MARITAL DIVORCE IN BAHIR DAR TOWN:
MAJOR CONTRIBUTING FACTORS AND CONSEQUENCES OF
DIVORCE ON THE SPOUSES

BY

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MARITAL DIVORCE IN BHAIR DAR TOWN:
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By

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### Abbreviations

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<th>Full Form</th>
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<tr>
<td>EWLA-</td>
<td>Ethiopian Women’s Lawyers Association</td>
</tr>
<tr>
<td>DHS-</td>
<td>Demographic Health Survey</td>
</tr>
<tr>
<td>CSA-</td>
<td>Central Statistical Authority</td>
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<td>BPR-</td>
<td>Business Process and Re-engineering</td>
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CHAPTER ONE

1. INTRODUCTION

1.1 Background

Throughout human history, marriage and family are perhaps society's most important institutions. People have grouped themselves into families to realize emotional, physical and communal support. Although in recent years social commentators have predicted the demise of both marriage and the family, they not only survive but continue to change and evolve (Olson & Defrain, 2000). Because they perform functions that society considers important. Some of the functions include responsibility for protection and socialization of children, gives attention for economic and social support for the weak and aged, protection of members from physical, social, psychological and economic harm, and regulates the satisfaction of sexual desires (Habtamu, 1998).

Despite all these good functions of the family, conflicts, separations, divorces and violence are recurrent features throughout the world (Habtamu, 1998).

Recent trends in the world appear to be challenging the institution of marriage and family to fulfill these functions. Separation and divorce rates have been rising steadily overtime almost in all parts of the world. In the United States alone, the National Center for Health Statistics (2005) estimated that about 43 percent of marriage could end in divorce.

In Latin American countries (Preston, 1975) 11 percent of all kinds of marriage end in divorce. In Asian countries, taking the case of Malaysia, Jones (1981) estimated that at least one-third of all marriage were end in divorce, and in any given year there was one divorce for every two marriages.
In Africa, marital instability is high in almost all countries (Bongaarts et al ... 1984). Bongaarts study of six African countries shows that, on the average a high proportion of first marriages end in divorce. Added that, research findings in Rural Malawi revealed that life table proportions of divorce ranges from 40 to 65 percent and are among the highest on the continent (Georges, 2003).

In traditional agricultural societies like ours where marriage is early and universal, where there is high level of fertility and mortality, low education, less availability of social services, low economic development and poverty, the extent of marital instability is very high.

In Ethiopia, at least one-third of first marriage end up in divorce or separation and most of these takes place in the first two years of marriage (Central Statistics Authority, 1991, 1993). Similarly, high rate of marital instability is observed in Amhara region. Results of the Pathfinder quantitative survey in the region revealed that about 27 percent of marriages in urban areas and 19 percent in rural areas had ended in divorce or separation (Pathfinder International Ethiopia, 2006) in addition to these, a three year data from the higher court of the region showed that divorce in the region is increasing from time to time. For example, in South Wollo zone a three year data indicate that in 1999EC, 8552 individuals in 2000EC, 9599 individuals and in 2001EC, 9860 individuals breakdown their marriage and similarly in East Gojjam zone from 1999EC to 2001EC, 7281, 9144,and 10330 individuals get divorced respectively. (Amhara higher court, 2002).

Marital instability is not only the issue of the two spouses; its effect goes beyond the individuals who dissolve the marital union. Children and other relatives of the couples are the immediate victims who share the
potential consequences. Especially children will be exposed to various socio-economic and psychological problems (Collins, 1988).

1.2 Statement of the Problem

Divorce is one of the most serious social problems of the whole society. Many explanations have been offered for the dramatic increase in divorcees that began in 1960s. Some claim that changes in divorce laws in the 1970s influenced the divorce rate, but others contest this explanation. Some of the conservative orientation argues that “Women's Liberation” was the cause. Others look at a whole complex of social factors, including economic conditions, level of education of women, and increasingly tolerant attitudes towards divorce (Olson & Defrain, 2000).

People don’t marry with the expectation that they will divorce, but according to a number of studies nowaday’s many marriages end in divorce. Because of its prevalence, divorce is viewed by many as a sign of breakdown of a family (Olson & Defrain, 2000).

Divorce can have a positive outcome by freeing individuals from painful marriages that cannot be changed. However, Collins (1988) state that divorcees are tied to many problems and a great deal of sufferings. Since, it desegregates the family unity, is a social evil in itself and is a major contributing factor for most of society’s ills such as prostitution, streetism, juvenile delinquency, homosexuality, drug addiction, alcoholism and various other crimes.

The stress of separation and divorce place both men and women at risk for psychological and physical difficulties. (Chase-Lansdale, 1996; Hetherington & Stanley-Hagan, 1995 as cited in Santrok, 2006) separated and divorced women and men have higher rates of psychiatric
disorders, admission to psychoactive hospitals and clinical depression. The real cost of divorce in terms of emotional, social and economic costs to the individuals involved to their children, to their partners and friends and the society they live in is devastating (Rhael Demeke, 1992). Because of this fact divorce affects the society as a whole.

Therefore, in the present study an attempt was made to answer the following questions?
1, what are the major demographic and economic factors contributing for divorce?
2, what psychosocial factors contribute to divorce?
3, what are the major consequences of marital dissolution on the spouses?

1.3 Objective of the Study

1.3.1 General Objective of the Study

The general objective of this study is to identify marital divorce in Bahir Dar Town: Major contributing factors and its consequences on the spouses.

1.3.2 Specific Objectives

1. To find out the demographic factors contributing to marital instability (factors such as age at first marriage, age difference during marriage, length of time between engagement and marriage, educational status, agreement of marriage issued by, number of years in marriage, religious affiliation, parental divorce, presence of children born of the dissolved marriage and number of children).
2. To identify the psychosocial factors contributing to divorce?
3. To identify economical factors contributing to marital dissolution.
4. To examine the consequences of divorce on the spouses.
5. To suggest possible solutions to alleviate or reduce the problem.
1.4 Significance of the Study
Experience and available data shows that divorce rate is on the increase in the present Ethiopian context. Thus, this study was very significant for the following reasons.

1. There are few studies on divorce in the whole of Ethiopia. Thus, this study is hoped to shed light on the problem being investigated and serves as source of reference for more refined studies on the area.

2. This study is also used to minimize divorce and its consequences in the study area.

1.5 Operational Definitions

Marriage: is a traditional or legal unity between a man and a woman for the purpose of living together as a husband and wife.

Divorce: is an act by which a valid marriage is dissolved legally freeing the parties to remarry.

Sexual Incompatibility: includes impotents, frigidity, premarital sexual experience and problem of sterility.

Marital Instability: refers to the problems of divorce, dissatisfaction in marital relationship or frequent quarrel between the couples.

Marital disruption: is a condition in which partners of a marital union cease to live together especially due to divorce or separation.

In this study terms like divorce, dissolution, disruption, separation and instability were used interchangeably.

1.6 Delimitation of the Study
Due to time, finance, and other constraints this study was delimited to the major factors contributing to marital dissolution and its consequences on the spouses in Bahir Dar Town. It is particularly
delimited only to divorced individuals who present their complaints to different organization such as courts, and women affairs.

Divorce is the problem of the whole society found in both rural and urban areas. Yet this study was delimited in its scope to divorced couples found in urban areas especially in Bahir Dar town.
CHAPTER TWO

2. REVIEW OF RELATED LITERATURE

2.1 Nature of Marriage and Divorce

From the past to the present, people all over the world have determined to live together in a union called "get married". Olson & Defrin, (2000) defined marriage as the emotional and legal commitment of two people to share emotional and physical intimacy, various tasks and economic resources.

From the economical viewpoint also marriage may be viewed as a partnership that helps to coordinate and facilitate production and consumption activities, including raising children. The gains from marriage include (a) division of labor and specialization within the family, which increases the couples productivity; (b) the pooling of risks (e.g., one spouse may increase the level of work in the labor market if the other becomes unemployed; (c) economics scale (e.g., cooking a meal for two costs less than cooking two separate meals; and (d) public goods (e.g., both partners enjoy the same home (Becker 1991; Weiss 1997).

Besides to these good explanations of marriage, marriage of girls at a young age has also deep traditional roots in dozens of countries around the world. Adane (1990) stated on the second Inter-Africa Committee Regional Conference on Traditional Practices Affecting the health of women and children, that teenage marriage is widespread in the developing world with the highest incidence in Bangladesh. In India child marriage was the norm in the past, but today it is found only in some southern states. This is also true in traditional societies like Ethiopia. In Ethiopia, marriages are mostly arranged by the parents or elders who decide on the age at marriage. Though the law stipulates that marriage of girls younger than eighteen is illegal, knowledge of and respect for the
law is limited. Ethiopian women advocates argue that early marriage is the single most serious of harmful traditional practices, as it usually terminates education and it has serious negative impact on their health and decision-making capacities. It reinforces all other gender equity problems.

Coming to divorce in our country Ethiopia, according to the Revised Family Code Proclamation No. 213,/2000/ Article 76 conditions of Decision for divorce. Marriage shall be dissolved by divorce where; the spouses have agreed by mutual consent and such agreement is accepted by the court; or the spouses or one of them made a petition, for divorce to the court,

According to (Article 77) Petition for divorce by mutual consent is made: Where the spouses have agreed to divorce by mutual consent, spouses whose marriage lasted for less than six months shall not be permitted to divorce by mutual consent, and Notwithstanding the provisions of sub-Article (1) of this Article, Spouses who petition for divorce by mutual consent are not obliged to state the reason there of. Here the court may look it in two ways; first the court may discuss with the spouses separately or jointly and counsel them to renounce their intention to divorce. Secondly in the event that the spouses did not show willingness to renounce their intention to divorce, the court may, having regard to circumstances, dismiss them giving as cooling period of not more than three months (Power of the court Article, 78)

Re-application were also made under (Article, 79) Where the spouses did not change their intention to divorce within the cooling period given to them and Notwithstanding the six months time limit provided in sub-
Article (1) of this Article, nothing shall prevent the spouses from submitting a new petition for divorce.

2.2. Major Contributing Factors or Sources to Divorce

2.2.1. Demographic Factors Contributing to Marital Dissolution

Different demographic characteristics of couples tend to correlate with marital instability. Here the researcher identified factors such as, family background characteristics, behaviors prior to marriage and spouses characteristics at the time of marriage, age at marriage, age difference, religious affiliation, educational status, period of engagement, agreement of marriage issued, and number of children. Their impact on divorce for each specific demographic factor is reviewed below.

1. Family Background Characteristics

Individuals raised in broken homes grow up with fewer opportunities to learn the interpersonal skills that are needed for a successful marriage; they also tend to begin their unions at an economic disadvantage. In addition, their perceived costs of marital breakup may be lower as they have seen the divorce in viable solution to an unhappy marital situation. Numerous studies document an intergenerational transmission of marital instability (McLanahan & Bumpass 1988; Bumpass et al. 1991; Amato 1996).

2. Behavior prior to Marriage and Spouses’ Characteristics at the Time of Marriage

Men with a high earning potential tend to have stable unions, reflecting a positive income effect: more resources in the household imply a higher standard of living and alleviate marital tension associated with economic difficulties (Lehrer 1988; Weiss & Willis 1997). While an increase in the Wife’s earning capacity generates in income effect similar to that associated with the husband’s earning, an “independence effect” exerts a
countervailing influence: a higher wage rate increases a women’s ability to support herself and her children outside of marriage. Thus among unhappily married women, those with a higher earning potential can more easily terminate their unions.

3. Age at Marriage

Marriages contracted during the teens are known to be highly unstable, a result that has been interpreted as a "maturity effect" there is a greater likelihood of mistaken expectations in the case of such marriages Oppenheimer (1988). Higher ages at marriage are typically thought of as an indicator of female autonomy or female empowerment.

In the review of the evidence from Islamic South East Asia, Jones (1997) explicitly links increasing ages at marriage to a greater degree of self-arrangement of marriage, and that is considered a powerful mechanism of declining divorce rates. Supporting this, Castro-Maritn & Bumpass (1989) stated that men and women who are under the age of 20 when they first marry are two to three times more likely to divorce than their counter-parts, who first marry in their twenties. Kammeyer (1987) added that if one marries at an early age, there is a greater likelihood of divorce. There are several reason for this, example, Oppenheimer (1988) suggest that at very young ages, people often have inadequate self-knowledge and are uncertain about their own future prospects and potential: they also prone to misjudge the characteristics and likely trajectories of their partners. As Oppenheimer observed "an early marriage may preclude a premarital matching on adult attributes that have not yet emerged". Thus the "maturity effect" is much broader than just emotional maturity. It seems likely that the maturity effect also includes a learning effect: an individual who enters marriage at a late age, after having spent most of the young adult years in the single state, probably has a deeper
understanding of the foregone gains from marriage and less likely to terminate the union even if it turns out to be quite far from perfect.

4. Religion

Religion is another relevant background factor. A growing body of research documents, a wide range of benefits associated with some religions involvement during childhood and adolescence, including better mental health (Waite & Lehrer 2003). Young people who grow up in homes where there is some religious participation are also less likely to enter cohabiting unions (Thornton et al. 1992; Lehrer 2004). Which in turn are predictive of subsequent marital instability?

Furthermore, since religions are generally family-oriented affiliation with a religious group raises the predictive cost of divorce; the divorce probability has been found to be high when one or both spouses are unaffiliated (Lehrer & Chiswick, 1993).

