

# Causes and Consequences of Divorce Among Wolisso Town Community

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#### **Abstract**

A number of studies have been carried out on the issue of divorce over the world, but little emphasis had been given on the causes and consequences of divorce on the life of divorced partners and their children especially in Ethiopia. This study is based onevidences from the lived experiences of divorced partners and assessed the major contributing factors of divorce and consequences on the life of divorced husbands and wives, and their children as well. Twenty five (25) participants were involved in this study from which (17) were divorced husbands andwives, (5) from governmental organizations and (3) elders from local community. The study used qualitative approach mainly phenomenological research approach. Snowball sampling was used to get participants of this study. Interviewswereconducted withdivorcedhusbands and wives, governmental organization workers and elders. Thematicqualitative analysis technique was employed to analyze the obtained data. Analysis of these findings indicated economic, social, psychological and other life courses as the major contributing factors of divorce. Moreover, the study revealed that themost marked common consequences of divorce on divorced partners were psychological, physical, financial and social. On the other hand, the major consequences of divorce on children due to the divorce of husbands and wives found to be lackof social support from their parents such as parental interaction and good communication, and feelings of isolation, loneliness, neglect, low selfesteem and poor communication with others; lack offinancial support for food, clothing, schooling, shelter and routine needs; lack of psychological support in their developmental life, feelings of anxiety and antisocial/defiant behavior. Therefore, parents should not rush for divorce in the first place; if impossible to live together, there need to be peaceful communication and a feeling of oneness to sustain their relationship and to support their children as well.

**Keywords:** Causes, consequences of divorce on divorced partners and children

#### Introduction

The nature of means of production dictated the forms of social organizationsstartingfrom hunting- gathering to industrial society. Of all systems and structures, family exists as the core element to date. Therefore, family is the basic structure that serves the main function to meet the needs and necessities of its member and society in general (Serkalem, 2006). That is whyfamily is considered as the heart element of social organization. According to Bilton, Bonnett, Jones, Sheard, Stanworth and Webster (1981) (citedin Umoh & Adeyemi (2011) observed that in all societies the family must perform some basic functions involving conception and birth, regular sexual intercourse, socialization and maintenance functions of providing economic support and physical protection for the children as they mature.

According to Olson and Disfraim (2000), family can be defined as two or more people who are committed to each other and who share intimacy, resources, decision-making responsibilities and values. However, everything that happens to any family member has an impact on everyone else in the family because the members are interconnected and divorce is one of the major troubles that affect the family system. Multiple, interlocking factors have contributed to the rapid rise of divorce worldwide. For instance, divorce in Canada and other western countries in the second halfof the 20<sup>th</sup> century are part of this and the same factors have contributed to the maintenance of relatively high rates of divorce and increasing rates of cohabitationinto the 21<sup>st</sup> century. For example, a study conducted in USA, showed that infidelity emerged as the most commonly reported cause of divorce (Amato & Previti, 2003)

The family systems theory is a theoretical framework that shows the family contexts are interrelated pattern. It focuses on the family context in which the couple is rooted. For this theory, marriage and divorce can best be understood in the context of family relationships and that is why family systems theorists view the family as a social system composed of dynamic and interdependent relationships such that every member of the family system is influenced by the actions of other members and by the quality of interactions between other members (Stent, 2014). This theory also dictates that, because of the nature of combinations across individuals, events or stresses that impacts one member can affect all members by altering the interactions between those members (Hargrove, 2009).

Härkönen(2013) found that inhospitable partners were never suited to each other and always arguing in which the later consequences observed inlow marital satisfaction, incompatibility, behavioral and relationship problems rank high among the reasons forcingpeople for their divorces.



Given that an increase in divorce has adverse effects on the well-being of children and divorced partners, the concern has been given andin most studies it has found that divorced partners and their children fare worse according to several indicators of psychological, physical and socioeconomic well-being when compared to those who did not experience divorce (Amato, 2000; Amato, 2010; Garriga & Härkönen, 2009; Amato & James, 2010). Psychological, relational problems and division of housework have also cited as strong reasons for divorcein Netherlands (Kalmijn, 2007).

Research revealed that with increased rates of divorce globally and particularly in Nigeria during the past several decades, though there may be relief over the divorce, there are many adverse consequences such as fear ofbeing alone, anxiety, loneliness, guilt feeling, loss of an intimate relationship, loss of hopes and dreams as well as feelings of failure (Adegoke, 2010).

