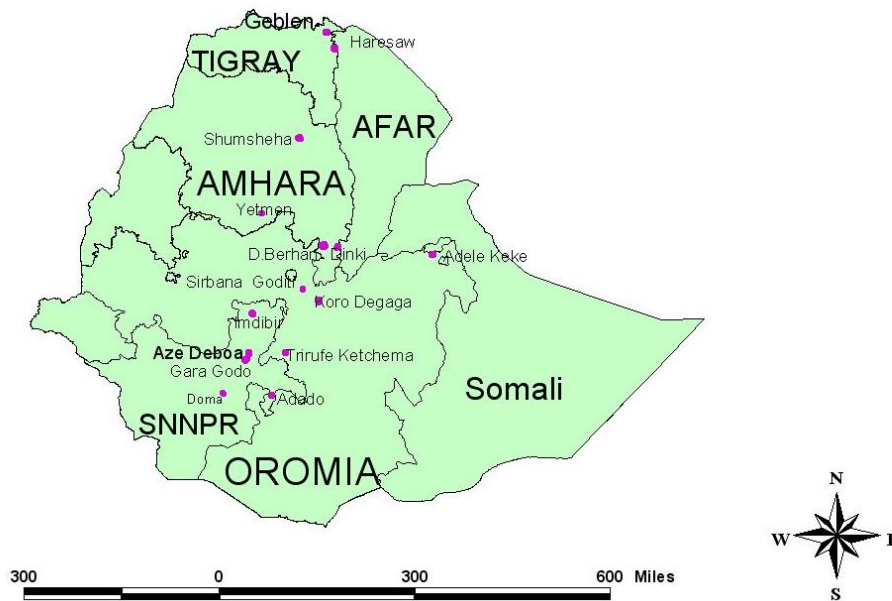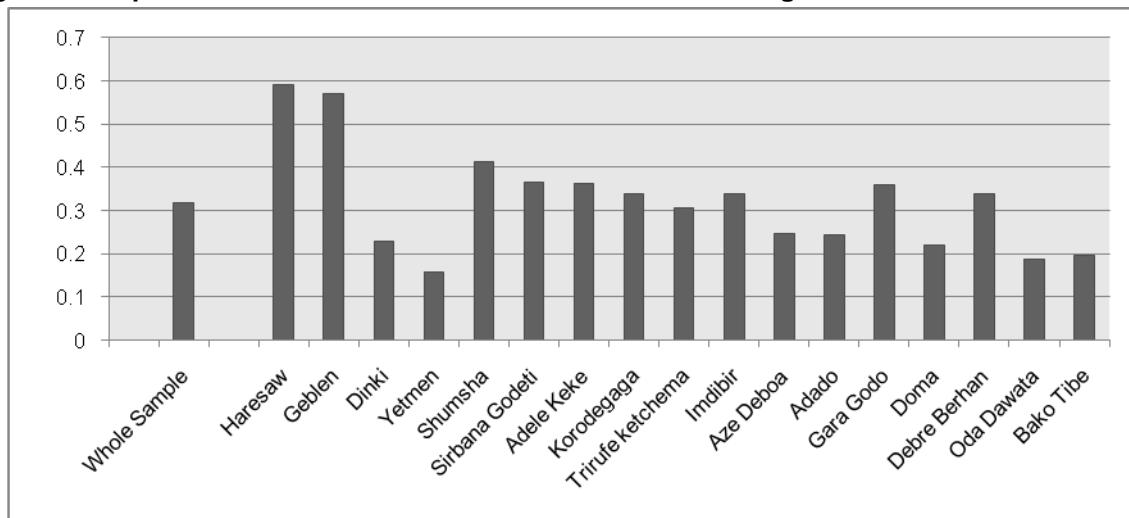**Figure 1: Map showing location of ERHS villages**

Figure 2: Proportion of female-headed households in ERHS villages

These data are well-suited to addressing the research questions outlined above. Apart from standard socioeconomic characteristics of the household, the 1997 round has information on characteristics of husbands and wives, inherited assets, assets at marriage and perceptions about allocation of assets on divorce and death. These data were used to construct the main variable of interest: initial perceptions among women that all of the assets (land, livestock or the house) would be given to the husband in case of a no-fault divorce. The ERHS 2009 – collected after the passing of the Revised Family Code – also contains information on perceptions regarding the distribution of assets after divorce. We use the data on perceptions regarding distribution of assets on divorce from the 1997 and 2009 rounds to construct changes in these perceptions, which may have occurred as a result of legal reform that affected the rights of spouses within marriage and on its dissolution. We explore whether these perceptions and changes therein are associated with improvements in household and individual well-being, and with investments in child schooling. Because information on the same sets of outcomes and determinants was not collected in all rounds, we treat information from earlier rounds as predetermined variables, rather than estimating panel data regression models. Both authors were involved in the design of key modules fielded in the 2009 survey. The first author was involved extensively in pre-testing and fieldwork for the 2009 survey round and the second author for the 1997 round. Data from the more recent rounds were used to construct and compare the outcomes of interest, that is, household consumption, men's and women's perceptions of happiness and other dimensions of well-being and schooling among children aged 10-15 years. We chose this group of children because this is the age when most children leave school in Ethiopia.