Religion is considered to be an important transmission channel of marriage norms. Religious attitudes are likely to play significant roles in structuring the process of family formation and governing the couple's behavior with in marriage (Thornton, 1985).

Studies which are conducted to investigate the relationship between religion and marital stability in the developed world, separation being a follower of one kind of religion from religious behavior of individuals which is measured by church attendance Menken (1981) found religion and religiosity to be correlated with marital stability. In this respect, catholic have lower probability of divorce than those who are merely religious.
In Ethiopia, though it is difficult to measure the influence of religion on marital stability, the 1990 Family and Fertility Survey revealed that marriage dissolution due to divorce was higher among orthodox Christians (37.0 percent) intermediate for Muslims (19.0 percent) and least among Catholics (10.2 percent). The 1995 Family and Fertility Survey of Addis Ababa also revealed similar finding.

5. Literacy Status and Educational Attainment

Most studies indicate that education is inversely related to marital disruption, though some found that the relationship is not entirely linear (Goldman 1981; Balakrishnan, et.al.; 1987). Different researchers, in explaining the positive association between union stability and educational attainment argued that education raises age at first marriage, prolongs schooling time, enables individuals to mature (emotionally, economically, socially) and overall effect of these factors result in marital stability (Oppenheimer 1988; Isiugu-Abaniche 1998; Cherlin 2004). Megerssa (1999) explains that the more educated a woman is the more will be her likelihood of staying in marriage. The contrary argument is that under other circumstances its influences appears to be non-linear, with the lowest divorce rate observed among uneducated women and among the highest educational group (Brandon 1990; Tilson & Larsen 2000, Takyi 2001), an educated women has a better job opportunity than an uneducated one and can afford to stay on her own, and this will tend to weaken marital stability.

In Ethiopia, first marriage dissolution is higher among those who attended non formal education (literacy program) than among the illiterates, but as the educational attainment increases above primary level, marriage dissolution due to divorce declines (CSA, 1993) supporting this the 1995 Addis Ababa Fertility Survey showed that
marital stability is higher among highly educated women and it exhibits a declining tendency as women's educational attainment decreases (CSA, 1997). The inverse relation between formal education and marital disruption is also supported by other studies (Abeje, 1995; Hailemriam, 2000 as cited in kumlachew, 2001)

6. Age Difference
With regard to age, a gap of about two years between husband and wife is typical in the U.S., with the husband usually the older partner (Olson, 2000). Larger differences in age, especially when the wife is older than the husband, have been found to have an adverse impact on stability (Lehrer, 1996). Bumpass & Sweet (1972) Yielded parallel finding, reported that higher than expected instability when age differences between spouses are large and when wives are older than their husbands.

7. Agreement of Marriage issued by who (type of marriage)
Type of marriage has been found to be one of the predictors of divorce. According to Collins (1988) traditional type of marriage is more accompanied by divorce than municipal or religious arrangements. Marriages arranged by church or religious institutions live longer than other from of arrangements. (Fowers & Olson, 1993 as cited in Olson & Defrain, 2000) added that traditionally married couples had lower scores in relationship skills, areas of communication and conflict resolution and they tended to dislike the personality of their partner.

8. Period of Engagement / Acquaintance
Length of acquaintance before marriage has frequently been found to be a significant correlate of its durability (Goode, 1956). Partners who wait long before making formal commitment probably take it more seriously
and late feel more invested in it than those who wait little time. Quickie marriages of convenience or necessity, particularly those with a premarital adolescence pregnancy are divorce prone (Furstenberg, 1976). Generally, the longer you have known him, the longer you have gone together, the longer the engagement: the better your chances. How long is long enough? Date him for at least a year; but the longer the better (Delcampo, 1999).

2.2.2 Psychosocial Factors Contributing to Divorce

As legal dissolution of marriage, divorce is primarily a legal phenomenon. But this complex phenomenon is to be viewed as from various angels such as physical, mental, social, economical and cultural. The law for divorce has been made keeping in view all or most of these aspects. Most countries of the world have made law for divorce in which grounds are prepared under which divorce may availed of. The legal grounds are not just isolated legal causes, but they do signify the socio-cultural view point also, therefore, when we deal with the causes of divorce. We have to keep the legal sociological and psychological view points.

There are certain causes of divorce related to the social, economical, biological, psychological and marital aspects of the life of the spouses. These may be applicable to almost all societies. But, then, there are certain causes, which are relevant to the modern society. For example, Brand Wein et,al (1979) listed factors which facilitate marital instability as follows: less stable personality of couples, financial problem, short period of acquaintance and pregnancy, family background, family status, residence after marriage, first husband or wife’s history, having illegitimate child, social climate, psychological factors, ethnic background and employment status of husband or wife and sterility. According to Andray & McDonald (1994), mentioned status of first birth, access to a
guaranteed income, lack of education, poor employment, greater difference between the ages of situation and religiosity are other factors that affect material stability.

According to (Habtamu, 1998) listed main causes of divorce among nine ethnic groups in Ethiopia are: poverty, jealousy, not bearing children, sexual incompatibility, interference of in-laws and relatives, Gossips and rumors about the partners, extramarital sexual affairs, lack of communication and open discussion, not getting along with each other, regular arguments, fighting and beating, mismanagement of financial and material resources by a partner and when the wife is talkative and insulting.

According to (Jones, 1981: Davis, 1984) other factors which are related to material disruption include: poverty, population mobility, changes in the condition of living, modernization, westernization, urbanization, increased women’s labor force participation or outside home employment and the shift of economic production. Acceding to Collin’s (1988) the following are major causes of divorce, Age at marriage, social class of the couples, sexual incompatibility, educational levels, economical factors, religious backgrounds and race. Other researchers also cited the following as the main determinates of divorce. The first significant cause of recent rise in rates of divorce is that women completely change in roles. In the past man have to earn whole money to afford the expense of family, where as women only did house work, hence women have no money leading to depend on husband’s money because of these situations. It is too difficult for most women to separate from their husbands. Nevertheless, these situations entirely change nowadays (Collins, 1988).
Another cause to conform the recent increase in divorce rates is stress in modern living, many people, who live in competitive world have considerable pressures to earn money. It can be obviously seen that the stress has occurred since they are children. The third cause of recent increase in divorce is lack of communication. Owning to financial status in each family, many people are fairly busy, some couples are often quiet and when they have problems each other as a consequence little problems can be expanded to probably to become huge problem resulting in divorce. It is quite clear that the more communications are used the more divorce rates are reduced (Fowers & Olson, 1993 as cited in Olson & Defrain, 2000).

Olson & Defrain (2000) on the other hand mentioned unrealistic expectations of marriage, marrying the wrong person for wrong reasons, the difficulty nature of marital relationship, and lack of effort to develop the relationship skills needed to maintain a strong marriage as the chief reasons for the increase in divorce and unhappy marriages.

(Adams, 1986) grouped the causes of marital dissolution in to direct and indirect causes. The direct causes he suggested are – non-support, value divergence, arbitrary authority, disagreement on consumption pattern, drinking, extramarital affairs, personality problems, combination of reasons and unsatisfactory home life. The indirect causes he suggested are low family income, teenage marriage, generational transmission etc.

2.2.2.1 Economic and Sexual Factors Contribute to Divorce

Income and Employment
Money is a primary source of tension in marriages. Besides, familial and economic phenomena are interdependent. With the increasing cost of living, economic phenomena are interdependent. With the increasing cost of living, economic problems are soaring high. Economic problems are
experienced more when the husband is partially or fully unemployed, or when he wastes his earnings for non-essential or harmful items like alcohol (Pothen, 1987). Reports claim that 45 percent of all couples fight about money and when cash is limited, the figure swells to 64 percent. Many divorced people still grimace when they think about the money factor in their marriages, especially, if the husband was the only income generator (Jacqueline, 1982).

The finding of Molise, (1984) also revealed that employment is considered to be a factor that can delay female marriage. According to him, the differentials in age of marriage and marriage stability observed in Lesotho are reflections of unequal distribution of socio-economic development in the country. Most research findings show the existence of an inverse relationship between marital instability and socio-economic status of partners, that is the less the socio-economic status of partners the greater possibility of marital instability (Abeje, 1985; Jones, 1981). Law standard of living fosters out migration of males to search for work and this leads to a period of separation between couples, which may influence marriage stability (Jones, 1981). In addition to that unemployment and under employment also contribute greatly to marital stress and dissolution (Bumpass & Raley, 1992).

(Yacob, 1991; Megerssa 1990) found an inverse relationship between frequency of divorce and socio-economic standard of couples; persons with higher level of income have more stable marriages than those with lower income. Moreover, the 1990 family and fertility survey for Addis Ababa indicated that 93 percent of first marriages of those with higher in come in the study sample remained in tact (CSA, 1991).
**Sexual Problems**

Sex is a central strand, which is tied intimately with other aspects of relationship. At times, most couples have sexual problems. These include lack of accurate knowledge, unrealistic expectations, fear of not being able to perform adequately, difference in sexual drive, inhibiting attitudes about sex, and insufficient opportunities for privacy. The three most common sex problems impotence, frigidity, and infidelity create more tension, and this future hinders smooth sexual functioning exceptional busyness, insensitivity in one or both of the partners or non-sexual marital conflict can also interfere with sexual functioning. When these problems are not resolved, marriage suffers (Collins, 1988).

According to Masters and Johnson as cited in Collins, (1988) at least 50% of marriages are flawed by some form of sexual maladjustment or distinction. Sometimes the sex problems come first and create marital discord. More often, it seems that marital conflict or drifting apart comes first and generates so much tension that mutually satisfying sex no longer occurs (Collins, 1988).

### 2.3 Consequences of Divorce

A loving relationship or marriage can bring people enormous benefits. It can help them grow as friends and lovers; it can help them to have emotional and physical well-being. It can even help to heal wounds. Conversely, a marriage break up can thoroughly disrupt one's life, routines, feelings of self worth, and sense of security. In most instances, divorce is accompanied by a range of emotions such as anxiety, quit, sadness, depression, anger, bitterness, frustration and though of suicide. Preoccupied with such behavioral problems, the divorces work often suffers, and sometimes there is high accident proneness (Collins, 1988). Many people who experience such emotions try to escape the pain.
thorough chemicals or abusing drugs. Besides, the misery of a dissolving marriage and the continuing tension can weaken the body's resistance to disease. One scholar has even called marital conflict "the number one killer" (Olson & DeFrain, 2000). Supporting this (Weitzman, 1987) stated that for many people divorce was consistently ranked second among the forty two stressful life events (following death of husband or wife).

However, there is substantial evidence which illustrates that life after divorce is hard for both man and women. The consequence of the increase in divorce rate has been assessed by different researchers. Most of the scholars argue that, divorce has a negative impact not only on husband, wife and children but also on society at large, for instance, the proportion of children born out of wedlock together with the number of single parent families headed by women is alarmingly increasing. Those families managed by a single parent household, where financial resources are often limited due to the greater prevalence of divorce among the low-income families, fewer opportunities for women heading the household to find employment and other reasons (Bane, 1979).

Divorce also contributes to the development of children's psychological disorganization and has had other ill effect including low academic achievement, juvenile delinquency, and other social and emotional adjustment problems (Longfellow, 1979). After reviewing various literature, (Amato & Bott, 1997) as cited in Olson & DeFrain, (2000) takes a similar view that children who experience parental divorce, compared with children in continuously intact two parent families, exhibit more conduct problems, more symptom of psychological maladjustment, lower economic achievement, fewer ties with kin and friends, more social difficulties and poorer self concepts.
Several researches also demonstrate the consequence of divorce on people's physical, psychological, economical and social well-being (Collins, 1988).

In a longitudinal study of 131 children of divorced parents, Wallerstein & Blakeslee (1996) found divorce to have long-term negative effect on children when they mature into adulthood.

They face depression, under achieving, and having emotional problems. They also have problems in their love relationship. In contrast to this finding, Buchana, Maccoby, & Dornbusch (1996) as cited in Olson & DeFrain, (2000) found children from divorced families to be functioning rather well as adolescents.

Moreover, marital dissolution mainly due to divorce or separation widens the gap between the economic wellbeing of men on one hand, and women with their children on the other hand. Divorce or separation creates economic disparity by bringing economic hardship on women and their children. In addition women, often begin their post divorce or separation life with less money, in adequate vocational skills, low self esteem, heightened anxiety and stress (Weitzman, 1987).

Marital disruption also causes social stigmatizing stereotypes. In the past divorce was rare and there was considerable social pressure to stay married, even if it was a bad and abusive marriage. But now divorce is linked with the pursuits of individual's satisfaction, and there is less social pressure to stay married. Even the presence of children doesn't affect for getting divorce as it was in the past. (Kumlachew, 2001)
One of the distressing effects of divorce is the problem that divorces face with respect to their social lives and relationships. Economic declines most frequently affect individual's social relationships. Divorced women complained that their social relationships were affected by reduced income of households.
CHAPTER THREE
3. METHODOLOGY

The main objective of this study was to identify the major contributing factors or sources of marital dissolution and its consequences on the spouses, among the inhabitants of Bahir Dar Town, in Amhara region.

3.1 Design
The study was descriptive survey design that combined both quantitative and qualitative research methods. Detailed discussion about the techniques, data collection instruments and procedures were given in the sub-sections below.

3.2 The Study Area
Bahir Dar Town which is the capital city of Amhara regional state was purposefully selected as a site for this study. This is mainly because of availability of few past researches in the study area and it is also believed that in the town divorce rate is on increasing. Moreover, the researcher is familiar to the study area. The city comprises of estimated population of around 181,412 (CSA, 2007).