In Ethiopia, the earlier study found thatthe maincontributing factors of divorce for the increasing number of divorce werefertility problem, economic problem, difference in religion and ethnic backgroundandearlymarriage (Serkalem, 2006). Forty-five percent of first marriages in Ethiopia end in divorce within 30 years, and two-thirds of women who divorce do so within the first 5 years of marriage. Early age of first marriage and childlessness within the first marriage are the leading causes in Ethiopia (Tilson& Larsen, 2000).

Despite of the fact that stable and satisfying marriages contribute to men's and women's improved physical and psychological health and prolonged existence as well as their material wealth and to better outcomes for children's wellbeing, divorce can adversely affect family life on another hand, especially putsnegative effects on emotional, physical and social well-being of the divorced partners and those close to them (Olson & Disfraim, 2000; Semhal, 2007). It affects not only the adults who make the choice of divorce, but also the children as well (Van, 2005).

However, little attention has been given to the causes ofdivorce with the negative impacts on divorced partners and their children; especially in Ethiopia. Therefore, as long as divorce is a very complex issue which needs research based on the context, due to inadequacy of evidenceson the causes of divorce and their consequences on both divorced partners and their children in Ethiopian context, and because of the observation of family conflicts and disturbances up to divorce in Wolisso Town, the researcher motivated to explore the major causes and consequences of divorce among Wolisso Town residences. This study therefore, has a significant contribution to the existing literatures in providing insights into the causes and consequences of divorces and contextual understandings for spouses whose marriages ended in desertion and children whose life disturbed due to divorce. Furthermore, the findings of this study may also be helpful to the married and unmarried partners who are facing difficulties due to lack of understanding and may open ways to try to remove difficulties of relations and so that they may take advantages not to exhibit inappropriate behavior in relationship and when they get married

At the end of this study, researcher has been answered the following basic research questions based on the general objective of the study to assess the causes and consequences of divorce on the lives of divorced partners and their children in Wolisso Town:

- ➤ What are the major causes of divorce among WolissoTown community?
- What are the major consequences of divorce on divorced husbands and wives among Wolisso Town community?
- What are the major consequences of divorce on childrenof divorced husbands and wives among Wolisso Town community?

# Materials and Methods Design of the study

Polit and Beck (2008) as cited by Sendagala, 2010, defined research design as the overall plan for addressing a research question, including specifications for enhancing the study's integrity. Hence, a qualitative research paradigm which is explorative, descriptive and contextual was used to explore and describe the sources and impact of divorce on divorced partners and their children.

Brink (2009) described research design as the set of logical steps taken by the researcher to answer the research question. It forms the 'blue print' of the study and determines the methodology used by the researcher to obtain sources of information.

Based on this, the researcher used the phenomenological approach of the qualitative method. Phenomenology is defined as a science used to describe particular phenomena or the appearance of things, as lived experiences (Streubert & Carpenter, 2006). Burns and Grove (2005) also state that the purpose of phenomenological research is to describe and capture the experiences as they are lived. It is this lived experience that gives meaning to each individual's perception of a particular phenomenon and is influenced by everything internal and external to the individual.



## **Population**

This study was conducted in Oromia region, south west Shewa zone, WolissoTown, on divorced partners. The researcher intended to study divorced partners of Wolisso town in order to assess causesand consequences of divorce among divorced partners and their children. To conduct the research on all divorced partners, it is difficult, expensive, time consuming and even very complex to get them. As a result, the researcher studied on seventeen (17)divorcedpartners using snow ball samplingtechnique and five (5) government workers and three (3) elders from the local community. Therefore, the totals of 25 participants have been involved in this study.

## Sample and sampling techniques

A snowball technique was used toget the study subjects. The procedure of this technique is that initially, one subject gives the researcher the name of another subject, who in turn provides the name of a third, and so on (Vogt, 1999). Snowball sampling can be applied if the aim of the study is primarily explorative, qualitative and descriptive, and then snowball sampling offers practical advantages used most frequently to conduct qualitative research, primarily through interviews (Hendricks, Blanken & Adrian, 1992) as cited in(Atkinson and Flint, 2001). Therefore, in order to access divorced partners from Wolisso town community, the researcher used snowball technique and accessed 17 divorced partners where 6 were men and 11 werewomen. In addition, theresearcher interviewed three (3) professional persons from Wolisso town of family court office and two (2) professional persons from labor and social affair and women and children affair. Because, issues of family and related factors may directly concern these professionals. Moreover, three (3) elders from community have included and in general 25 subjects were participated in this study.