4   Descriptive results

4.1   Characteristics of husbands and wives in intact households

There are significant disparities in husbands' and wives' physical and human capital (Table 1). Husbands tend to be 10 years older than wives, on average, and have 2.45 compared with only 1.58 years of schooling. Husbands inherit almost five times the value of wives' inherited assets, at 941.98 birr compared with 178.60 birr. Husbands inherit 207 birr worth of livestock, compared with 76.35 birr for wives, and also bring the majority of assets at marriage: 6,524 birr compared with wives' 1,794 birr.

Table 1: Husbands and wives in male-headed households, ERHS 2009

	Husband	Wife	p-value
Age	46.22	36.41	***
Years of schooling	2.45	1.58	***
Total land inherited (ha)	0.43	0.06	***
Total value of inherited assets (birr)	941.98	178.60	***
Total value of livestock inherited (birr)	207.30	76.35	***
Total value of assets at marriage (birr)	6524.58	1794.15	***

*Note: All monetary units in 1997prices. *** indicates differences are statistically significant at p<0.01.*

4.2   Perceptions about asset allocation on divorce

The 1997 round of the ERHS collected information on wives' perceptions about asset allocation in the case of a no-fault divorce, that is, when neither the husband nor the wife were at fault. This information is based on what the wives perceived would be the case if, 'God forbid', they got divorced. We use these responses to construct a variable that indicates whether they perceive the assets would be given to the husband. Not only do husbands control the lion's share of assets within the household, but also they stand to receive most of the assets in case of a no-fault divorce (Table 2).[4] A total of 59 and 60 percent of wives believed that control of the land and house, respectively, would be given to the husband in the case of a no-fault divorce. Overall, 53 percent believed that livestock owned by the husband would devolve to him, and 15 percent of wives even believed that livestock they owned would go to the husband in case of a no-fault divorce. Almost 30 percent believed that livestock acquired after marriage would go to the husband.

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[4] These are the same data that were previously analysed in Fafchamps and Quisumbing (2005), but the emphasis in this paper is on perceptions of how the assets would be divided in case of a divorce, whereas the previous paper focused on assets at marriage.

Table 2: Baseline divorce perceptions and changes in divorce perceptions after legal reform, wives in male-headed households

Fraction of wives who believe …	
Custody of land given to husband in case of no-fault divorce	0.59
Custody of livestock owned by husband given to husband in case of no-fault divorce	0.53
Custody of livestock owned by wife given to husband in case of no-fault divorce	0.15
Custody of livestock acquired after marriage given to husband in case of no-fault divorce	0.29
Custody of house given to husband in case of no-fault divorce	0.62
Fraction of wives whose …	
Perceptions moved to equal division of land on divorce after legal reform	0.46
Perceptions moved to equal division of livestock on divorce after legal reform	0.36

In 2000, the passage of the Revised Family Code in Ethiopia gave equal rights to men and women within marriage. According to this new law, all assets were to be divided equally between the husband and wife on divorce. Although this law was not enforced in all regions equally, we can measure changes in perceptions about the division of assets on divorce between 1997 and 2009. On average, 36 to 46 percent of wives moved towards believing livestock and land, respectively, would be divided equally between spouses in case of no-fault divorce, albeit with substantial regional variation. This is a significant change from the baseline perception (1997), in which the husband stood to control land on divorce in 60 percent of responses. The greatest changes in perceptions occurred in those regions with the least equitable distribution between husband and wife. For example, in Tigray, the fraction of households that moved towards a more equal distribution of assets is relatively small, about 14 percent, primarily because, to begin with, local norms regarding the distribution of assets after divorce were already more equal. In 1997, about 40 percent of households in Tigray reported that land was allocated equally between the couple on a no-fault divorce. On the other end of the spectrum lies the Southern Nations Nationalities and Peoples Region (SNNPR), where almost two-thirds of households changed their response towards a more equal allocation. In contrast with Tigray, a very small proportion of households reported norms supporting equal division of assets on divorce in 1997. These statistics show that not only did the greatest changes towards more equal allocations occur in the regions where the distribution was most unequal, but also there was improvement even in the regions with relatively gender-fair post-divorce allocations (Kumar and Quisumbing, 2010). In the remainder of the paper, we attempt to relate perceptions about asset devolution on divorce and changes in these perceptions and individual well-being.