3.3 Target Population
The study population were divorced individuals who live in Bahir Dar Town, with particular reference to divorced men and women who present their complaints to different governmental and nongovernmental organizations such as Courts, Women Affairs office, EWLA and City Administration. However, the researcher failed to collect data from EWLA and City Administration. This is mainly because the city administration are fairly busy due to BPR implementation and issues like marriage are also transferred in to Keble levels by the time and organizations like EWLA are stopped giving legal aid services for the time being. Thus, the
researcher took 140 samples (65 male and 75 female) divorcees from the Courts and Women affairs that came to present their complaints from January 1 to March 30 2002.

3.4 Sampling Technique
Availability sampling technique was chosen for this study. Because it was very difficult to know the exact number of divorcees and their addresses to use systematic random sampling technique or other probability sampling methods. The only option used was the researcher together with his assistants went to these organizations and at the same time the divorcees were also came to these organizations to present their complaints of previous marriage either to the court or women affairs office. Then the research assistants administer a questionnaire and an interview to those participants who are available their by the time and had divorce whether remarried or not. Purposive sampling was used to select participants for focus group discussion. This is mainly because the participants are professionals who were involved in dealing with marital problems from different organizations. Thus, the researcher believed that they had direct relation to the problem of divorce.

3.5 Instruments of Data Collection
Initially, an extensive review of relevant documents and literature was undertaken based on the objective of the study. Based on the review of international, national and regional level documents and research reports, three types of instruments were developed to collect quantitative and qualitative information on major contributing factors to divorce and consequences of divorce. These included structured questionnaire, an interview guide and focus group discussion guide. In this study the researcher used mixed methods, this is mainly because, using mixed methods help better in minimizing the limitations that a single method
had and it also is best employed to address all possible aspects of the topic, to facilitate a study where one procedure serves as a stepping-stone for the other. Moreover, it helps to achieve higher degree of validity, credibility and research utility (Filck, 2000: Burgess, 1984 as cited in Sarantakos, 2005).

3.5.1 Questionnaire
The main instrument used in this study was a questionnaire that was prepared in English and translated into Amharic with the help of language professionals. The general focus of the questionnaire was to list out the factors that contribute to marital instability and consequences of divorce on the spouses in Bahir Dar town. The questionnaire had three parts. The first part asked about the characteristics of respondents whereas, the second part was a choice item that was designed to identify the demographic and factors related to the consequence of marital instability. The third part was a kind of checklist focusing on identifying the major psychosocial factors that affect marital instability. In this part, the participants were asked to put (Tickmark ✓) on the factors that they think were responsible for the failure of their marriage. The questionnaires were developed based on the review of related literatures, books, and previous research findings.

3.5.2 Interview Guide
An interview was also carried out in order to cross check and enrich the information gathered through the questionnaire. The interview contains about two questions. The first question asks about the major factors that are responsible for marital dissolution, the second question asks about the major consequences of marital dissolution. In the interview 20 (15 female and 5 male) respondents were interviewed.
3.5.3 Focused Group Discussion Guide
Focus group discussion was conducted with 7 elderly participants who were involved in dealing with marital problems from different organizations. They were a counselor, a sociologist, 3 lawyers, priest and a community leader. The questions asked were similar with the interview questions. The discussion time took two hours.

3.5.4 Validity of the Instruments
Demonstrating the validity and reliability of self-reported behavior is very essential. Thus the validity and reliability of the instruments were assessed using content validity.

To assess the content validity first structured questionnaire was developed in English. The questions were arranged according to a particular objective that they could address. Then the first draft of the questionnaire was submitted to the advisor and three colleagues, who were asked to determine the appropriateness of each item. Two of my colleagues were judges working in higher institutions and the other one is a language expert. The judges evaluated the items on the bases of appropriateness, (by classifying in to three that is appropriate, items that need improvements and for items that need to be discarded). The judges also gave their suggestions on other aspects of the questionnaire. Finally important improvements were made on the instruments based on suggestions, and comments forwarded by them. For instance one difficult, two vague, and three very sensitive items and one item that have no or little relevance to the purpose of the study were discarded. After extensive revision, the final version of the English questionnaire was also translated to Amharic Version with the help of language professional and then back to English to ensure understandability, and massage consistency and finally the prepared questionnaire were tested.
using pilot test by taking 15 divorced individuals and they showed no complain of vagueness and ambiguity.

**3.6 Procedure of Data Collection**

Three research assistants from Bahir Dar University were employed to collect data. The assistants were given short training on the procedure of data collection. The assistants introduced himself/herself to each respondent politely. He or she then, provided brief explanation about the purpose of the study and the use of the result. In all case, the confidentiality of the information collected were explained to the respondents and they were reassured that it was not given to any other third party. After these procedures, the respondents were asked to fill the questionnaire sincerely. For those respondents who could not read or write the research assistants read out and marked the answers. This took place where privacy was observed. Finally research assistants checked if the questionnaires were filled out completely and were collected for analysis.

**3.7 Data Analysis**

In order to analyze the quantitative data gathered from questionnaire appropriate percentage were calculated by using SPSS (version 15) and results were presented in tables. And also the qualitative data that were gathered from interview and focus group discussion were also analyzed thematically.

**3.8 Ethical Considerations**

Before the administration of the questionnaire, interview and the focus group discussion the organizations were contacted to get the consent. Respondents were also told that they have the right not to participate in the study. Finally respondents were told that their response was kept confidential.
CHAPTER FOUR

4. RESULTS

The main objective of this study was to identify major contributing factors for divorce. It also aimed to determine the consequences of marital dissolution on the spouses. The findings obtained from structured questionnaire, intensive interview, and focus group discussion was presented in five sections. In the first section the background characteristics of the respondents were summarized. In the second section demographic and economic factors contributing to marital dissolution were presented. The third part presents the major consequences of marital dissolution on the spouses, the fourth part presents the psychosocial factors contributing to marital dissolution. Finally, in the fifth part results from the interview and focus group discussion were presented.

4.1 Background Characteristics of the Respondents

Table 1. Respondents sex, age and educational status

<table>
<thead>
<tr>
<th>No</th>
<th>Sex</th>
<th>F</th>
<th>%</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>M</td>
<td>65</td>
<td>46.4</td>
<td>65</td>
</tr>
<tr>
<td></td>
<td>F</td>
<td>75</td>
<td>53.6</td>
<td>75</td>
</tr>
<tr>
<td></td>
<td>Total</td>
<td>140</td>
<td>100</td>
<td>140</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>2</th>
<th>Age</th>
<th>F</th>
<th>%</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>17-30</td>
<td>F</td>
<td>65</td>
<td>46.4</td>
<td>65</td>
</tr>
<tr>
<td>31-40</td>
<td>F</td>
<td>51</td>
<td>36.4</td>
<td>51</td>
</tr>
<tr>
<td>41-55</td>
<td>F</td>
<td>24</td>
<td>17.2</td>
<td>24</td>
</tr>
<tr>
<td>Total</td>
<td>F</td>
<td>140</td>
<td>100</td>
<td>140</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Educational Status</th>
<th>F</th>
<th>%</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>No formal education</td>
<td>23</td>
<td>16.4</td>
<td>23</td>
</tr>
<tr>
<td>Elementary education (1-6)</td>
<td>22</td>
<td>15.7</td>
<td>22</td>
</tr>
<tr>
<td>Junior education (7-8)</td>
<td>22</td>
<td>15.7</td>
<td>22</td>
</tr>
<tr>
<td>Secondary education (9-12)</td>
<td>32</td>
<td>22.8</td>
<td>32</td>
</tr>
<tr>
<td>College graduate</td>
<td>34</td>
<td>24.3</td>
<td>34</td>
</tr>
<tr>
<td>First degree and above</td>
<td>7</td>
<td>5.0</td>
<td>7</td>
</tr>
<tr>
<td>Total</td>
<td>140</td>
<td></td>
<td>140</td>
</tr>
</tbody>
</table>
The bio data presented in the table 1 above depicted that sex mix ratio among the respondents were 46.4% male and 53.6% female and have nearest ratio. The minimum age is 17 whereas the maximum age is 55. As shown in the same table a relatively large number of respondents (83.6) percent had formal education, of these 34(24.3%) of the respondents were college graduate, 32 (22.8) percent were from secondary education, and 22(15.7) percent were from junior education. Whereas, 23(16.4) percent of the respondents attended no formal education and the remaining 7(5.0) percent of the respondents attended their first degree and above.

Table 2. Monthly income and sex

<table>
<thead>
<tr>
<th>Income</th>
<th>M</th>
<th></th>
<th>F</th>
<th></th>
<th>Total</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>N</td>
<td>%</td>
<td>N</td>
<td>%</td>
<td>N</td>
<td>%</td>
</tr>
<tr>
<td>0-149</td>
<td>0</td>
<td>-</td>
<td>19</td>
<td>25.3</td>
<td>19</td>
<td>13.6</td>
</tr>
<tr>
<td>150-500</td>
<td>9</td>
<td>13.8</td>
<td>28</td>
<td>37.3</td>
<td>37</td>
<td>26.4</td>
</tr>
<tr>
<td>501-1000</td>
<td>32</td>
<td>49.2</td>
<td>17</td>
<td>22.6</td>
<td>49</td>
<td>35.0</td>
</tr>
<tr>
<td>1001-2000</td>
<td>22</td>
<td>33.8</td>
<td>11</td>
<td>14.7</td>
<td>33</td>
<td>23.6</td>
</tr>
<tr>
<td>More than</td>
<td>2</td>
<td>3.1</td>
<td>-</td>
<td>-</td>
<td>2</td>
<td>1.4</td>
</tr>
<tr>
<td>2000</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Total</td>
<td>65</td>
<td>100</td>
<td>75</td>
<td>100</td>
<td>140</td>
<td>100</td>
</tr>
</tbody>
</table>

As shown in the above table, 35 percent of (i.e 49.2 % male and 22.6 % female) respondents earn between 501 and 1000 birr per month, (26.4) percent (i.e 13.8% male and 37.3% female) respondents earn between 150 and 500. And 23.6 percent (i.e 33.8% male and 14.7% female) respondents earn between 1000 and 2000 birr per month. While the remaining 13.6 percent female respondents and 3.1 percent male respondents earn between 0 to 149 and more than 2000. birr respectively.
4.2 Analysis of Questionnaire Data

4.2.1 Results of Factors Contributing to Marital Dissolution

4.2.1.1 Demographic factors contributing to marital dissolution

Information concerning the demographic characteristics of the divorcees is important in as much as it could be related to their behavior pertaining to marital instability. In identifying the demographic characteristics of the divorcees, the following aspects of the life of the couples are significant: age of the divorcees at the time of marriage, age difference of the divorcees during marriage, length of time between engagement and marriage, educational status of the divorcees at the time of marriage, agreement of marriage issued by, number of years in marriage, religious affiliation of the divorcees, parental divorce (family background), presence of children born of the divorced couples and number of children.

Table 3. Age of respondents at the time of marriage

<table>
<thead>
<tr>
<th>Age at marriage</th>
<th>Husbands</th>
<th></th>
<th></th>
<th>Wives</th>
<th></th>
<th></th>
<th>Total</th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>N</td>
<td>%</td>
<td>N</td>
<td>%</td>
<td>N</td>
<td>%</td>
<td>N</td>
<td>%</td>
<td></td>
</tr>
<tr>
<td>18 and below</td>
<td>7</td>
<td>10.8</td>
<td>52</td>
<td>69.3</td>
<td>59</td>
<td>42.1</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>20-24</td>
<td>31</td>
<td>47.7</td>
<td>17</td>
<td>22.7</td>
<td>48</td>
<td>34.3</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>25-30</td>
<td>20</td>
<td>30.8</td>
<td>6</td>
<td>8.0</td>
<td>26</td>
<td>18.6</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>30 and above</td>
<td>7</td>
<td>10.8</td>
<td>0</td>
<td>0</td>
<td>7</td>
<td>5.0</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Total</td>
<td>65</td>
<td>100</td>
<td>75</td>
<td>100</td>
<td>140</td>
<td>100</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

As shown in table 3 above, the age of the divorcees were investigated and presented as follows; the majority (69.3) percent of women divorcees were married in the age group (18 and below). Men mostly were married between the ages of 20 and 24, (47.7) percent. Above 90 percent of wives and 58 percent of the husbands were married before they attain the age of 25, except 6 respondents all women were married before they attain
the age of 25. The data also indicates that women get married earlier than men do.

