Determinants of Union Dissolution and Remarriage in India: Evidence from the National Family Health Survey

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Abstract

Although rates of union dissolution due to divorce, desertion or separation are very low in India, the number of such women is quite large. Existing studies have established that union dissolution affects welfare of women substantially. Women facing dissolution may opt to remarry but that has its own challenges given the patriarchal nature of the Indian society. The analysis of determinants of union dissolution and remarriage in India is necessary to identify the groups at risk, and is also an underresearched area that needs to be supplemented by further studies. The present study uses the fifth round of the National Family Health Survey data undertaken in 2019-20 to analyze the incidence of union dissolution and remarriage among ever married women in India, its variation over socio-economic correlates and to identify its determinants. The econometric analysis is based on a sequential logit model. The study finds that the likelihood of dissolution is relatively higher among poor and less educated women, those belonging to the minority communities, and who are childless or there is an absence of sons amongst the children born. Remarriage, on the other hand, is not a socially driven phenomenon and depends largely on the personal choice of the woman. The results of this study imply that the adverse impact of dissolution will be magnified as dissolution is more likely among women who are already vulnerable. It calls for providing legal protection to women being abandoned and divorced, and introducing measures to ensure their socio-economic welfare.

Keywords: Union dissolution; remarriage; sequential logit model; India *JEL: J120,C25*

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 may occur due to death of a spouse, separation or divorce. In this study, however, we will restrict ourselves to the dissolution of marriages through legal processes (divorce) or abandonment. Remarriage is defined as a marriage that takes place after a previous marital union has ended because of divorce, abandonment or widowhood. The rates of remarriage vary largely depending on factors such as age at widowhood (Dandekar), presence of children (Dandekar), and race. In India, it is commonly seen that remarriage is strictly prohibited among the higher castes and Hindus (Dandekar; Rao & Murthy). However, some study argues that higher castes more exposed to globalization resulting in higher remarriage rates (Sibal, 2017). However, there are relatively few studies using econometric methods to analyze the quantitative data on union dissolution and remarriage in India. Further, the evidence of factors (like place of residence and education levels) that influence the possibility of union dissolution is mixed. Further studies are needed on this area to understand what determines union dissolution. Similarly, there are limited studies on remarriage. Even the international studies on remarriage are largely descriptive with only few papers focusing on the econometric analysis of remarriage. This study addresses this limitation.

This study analyses the determinants of union dissolution and remarriage using data from the fifth round of the National Family Health Survey data undertaken in 2019-20. The objectives of the study are:

- 1. What are the determinants of union dissolution?
- 2. How are the factors associated with increasing probability of union dissolution?
- 3. What is the likelihood of remarriage amongst women who have faced union dissolution?

The econometric analysis is based on a sequential logit model.

The paper is structured as follows. Section 2 critically reviews the literature on union dissolution and remarriage. It also describes the data base and methodology of the study. The results are reported in Section 3, followed by and their discussion in Section 4. A concluding section (Section 5) summarizes the results and suggests appropriate policy measures.

2. Materials and Methods

2.1 Literature review

Union dissolution has a major impact on the wellbeing of women in India, particularly in the medium and long run (Leopold, 2018). It may be attributed to the economic dependence of women on men, cultural beliefs about women and marriage in Indian society and the patriarchal organisation of the society (Amato, 2019). Studies have observed that divorced or separated women face social stigma and disdain (Kaneez, 2015; Ramachandrappa, 2012; Rao and Sekhar, 2012). It restricts social integration (Leopold, 2018), reduces life satisfaction level (Kaneez, 2015) and adversely affects socio-emotional health (Mattoo and Ashai, 2012). This may result in stress, anxiety, depression, loneliness and anger outbursts (Gahler, 2006; Kendlar et al., 2003; Ramachandrappa, 2012). The financial problems faced by women who have experienced union dissolution, particularly those who had custody of their children, have also been observed in several studies (Kaneez, 2015; di Prete and McManus, 2000; Saraswathy, 2016). Thus, union dissolution is a major social issue in India.