4.3 Household and individual well-being outcomes

Because well-being is multidimensional, it is difficult to capture using only monetary indicators. Thus, we analyse a number of measures of household and individual well-being, which Table 3 describes. The first set of outcome variables is related to food security and food consumption, self-rated poverty and adequacy of health care, and the second set of

outcomes relates to perceptions of well-being. Questions related to life aspirations and power to change one's life were asked in a module introduced in 2004 and repeated in 2009.

Table 3: Outcome variables of interest and their description

Outcome	Type	Description
Outcomes related to consumption and food security (answered by the household head)		
Food gap in months	Continuous	Number of months in the past 12 (13 Ethiopian) months the respondent experienced problems satisfying the food needs of the household
Self-reported as poor	Dichotomous (0/1)	Whether the respondent describes his or her household circumstances as 'never have quite enough', 'poor' or 'destitute'
Food consumption less than adequate in the past months	Dichotomous (0/1)	Whether the family's food consumption over the past one month was reported as less than adequate
Housing less than adequate in the past months	Dichotomous (0/1)	Whether the family's housing over the past one month was reported as less than adequate
Health care less than adequate in the past months	Dichotomous (0/1)	Whether the family's health care over the past one month was reported as less than adequate
Perceptions of trust, satisfaction with and control over one's life		
My life is determined by my own actions	Dichotomous (0/1)	Agree or strongly agree my life is determined by my own actions
I have power to make decisions that change the course of my life	Dichotomous (0/1)	Agree or strongly agree I have power to make decisions that change the course of my life
I am usually able to protect my personal interests	Dichotomous (0/1)	Agree or strongly agree I am usually able to protect my personal interests
In most ways my life is close to my ideal	Dichotomous (0/1)	Agree or strongly agree in most ways my life is close to my ideal
The conditions of my life are excellent	Dichotomous (0/1)	Agree or strongly agree the conditions of my life are excellent
Child-level outcomes		
Deviation of schooling from cohort mean	Continuous	Deviation of highest grade obtained from the cohort mean

Table 4 presents summary statistics for outcome variables for male-headed (intact) households and, where possible, responses from husbands and wives separately. We measure food insecurity by the food gap, defined as the number of months the household faced difficulty satisfying its food needs. Table 4 indicates that the households in our sample are unable to satisfy their food needs in 2.63 months in a year. Husbands are slightly more likely to report themselves as poor compared with their wives (20 percent compared with 18 percent), although this difference is not statistically significant. In terms of the inadequacy of food consumption and health care in the month prior to the survey, there is no difference in perceptions between husbands and wives, although husbands are more likely to express dissatisfaction with housing (34 percent of husbands compared with 29 percent of wives).

Table 4: Summary statistics for outcome variables, male-headed households only

Outcome			p-value of difference in means
Survey respondent	Husband	Wife	
Outcomes related to consumption and food security			
Food gap in months		2.63	
Self-reported as poor	0.20	0.18	
Food consumption less than adequate in the past months	0.35	0.35	
Housing less than adequate in the past months	0.34	0.29	**
Health care less than adequate in the past months	0.32	0.32	
Perceptions of satisfaction with and control over one's life (average fraction that agree that …)			
My life is determined by my own actions	0.49	0.64	***
I have power to make decisions that change my life course	0.46	0.59	***
I am usually able to protect my personal interests	0.38	0.48	***
In most ways my life is close to my ideal	0.26	0.27	
The conditions of my life are excellent	0.27	0.25	
Years of schooling (children)			
Years of schooling	3.65		
Years of schooling, boys 10-15	3.60		
Years of schooling, girls 10-15	3.71		
Deviation of child schooling from the cohort mean			
Deviation from cohort mean	-0.04		
Deviation of boys' schooling from cohort mean	-0.09		
Deviation of girls' schooling from cohort mean	0.02		

*Note: *, **, *** indicate significance at 10, 5 and 1 percent, respectively.*

Table 4 also examines whether there are spousal differences in life aspirations and perceptions of the power to change one's life. Interestingly, wives appear significantly more positive than their husbands in terms of the degree to which their lives are determined by their own actions, the power they have to make life-changing decisions and ability to protect their own interests. Husbands and wives do not differ substantially in their views regarding how close their lives are to their ideal, or general life conditions. The generally positive views of wives in male-headed households contrast sharply with those of female heads of households (Kumar and Quisumbing, 2010); whereas female heads feel they have more power to change their life compared with spouses of male heads, they seem less satisfied with their life compared with spouses of male heads. Perhaps the positive views of wives in male-headed households indicate that, as a household unit, they are better-off. Moreover, since these are households that are 'intact', wives would not have had to suffer the consequences of divorce. However, it remains to be seen whether such optimistic views of life are affected by what wives perceive will be their share should their marriages dissolve. We investigate this issue in the remainder of the paper.