**Table 4. Age of the ex-spouse at the time of marriage**

<table>
<thead>
<tr>
<th>Age of ex-spouses at the time of marriage</th>
<th>Ex-husbands</th>
<th>Ex-wives</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>N</td>
<td>%</td>
<td>N</td>
<td>%</td>
</tr>
<tr>
<td>18 and below</td>
<td>40</td>
<td>61.5</td>
<td>6</td>
</tr>
<tr>
<td>20-24</td>
<td>16</td>
<td>24.6</td>
<td>12</td>
</tr>
<tr>
<td>25-30</td>
<td>9</td>
<td>13.8</td>
<td>30</td>
</tr>
<tr>
<td>30 and above</td>
<td>0</td>
<td>-</td>
<td>27</td>
</tr>
<tr>
<td>Total</td>
<td>65</td>
<td>100</td>
<td>75</td>
</tr>
</tbody>
</table>

As the data summarized in table 4 above indicated (61.5%) of the ex-husbands said they get married at the age of 18 and below, while (24.6%) reported that they get married between 20 and 24 years of age and (13.8%) ex-husbands get married in the age group between 25 and 30. Similarly, (40%) ex-wives reported that they get married in the age between 25 and 30, (36%) ex-wives said that they get married in the age group between 30 and above. While only (8.0%) ex-wives reported that they get married between 19 and below years of age. The above table also depicts that there were no husbands who married wives in the age group between 30 and above.
Table 5. Age of respondents and ex-spouses at the time of marriage

Crosstabulation

<table>
<thead>
<tr>
<th>Ex-spouse age at marriage</th>
<th>Respondents age at marriage</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>&lt;19</td>
<td>20-24</td>
</tr>
<tr>
<td></td>
<td>N</td>
<td>%</td>
</tr>
<tr>
<td>Below 19</td>
<td>11</td>
<td>18.6</td>
</tr>
<tr>
<td></td>
<td>46</td>
<td>32.9</td>
</tr>
<tr>
<td>20-24</td>
<td>10</td>
<td>16.9</td>
</tr>
<tr>
<td></td>
<td>28</td>
<td>20.0</td>
</tr>
<tr>
<td>25-30</td>
<td>22</td>
<td>37.3</td>
</tr>
<tr>
<td></td>
<td>39</td>
<td>27.9</td>
</tr>
<tr>
<td>Above 30</td>
<td>16</td>
<td>27.1</td>
</tr>
<tr>
<td></td>
<td>27</td>
<td>19.3</td>
</tr>
<tr>
<td>Total</td>
<td>59</td>
<td>100</td>
</tr>
</tbody>
</table>

Table 6. Age difference during marriage

<table>
<thead>
<tr>
<th>Age difference during marriage</th>
<th>Husbands</th>
<th>Wives</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>N</td>
<td>%</td>
<td>N</td>
</tr>
<tr>
<td>Equal or not more than 2 years</td>
<td>11</td>
<td>16.9</td>
<td>6</td>
</tr>
<tr>
<td>3-5 years</td>
<td>20</td>
<td>30.8</td>
<td>12</td>
</tr>
<tr>
<td>6-9 years</td>
<td>29</td>
<td>44.1</td>
<td>41</td>
</tr>
<tr>
<td>More than 10 years</td>
<td>5</td>
<td>7.7</td>
<td>16</td>
</tr>
<tr>
<td>Total</td>
<td>65</td>
<td>100</td>
<td>75</td>
</tr>
</tbody>
</table>

As the data in table 6, revealed (44.1%) of the husbands and (54.7%) of the wives had 6 and 9 years age difference, (30.8%) husbands and (16.0%) of the wives had age difference between 3 and 5 years, and (7.7%) husbands and (21.3%) of wives had age difference greater than 10 years.
years. While (16.9%) husbands and (8.0%) wives had difference in age equal or not more than 2 years.

Table 7. Length of time between engagement and marriage

<table>
<thead>
<tr>
<th>Length of time b/n engagement and marriage</th>
<th>Husbands</th>
<th>Wives</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>N</td>
<td>%</td>
<td>N</td>
</tr>
<tr>
<td>No engagement time</td>
<td>32</td>
<td>49.2</td>
<td>43</td>
</tr>
<tr>
<td>1-3 month</td>
<td>11</td>
<td>16.9</td>
<td>10</td>
</tr>
<tr>
<td>3-6 month</td>
<td>7</td>
<td>10.8</td>
<td>8</td>
</tr>
<tr>
<td>6 month-1 year</td>
<td>9</td>
<td>13.8</td>
<td>4</td>
</tr>
<tr>
<td>1-2 year</td>
<td>4</td>
<td>6.1</td>
<td>3</td>
</tr>
<tr>
<td>More than 2 years</td>
<td>2</td>
<td>3.1</td>
<td>7</td>
</tr>
<tr>
<td>Total</td>
<td>65</td>
<td>100</td>
<td>75</td>
</tr>
</tbody>
</table>

The interval between engagement and marriage is important for marital stability. In this study it was found that, (53.6%) of the respondents reported that, they had no period of engagement, (15.0%) couples engaged for a less than 3 month and (10.7%) stayed for a period between 3 and 6 months and only (6.4%) of the couples were engaged for more than 2 year and above.
Table 8. Educational status of the divorcees at the time of marriage

<table>
<thead>
<tr>
<th>Educational status of the divorcees</th>
<th>Husbands</th>
<th>Wives</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>N</td>
<td>%</td>
<td>N</td>
</tr>
<tr>
<td>No formal education</td>
<td>5</td>
<td>7.7</td>
<td>18</td>
</tr>
<tr>
<td>Elementary education (1-6)</td>
<td>11</td>
<td>16.9</td>
<td>17</td>
</tr>
<tr>
<td>Junior education (7-8)</td>
<td>14</td>
<td>21.5</td>
<td>14</td>
</tr>
<tr>
<td>Secondary education (9-12)</td>
<td>19</td>
<td>29.2</td>
<td>15</td>
</tr>
<tr>
<td>College graduate</td>
<td>14</td>
<td>21.5</td>
<td>11</td>
</tr>
<tr>
<td>First degree and above</td>
<td>2</td>
<td>3.0</td>
<td>0</td>
</tr>
<tr>
<td>Total</td>
<td>65</td>
<td>100</td>
<td>75</td>
</tr>
</tbody>
</table>

As indicated in the table above, the educational status of the divorcees at the time of marriage and their ex-spouse were also studied and cross tabulation was done for the educational status of the divorcees and their ex-spouse. (29.2%) of the male divorcees were in secondary education (21.5%) junior education, and (21.5%) were also college graduate and 2 (3.0%) had first degree and above. While (7.7%) of the male respondents had no formal education. It was also found that, (24.0%) of the female divorcees had no formal education, (22.6%) were in elementary education, (20.0%) had secondary education and (14.7%) were college graduate.

Table 9. Ex-spouse educational status at the time of marriage

<table>
<thead>
<tr>
<th>Ex-spouse status of education</th>
<th>Ex-husbands</th>
<th>Ex-wives</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>N</td>
<td>%</td>
<td>N</td>
</tr>
<tr>
<td>No formal education</td>
<td>14</td>
<td>21.5</td>
<td>9</td>
</tr>
<tr>
<td>Elementary education (1-6)</td>
<td>24</td>
<td>36.9</td>
<td>5</td>
</tr>
<tr>
<td>Junior education (7-8)</td>
<td>12</td>
<td>18.5</td>
<td>14</td>
</tr>
<tr>
<td>Secondary education (9-12)</td>
<td>10</td>
<td>15.4</td>
<td>19</td>
</tr>
<tr>
<td>College graduate</td>
<td>5</td>
<td>7.7</td>
<td>23</td>
</tr>
<tr>
<td>First degree and above</td>
<td>0</td>
<td>-</td>
<td>5</td>
</tr>
<tr>
<td>Total</td>
<td>65</td>
<td>100</td>
<td>75</td>
</tr>
</tbody>
</table>
The above table showed that, 14 (21.5%) of ex-husbands married wives who had no formal education, 24 (36.9%) of ex-husbands wives were in elementary education, 12 (18.5%) ex-husbands wives were in junior education, 10 (15.4%) in secondary education and 5 (7.7%) ex-husbands married wives who were college graduate. It also found that, 9 (12.0%) of the ex-wives husbands had no formal education, 5 (6.6%) were in elementary education 19 (25.3%) were in secondary education, and 23 (30.6%) of ex-wives husbands were college graduate. It was only 5 (6.6%) of wives who married husbands who had first degree and above.

Table 10. Respondents and ex-spouse educational status at the time of marriage crosstabulation

<table>
<thead>
<tr>
<th>Ex-spouse educational status</th>
<th>Respondents educational status at the time of marriage</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>No formal education</td>
<td>Elementary education</td>
</tr>
<tr>
<td>------------------------------</td>
<td>---------------------</td>
<td>----------------------</td>
</tr>
<tr>
<td>No formal education</td>
<td>9 39.1</td>
<td>9 32.1</td>
</tr>
<tr>
<td>Elementary education</td>
<td>4 17.4</td>
<td>7 25.0</td>
</tr>
<tr>
<td>Junior education</td>
<td>4 17.4</td>
<td>7 25.0</td>
</tr>
<tr>
<td>Secondary education</td>
<td>4 17.4</td>
<td>3 10.7</td>
</tr>
<tr>
<td>College graduate</td>
<td>2 8.7</td>
<td>2 7.1</td>
</tr>
<tr>
<td>First degree and above</td>
<td>0 -</td>
<td>0 -</td>
</tr>
<tr>
<td>Total</td>
<td>23 100</td>
<td>28 100</td>
</tr>
</tbody>
</table>

Table 11. Contractual agreement of marriage issued (by whom)

<table>
<thead>
<tr>
<th>Agreement of marriage</th>
<th>Husbands</th>
<th>Wives</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>N</td>
<td>%</td>
<td>N</td>
</tr>
<tr>
<td>Traditional</td>
<td>38</td>
<td>58.4</td>
<td>38</td>
</tr>
<tr>
<td>Municipal</td>
<td>15</td>
<td>23.1</td>
<td>13</td>
</tr>
<tr>
<td>Religiously</td>
<td>1</td>
<td>1.5</td>
<td>10</td>
</tr>
<tr>
<td>Other</td>
<td>11</td>
<td>16.9</td>
<td>14</td>
</tr>
<tr>
<td>Total</td>
<td>65</td>
<td>100</td>
<td>75</td>
</tr>
</tbody>
</table>
From table 11, the divorcees were asked to respond about their agreement of marriage issued by whom. Accordingly it was found that, (54.2%) of the divorcees were married traditionally (by family or community leaders), (20.0%) of the divorcees were married by municipally issued (by choice). And it is only (7.8%) of the respondents whose marriage was religiously issued. The remaining (17.8%) were married by other type of agreement of marriage.

Table 12. Number of years in marriage

<table>
<thead>
<tr>
<th>Duration of marriage</th>
<th>Husbands</th>
<th></th>
<th>Wives</th>
<th></th>
<th>Total</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>N</td>
<td>%</td>
<td>N</td>
<td>%</td>
<td>N</td>
<td>%</td>
</tr>
<tr>
<td>Less than a year</td>
<td>2</td>
<td>3.0</td>
<td>7</td>
<td>9.3</td>
<td>9</td>
<td>6.2</td>
</tr>
<tr>
<td>1-2 year</td>
<td>17</td>
<td>21.2</td>
<td>18</td>
<td>24</td>
<td>35</td>
<td>25.0</td>
</tr>
<tr>
<td>3-6 year</td>
<td>24</td>
<td>36.9</td>
<td>22</td>
<td>29.3</td>
<td>46</td>
<td>32.8</td>
</tr>
<tr>
<td>7-10 year</td>
<td>16</td>
<td>24.6</td>
<td>13</td>
<td>17.3</td>
<td>29</td>
<td>20.7</td>
</tr>
<tr>
<td>More than 10 years</td>
<td>6</td>
<td>9.2</td>
<td>15</td>
<td>20.0</td>
<td>21</td>
<td>15.0</td>
</tr>
<tr>
<td>Total</td>
<td>65</td>
<td>100</td>
<td>75</td>
<td>100</td>
<td>140</td>
<td>100</td>
</tr>
</tbody>
</table>

In the order of frequency 46 couples (32.8%) were in marital life for 3 up to 6 years, 35 (25.0%) married for 1 up to 2 years, 29 (20.7%) couples spent in marriage from 7 to 10 years and 21 (15%) of the divorcees stayed for more than 10 years in their marriage. While 9 (6.2%) of the couples were married for less than a year.
Table 13. Religious affiliation of the spouses

<table>
<thead>
<tr>
<th>Religious affiliation</th>
<th>Husbands</th>
<th>Wives</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>Both belongs to different religion</td>
<td>9</td>
<td>11</td>
<td>20</td>
</tr>
<tr>
<td>Both belongs to the same religion</td>
<td>55</td>
<td>63</td>
<td>118</td>
</tr>
<tr>
<td>Neither of them belongs to a religion</td>
<td>1</td>
<td>1</td>
<td>2</td>
</tr>
<tr>
<td>Total</td>
<td>65</td>
<td>75</td>
<td>140</td>
</tr>
</tbody>
</table>

This table 13 depicts that, 118(84.3%) of the divorced couples were belonged to similar religion, 20(14.2%) of the respondents were belonged to different religion and the remaining 2(1.4%) divorced respondents belong to neither religions.