The last Census, undertaken in 2011, reveals that the divorce rate in India is the lowest in the world at less than 1 per cent (author's estimate). The divorce rates at the all-India, rural and urban levels are at 0.27, 0.25 and 0.31per cent respectively (author's estimate). Although divorce rates are low in India, the figures "show a continuous increase over the last three censuses starting from 1991" (Dommaraju, 2016: 205). The cross-regional variation in the dissolution rates is striking. Studies reveal regional variations (Ghosh and Ranjan, 2017; Jacob and Chattopadhyay, 2016; Mundu and Unisa, 2018), with dissolution rates being high in South and North-east and low in North. The impact of education of women is not clear – while some studies report higher rates of dissolution among educated women (Bose and South, 2003; Ghosh and Ranjan, 2017), others report that it is among less educated women that dissolution rates are higher (Dutta and Prasad, 2019; Dyson and Moore, 1983). Dissolution rates are also found to be high among the poor households (Dutt and Prasad, 2019; Mundu and Unissa, 2018), socially backward communities like Muslims (Dommaraju, 2016; Ghosh and Ranjan, 2017) and middle aged women (Ghosh and Ranjan, 2017). The evidence on rural-urban disparities in

dissolution levels is mixed. While study has reported higher levels of dissolution in urban areas (Mundu and Unissa, 2019), while other studies have found that rural-urban dissolution levels are similar (Jacob and Chattopadhyay, 2016; Ghosh and Ranjan, 2017; Dommaraju, 2016; Dutta and Prasad, 2019).

2.2 Database

The study is based on the fifth round of the NFHS. It is part of the Demographic Health Survey (DHS) programme, covering 85 countries for over 30 years. It collects a wide range of information on indicators of fertility, reproductive health, mother and child health, mortality and nutrition from women aged 15-49 years. In India, the DHS is known as the National Family Health Survey (NFHS). The NFHS is administered by the International Institute for Population Sciences (IIPS) in Mumbai on behalf of the Government of India's Ministry of Health and Family Welfare (MoHFW). The fifth round of the survey was undertaken in two phases from 17 June 2019 to 30 January 2020 and from 2 January 2020 to 30 April 2021 by 17 Field Agencies. The survey covered 724,115 women (out of whom 181,255 were never married) from 636,699 households.

2.3 Variables

The dependent variable in the study is marital history. Marital history is a variable that has been created which takes on three categories, i.e., married, divorced and remarried. In the sample of women, there are 503,704 women who are married, 29,430 women who are divorced and 9,726 women who have remarried. The variable marital history has been formed after generating another variable, i.e. 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 takes on the value of one if the respondent has experienced union dissolution, and zero otherwise in the first stage of 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 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 that takes the value one if the respondent has remarried, and zero if she remains single. The covariates are place of residence (v025), education (v106), socio-religious identity (src), wealth index tercile groups (wealth3), geographical region(region), age (v012), number of living children (v218) and gender parity (gparity). The variable gender parity is defined as sons to living children ratio.

2.4 Methodology

Union dissolution and remarriage in India is analyzed using a sequential logit model. There are two stages in the model. In the first stage, we get results for women who did not face union dissolution vis-à-vis those who faced union dissolution. In the second stage, amongst the women who faced union dissolution, we compare between those women who have remarried vis-à-vis the women who have remained single (Figure 1).

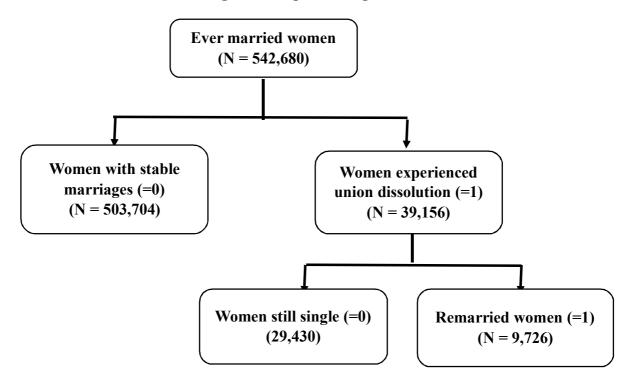
In the first model we use information for 542,860 ever married women. Among these women it is seen that 503,704 women have stable marriage whereas 39,156 women have experienced dissolution. The first stage sequential logit model is:

 $Y_1 = \beta_0 + \beta_1 X_1 + \epsilon_1$ [1] when $Y_1 = 0$ if respondent never faced union dissolution and = 1 if women has faced union dissolution (in the form of divorce or separation). The independent variables have been described in 2.3 Variables.