Table 4 also presents summary statistics for schooling among children. The average number of years of schooling among children aged 10-15 years in intact households is 3.65. There is not much difference between the average number of years of schooling among boys and

girls (boys with 3.6 and girls with 3.7 years on average). The average deviation from the cohort average across all ages is small and negative, -0.04 years. Among girls, the average deviation from the cohort is positive (0.02), and it is negative among boys (-0.09). This shows girls are doing slightly better than boys on average, although the difference is not statistically significant. It remains to be tested how girls fare compared with their brothers when their mother or older woman in the household perceives unfavourable division of assets on divorce.

5 Perceptions of division of assets on divorce: does legal reform make a difference?

5.1 Impacts on household and women's well-being

In this section, we examine the impact of initial perceptions of division of assets on divorce in 1997 on outcomes in 2009 among male-headed households. These regressions include controls for the husband's and wife's age, age squared, education and assets at marriage, age and sex composition of the household, livestock units held in 1997, real per capita consumption in 1997, whether poor in 1997 and which land quartile the household belonged to in 2004. Because information on all outcomes (notably gender-differentiated asset inheritance) was not collected in all survey rounds, we do not estimate a panel data model, but rather use data from previous rounds (1997 and 2004) as predetermined values of variables in the regressions. Regressions with continuous outcome variables are estimated using ordinary least squares, and those with dichotomous outcome variables with probit. Standard errors are clustered at the village level.

Table 5 presents selected coefficients from regressions on food security and poverty, which provide some evidence for the negative impact of gender differentials in asset division on divorce. We find that, when women perceive that all land must be given to the husband in case of a divorce, they are more likely to report that their households have less than adequate expenditure on housing and health care. Similar results are observed when women perceive all livestock and the house are likely to be given to the husband when a divorce occurs. Women whose husbands stand to receive all livestock and the house on divorce are also more likely to self-report as being poor.

Table 5: Impact of perception of division of assets on divorce on food security and poverty

	Food gap in months	Self-reported as poor	Food consumption less than adequate in the past months	Housing less than adequate in the past months	Health care less than adequate in the past months
Custody of land given to husband in case of no-fault divorce	-0.150	0.054	0.056	0.197***	0.136*
	(0.889)	(0.066)	(0.116)	(0.056)	(0.073)
Observations, R-squared	605, 0.13	628, 0.14	627, 0.15	628, 0.11	625, 0.10
Custody of livestock owned by husband given to husband in case of no-fault divorce	0.305	-0.008	0.137	-0.057	0.145**
	(0.460)	(0.037)	(0.094)	(0.053)	(0.066)
Custody of livestock owned by wife given to husband in case of no-fault divorce	0.490	-0.003	0.042	0.019	0.024
	(0.697)	(0.106)	(0.139)	(0.106)	(0.186)
Custody of livestock acquired after marriage given to husband in case of no-fault divorce	0.264	0.275*	0.065	0.391***	0.159
	(0.724)	(0.154)	(0.153)	(0.101)	(0.104)
Observations, R-squared	350, 0.23	365, 0.27	365, 0.25	365, 0.23	363, 0.20
Custody of house given to husband in case of no-fault divorce	-0.283	0.035	0.062	0.204***	0.119*
	(0.864)	(0.066)	(0.107)	(0.052)	(0.067)
Observations, R-squared	620, 0.13	646, 0.13	645, 0.15	646, 0.12	643, 0.10

Note: All regressions control for husband's and wife's age, age squared, education and value of assets at marriage in 1997, age and sex composition in the household, livestock units held in 1997, real per capita consumption in 1997, whether poor in 1997 and which land quartile the household belonged to in 2004. Food gap in months is estimated using ordinary least squares and all other regressions using probit. All regressions correct for clustering within village. Robust standard errors are reported in parentheses. *** p<0.01, ** p<0.05, * p<0.1.

In regressions for perceptions of happiness and well-being (Table 6), we find that, where significant, gender differentials in asset division on divorce have negative impacts on these outcomes. That is, where the husband stands to retain greater control over assets on divorce, wives report lower perceptions of power, and happiness. These results indicate that, even if mean perceptions of well-being appear higher among wives (Table 4), once the potential of unequal divorce allocations is considered, women's well-being suffers in households where the potential division of assets favours the husband. The potential that the husband may receive the bulk of household assets, even in a situation of no-fault divorce, may lower women's bargaining power within the households, with detrimental effects on their well-being.