Table 14. Frequency of monthly church or mosque attendance of the divorcees

<table>
<thead>
<tr>
<th>Church or mosque attendance</th>
<th>Male</th>
<th>Female</th>
<th>total</th>
</tr>
</thead>
<tbody>
<tr>
<td>Not at all</td>
<td>16</td>
<td>14</td>
<td>30</td>
</tr>
<tr>
<td>Once a month or less</td>
<td>21</td>
<td>21</td>
<td>42</td>
</tr>
<tr>
<td>2-3 times a month</td>
<td>10</td>
<td>12</td>
<td>22</td>
</tr>
<tr>
<td>4 or more times a month</td>
<td>18</td>
<td>28</td>
<td>46</td>
</tr>
<tr>
<td>Total</td>
<td>65</td>
<td>75</td>
<td>140</td>
</tr>
</tbody>
</table>

Respondent’s monthly church or mosque attendances were studied, as shown in the above table 14. It revealed that 30 (21.4%) reported that they do not attended at all, 42 (30%) attended once a month or less, 22 (15.7%) attended between 2 and 3 times a month. And 46 (32.95) of the respondents attended 4 or more times a month.
Table 15. Ex-spouse monthly church or mosque attendance

<table>
<thead>
<tr>
<th>Ex-spouse monthly church or mosque attendance</th>
<th>Male</th>
<th></th>
<th>Female</th>
<th></th>
<th>total</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>N</td>
<td>%</td>
<td>N</td>
<td>%</td>
<td>N</td>
<td>%</td>
</tr>
<tr>
<td>Not at all</td>
<td>16</td>
<td>24.6</td>
<td>26</td>
<td>34.7</td>
<td>42</td>
<td>30</td>
</tr>
<tr>
<td>Once a month or less</td>
<td>19</td>
<td>29.2</td>
<td>20</td>
<td>26.7</td>
<td>39</td>
<td>27.9</td>
</tr>
<tr>
<td>2-3 times a month</td>
<td>7</td>
<td>10.7</td>
<td>10</td>
<td>13.3</td>
<td>17</td>
<td>12.1</td>
</tr>
<tr>
<td>4 or more times a month</td>
<td>23</td>
<td>35.3</td>
<td>19</td>
<td>25.3</td>
<td>42</td>
<td>30</td>
</tr>
<tr>
<td>Total</td>
<td>65</td>
<td>100</td>
<td>75</td>
<td>100</td>
<td>140</td>
<td>100</td>
</tr>
</tbody>
</table>

From the above table, ex-spouse monthly church or mosque attendance was studied and the finding showed that, 42 (30%) reported no time of church or mosque attendance, 39 (27.9%) attended once or less a month, 17 (12.1%) attended between 2 and 3 times a month and 42 (30%) attended 4 or more times a month.

Table 16. Frequency of respondents and Ex-spouse monthly church or mosque attendance crosstabulation

<table>
<thead>
<tr>
<th>Frequency of Ex-spouse monthly churches attendance</th>
<th>Frequency of respondents monthly churches attendance</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Not at all</td>
<td>Once a month or less</td>
</tr>
<tr>
<td></td>
<td>N</td>
<td>%</td>
</tr>
<tr>
<td>Not at all</td>
<td>25</td>
<td>83.3</td>
</tr>
<tr>
<td>Once or less a month</td>
<td>2</td>
<td>6.7</td>
</tr>
<tr>
<td>2-3 times a month</td>
<td>3</td>
<td>10.0</td>
</tr>
<tr>
<td>4 or more times a month</td>
<td>0</td>
<td>-</td>
</tr>
<tr>
<td>Total</td>
<td>30</td>
<td>100</td>
</tr>
</tbody>
</table>

37
Table 17. Family background of the divorcees

<table>
<thead>
<tr>
<th>Parental divorce</th>
<th>Husbands</th>
<th>Wives</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>N</td>
<td>%</td>
<td>N</td>
</tr>
<tr>
<td>Yes</td>
<td>22</td>
<td>33.8</td>
<td>29</td>
</tr>
<tr>
<td>No</td>
<td>43</td>
<td>66.2</td>
<td>46</td>
</tr>
<tr>
<td>Total</td>
<td>65</td>
<td>100</td>
<td>75</td>
</tr>
</tbody>
</table>

Respondents were asked about their parent's background whether their parents divorced or not. The study showed that, there is parental divorce in 51 (26.4%) of the respondents and 89 (63.6%) of respondents reported that their parents were not divorced.

Table 18. Presence of children

<table>
<thead>
<tr>
<th>Presence of children</th>
<th>Male</th>
<th>Female</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>N</td>
<td>%</td>
<td>N</td>
</tr>
<tr>
<td>Yes</td>
<td>46</td>
<td>70.8</td>
<td>39</td>
</tr>
<tr>
<td>No</td>
<td>19</td>
<td>29.2</td>
<td>36</td>
</tr>
<tr>
<td>Total</td>
<td>65</td>
<td>100</td>
<td>75</td>
</tr>
</tbody>
</table>

Information from the divorcees about presence of children were conducted. The finding revealed that, 85 (60.7%) of the divorcees had children in their marriage and 55 (29.3%) of the divorcees reported that they had no children from their pervious marriage.

Table 19. Number of children

<table>
<thead>
<tr>
<th>Number of children</th>
<th>Male</th>
<th>Female</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>N</td>
<td>%</td>
<td>N</td>
</tr>
<tr>
<td>No children</td>
<td>22</td>
<td>33.8</td>
<td>33</td>
</tr>
<tr>
<td>1-2 children</td>
<td>26</td>
<td>40</td>
<td>13</td>
</tr>
<tr>
<td>3-4 children</td>
<td>5</td>
<td>7.7</td>
<td>10</td>
</tr>
<tr>
<td>More than 4 children</td>
<td>14</td>
<td>21.5</td>
<td>17</td>
</tr>
<tr>
<td>Total</td>
<td>65</td>
<td>100</td>
<td>75</td>
</tr>
</tbody>
</table>
The above table revealed that the majority 85 (60.7%) of the divorcees had children from their dissolved marriage. From these 39 (27.9%) of them had 1 and 2 children, 18 (12.9%) had 3 and 4 children and 31 (22.1%) of the divorcees had more than 4 children. And the remaining 55 (39.3%) the divorcees had no children from their previous marriage.

4.2.1.2 Economic Factor Contributing to Divorce

Table 20. Did you encounter economic problems when you were with your ex-spouse

<table>
<thead>
<tr>
<th>Economic problems</th>
<th>Male</th>
<th>Female</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>N</td>
<td>%</td>
<td>N</td>
</tr>
<tr>
<td>Yes</td>
<td>42</td>
<td>44.6</td>
<td>50</td>
</tr>
<tr>
<td>No</td>
<td>23</td>
<td>35.3</td>
<td>25</td>
</tr>
<tr>
<td>Total</td>
<td>65</td>
<td>100</td>
<td>75</td>
</tr>
</tbody>
</table>

From the above table, it was indicated that (65.7%) of the respondents had financial problems from their dissolved marriage. The remaining (34.3%) of the respondents were not encountered economical problems in their marriage.
4.2.1.3 Psychosocial Factors Contribute to Marital Dissolution

Table 21. Major list of factors contributing for marital dissolution

<table>
<thead>
<tr>
<th>No</th>
<th>Contributing factors</th>
<th>Male</th>
<th>N</th>
<th>%</th>
<th>Female</th>
<th>N</th>
<th>%</th>
<th>Total</th>
<th>N</th>
<th>%</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Communication problems</td>
<td>60</td>
<td>92.3</td>
<td>64</td>
<td>85.3</td>
<td>124</td>
<td>88.6</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>2</td>
<td>Unhealthy habit</td>
<td>48</td>
<td>73.8</td>
<td>46</td>
<td>61.3</td>
<td>94</td>
<td>67.1</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>3</td>
<td>In-laws interference</td>
<td>51</td>
<td>78.4</td>
<td>52</td>
<td>69.3</td>
<td>103</td>
<td>73.6</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>4</td>
<td>Infidelity /extra marital relation</td>
<td>29</td>
<td>44.6</td>
<td>36</td>
<td>48</td>
<td>65</td>
<td>46.2</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>5</td>
<td>Economic hardship</td>
<td>54</td>
<td>83.1</td>
<td>55</td>
<td>73.3</td>
<td>109</td>
<td>77.8</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>6</td>
<td>Sexual incompatibility</td>
<td>38</td>
<td>58.7</td>
<td>39</td>
<td>52</td>
<td>77</td>
<td>55</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>7</td>
<td>Alcoholism</td>
<td>16</td>
<td>24.6</td>
<td>54</td>
<td>72</td>
<td>70</td>
<td>50</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>8</td>
<td>Repeated or long term separation</td>
<td>10</td>
<td>25.3</td>
<td>25</td>
<td>33.3</td>
<td>35</td>
<td>25</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>9</td>
<td>Physical abuse</td>
<td>-</td>
<td>-</td>
<td>42</td>
<td>56.0</td>
<td>42</td>
<td>-</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>10</td>
<td>Verbal abuse</td>
<td>20</td>
<td>30.8</td>
<td>39</td>
<td>52</td>
<td>72</td>
<td>51.4</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>11</td>
<td>Unplanned or unthought-of of marriage</td>
<td>57</td>
<td>87.7</td>
<td>66</td>
<td>88.0</td>
<td>123</td>
<td>87.8</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>12</td>
<td>Marriage at a very young age</td>
<td>35</td>
<td>53.8</td>
<td>44</td>
<td>58.6</td>
<td>79</td>
<td>56.4</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>13</td>
<td>Short period of acquaintance</td>
<td>52</td>
<td>80.0</td>
<td>41</td>
<td>54.6</td>
<td>93</td>
<td>66.4</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>14</td>
<td>Behavioral incompatibility</td>
<td>30</td>
<td>46.2</td>
<td>40</td>
<td>53.3</td>
<td>70</td>
<td>50</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>15</td>
<td>Wide age difference</td>
<td>40</td>
<td>61.5</td>
<td>45</td>
<td>60.0</td>
<td>85</td>
<td>60.7</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>16</td>
<td>Selfishness</td>
<td>18</td>
<td>27.7</td>
<td>22</td>
<td>29.3</td>
<td>40</td>
<td>28.6</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>17</td>
<td>Suspiciousness and jealousy</td>
<td>24</td>
<td>36.9</td>
<td>31</td>
<td>41.3</td>
<td>55</td>
<td>39.2</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>18</td>
<td>Disagreement over children</td>
<td>15</td>
<td>23.1</td>
<td>17</td>
<td>22.7</td>
<td>32</td>
<td>22.9</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>19</td>
<td>Absence of love or affectionate feeling</td>
<td>47</td>
<td>73.3</td>
<td>35</td>
<td>46.7</td>
<td>83</td>
<td>58.6</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>20</td>
<td>Extravagance</td>
<td>18</td>
<td>27.7</td>
<td>24</td>
<td>32.0</td>
<td>42</td>
<td>30.0</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>21</td>
<td>Health problem</td>
<td>20</td>
<td>30.8</td>
<td>15</td>
<td>20.0</td>
<td>35</td>
<td>25.0</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>22</td>
<td>Poor home management</td>
<td>39</td>
<td>60.0</td>
<td>40</td>
<td>53.3</td>
<td>79</td>
<td>56.4</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>23</td>
<td>Sterility</td>
<td>19</td>
<td>29.2</td>
<td>10</td>
<td>13.3</td>
<td>29</td>
<td>20.7</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>24</td>
<td>Desecration</td>
<td>7</td>
<td>10.8</td>
<td>28</td>
<td>37.3</td>
<td>35</td>
<td>25.0</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>25</td>
<td>Stinginess</td>
<td>16</td>
<td>24.6</td>
<td>6</td>
<td>8.0</td>
<td>22</td>
<td>15.7</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>26</td>
<td>Unknown reasons</td>
<td>4</td>
<td>6.1</td>
<td>8</td>
<td>10.7</td>
<td>12</td>
<td>8.6</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

4.3.1 Results from Psychosocial Factors Responsible for the Dissolution of Marriage

Factors related to marital dissolution were studied using a check list of 26 factors. In the study the divorced respondents were asked to mark the factors responsible for the dissolution of their marriage. Accordingly, the major factors listed by the respondents were: communication problems
(88.6%), unplanned and unthought of marriage (insufficient preparation) (87.8%), economic hardship (77.8%), in-laws interference (73.6%). Unhealthy habits (67.1%) short period of acquaintance (66.4%), wide age difference, (60.7%), absence of love /affectionate feeling (58.6%), marriage at young age (56.4%) poor home management (56.4%) and sexual incompatibility (55%).

The top ten factors checked by male respondents were:-

1. Communication problems (92.3%)
2. Unplanned and unthought-of of marriage (insufficient preparation) (87.7%).
3. Economic hardship (83.1%)
4. Short period of acquaintance (80%)
5. In-laws interference (78.4%)
6. Unhealthy habit (73.8%)
7. Absence of love (affectionate feelings (73.35%)
8. Wide age difference (61.5%)
9. Poor home management (60%)
10. Infidelity /extra marital relation (44.6%)

Top ten factors used by female respondents

1. Unplanned and unthought-of of marriage (insufficient preparation) (88%)
2. Communication problems (85.3%)
3. Economic hardship (73.3%)
4. Alcoholism (72%)
5. Unhealthy habits (61.3%)
6. Wide age difference (60.0%)
7. Marriage at young age (58.6%)
8. Short term acquaintance (54.6%)
9. Physical abuse (56%)
10. Behavioral incompatibility (53.3%)
11. Poor home management (53.3%)

4.2.2 Results about Consequences of Divorce on Spouses

Table 22. Did you encounter economic problems after divorce?

<table>
<thead>
<tr>
<th>Economic problems after divorce</th>
<th>Male</th>
<th>Female</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>N</td>
<td>%</td>
<td>N</td>
</tr>
<tr>
<td>Yes</td>
<td>40</td>
<td>61.5</td>
<td>58</td>
</tr>
<tr>
<td>No</td>
<td>25</td>
<td>38.4</td>
<td>17</td>
</tr>
<tr>
<td>Total</td>
<td>65</td>
<td>100</td>
<td>75</td>
</tr>
</tbody>
</table>

As indicated in table 21, respondents economical problems after divorce were studied and the field findings demonstrate that, 98 (70%) of the divorcees were encountered economical problems after divorce. The remaining 43 (30%) of the divorcees revealed not encountered economical problems after divorce.