The second model only takes those 39,156 women who have experienced dissolution. It compares between those women who have remained single, i.e., 29,430 women in the sample vis-à-vis the 9,726 women who have remarried. The second stage sequential logit model is:

 $Y_2 = \delta_0 + \delta_1 X_1 + \epsilon_2$ [2] when $Y_2 = 0$ if respondent did not remarry and = 1 if the respondent remarried. The independent variables are the same as in [1].

Figure 1: Sequential logit



3. Findings

3.1 Dissolution in India

Table 1 reports the variations in the rates of union dissolution across correlates. Dissolution rates are higher among aged respondents (particularly aged above 35 years), and those without education, belonging to socially marginalized groups (Hindu SC, Hindu STs and Minorities), belonging to less affluent households and without children. Levels of union dissolution are higher in the North-eastern states.

Covariates	Total	Rural	Urban
Education			
No education	10.52	9.87	13.39
Primary	8.80	7.96	11.31
Secondary	5.27	4.79	6.15
Higher	3.62	3.09	4.01
Socio-religious identity			
HSC	7.88	7.17	9.73
HST	8.51	8.35	9.57
HOBC	6.67	6.57	6.90
Gen	5.99	6.07	5.89
Muslims	6.40	5.92	7.11
Minorities	9.27	9.49	8.88
Wealth index tercile groups			
Poor	8.20	7.89	12.65
Middle	7.74	6.88	10.66
Rich	5.50	4.93	5.89
Geographical region			
Central	5.74	5.55	6.40
North	6.36	6.20	6.54
North- East	11.06	11.14	10.89
East	6.77	6.58	7.35
West	7.60	7.82	7.33
South	9.26	9.63	8.74
Age in 5-year groups			
15-19	2.07	2.05	2.22
20-24	2.56	2.52	2.68
25-29	3.68	3.79	3.43
30-34	5.38	5.49	5.15
35-39	7.47	7.37	7.65
40-44	10.30	10.41	10.11
45-49	14.28	14.00	14.82
No. of living children			
No children	8.92	8.84	9.09
One child	7.43	7.58	7.18
Two children	6.30	6.21	6.45
Three children	6.83	6.42	7.93
More than three children	7.42	6.82	9.59
Gender parity			
More daughters than sons	6.76	6.56	7.20
More sons than daughters	7.55	7.44	7.78

	Table1:	Variation	in	dissolution	across	correlates
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3.2 Remarriage in India

Table 2 reports the variation in the rates of remarriage across correlates. Remarriage rates are higher amongst the lower aged respondents (particularly aged 15 - 19 years), amongst those

belonging to the poor households, and those residing in North and North-Eastern region. It is seen that the remarriage rate decreases as the age of the woman increases. Also, the rates are particularly low for women residing in the South. The variations in the remarriage rates are almost constant across total, rural and urban samples for education, socio-religious identity, number of living children and gender parity. Moreover, women with higher education both in the rural and urban areas have comparatively higher remarriage rates.

Covariates	Total (%)	Rural (%)	Urban (%)
Education			
No education	23.24	25.41	16.15
Primary	21.75	24.64	15.72
Secondary	23.52	26.59	19.14
Higher	25.72	30.23	23.17
Socio-religious identity			
HSC	23.17	26.74	16.33
HST	24.55	26.05	15.92
HOBC	22.21	24.51	16.95
Gen	21.18	21.63	20.56
Muslims	23.17	34.05	22.03
Minorities	24.55	24.98	17.65
Wealth index tercile groups			
Poor	28.14	29.05	28.14
Middle	19.80	21.86	19.80
Rich	21.55	25.21	21.55
Geographical region			
Central	24.95	37.43	24.95
North	27.72	26.53	27.72
North- East	27.30	34.26	27.30
East	13.85	22.32	13.85
West	18.84	24.59	18.84
South	11.75	13.01	11.75
Age in 5-year groups			
15-19	47.01	49.57	35.15
20-24	43.97	45.71	38.72
25-29	38.79	40.58	34.28
30-34	31.55	35.87	22.66
35-39	25.69	27.95	21.64
40-44	17.18	18.93	13.88
45-49	13.52	15.11	10.63
No. of living children			
No children	24.28	26.62	19.32
One child	22.90	25.19	18.88
Two children	21.23	23.75	16.78
Three children	23.67	26.21	18.17
More than three children	26.86	29.57	19.90
Gender parity			-
More daughters than sons	23.78	26.04	19.24
More sons than daughters	22.32	25.38	16.49