Table 6: Impact of perception of division of assets on divorce on perceptions of happiness and well-being, probit estimates

| | Strongly agree or agree … | | | | |
	My life is determined by my own actions	I have power to make decisions that change the course of my life	I am usually able to protect my personal interests	In most ways my life is close to my ideal	The conditions of my life are excellent
Custody of land given to husband in case of no-fault divorce	-0.134**	-0.033	-0.138**	-0.081	0.001
	(0.054)	(0.056)	(0.052)	(0.049)	(0.058)
Observations, R-squared	627, 0.10	627, 0.10	626, 0.08	626, 0.09	627, 0.10
Custody of livestock owned by husband given to husband in case of no-fault divorce	-0.055	-0.022	-0.198*	-0.068	-0.173*
	(0.075)	(0.061)	(0.108)	(0.071)	(0.085)
Custody of livestock owned by wife given to husband in case of no-fault divorce	0.026	-0.011	-0.044	-0.005	0.061
	(0.119)	(0.086)	(0.062)	(0.097)	(0.071)
Custody of livestock acquired after marriage given to husband in case of no-fault divorce	-0.232***	-0.168	-0.088	-0.086	0.077
	(0.061)	(0.104)	(0.092)	(0.070)	(0.063)
Observations, R-squared	364, 0.18	364, 0.18	363, 0.18	363, 0.21	364, 0.23
Custody of house given to husband in case of no-fault divorce	-0.140**	-0.037	-0.120**	-0.111**	0.036
	(0.054)	(0.052)	(0.049)	(0.043)	(0.053)
Observations, R-squared	645, 0.10	645, 0.10	644, 0.7	644, 0.10	645, 0.11

*Note: All regressions control for husband's and wife's age, age squared, education and value of assets at marriage in 1997, age and sex composition in the household, livestock units held in 1997, real per capita consumption in 1997, whether poor in 1997 and which land quartile the household belonged to in 2004. Robust standard errors in parentheses. *** p<0.01, ** p<0.05, * p<0.1.*

Have the recent reforms in the Family Code made a difference? Tables 7 and 8 present results from the regressions to measure the effect of change of perceptions towards equal division of assets on divorce. As can be seen from the results, there is practically no effect on outcomes, even if perceptions concerning division of assets on divorce have changed. It is possible that there is a lag in the impact of changes in perceptions of the division of assets on divorce on measures of well-being. It is also likely that the conditions of the 'marriage contract' at the time the couple entered into the union are binding, despite legal reform that would potentially change the terms of future contracts. This emphasises the importance of baseline perceptions and asset holdings on long-term food security, happiness and well-being.

Table 7: Impact of changes in perception of division of land on divorce

Panel A	Food gap in months	Self reported as poor	Food consumption less than adequate in the past months	Housing less than adequate in the past months	Health care less than adequate in the past months
Moved to equal division of land on divorce	-0.654	-0.026	-0.018	0.080*	0.032
	(0.505)	(0.035)	(0.063)	(0.046)	(0.053)
Observations, R-squared	615, 0.15	658, 0.13	657, 0.15	658, 0.09	655, 0.09
Panel B	**My life is determined by my own actions**	**I have power to make decisions that change my life course**	**I am usually able to protect my personal interests**	**In most ways my life is close to my ideal**	**The conditions of my life are excellent**
Moved to equal division of land on divorce	-0.060	-0.020	-0.051	-0.005	-0.002
	(0.048)	(0.040)	(0.044)	(0.049)	(0.046)
Observations, R-squared	657, 0.08	657, 0.10	656, 0.07	656, 0.09	657, 0.11

Note: All regressions control for husband's and wife's age, age squared, education and value of assets at marriage in 1997, age and sex composition in the household, livestock units held in 1997, real per capita consumption in 1997, whether poor in 1997 and which land quartile the household belonged to in 2004. Food gap in months estimated using ordinary least squares and all other regressions using probit. All regressions correct for clustering within village. Robust standard errors in parentheses. *** p<0.01, ** p<0.05, * p<0.1.

Table 8: Impact of changes in perception of division of livestock on divorce

Panel A	Food gap in months	Self-reported as poor	Food consumption less than adequate in the past months	Housing less than adequate in the past months	Health care less than adequate in the past months
Moved to equal division of livestock on divorce	0.118	0.060	-0.023	0.139	0.030
	(0.514)	(0.074)	(0.092)	(0.081)	(0.079)
Observations, R-squared	617, 0.13	659, 0.13	658, 0.15	659, 0.10	656, 0.09

Panel B	My life is determined by my own actions	I have power to make decisions that change my life course	I am usually able to protect my personal interests	In most ways my life is close to my ideal	The conditions of my life are excellent
Moved to equal division of livestock on divorce	-0.088	-0.021	-0.094*	0.014	0.072
	(0.063)	(0.071)	(0.050)	(0.063)	(0.064)
Observations, R-squared	658, 0.08	658, 0.10	657, 0.08	657, 0.09	658, 0.11

Note: All regressions control for husband's and wife's age, age squared, education and value of assets at marriage in 1997, age and sex composition in the household, livestock units held in 1997, real per capita consumption in 1997, whether poor in 1997 and which land quartile the household belonged to in 2004. Food gap in months estimated using ordinary least squares and all other regressions using probit. All regressions correct for clustering within village. Robust standard errors in parentheses. *** p<0.01, ** p<0.05, * p<0.1.