Table 23. Share of common property

<table>
<thead>
<tr>
<th>Were you made Partition of common property</th>
<th>Male</th>
<th>Female</th>
<th>total</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>N</td>
<td>%</td>
<td>N</td>
</tr>
<tr>
<td>Yes</td>
<td>37</td>
<td>56.9</td>
<td>21</td>
</tr>
<tr>
<td>No</td>
<td>28</td>
<td>43.1</td>
<td>54</td>
</tr>
<tr>
<td>Total</td>
<td>65</td>
<td>100</td>
<td>75</td>
</tr>
</tbody>
</table>

If you say no for the above question do you encounter economical problems now.

<table>
<thead>
<tr>
<th>If you say no for the above question do you encounter economical problems now.</th>
<th>Male</th>
<th>Female</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>N</td>
<td>%</td>
<td>N</td>
</tr>
<tr>
<td>Yes</td>
<td>18</td>
<td>58.1</td>
<td>44</td>
</tr>
<tr>
<td>No</td>
<td>13</td>
<td>41.9</td>
<td>21</td>
</tr>
<tr>
<td>Total</td>
<td>65</td>
<td>100</td>
<td>75</td>
</tr>
</tbody>
</table>
From the above table, the divorcees were asked whether they made share of common property or not. It revealed that, (58.6%) of the divorcees reported, they didn’t share, whereas (41.4%) of the respondents shared their common property. From these, (71.3%) had encountered economical problems after divorce. While (28.7%) of the respondents didn’t encounter economic problems after divorce.

Table 24. Your attitude of marriage after dissolution

<table>
<thead>
<tr>
<th>Your attitude of marriage</th>
<th>Male</th>
<th>Female</th>
<th>total</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>N</td>
<td>%</td>
<td>N</td>
</tr>
<tr>
<td>Positive attitude</td>
<td>7</td>
<td>10.8</td>
<td>15</td>
</tr>
<tr>
<td>Negative attitude</td>
<td>37</td>
<td>56.9</td>
<td>47</td>
</tr>
<tr>
<td>My attitude not changed</td>
<td>21</td>
<td>32.3</td>
<td>13</td>
</tr>
<tr>
<td>Total</td>
<td>65</td>
<td>100</td>
<td>75</td>
</tr>
</tbody>
</table>

From the above table 23, the divorcees were asked about their attitude of marriage after divorce. The finding revealed that (60%) had negative attitude about marriage, (24.2%) reported their attitude were not changed and it is only (15.7%) who said they had positive attitude of marriage after dissolution.

Table 25. Your relationship with other people after dissolution

<table>
<thead>
<tr>
<th>Relation with other people</th>
<th>Male</th>
<th>Female</th>
<th>total</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>N</td>
<td>%</td>
<td>N</td>
</tr>
<tr>
<td>Good</td>
<td>14</td>
<td>21.5</td>
<td>20</td>
</tr>
<tr>
<td>Bad</td>
<td>27</td>
<td>41.5</td>
<td>28</td>
</tr>
<tr>
<td>Not changed</td>
<td>24</td>
<td>36.9</td>
<td>27</td>
</tr>
<tr>
<td>Total</td>
<td>65</td>
<td>100</td>
<td>75</td>
</tr>
</tbody>
</table>
The above table 24, showed (39.3%) of the respondents had bad relation with others, (24.3%) had good relation and (36.4%) of the respondents their relation with other people were not changed mainly due to divorce.

4.3 Analysis of Interview and the FGD Data

A total of 20 divorced individuals and 7 professional were participated in interview and FGD using the following questions, respectively.

1. What were the major factors that are responsible for the dissolution of your marriage?
2. What were the major consequences of this dissolution?

For the first question the majority interviewees mentioned that; poor or lack of communication either or both couples, financial problems, interference from parents or in-laws, behavioral incompatibility, lack of maturity, early marriage, physical, verbal, or emotional abuse, insufficient preparation (mentally, physical, and economically) to the marriage, addiction to alcohol and/or substance, infidelity/adultery, insufficient premarital acquaintance, wide age difference, lack of trust and jealousy. Similarly the FGD participants also discussed the following as major factor for the dissolution of marriage; lack of communication, immaturity concerning marriage, family arranged marriage, marriage for money, male dominance ,financial problems, insufficient preparation, lack of love, unhealthy habits, jealousy and the like. Here it is important to note the similarity of the results found from the interview and FGD.

For the second question about the consequences of marital dissolution on spouses as obtained from the interview and FGD participants. The major consequences of divorce were classified in to economic, social, and psychological problems, each of which is discussed below.
Economic Consequence of Divorce

The research findings demonstrate that economic consequence is severe and tremendous among other consequences that the divorcees encountered. The first economic problems mentioned by the majority of the interviewees were the cost of divorce itself that is problems related to the division of the marriage assets and child custody issues. The legal cost of dissolving the marriage could relatively small costing only for the court and document filing fees. However, most of the interviewees disagree over the division of property or children, this is because of one party may hide his total capital; this in turn lead to another huge cost for the attorneys and other professionals. Because of this most of the women interviewees do not posses any private property and those women who posses’ common properties were also in the form of household utensils, furniture and appliance which could not generate a permanent income. Unlike their ex-husbands, the majority of women interviewees was not educated and could not employ in the formal sector. Owing to this, they encountered severe economic problem after divorce.

The second economical impact of the divorcees was those who had young children, especially women interviewees revealed that, they took full custody (child rearing and carrying responsibility).

Similarly, FGD participants revealed that, when people divorce and break up the marriage, there is a great loss which resulted in an adverse economic impact on the couples and their children. The first impact the divorcees faced were problem of asset (income) division. The judges said that, the majority of the divorcees, especially women’s, encounter difficulty in notifying the amount of capital or income in which their ex-spouse had, in order to secure child alimony. It is only the government employed workers salary which is exactly identified and settled in
alimony payment. But, if the divorcees were working in non-governmental sector, it is very difficult for the court to strictly settle the child alimony. There are also disagreement involved with in the division of asset as not all assets can be easily divided which means that, for certain assets such as car, house, shop and the like, one partner will get the asset and then have to come up with cash to buy out the other’s interest, Concerning this the divorcees disagree and the alternative given by the court is to sell the assets and divide the cash proceeds it. However, this not an easy task, on one hand it took long period of debate, on the other hand it forced the divorcees to sold the property for a cheep cost, in a good market which results in another economic loss to the divorced couples. Moreover, children and family members suffer a lot from economical problems and this in turn make life very difficult for the divorcees and their children that they even do not have food to eat cloth to wear, shelter to live, and also contribute for migration and school drop outing.

Social Consequence of Divorce
Divorce is the right of the two spouses but, from the interview it is understood that, the neighbors discriminate the divorcees from the day to day social affairs and also they insult their children by saying ‘Yesetlege’ and protect their children not to play with the divorcees children’s. The majority of the interviewee also explained that they face discomfort from the family members or relatives when they back to their natal family after divorce. This is mainly because the divorcees especially women’s would bring extra burden to their natal families thinking that the presence of divorced women in the house would prevent possible marriage for other daughters with in the house hold.
Similarly, the FGD participants revealed that as a result of their financial loss and losing of status after divorce. The divorcee’s also encountered social problems like stigma and discrimination from relatives, neighbors, friends and the like they started to far from and ignore them rather than treating, advising and supporting them. They also explained that community based association like ‘dir’, ‘equb’ and ‘mahaber’ are also complicating the membership procedure for the divorcee’s. This had great impact on women than men. The community also perceives women as trouble creators and also looks them as poor and unable to contribute the expected monthly membership payments for the associations. Thus the cumulative effect of this social factors in turn lead the divorcees to migrate illegally to the near by countries and also lead them to practice one of societies evils like prostitution, streetism, delinquency, drug addiction, alcoholism and the like.

**Psychological Consequences of Divorce**

One of the major consequences of divorce discussed during the interview and FGD participants were psychological problems. Following divorce the majority of the interview participants encountered psychological problems like stress, anxiety, loneliness, depression, rejection, and haplessness. Moreover, children lack parental love; this in turn had its own impact on their development, which worsens the effect of divorce on the divorcee’s psychological well-being.
CHAPTER FIVE
5. DISCUSSION

The focus of this study was to assess major factors contributing to marital disruption and consequences of divorce on the spouses in Bahir Dar Town. The following questions were posed.

What demographic, economic and psychosocial factors responsible to divorce. And what are the consequences of marital dissolution. Based on these, the major findings of the study were discussed below.

5.1 Factors Contributing to Marital Dissolution

5.1.1 Demographic Factors Contributing to Marital Dissolution

Age at marriage

The finding of this study demonstrates that 69.3% female respondents and 10.8% of male respondents were under 20 years of age, at the time of marriage. 47.7% of the male respondents and 22.7% of the female respondents were below 25 in age during marriage. In general above 90% of wives and 58% of husbands were married before they attain the age of 25. Here, it is possible to suggest that the female’s young age at marriage may be concluded as one of the important factors which contributed for the dissolution of their marriage.

Most societies have norms that set a minimum age for marriage. But in many communities this age requirement is too low-especially for girls that teenage marriage is wide spread and which does not consider their psychological or physiological readiness for marriage. This is also true in traditional societies like Ethiopia. In Ethiopia, marriages are mostly arranged by the parents or elders who decide on the age at marriage, though the legal age of marriage is 18, most girls marry much younger. The Ethiopian DHS (2005) reported that 13 percent of girls in Ethiopia
are married by age 15 and also the highest rates of early marriage are reported in Amhara and Tigray regions.

Numerous previous research findings also revealed that individuals who marry at young age tend to be at a high risk of marital instability (Castro-Martín & Bumpass 1989; Bumpass et al: 1991: Lehrer 1996: Teachman 2002. At a very young age, people often have inadequate self-knowledge and are uncertain about their own future prospects and potentials, due to the “maturity effect” (Oppeneimer, 1988). According to Gibson (1974) men and women who are under the age of 20 when they first marry are three times more likely to divorce than their counterparts who marry in their twenties. Moreover, this finding is parallel with Bumpass & Sweet, (1972) and Mott and Moore, (1979) findings which identified young age at marriage as one of the strongest predictor of divorce.

**Age difference of the divorcees during marriage**

In the present study it was observed that there were 6 to 9 years of age difference in 50% of the divorced spouses. 22.9% of the divorced spouses had between 3 and 5 years of age difference while it is only 12.1% of the respondents claimed to have equal or not more than two years of age difference between respondents and their ex-spouses. Sociologists and social workers generally regarded wide disparity in age between spouses as a causal factor for creation of family tension and marital adjustment problems (Pothen, 1987). With regard to age, a gap of about two years between husband and wife is typical in the US., with the husband usually the older partner (Olson, 2000). Larger differences in age have been found to have an adverse impact on stability (Lehrer, 1996). Moreover Bumpass & Sweet (1972) yielded parallel finding, reported that higher than expected instability when the age difference between spouses
are large. Thus it is possible to say that wide age difference is also one of the major contributing factors for the dissolution of marriage.

**Length of time between engagement and marriage**

The interval between engagement and marriage is one of the important predictor of marital stability. Thus, in the present study it was found that the majority of the respondents (79.3%) reported that they engaged less than 6 month. Of these (53.6%) had no engagement time when they marry their ex-spouses. Partners who wait long before making a formal commitment probably take it more seriously and later feel more invested in it than those who wait little time. Quickie marriage of convenience or necessity, particularly those with a premarital adolescence pregnancy are divorce prone (Furstenberg, 1976). Generally, the longer you have known him, the longer you have gone together, the longer the engagement: the better your chances. How long is long enough? Date him/her for at least a year: but the longer the better (Delcampo, 1999).

**Educational status of the divorcees**

Most studies indicate that education is inversely related to marital disruption, though some found that the relationship is not entirely linear (Goldman 1981: Balkrishnan, et al., 1987). Different researchers also, in explaining the positive association between union stability and educational attainment, argued that education raises age at marriage, prolongs schooling time, enables individuals to mature (emotionally, economically, socially) and the over all effect of these factors result in marital stability (Oppenheimer, 1988, Cherlin, 2004). Megerssa (1999) explains that the more educated a women is the more will be her likelihood of staying in marriage. The result of the present study showed that a considerable percentage of female divorcees 18 (24.0%) were fall between no formal education and elementary education 17(22.6%). Whereas the majority of male divorcees 19(29.2%) were in secondary
education and college graduate that is 14 (21.5%). However, the result suggests that there is no linear relationship between educational status and divorce. This finding is supported by some past researches. Adams (1986) for example suggested that the lower the family education, the more likely a divorce will occur. (CSA, 1993) also suggested that, in Ethiopia dissolution of marriage is higher among those who attended non formal education than among literates.

**Agreement of marriage issued (by whom)**

The result of the present study showed that in 76(54.2) percent of the divorcees, their marriage were traditionally issued that is (by family or community leaders). It is only in 11 (7.8) percent of the divorcees their marriage were issued by religiously. Added to this almost all the interview and FGD participants revealed that traditionally arranged marriage are responsible for their dissolution. Thus, this study has parallel finding with past research findings.

Agreement of marriage issued has been found to be one of the predictors of divorce. According to Collins (1988) traditionally issued marriage is more accompanied by divorce than municipally or religiously issued marriages. Marriages issued by church or religious institutions live longer than other form of marriage contracts. Supporting this (Fowers & Olson, 1993) suggest that traditionally married couples had lower scores in relationship skills, areas of communication and conflict resolution and they tended to dislike the personality of their partner.