Table 2: Variation in remarriage across correlates

Econometric Analysis

The results of the sequential logit model are reported in Table 3. The Wald $\chi 2$ statistic is 7718.66, 6483.65and 2007.52, for the all India, rural and urban sub-samples, respectively. It implies that the null hypothesis that $\beta 0 = \beta 1 = ... = \beta n$ cannot be accepted at a one per cent level. The sequential logit model has two stages. In the first stage we consider the likelihood of experiencing union dissolution for the entire sample of ever married women, i.e., 542,860 women. The odd ratio for the rural dummy is 0.69 (95% CI: 0.65 - 0.73), indicating that rural

women are less likely to experience union dissolution in comparison with urban women. The likelihood of experiencing union dissolution is similar irrespective of the age of women in total. rural and urban areas. (Total: 1.09, 95% CI: 1.08 - 1.09; Rural: 1.09, 95% CI: 1.08 - 1.09; Urban: 1.09, 95% CI: 1.08 - 1.09). The odds ratio of variable for education suggests that women with no education and primary education in comparison with the women who have secondary level education are at a higher risk of experiencing dissolution (Total: 1.62, 95% CI: 1.54 - 1.71; Rural: 1.54, 95% CI: 1.46 - 1.63; Urban: 1.73, 95% CI: 1.54 - 1.95) for no education level; Total: 1.44, 95% CI: 1.36 – 1.53; Rural: 1.33, 95% CI: 1.25 – 1.41; Urban: 1.62, 95% CI: 1.45 – 1.82) for primary level of education. The variable on higher level of education suggests that women with higher education have a lower probability of experiencing dissolution in comparison to those with secondary level education (Total: 0.66, 95% CI: 0.61 -0.72; Rural: 0.76, 95% CI: 0.68 - 0.85; Urban: 0.67, 95% CI: 0.59 - 0.75). Increasing number of children is a stabilizing factor, indicated by the odd ratios of 0.76(95% CI: 0.75 -0.77), 0.75 (95%CI: 0.73 - 0.76) and 0.79 (95%CI: 0.76 - 0.83), for India, Rural and Urban samples, respectively. This suggests that more the number of children a woman have the chances of experiencing union dissolution falls. The odds ratio of gender parity suggests that as the number of sons to the living children ratio increases the chances of experiencing union dissolution falls (Total: 0.85, 95% CI: 0.81 – 0.90; Rural: 0.80, 95% CI: 0.75 – 0.84). The variable on gender parity in the urban sample is insignificant. In the all-India, rural and urban sample, dissolution levels are lower in comparison to the other minority community among women belonging to Hindu-SC (Total: 0.85, 95% CI: 0.78 - 0.93; Rural: 0.76, 95% CI: 0.68 - 0.85); Hindu-ST (Total: 0.85, 95% CI: 0.76 – 0.94; Rural: 0.80, 95% CI: 0.70 – 0.90); Hindu-OBC (Total: 0.72, 95% CI: 0.65 – 0.78; Rural: 0.69, 95% CI: 0.62 – 0.77; Urban: 0.76, 95% CI: 0.65 – 0.89); Hindu general (Total: 0.71, 95% CI: 0.65 – 0.79; Rural: 0.70, 95% CI: 0.62 – 0.79; Urban: 0.76, 95% CI: 0.64 – 0.90); and Muslims (Total: 0.79, 95% CI: 0.72 – 0.88; Rural: 0.74, 95% CI: 0.66 - 0.84). Poverty is a risk factor for dissolution of marriage. It is seen that women belonging to middle and rich wealth category have a lower risk of dissolution in comparison to the poor. Women who are poor are at the highest risk of experiencing union dissolution. This is indicated by the odds ratio of women belonging to the middle wealth index tercile group (Total: 0.76, 95% CI: 0.72 – 0.79; Rural: 0.71, 95% CI: 0.67 – 0.74; Urban: 0.79, 95% CI: 0.69 -0.92) and the odds ratio of women belonging to the rich wealth index tercile group (Total: 0.45, 95% CI: 0.43 – 0.48; Rural: 0.49, 95% CI: 0.46 – 0.53; Urban: 0.42, 95% CI: 0.36 – 0.49). There is a strong region-specific effect on the likelihood of experiencing union dissolution. It is seen that women belonging to the South and North-east have a higher likelihood of experiencing union dissolution in comparison to women belonging to the North. This is indicated by the odds ratio of women belonging to the South (Total: 1.18, 95% CI: 1.11 - 1.25; Rural: 1.27, 95% CI: 1.18 – 1.37; Urban: 1.11, 95% CI: 1.00 – 1.24) and odds 23 – 1.63 ratio of women belonging to the North -east (Total: 1.31, 95% CI: 1.16 – 1.47; Rural: 1.41, 95% CI: 1.). Women belonging to the Central and Eastern region have a lower likelihood of experiencing union dissolution in comparison to women belonging to the North. This can be seen by the odds ratio in the Central region (Total: 0.79, 95% CI: 0.74 - 0.84; Rural: 0.80, 95%CI: 0.74 - 0.86; Urban: 0.86, 95%CI: 0.77 - 0.96) and odds ratio in the eastern region (Total: 0.72, 95% CI: 0.67 – 0.77; Rural: 0.75, 95% CI: 0.68 – 0.81; Urban: 0.69, 95% CI: 0.59 – 0.80). In the second stage of the sequential logit model, we take into consideration only those women who have experienced dissolution, which is the sub-sample comprising of 39,156 women. We make the analysis only for those women who have dissolved marriages. It is seen that women residing in rural areas have a higher probability of remarrying in comparison to urban women (Total: 1.5, 95% CI: 1.34 - 1.68). Respondent's current age suggests that as the age of person increases, the chances of remarrying reduces. This can be seen from the odds ratio in total, rural and urban samples at 0.92 with 95% CI: 0.92 - 0.93. The variable of education from no