5.2   Impacts on children's schooling outcomes

While there is evidence that potential divorce allocations have detrimental effects on both household and women's well-being, this analysis does not reveal the implications of these allocations for the next generation and *who* among the couple's children benefits (or is harmed) when divorce allocations favour the husband. To explore this issue, we examine the impact of women's perceptions about asset division on divorce on schooling outcomes among children aged 10-15 years. Whether or not the household spends enough on children's education or whether children are sent to school at all is governed by the parents' preferences for education and their bargaining power within the household. Whether boys or girls are sent to school also reflects parental preferences for child schooling. Thus, we now examine whether divorce perceptions affect boys' and girls' schooling differentially.

To take into account incomplete schooling decisions for children, we use as the outcome variable the deviation of each child's completed schooling from the average completed schooling of other children of the same age (by year). This measure indicates how well each child is doing relative to their cohort and, unlike schooling attainment, is not prone to censoring at zero. To explore whether household-specific unobservables are affecting our findings in the previous section (for example, leading to an incorrect rejection of the unitary model owing to the endogeneity concerns outlined earlier), we estimated the schooling equation both in levels and with household fixed effects. A drawback to the estimation of the household fixed effects model is that, for some of the specifications we consider, after controlling for the household fixed effects there is very little remaining variation, so it is difficult to estimate precisely the effect of the other variables included.

Table 9 shows the results of regression equation (2), which shows the relationship between perceptions of asset devolution on divorce on child schooling outcomes. Here, we do not consider the possibility that these perceptions impact differently on children, depending on their sex. The findings suggest that children in households where the women perceive the

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custody of an asset (livestock or the house) would be given to the husband on a divorce are more likely to fall behind their cohort in terms of the highest grade obtained. The relationship between the change in perception towards an equal division of land on a divorce is not statistically significant. Interestingly, we find that children in households where the women's perceptions have moved towards an equal division of livestock on divorce are more likely to lag behind others in their cohort. While this result may appear counterintuitive, it is possible that wives who report changes (towards equality) in the division of assets may have started off with an unequal division of livestock in 1997, and thus the results reflect the persistence of initial perceptions rather than the impact of the change in perceptions.[5] Although the detailed regression results are not reported here, we also find that the effect of the father's assets at marriage on child schooling is negative, whereas the mother's is positive. These results are consistent with the literature, which has found positive impacts of increasing resources controlled by women on child schooling, both in Ethiopia (Fafchamps *et al.*, 2009) and in other countries (Quisumbing and Maluccio, 2003).[6]

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[5] These households are being compared both with households that already believed the division to be equal and with those that still believe the assets are not divided equally. The first comparison group would have children who are doing better than their cohort in terms of highest grade attained and therefore the coefficient estimate can be negative.

[6] The outcome analysed in Fafchamps et al. (2009) is school attendance, defined as the percentage of the household's children attending school, and is a household-level indicator that does not distinguish the sex of the child attending school.

Table 9: Impact of women's perceptions about asset devolution on divorce on child schooling, levels estimates

Regressor	Outcome variable: deviation of highest grade obtained from cohort mean				
	Perception about division of land	Perception about division of livestock	Perception about division of house	Change in perception of division of land, 1997-2009	Change in perception of division of livestock, 1997-2009
Child's age	0.063	0.017	0.059	0.060	0.055
	(0.045)	(0.064)	(0.043)	(0.041)	(0.039)
Female child	0.009	0.093	-0.027	0.006	-0.022
	(0.161)	(0.236)	(0.171)	(0.159)	(0.149)
Custody of land given to husband in case of no-fault divorce	-0.342				
	(0.298)				
Custody of livestock owned by husband given to husband in case of no-fault divorce		0.108			
		(0.294)			
Custody of livestock owned by wife given to husband in case of no-fault divorce		-0.015			
		(0.247)			
Custody of livestock acquired after marriage given to husband in case of no-fault divorce		-0.740**			
		(0.338)			
Custody of house given to husband in case of no-fault divorce			-0.362		
			(0.222)		
Perceptions moved to equal division of land on divorce				-0.147	
				(0.267)	
Perceptions moved to equal division of livestock on divorce					-0.413**
					(0.188)
Observations	694	401	706	709	712
R-squared	0.168	0.274	0.161	0.161	0.168

Note: All regressions control for husband's and wife's age, age squared, education and value of assets at marriage in 1997, age and sex composition in the household, livestock units held in 1997, real per capita consumption in 1997, whether poor in 1997 and which land quartile the household belonged to in 2004. Robust standard errors in parentheses. *** p<0.01, ** p<0.05, * p<0.1. These regressions are estimated at the child level without village or household fixed effects.