**Religious affiliation of respondents**

Religion is another relevant background factor. A growing body of research documents a wide range of benefits associated with some religious involvement during childhood and adolescence, including better mental health (Waite & Lehere 2003). Young people who grow up in
homes where there is some religious participation are also less likely to enter into marital dissolution (Thornton et al. 1992; Leherer 2003).

Furthermore, since religions are generally family-oriented affiliation with a religious group raises the perceived costs of divorce; the divorce probability has been found to be high when one or both spouses are unaffiliated (Lehrer & Chiswick, 1993). The result of the present study revealed that the majority of the respondents belonged to the same religion (84.3) percent and 14.2 percent belonged to different religion. However, concerning about their monthly church or mosque attendance the finding showed that, the majority of the respondents (51.4) percent attended less than once a month and no time of attendance (15.7) percent attended between 2 and 3 times a month, (32.9%) attended between 4 and more times a month the result of the ex-spouses church attendance is also similar.

**Economical problems**

Money is a primary source of tension in marriages. This study revealed that, the majority of the divorcees 92(65.7%) encountered financial problems in their marriage, results from interviews and FGDs also showed that economical problems contributed a lot for their dissolution. This is mainly because of the majority of wives do not employed in formal income generating sectors. Supporting these (Jacqueline, 1982) suggests that many divorced people still grimace when they think about the money factor in their marriage especially, if the husband was the only income generator.

(Pothen, 1987) added that economical problems are experienced more when the husband is partially or fully unemployed, or when he wastes his earnings for non-essential or harmful items like alcohol.
**Family background or Parental divorce**

The result of this study showed that there is parental divorce in (36.4%) of the cases. However, different past research findings revealed that, individuals raised in broken, homes grow with fewer opportunities to learn the interpersonal skills that are needed for a successful marriage: they also tend to begin their unions at an economic disadvantage. In addition, there perceived costs of marital breakup may lower as they have been that divorce is a viable solution to unhappy marital situation McLanahan & Bumpass 1988: Bumpass et al. 1991: Amato 1996). Thus, it is found that the effect of parental divorce had little contribution for divorce in the study area.

**Presence of children**

Because of the value attached to children not having children is often considered an important cause of marriage instability in many African populations (example, Van Dewalle 1968, Fortes 1978, Larsen, 1989, Isiugo-Abanine 1988, Takyi 2001) supporting this Bonham & Balwick (1980), suggest that child less women had substantially higher divorce rate than women with children. However, in the present study it is found that, (60.7%) of the divorcees have children in their marriages. While (39.3%) of the spouses had no children. Thus, we might say that having children didn’t save the spouse from getting divorced. The finding is also incongruent with past research findings. This may be attributed to different factors such as; increasing cost of living, decreasing tolerance towards marriage due to the rights that women had today and also religious and community leaders are giving less attention to divorce now days.
5.1.2 Economic Factors Contributing to Divorce

Economic hardship
As reported by 77.8% of the respondent’s financial problems were the third major causes of their divorce as stated, by all the participants of FGD with the increasing cost of living nowadays economic problem affect the family life adversely and lead to dissolution. The majority of the interviewees also confessed that economic hard ship affected their marriage highly. Economic problems are experienced more when the husband is partially or fully unemployed or when he wastes his earnings for non-essential or harmful items like alcohol (Pothen, 1987). Reports claim that 45% of all couples fight about money and when cash is limited, the figure swells to 64 percent. (Jacqueline, 1982). Most research findings show the existence of an inverse relationship between marital instability and socio-economic status of partners, that is the less the socio-economic status of partners the greater possibility of marital instability (Abeje, 1985 Jones, 1981). Low standard of living fosters out migration to search for work and this leads to a period of separation between couples, which may influence marriage stability (Jones, 1981). In addition to this unemployment and under employment also contribute greatly to marital stress and dissolution (Bumpass & Raley, 1992). This goes to prove that economic hardship may be one of the major factors contributed.

5.1.3 Psychosocial Factors that are Responsible for Dissolution of Marriage

Communication Problems
As reported by the majority (88.6%) of respondent’s communication problems were the first contributing factors that lead for dissolution of marriage. Added to this, almost all the interviewees and FGD participants revealed that, lack of open discussion in matters such as
social, economical, emotion, and sexual were the first major factors, that were responsible for their dissolution.

Lack of communication is one of the causes for recently rise in divorce. Owing to financial status in each family many people are fairly busy for this reason; they have inadequate time to talk to the problems with their partners, which produces the likelihood of divorce. (Doodsdogi, 2005). Some couples are also often quiet and when they have problems each other as a consequence littler problems can be expanded to probably to become huge problem resulting in divorce, it is quite clear that the more communication are used the more divorce rates are reduced (Fowers & Olson, 1993). This proves that faulty communication is one major factor that affects marital stability in the study area. This finding is also congruent with the research findings of (Whisman, Dixon, & Johson 1997 as cited in Olson & Defrain, 2000) that suggests communication problems as the major factors that affect marital instability.

**Unplanned and unthought-of marriage**

As reported by the majority (87.8%) of the respondents, unplanned and un-thought of marriage were found to be the second major factors responsible for their dissolution and also results obtained from interviews and FGD showed that, insufficient preparation to marriage is the major factor contributed for their dissolution. Therefore it can be said that unplanned and un-thought of marriage are the major factors that lead to marital tension and divorce. (Pothen, 1987) suggest that many people do not make rational enquiries about the other party and this can lead to unpleasant or even upsetting discoveries later on which will shatter the chances of happiness in marriage (Duvall & Lewis, 1988) added that hasty and poorly planned marriages are one of the causes of divorce.
In-laws interference

73.6% of the respondents in the present study reported in-laws interference as the major factors for the failure of their marriage. The majority of the interviewees feel that they had problems with their in-laws which finally lead to divorce. The various kinds of problems related to interference by in-laws, as stated by the interviewees are: exploitation by work laud, not providing physical comforts, insults, interference in privacy and persuading husbands or wives to live them.

Many research findings also revealed that, interference by in-laws and relatives as one of the main cases of marital instability (eg. Hbtamu, 1998: Smith 1954). Thus it may be attributed that problems with in-laws may be one of the factors that contributed for marital dissolution in the study area.

Unhealthy habits

67.1% of the respondents reported that unhealthy habits were found to be major reasons for their dissolution of marriage. Added that, participants from interview and FGD also revealed that unhealthy habits like alcohol taking, smoking, and drug addiction were the factors that contributed for divorce. Among the various unhealthy habits, alcoholism was the prominent one, drinking is both a symptom and cause of personal disorganization Adams,( 1986). Alcohol can cause serious health and economic problems especially in families where the earnings are not much sufficient. (Collins1988) person can behave abnormally under the influence of alcohol due to these the relationship with wife or husband and children are also considerably affected. Many husbands especially lower class once, disturb (abuse) the family after drinking alcohol.
Sort period of acquaintance
In the present study the majority (66.4%) of the respondents reported that short period of acquaintance contributed for dissolution. The vast majority of the interviewees confirmed that short period of acquaintance had great impact on their dissolution. This is mainly due to the fact that most marriages are arranged by the family and also early when they married that doesn't consider their maturity. Thus, the spouses lack sufficient time to know each other.

Lengths of acquaintance before marriage have frequently been found to be a significant correlate of its durability (Goode, 1956). Partners who wait long before making a formal commitment probably take it more seriously and later feel more invested in it than those who wait little time. Quickie marriages of convenience or necessity, particularly those with a premarital adolescence pregnancy are divorce prone (Furstenberg 1976).

Generally the longer you have known him, the longer you have gone together. The longer the engagement, the better your chances (Delcampo, 1999) supporting this many past researches revealed similar findings Brandwein et al;( 1979).

Absence of love or affection
The value given to marital love is less in traditional families. But with the development of modern life impact of western culture, modern education, and changing values, the effect of the relationship between spouses has gained considerable importance. In this study a large number (58%) of the respondents reported absence of love (affection) as the major factor responsible for the dissolution of their marriage. Thus, absence of love (affection) can be labeled as one of the major factors that contribute to marital break down.
5.2. Consequences of Divorce

Several research findings demonstrate the consequence of divorce on people's physical, economical, social and psychological well-being (Collins, 1988).

Economic consequences of divorce

Marital dissolution due to divorce or separation widens the gap between the economic well-being of men on one hand, and women with their children on the other hand, divorce or separation creates economic disparity by bringing economic hardship on women and their children, in addition women often began their post divorce life with less money, in adequate vocational skills, low self esteem, heightened anxiety and stress (Weitzman, 1987).

In the present study it was found that (70%) of the respondents encountered economic problems after divorce. (58.6%) reported that, they didn’t make division of marriage assets, due to this (71.3%) of the divorcees suffered economically. In addition to this, the majority of the interviewees and focus group discussion participants demonstrate that they encountered economic problems like division of assets, child custody issue, and child alimony payments which lead to a very difficult life after divorce.

Most scholars argue that divorce has negative impact not only on husband, wife and children but also on society at large, for instance, the proportion of children born out of wedlock together with the number of single parent families headed by women is alarmingly increasing. Those, families manage by a single parent household, where financial resources are often limited due to the greater prevalence of divorce among long income families, fewer opportunities for women heading the household to
find employment and other reasons (Bane, 1979). Therefore it can be conclude that economic consequences are severe and tremendous among other consequence that the divorcees encountered in the study area.

**Social consequences of divorce**
The present study showed that, (39.3%) of the respondents revealed that they had bad relationship with other people after divorce and (36.4%) showed that; there relation with others had not changed. Added to this the majority of the interviewees mentioned that, they had encountered social problems like stigma and discrimination from relatives, neighbors, friends and the like after divorce.

Similarly, (Kumlachew, 2001) suggested that, marital disruption also causes social stigmatizing stereotypes. In the past divorce was rare and there was considerable social pressure to stay married, even if it was a bad and abusive marriage. But now divorce is linked with the pursuits of individual’s satisfaction, and there is less social pressure to stay married. Even the presence of children doesn’t affect for getting divorce as it was in the past.

**Psychological consequence of divorce**
In most instances, divorce is accompanied by a range of emotions such as anxiety, guilt, sadness, depression, anger, bitterness, frustration and thought of suicide. Preoccupied with such behavioral problems, the divorces work often suffers, and sometimes there is high accident prone (Collins, 1988).

In the present study it is found that, (60%) of the divorcees had negative attitude towards marriage, in (24.2%) of the cases their attitude was not changed. Added that, the majority of interview and FGD participants revealed that the divorcees encountered psychological problems like
stress, anxiety, loneness, depression, rejection, helplessness, moreover children lack parental love, which had impact on their development. Supporting this (Longfellow, 1979) divorce also contributes to the development of children’s psychological disorganization and has had other ill effects including low academic achievement, juvenile delinquency, and other social and emotional adjustment problems. (Amato & Botth, 1997) takes a similar view that children who experience parental divorce compared with children in continuously intact two parental families, exhibit more conduct problems, more symptoms of psychological maladjustment, lower economic achievement, more social difficulties and poor self concepts. Moreover, (Weitzman, 1987) stated that for many people divorce was consistently ranked second among the forty two stressful life events (following death of a husband or wife).
CHAPTER SIX

6. SUMMARY, CONCLUSION AND RECOMMENDATIONS

6.1 Summary

The purpose of this study was to assess marital divorce in Bahir Dar Town: major contributing factors and consequences of marital dissolution on the spouses. The objectives were to study demographic, economic, and psychosocial factors that lead to marital instability. It also aimed to identify the consequences of divorce on the spouses.

To address the above objectives, 140 (65 male and 75 female) divorcees were taken as a sample by availability sampling technique and questionnaire was administered. Results from descriptive statistics (percentages) and results from interview and focus group discussion revealed the following findings.

The age composition showed that, (46.4%) were between 17 and 30 in age, (36.4%) were between 31 and 40 years in age and the remaining (17%) of the respondents were between 41 and 55 in age. In terms of monthly income the majority (75%) of the divorcees earn below 1000 birr per month, (23.6%) earn between 1001 and 2000. And it is only (1.4%) earn above 2000 birr per month. It also revealed that women earn less than men do.

- Above 90 percent of women and 58 percent of men respondents married before they attain the age of 25, of these the majority of female respondents (69.3%) were married before they attain the age of 20.
- There was six and more year age difference between the divorcees (65%)
- The majority of the respondents had very less engagement time. Of these 53.6% had no engagement time.
The majority of the female divorcees fell between no formal education and elementary education (24.0%) and (22.6%) respectively.

Family arranged or traditional marriage was found to be major contributing factor for dissolution of marriage for the majority of the divorcees (54.2%).

A considerable number (32.8%) of the respondents were married for 6 to 10 years.

The highest number (60.7%) of the respondents had children from their dissolved marriage of these (22.1%) had four and more children in their dissolved marriage.

The majority (65.7%) of the divorcees encountered economical problems during marriage.

Communication problems, unplanned and unthought of marriage (insufficient preparation), economic hardship, in-laws interference, short period of acquaintance, absence of love (affectionate feelings), marriage at young age, sexual incompatibility and poor home management were found to be the major contributing factors for the dissolution of marriage in Bahir Dar Town.

Economical, social and psychological problems were found to be the major causes as well as consequence of divorce for the majority of the respondents.
6.2 Conclusion

Within the limits of the findings of the study, it may be possible to suggest the major contributing factors that lead to marital dissolution in the study area.