education and primary level is insignificant. However, no education is significant in rural areas suggesting that rural women with no education have a higher probability of remarrying. The odds ratio is 1.18 with 95% CI: 1.04 - 1.33. Higher education is significant in total and urban areas suggesting that in these areas women with higher education have a higher chance of remarrying in comparison to women with secondary level education.

Having more children increases the likelihood of remarrying. It is indicated by the odd ratios of 1.14 with 95% CI: 1.10 – 1.18 for all India level, rural and urban areas. The odds ratio of gender parity suggests that as the number of sons to the living children ratio increases the chances of remarriage falls amongst the all India and urban women in the sample (Total: 0.9, 95% CI: 0.81 - 1.00; Urban: 0.68, 95% CI: 0.54 - 0.84). The gender parity variable is insignificant for the rural women in the sample. Women who have already faced dissolution belonging to the Hindu-SC group in comparison to the minority group have a lower likelihood of remarrying. The odds ratio for this group is 0.12 (95% CI: 0.02 - 0.66). The variable of socio-religious identity is insignificant for HSC, HST, HOBC, and Hgen. It is only significant for the Muslims in the All India and rural areas. The variable suggests that the chances of remarrying are more amongst Muslim women in comparison to the minorities' category. This can be seen from the odds ratio of Muslim women (Total: 1.34, 95% CI: 1.06 – 1.68; Rural: 1.35, 95% CI: 1.02 – 1.80). The variable wealth index tercile is significant at the All India level for the middle category and at the all India and rural level for the rich category. This variable is insignificant for all others. It means that the chances of remarrying are lower for women belonging to the middle wealth index group in comparison to the poor (Total: 0.89, 95% CI: 0.80 - 0.98). However, for the rich women the chances of remarrying increases at the all India level and rural level (Total: 1.15, 95% CI: 1.01 – 1.32; Rural: 1.24, 95% CI: 1.06 – 1.46). There is a strong region effect on the probability of remarriage. The chances of remarriage is higher for women who have already faced dissolution earlier in the Central and rural areas of Northeastern region. This is indicated by the odds ratio of women belonging to Central region (Total: 1.19, 95% CI: 1.03 – 1.36; Rural: 1.53, 95% CI: 1.29 – 1.81); and Odds ratio of women belonging to the North-Eastern region (Rural: 1.34, 95% CI: 1.03 - 1.75). The chances of remarriage are lower for women who have already faced dissolution earlier in the East, West and South region. This is indicated by the odds ratio of women belonging to East region (Total: 0.61, 95% CI: 0.51 - 0.72; Rural: 0.78, 95% CI: 0.64 - 0.96; Urban: 0.41, 95% CI: 0.29 -0.58); Odds ratio of women belonging to the west region (Total: 0.77, 95% CI: 0.65 - 0.92; Urban: 0.61, 95% CI: 0.46 - 0.81); and Odds ratio of women belonging to the South region (Total: 0.41, 95% CI: 0.35 – 0.48; Rural: 0.45, 95% CI: 0.37 – 0.55; Urban: 0.38, 95% CI: 0.29 -0.50). The analysis shows that the variables of primary level education and socio-religious categories except Muslims have no impact on the likelihood of remarriage for women who have already faced dissolution across All-India, Rural and Urban areas. These variables are insignificant in the model.