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The next set of regressions, shown in Table 10, includes interaction terms between the perception/change variables and the dummy for female child. These regressions will help us unpack the differential effects of divorce perceptions on boys and girls. The results confirm our expectation that girls in households where the women perceive the custody of an asset (land or the house) would be given to the husband on a divorce are more likely to fall behind their cohort in terms of the highest grade obtained.

Table 10: Impact of women's perceptions of asset devolution on divorce on child schooling deviation from cohort means, with village fixed effects

	Outcome variable: deviation of highest grade obtained from cohort mean				
	Perception about division of land	Perception about division of livestock	Perception about division of house	Change in perception of division of land, 1997-2009	Change in perception of division of livestock, 1997-2009
Child's age	0.054	-0.011	0.040	0.036	0.039
	(0.046)	(0.050)	(0.039)	(0.038)	(0.035)
Female child	0.465***	0.281	0.472**	0.247	0.089
	(0.160)	(0.301)	(0.193)	(0.219)	(0.162)
Custody of land given to husband in case of no-fault divorce	0.209				
	(0.352)				
Female child * custody of land given to husband in case of no-fault divorce	-0.885***				
	(0.189)				
Custody of livestock owned by husband given to husband in case of no-fault divorce		0.380			
		(0.390)			
Custody of livestock owned by wife given to husband in case of no-fault divorce		-0.005			
		(0.289)			
Custody of livestock acquired after marriage given to husband in case of no-fault divorce		-0.642			
		(0.378)			
Female child * custody of livestock owned by husband given to husband in case of no-fault divorce		-0.389			
		(0.387)			
Female child * custody of livestock owned by wife given to husband in case of no-fault divorce		-0.216			
		(0.482)			
Female child * custody of livestock acquired after marriage given to husband in case of no-fault divorce		0.150			
		(0.465)			

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	Outcome variable: deviation of highest grade obtained from cohort mean				
	Perception about division of land	**Perception about division of livestock**	**Perception about division of house**	**Change in perception of division of land, 1997-2009**	**Change in perception of division of livestock, 1997-2009**
Custody of house given to husband in case of no-fault divorce			0.130		
			(0.316)		
Female child * custody of house given to husband in case of no-fault divorce			-0.835***		
			(0.251)		
Perceptions moved to equal division of land on divorce				0.099	
				(0.167)	
Female child * perceptions moved to equal division of land on divorce				-0.531*	
				(0.284)	
Perceptions moved to equal division of livestock on divorce					-0.096
					(0.245)
Female child * perceptions moved to equal division of livestock on divorce					-0.303
					(0.260)
Observations, R-squared	694, 0.27	427, 0.31	767, 0.22	773, 0.21	771, 0.21

Notes: All regressions control for husband's and wife's age, age squared, education and value of assets at marriage in 1997, age and sex composition in the household, livestock units held in 1997, real per capita consumption in 1997, whether poor in 1997 and which land quartile the household belonged to in 2004. Robust standard errors in parentheses. *** p<0.01, ** p<0.05, * p<0.1 These regressions are estimated at the child level with village fixed effects.

Apart from the bargaining power of the mother or older women in the household, whether a child attains a certain grade by a certain age is determined by a range of household characteristics, some of which are observable and others unobservable. While we can control for observable characteristics (head's education level, household's wealth, household composition) in the regressions, other characteristics, like the ability of the household head, are unobservable. To address the issue of unobservable, time-invariant household characteristics, we run a regression with household fixed effects. Because these are fixed effects estimates, the impact of variables measured at the household level, such as divorce perceptions, can be estimated only to the extent that they impact differently on boys and girls. Table 11 shows the results from these regressions. The findings about the negative effect of perceptions on schooling outcomes among girls are robust to the inclusion of household fixed effects. This reinforces the finding that girls in households where wives would be disadvantaged on divorce are more likely to fall behind their cohort in terms of the highest grade obtained, even after controlling for unobserved household characteristics.