Major determinant factors responsible for dissolution of marriage:

- From demographic factors:
  - Age at marriage
  - Agreement of marriage issued
  - Length of time between engagement and marriage
  - Wide age difference
  - Presence of children
  - Educational level

- From psychosocial factors
  - Communication problems
  - Unplanned and unthought-of marriage
  - Economic hardship,
  - In-laws interference
  - Unhealthy habits,
  - Short period of acquaintance
  - Absence of love
  - Sexual incompatibility and
  - Poor home management

- From consequences of divorce on the spouses
  - Economical
  - Social and
  - Psychological problems
6.3 Recommendations

Based on the research findings the following recommendations are forwarded:

1. The study showed that women who attended, more formal education were less prone to marital disruption. Therefore, education should be made more accessible to the majority of girls through opening schools in the nearby areas, by facilitating and encouraging girls to learn etc.

2. From the finding it revealed that, the extent of marital disruption is by far higher for females who marry in their early age. In addition to girls' education strict implementation of the law regarding the minimum age at first marriage for females can have impact not only to bring about a reduction in the extent of marital disruption but also contribute in raising women social and economic status in the society. Therefore, problems related to early age at marriage have to be addressed by creating awareness to the community through schools, Medias, and organizations who worked in related areas.

3. The modern ideas of marriage counseling (pre and post marriage counseling) in matters such as economic, sexual, communication problems have to be introduced and expanded in the study area to minimize the problems of divorce. One way of expanding counseling may be through Medias, telephone counseling and face to face counseling strategies.

4. The study showed that religiously or municipally issued marriage is less prone to divorce than traditionally issued marriages. Therefore, the impacts of traditionally issued marriage have to be given due attention through participating both women's and youth's with Elders (sheemgilie) during marriage agreement or during “sheemgelnah”. Besides to these better and greater efforts for reconciliation must be made by courts, family arbitrators as well as
other agencies. Moreover, the courts and the family arbitrators should accomplish their responsibility sincerely above all their effort should concentrate on putting the family in to the state of agreement.

5. Unnecessary interference by parents and in-laws has to be avoided. After marriage the spouses have to be allowed freedom and privacy. One way of minimizing unwanted interference may be through family counseling.
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A QUESTIONER PREPARED TO STUDY MARITAL DIVORCE IN BAHIR DAR TOWN:
MAJOR CONTRIBUTING FACTORS AND CONSEQUENCES OF DIVORCE ON THE SPOUSES.

July, 2010
DEAR RESPONDENT

THIS QUESTIONNAIRE IS PREPARED TO COLLECT DATA FOR A RESEARCH. THE RESEARCH FOCUSES ON IDENTIFYING THE MAJOR CONTRIBUTING FACTORS FOR MARITAL DISSOLUTION AND THEIR CONSEQUENCES AMONG THE RESIDENTS OF BAHIR DAR TOWN. IT IS WITH GREAT RESPECT THAT WE REQUEST YOU TO FILL OUT THIS QUESTIONNAIRE. THE RESPONSE YOU GIVE WILL BE USED FOR THE PURPOSE OF THE STUDY AND WILL NOT BE GIVEN TO ANY THIRD PART. CONFIDENTIALITY IS WELL OBSERVED. YOU DO NOT HAVE TO WRITE YOUR NAME AND ALSO YOU HAVE THE RIGHT NOT TO PARTICIPATE IN THE STUDY. IT IS BELIEVED THAT THE RESULTS OF THIS STUDY WILL BE SIGNIFICANT IN THE AREA OF DIVORCE. WE THUS REQUEST YOU TO RESPOND TO EACH ITEM WITH CARE AND SINCERITY.

THANK YOU
Appendix A

PART ONE: PROFILE OF RESPONDENTS
Please respond to the following items in the space provided
A. Sex __________
B. Age __________
C. Monthly income __________
D. Educational status __________

PART TWO: Please, Read Carefully and Answer the Following Questions

1. How old were you at the time of your marriage?
   A. 18 and under
   B. 20 to 24
   C. 25 to 30
   D. 31 and over

2. How old were your ex-spouse at the time of marriage?
   A. 18 and under
   B. 20 to 24
   C. 25 to 30
   D. 31 and over

3. What is the difference in age between you and your ex-spouse?
   A. equal or not more than two years
   B. 2 to 5 years
   C. 6 to 9 years
   D. 10 and above
4. What do you think is the length of time between your engagement and marriage?
   A. No engagement time
   B. Less than a month
   B. 1 to 2 months
   C. 3 to 6 months
   D. 6 to 1 year
   E. 1 to 2 year
   F. above 2 year

5. What was the highest level of education you had completed at the time of your marriage?
   A. No formal education
   B. Elementary education (1 to 6)
   C. Junior secondary (7 to 8)
   D. Secondary education (9 to 12)
   E. College graduate
   F. First degree and above

6. What was the highest level of education your ex-spouse had completed at the time of marriage?
   A. No formal education
   B. Elementary education (1 to 6)
   C. Junior secondary (7 to 8)
   D. Secondary education (9 to 12)
   E. College graduate
   F. First degree and above

7. By who your marriage issued?
   A. Traditional (arranged by your family)
   B. Municipally (by choice)
   C. Religiously
   D. Other
8. What was the duration of your previous marriage?
   A. less than a year
   B. 1-2 years
   C. 3-6 years
   D. 7-10 years
   E. above 10 years

9. What was the religious affiliation of you and your ex-spouse?
   A. both belonged to different religions
   B. both belonged to the same religion
   C. neither belonged to a religion

10. What was the frequency of your monthly church attendance?
    A. not at all
    B. once or less
    C. 2 or 3 times
    D. 4 or more times

11. What was the frequency of your ex-spouse monthly church attendance?
    A. not at all
    B. once or less
    C. 2 or 3 times
    D. 4 or more times

12. Were your parents divorced?
    A. Yes   B. No

13. Did you have children from your ex-spouse?
    A. Yes   B. No

14. How many children do you have from your dissolved marriage?
    A. no   B. 1-2   C. 3-4   D. 4 and above

15. Did you encounter economical problems when you were with your ex-spouse?
    A. Yes   B. No
16. Did you encountered economical problems after divorce?
   A. Yes  B. No

17. Were you shared your marriage assets?
   A. Yes  B. No

18. If your answer for the above question is No were you encountered economical problems then.
   A. Yes  B. No

19. Your attitude of marriage after dissolution?
   A. positive  B. negative  C. not changed

20. Your relationship with other people?
   A. good  B. bad  C. not changed
Part Three: information on the major sources of divorce. Below are lists of factors that are said to be causes of marital dissolution. If you believe that the given factor had contributed to the dissolution of your marriage, please put a check (√) on the space provided.

- In-laws interference
- Infidelity/extra marital relation
- Communication problems
- Economic hardship
- Sexual maladjustment
- Alcoholism
- Repeated or long term separation
- Physical abuse
- Verbal abuse
- Unplanned and unthought-of marriage (insufficient preparation to marriage)
- Marriage at very young age
- Unhealthy habits
- Short period of acquaintance before marriage
- Behavioral incompatibility
- Wide age difference
- Selfishness
- Suspiciousness and jealousy
- Disagreement over children
- Absence of love or affectionate feelings
- Extravagance
- Health problems
- Poor home management
- Sterility
- Desertion
- Unknown reasons

Other reasons ________________________________
Appendix B

INTERVIEW FORMAT

Name of the interviewer

Date

Total time taken

Interview Questions

1. What were the major reasons for your dissolution of marriage?
2. What would you say about the challenges or consequences of your dissolution?
Appendix C
DISCUSSION GUIDE FOR FOCUSED GROUP DISCUSSION

Name of the moderator ______________________
Name of rap-porter ______________________
Date ______________________
Total time taken ______________________

Discussion Points

1. What do you think are the major causes of divorce in Bahir Dar town?
2. What do you think are the major problems or consequences of divorce in the town?
Appendix A

አንድስ እንደ የስስራት:

አር የርሱ ከ/ማስ

አንድስ እንደ የስስራት:

መስፈር
1. ያለ ከወን ያስቀረበ በወን የወስኝ የሚወን ምርምዌ ይታወስ ገጆ ያሆን።
   ወ. ከ19 ዒውት እና ከ20 ዒውት
   ሆ. ከ21 እንስ 24
   ወ. ከ25 እንስ 30
   ወ. ከ31 ዒውት እና ከ32 ዒውት
2. ያለ ከወን ያስቀረበ በወን የወስኝ የሚወን ምርምዌ ይታወስ ገጆ ያሆን።
   ወ. ከ19 ዒውት እና ከ20 ዒውት
   ሆ. ከ21 እንስ 24
   ወ. ከ25 እንስ 30
   ወ. ከ31 ዒውት እና ከ32 ዒውት
3. ያለ ከወን ያስቀረበ በወን የወስኝ የሚወን ምርምዌ ይታወስ ገጆ ያሆን።
   ወ. ከ19 ዒውት እና ከ20 ዒውት
   ሆ. ከ21 እንስ 5 ዒውት
   ወ. ከ25 እንስ 30 ዒውት
   ወ. ከ31 ዒውት እና ከ32 ዒውት
4. ያለ ከወን ያስቀረበ በወን የወስኝ የሚወን ምርምዌ ይታወስ ገጆ ያሆን።
   ወ. ከ19 ዒውት እና ከ20 ዒውት
   ሆ. ከ21 እንስ 5 ዒውት
   ወ. ከ25 እንስ 30 ዒውት
   ወ. ከ31 ዒውት እና ከ32 ዒውት
   ወ. ከ36 ዒውት እና ከ37 ዒውት

���� ተወሳኝ: የወን ያስቀረበ በወን የወስኝ የሚወን ምርምዌ ይታወስ ገጆ ያሆን።
5. የእት ከልፈልead መት እርሃም ያሆነውት የታ/ሆች ይህ ከር? ለ ግን ይህን የመጠት ከታ/ሆች ይህ ከር?
   የታ/ሆች ያሆነውት የጆች ይህ ከር? በ ṣ/ሆች ይህ ከር?
   የተጠበቀ የሆነውት የጆች ይህ ከር? የተጠበቀ የሆነውት የጆች ይህ ከር?
   የተጠበቀ የሆነውት የጆች ይህ ከር? የተጠበቀ የሆነውት የጆች ይህ ከር?
7. የእት ከልፈልead መት እርሃም ያሆነውት የጆች ይህ ከር? (መለካም ከሆነ ከር ያተጠበቀውን)
   የተጠበቀ የሆነውት የጆች ይህ ከር? 
   የተጠበቀ የሆነውት የጆች ይህ ከር?
8. የእት ከልፈልead መት እርሃም ያሆነውት የጆች ይህ ከር?
9. የእት ከልፈልead መት እርሃም ያሆነውት የጆች ይህ ከር?
10. 奈良時代の物語 で、ゆめが 夢のよう に ぶどう園 に いる時？
v. うるおう
a. 柚木 超の うるおう
b. 柚木 ひ2 うるおう す

11. 奈良時代の物語 で、狂気の 児童 が、ゆめが 夢のよう に ぶどう園 に いる時？
v. うるおう
a. 柚木 超の うるおう
b. 柚木 ひ2 うるおう す

12. 奈良時代の物語 で、桃色の 鬼？
v. 桃色
a. 桃色をおおう

13. 御所 前の 弁慶を「夢性」 で、鬼夢？
v. 鬼夢
a. 鬼夢をおおう

14. 弁慶の 御所 前の 鬼夢を「夢性」 で、鬼夢？
v. 鬼夢
a. 鬼夢をおおう

15. 弁慶の 物語 で、物語を「夢性」 で、鬼夢？
v. 鬼夢
a. 鬼夢をおおう

16. 弁慶の物語 で、鬼夢を「夢性」 で、鬼夢？
v. 鬼夢
a. 鬼夢をおおう

17. 奈良時 代 に、鬼夢を「夢性」 で、鬼夢？
v. 鬼夢
a. 鬼夢をおおう
18 ግወት። 8 ፈለሉ ከላይም ከሱ ከወዲ ያን የጆመም ጊዜ በር ከር?
v. እም
a. ከላይም

19 ከወዲ ያን ከር ያለሁት ከወመት ያሱ የመሲሌ?
v. ከወመት እም
a. ከወመት ያለሁት
d. ከወመት ከላይም

20 ከላይም ከር ያለሁት ያን ከወዲ ያሱን ከደ ከር ያለሁት ከወመት ከር በሱ ከወመት በብ. በር ከራሱ ያሱ የመሲሌ?
v. ከራሱ እም
a. ከራሱ ያለሁት
d. ከራሱ ከላይም
Appendix B

የ突如 ወሞሽ ወምንስ

የ突如 እንደጆነ ለም

የ突如 ይው

የ突如 ለማ

תר悩み

1. ይህን ከይርም ወስኡ ዓይ ያለ ወምንሃን ፈት የውወትን ይግባኝ ይካልአልም?

2. እሬም ወምረት ወምንሃን ያለ የለበት ለነር የሚሆኑን ይግባኝ ይካልአልም
Appendix C

የወን Fortress

የወን Fortress

የወን Fortress

ማጠኛ

1. የተነጆ ከ ከው ከር ያሸፈ የሸ የማጠና ያስፋ ያሸፈ ያሌጆች ይቻለባቸውን ይጠበች?

2. የስፋ ከ ከው በም በተጠቀበት ያስፋ ያስፋ ያሸፈ ያሌጆች ይጠበች?