Table 3: Re	sults of seque	ntial logit mod	lel on remarriage

X7 • 11	Total		Rural				Urban		
Variables	Odd Ratio			Odd Ratio	95% CI		Odd Ratio		
Did not face dissolution versus	s faced dissolution	on							
Residence (Ref: Urban)									
Rural	0.69***	0.65	0.73						
Respondent's current age	1.09***	1.08	1.09	1.09***	1.08	1.09	1.09***	1.08	1.09
Education (Ref: Secondary)									
No education	1.62***	1.54	1.71	1.54***	1.46	1.63	1.73***	1.54	1.95
Primary	1.44***	1.36	1.53	1.33***	1.25	1.41	1.62***	1.45	1.82
Higher	0.66***	0.61	0.72	0.76***	0.68	0.85	0.67***	0.59	0.75
No. of living children	0.76***	0.75	0.77	0.75***	0.73	0.76	0.79***	0.76	0.83
Gender parity	0.85***	0.81	0.90	0.80***	0.75	0.84	0.96	0.87	1.07
Socio-religious identity (Re	f:								
Other Minorities)									
HSC	0.85**	0.78	0.93	0.76***	0.68	0.85	1.06	0.90	1.25
HST	0.85**	0.76	0.94	0.80***	0.70	0.90	1.02	0.82	1.28
HOBC	0.72***	0.65	0.78	0.69***	0.62	0.77	0.76***	0.65	0.89
Hgen	0.71***	0.65	0.79	0.70***	0.62	0.79	0.76***	0.64	0.90
Muslims									
Wealth Index Tercile									
(Ref: Poor)	0.79***	0.72	0.88	0.74***	0.66	0.84	0.88	0.74	1.05
Middle	0.76***	0.72	0.79	0.71***	0.67	0.74	0.79***	0.69	0.92
Rich	0.45***	0.43	0.48	0.49***	0.46	0.53	0.42***	0.36	0.49
Region (Ref: North)									
Central	0.79***	0.74	0.84	0.80***	0.74	0.86	0.86***	0.77	0.96
North-East	1.31***	1.16	1.47	1.41***	1.23	1.63	1.16	0.93	1.44
East	0.72***	0.67	0.77	0.75***	0.68	0.81	0.69***	0.59	0.80
West	1.02	0.94	1.12	1.06	0.96	1.16	1.03	0.88	1.21
South	1.18***	1.11	1.25	1.27***	1.18	1.37	1.11**	1.00	1.24
Intercept	0.02***	0.02	0.03	0.01***	0.01	0.01	0.01	0.01	0.01
Still Single versus remarried									

Still Single versus remarried Residence (Ref: Urban)