Table 11: Impact of women's perception about asset devolution on divorce on child schooling deviation from cohort mean, household fixed effects estimates

	Perception about division of land	Perception about division of livestock	Perception about division of house	Change in perception of division of land, 1997-2009	Change in perception of division of livestock, 1997-2009
Child's age	0.101**	0.050	0.095**	0.091**	0.095**
	(0.039)	(0.053)	(0.039)	(0.040)	(0.041)
Female child	0.858***	0.987***	0.818***	0.456*	0.184
	(0.204)	(0.248)	(0.216)	(0.236)	(0.184)
Female child * custody of land given to husband in case of no-fault divorce	-1.354***				
	(0.274)				
Female child * custody of livestock owned by husband given to husband in case of no-fault divorce		-1.120***			
		(0.422)			
Female child * custody of livestock owned by wife given to husband in case of no-fault divorce		-0.006			
		(0.652)			
Female child * custody of livestock acquired after marriage given to husband in case of no-fault divorce		-0.652			
		(0.512)			
Female child * custody of house given to husband in case of no-fault divorce			-1.342***		
			(0.274)		
Female child * perceptions moved to equal division of land on divorce				-0.846***	
				(0.304)	
Female child * perceptions moved to equal division of livestock on divorce					-0.515
					(0.328)
Observations	908	501	922	927	924
R-squared	0.087	0.108	0.082	0.044	0.027
Number of households	475	271	488	489	487

Note: All regressions control for husband's and wife's age, age squared, education and value of assets at marriage in 1997, age and sex composition in the household, livestock units held in 1997, real per capita consumption in 1997, whether poor in 1997 and which land quartile the household belonged to in 2004. Robust standard errors in parentheses. *** p<0.01, ** p<0.05, * p<0.1. These regressions are estimated at the child level with household fixed effects.

6   Conclusions and policy implications

Policies that govern marital assets may be just as important as inheritance laws in making the intergenerational transmission of wealth more gender-equitable. Laws governing the disposition of assets on marital dissolution, whether through death or divorce, may have significant impacts on women's well-being. This is confirmed by our results: women who perceive that their husband would get all the assets in case of a divorce also tend to perceive less control over their lives. More striking are the implications of perceptions of unequal divorce allocations on child schooling. Our results show that, not only do children in households where divorce allocations favour the husband do worse compared with children of the same age, girls fare even worse than boys in households where potential divorce allocations do not favour the mother. These results, taken together with the findings of other work on child schooling and parental bargaining power in Ethiopia, highlight the importance of legal reform. Earlier work on the 1997 round of the ERHS (Quisumbing and Maluccio, 2003) found that daughters of mothers who bring more assets to marriage relative to the father have educational outcomes inferior to those of their brothers.[7] In a society where education is uniformly low, particularly for women, it may be that assets are what drive women's capability to exert their preferences. Since boys are important sources of old age security, mothers may choose to invest more in them. This detrimental effect on young girls suggests a vicious cycle, leading to their undertaking the same preferential investments in sons with their own children in the future. If divorce perceptions also run contrary to girls' welfare, there is even more impetus for legal reform to change the conditions under which marriages are contracted.

We should not be overly optimistic that legal reform will have an immediate impact, however. In Ethiopia's ethnically diverse society, marriages may be governed by different sets of local norms, which affect perceptions of the division of assets on divorce. Such perceptions of the division of assets on divorce may have long-term impacts that may not be altered, even if underlying perceptions change over time. Although the Revised Family Code now requires equal division of assets on divorce, the impact of this legislation has yet to be fully felt, as it has not been adopted uniformly throughout Ethiopia's regions. Implementation of the Revised Family Code led to changes in perceptions of asset division on divorce, but these changes have no short-term impact on food security, poverty, happiness or well-being among women. Instead, initial conditions or perceptions have a more significant impact on long-term well-being. It may take time for changes in legislation to make their way not only to changes in perceptions about equal division of assets on divorce but also to improved well-

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[7] This is not inconsistent with the Fafchamps et al. (2009)'s findings of mothers' assets at marriage increasing child schooling because, while mothers with more resources may invest in child schooling as a whole, they may also preferentially invest in boys.

being, because these changes need to be internalised. It is also possible that initial perceptions reflect the attitudes with which they entered marriage and which, consciously or unconsciously, underlie their interpretation of what they would receive were the marriage to dissolve.

Legislative reform by itself is insufficient to bring about empowerment. Women need to be aware of their rights under the new legislation, and to feel that changes in legislation can genuinely bring about changes in long-term well-being. Both men and women need assurance that judicial institutions such as local courts and mediation bodies will enforce the newly legislated changes. Nevertheless, the lack of impact on current measures of well-being should not be construed as a battle lost. The Revised Family Code is relatively recent, and the full impact of its promulgation may yet be felt in the future. Because not all the regions have implemented the law, there is still room not only for nationwide adoption of the law but also for raising awareness of its provisions through legal literacy campaigns and ensuring that women's rightful claims are enforced in court.

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