Rural	1.5***	1.34	1.68						
Respondent's current age	0.92***	0.92	0.93	0.92***	0.91	0.92	0.92***	0.91	0.93
Education (Ref: Secondary)									
No education	1.09	0.98	1.22	1.18***	1.04	1.33	0.92	0.72	1.17
Primary	0.99	0.88	1.11	1.07	0.94	1.23	0.85	0.67	1.08
Higher	1.33**	1.11	1.61	1.18	0.93	1.51	1.33**	1.02	1.74
No. of living children	1.14***	1.10	1.18	1.14***	1.10	1.18	1.14***	1.05	1.23
Gender parity	0.9*	0.81	1.00	1.02	0.90	1.16	0.68***	0.54	0.84
Socio-religious identity (Ref:									
Minorities)									
HSC	1.00	0.82	1.23	1.03	0.80	1.33	0.88	0.62	1.26
HST	0.98	0.78	1.23	0.94	0.71	1.24	1.01	0.62	1.64
HOBC	1.00	0.82	1.23	0.94	0.72	1.21	1.10	0.78	1.56
Hgen	0.91	0.74	1.14	0.79*	0.61	1.04	1.12	0.77	1.62
Muslims	1.34**	1.06	1.68	1.35**	1.02	1.80	1.31	0.89	1.93
Wealth Index Tercile (Ref: Poor)									
Middle	0.89**	0.80	0.98	0.98	0.88	1.08	0.77	0.56	1.07
Rich	1.15**	1.01	1.32	1.24***	1.06	1.46	1.00	0.73	1.38
Region (Ref: North)									
Central	1.19**	1.03	1.36	1.53***	1.29	1.81	0.82	0.64	1.04
North- East	1.19	0.95	1.50	1.34**	1.03	1.75	1.11	0.74	1.67
East	0.61***	0.51	0.72	0.78**	0.64	0.96	0.41***	0.29	0.58
West	0.77***	0.65	0.92	0.97	0.78	1.22	0.61***	0.46	0.81
South	0.41***	0.35	0.48	0.45***	0.37	0.55	0.38***	0.29	0.50
Intercept	3.26***	2.29	4.66	5.73***	4.18	7.87	7.64***	4.20	13.92
Ν	4640164.00			3166072.00			1474092.00		
Wald chi2	7718.66			6483.65			2007.52		
Prob > chi2	0.00			0.00			0.00		

4. Discussion

This study reveals that older women and those who are socio-economically vulnerable are at higher risk of dissolution of their marriage. Among such women are those belonging to households with low levels of education, residing in households with low asset holdings and members of marginalized communities like Minorities. Women residing in urban areas are at a higher risk facing union dissolution. The pattern of risk factors is also similar. Another important factor increasing the risk of dissolution is childlessness and the absence of sons amongst the children born to a woman.

This study further reveals that amongst the women who have dissolved marriages, the chances of remarriage are higher among women residing in the rural region, with higher education level, with high asset holdings, belonging to the Muslims or minority group, with greater number of children, and those belonging to Central India. As the age of a woman increases, the chances of remarriage go down. Women residing in the east, west and South have a lower probability of remarriage in comparison to women residing in the North. Women residing in Central India have a higher chance of remarrying in comparison to those in the North. Compared to women from less affluent households, respondents belonging to the top tercile category have a higher probability of remarrying. Given the social stigma associated with divorce or separation—faced exclusively by the women—women whose marriages have dissolved are likely to face an uncertain future. This study gives insights to factors facilitating remarriage of such women.

The findings of this study validate that of studies reporting higher dissolution levels among poor women (Dutt and Prasad, 2019; Mundu and Unissa 2018). Studies have observed an association between childlessness and higher dissolution levels (Mundu and Unissa 2018; Rao and Shekhar, 2002; Dommaraju, 2016; Dutta and Prasad, 2019); it is also confirmed in this study. The evidence on rural-urban disparities in dissolution levels is mixed. While Mundu and Unissa (2019) has reported higher levels of dissolution in urban areas, other studies have found that rural-urban dissolution levels are similar (Jacob and Chattopadhyay, 2016; Ghosh and Ranjan, 2017; Dommaraju, 2016; Dutta and Prasad, 2019). In line with the study by Mundu and Unissa, the findings of this study observe that urban women are more likely to face dissolution relative to women residing in rural areas. Findings with respect to education are also mixed. Higher levels of dissolution among educated women are reported in some studies (Bose and South, 2003; Ghosh and Ranjan, 2017); this study, in line with studies like Dutta and Prasad (2019) and Dyson and Moore (1983), finds that educated women are less at risk of facing dissolution than women with no education.

The model on remarriage depicts that as the age of a woman increases, the chances of remarriage go down However, previous studies claim that as the age of women increases, the chance of remarriage goes down (Bumpass, 1990; Dandekar; Glick, 1986; Rao & Murthy). Studies have analyzed variables such as age at separation, age at first marriage and duration of first marriage, all suggesting age is an important factor in determining the remarriage rates. The number of children is an important determinant for remarriage and this variable is significant in this study. The study suggests that more the number of living children, the probability of remarriage increases. Evidence from earlier studies is mixed. Earlier studies have found the negative relationship between the two as suggested in this study ((Bumpass, 1990; Dandekar). However, Glick (1986) found a positive relation between the two variables. The chance of remarriage increases with more number of children as it gives the women an opportunity to share their financial burden. Education is an important factor determining rates of remarriage. The category of higher education is significant suggesting that the chances of remarriage for such women are higher in comparison to those with secondary level education. This is true for urban women. For rural women, those with no education have a higher

probability of remarriage in comparison to those with secondary level education. This study is in line with the study by Johnson suggests that remarriage is high only amongst literate women. Moreover, those women who are illiterate do not marry at all. On the other hand, few earlier studies suggest that more the years of education reduce the chance of remarriage amongst women (Bumpass, 1990: Glick, 1986; Coleman, 2000). Caste determines the probability of remarriage and the variable in this study is significant for Muslims at the all India and rural sample. Results of this study suggest that the chance of remarriage is higher amongst Muslims. The earlier studies suggest that remarriage is higher amongst the Hindu women (Sibal, 2017; Rao & Murthy; Dandekar; Johnson, 2012). This is because higher castes such as Hindus are more exposed to western ideas. Another determinant for remarriage is the economic background of the woman. The variable on wealth index is significant in this study. The study suggests that compared to women from less affluent households, respondents belonging to the top tercile category have a higher probability of remarrying. Johnson (2012) suggests that chances of remarriage are higher for women living in poor economic conditions as there is an urgency to improve their economic condition.

The study has some limitations, mainly stemming from the limited nature of information in the NFHS data set. Firstly, there are a group of women with dissolved marriages in the sample that have experienced multiple marriages. However, there is no information as to how the union has been dissolved, i.e., whether the union was dissolved because of death vis-à-vis divorce or separation. The study has taken the estimated or imputed status of women based on the conditional probabilities of union dissolution. Secondly, there is no information on the variables taken in this study at the time of divorce or remarriage. Empowerment of women in terms of decision-making and working status is particularly important but no information is available on these variables. Also, there is a need to study the welfare consequences of divorce and remarriage, not covered in this study.

5. Conclusion

Marriage and its dissolution are important events shaping the life course and welfare of people. Dissolution of marriage has negative consequences on the economic status, quality of life and available choices of agents. The present study reveals that women who are already socioeconomically vulnerable are at greater risk of facing union dissolution. Remarriage, however, does not appear to be related with socio-economic status and may be considered to be a personal choice and immediate situation, rather than being a socially driven phenomenon. The study closes by stressing the need to provide legal protection to women being abandoned and divorced, and introducing measures to ensure their socio-economic welfare. We recommend that awareness regarding the benefits of families intact should be provided to the poorer and less educated households and those residing in rural areas. It will improve the quality of marital relationship and may reduce divorce rates and abandonment of women. Moreover, "improved educational attainment of women will lead to better employment opportunities, resulting in increased bargaining power and improving their position in the home of their husbands and their natal families" (Karim, 2011, p. 17). We also emphasize on the need to provide institutional, psychosocial, and family support to divorcees and their children in order to tackle social stigma. Along with economic security, social support is a crucial factor in enabling divorced women to overcome the negative experiences they may have had with their husbands and in-laws. Such support may take various practical forms. For instance, assistance in childcare and securing accommodation. It may also take the form of emotional and psychological support through inclusion in leisure activities, social interaction with other women who can listen and with whom problems can be talked through and discussed (Sakraida,

2005). Such support can transform the lives of divorced and abandoned women as it may reduce social stigma by making them feel that they are loved, cared for, esteemed and valued. This support is most effectively when supplemented by the tacit understanding and assistance of family members. Unfortunately, however, women are generally deprived of such support during the process of separation or divorce, so that they feel isolated and stigmatised (Qureshi et al., 2000) increasing their vulnerability.

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