#### **Instruments**

The study used unstructured in-depth interview to get primary data. Before conducting an interview, different literatures have reviewed, an interview guide was developed, checked by social science researchers, correction made and finally used. The participants were asked about their lived experiences regarding the causes and consequences of divorce on their lives and their children. On the other hand, the researcher also used secondary data- the already existed information in the form of documents on causes and consequences of divorce. Such documents include studies, reports, and publications, thesis papers conducted by individual researchers, journals, books and electronic resources from internet.

## Procedures of data collection

Data collection is defined as the precise, systematic gathering of information relevant to the research purpose or the specific objectives and questions of a study (Susan, 2012). Based on this, the researcher initially prepared interview items in English and translated into Afan Oromo and Amharic to make options for the participants, evaluated by other researchers, correction effected and used. Primarily, the researchergot first potential participant (divorced partner) and interviewed, and then, using snow ball technique, the researcher got the next participant and so forth until data saturation. The researcher used snowball sampling because it had the advantages to develop a network of participants by taking advantage of the relationship with the initial participant. In this way, the actual number of participants was accessed up to data saturation. The initial plan of the researcher was to interview between 8-12 participants. But, data saturation was not achieved until participant 17. In order to ensure the data saturation, five additional participants were interviewed. On the other hand, in order to include the responses of divorced participants to the responses of the professionals, theresearcher also had interview with five persons from three governmental organizations and three elders from the local community.

## Methods of data analysis

In this study, the researcher employed thematic qualitative method of data analysis which was specifically narrative method (describing responses of participants in words through categorizing into different themes according to their relatedness and quoting their saying. It also employed content analysis in order to develop inferences of their description.

# **Results and Discussion**

In this section, the researcher has discussed the research findings, which include the demographic data of the participants and themes that emerged from the data analysis.

# Participants' demographic data

This study had a total of twenty five (25) participants. These were divorced women (11) and men (6) from Wolisso town, and (5) governmental workers from labor and social affairs office, family courts, and women and children affairs who worked at Wolisso town and (3) elders from the local community. The divorced partner's



ages ranged between 28 and 39, whereas the nine governmental workers ages were ranged between 37 and 43 years old. And the seven elders' ages range between 52 and 61. The duration of divorce for divorced partners was ranged from 2 years to 7 years.

# The themes that were emerged from data analysis

Three main themes were emerged from the responses of divorced partners', governmental workers and elders. And these themes are organized according to the research questions.

These were:

- (1) The Major causes of divorce among divorced partners
- (2) The Major consequences of divorce on divorced partners
- (3) The Major consequences of divorce on divorced partners' children

Table 1: Themes and lists of categories regarding the causes of divorce among divorced partners in WolissoTown, (from their responses)

Woli	WolissoTown, (from their responses)			
S/N	The main themes		Lists of specific factors under each main theme	
1.	Economic causes	4	Inadequate of money to sustain life together	
		4	Lack of resources/properties to continue marital relationship	
		4	Loss of job- loosed job after secured	
		4	Being unemployment-getting job not still	
		-	Unfinished School	
2.	Social causes	$\checkmark$	Poor communication on marital issues	
		$\checkmark$	Lack of interaction and conflict management skills	
		$\checkmark$	Lack of intimacy	
		$\checkmark$	Lack of openness to each other	
		$\checkmark$	Partners' family interferences	
		$\checkmark$	Neighbors influences	
		$\checkmark$	Drug abuse e.g. alcohol addiction, chat chewing, smoking	
		$\checkmark$	Peer influence e.g. question of "why having a single spouse	
			during this modernization"	
3.	Psychological causes	-	Personality characteristics e.g. Aggressiveness, anger, antisocial	
			behavior	
		-	Infidelity- unfaithfulness	
		-	Suspiciousness of one's own spouse	
		-	Marital role expectations of the partners	
		-	Unhappiness	
4.	Other life course variables	$\checkmark$	Early marriage (age at marriage), and having children	
		$\checkmark$	Difference in ethnic and religious background	
		$\checkmark$	Going out with previous boy/girl friend	
		$\checkmark$	Marital duration(with long-term declines in marital happiness)	



Table 2. Themes and lists of categories emerged on the consequences of divorce on divorced partners and their children, (from their response)

Two main themes were emerged from data analysis in relation to divorce consequences:

S/N	The main	Categories	Sub categories
	themes		
1	Consequences of divorce on separated partners	Physical impact Social impacts	Fights , verbal abuse and conflicts Feelings of:  ✓ Loneliness ✓ Abandoned ✓ Isolation ✓ Relationship Unfaithfulness ✓ Stigma
		Financial impact Impact on health	Loss of resources e.g. house, home materials, insurances etc. Such as Headache, gastrointestinal problem, and vulnerability to sexually transmitted disease eg. HIV AIDS
		Psychological impacts	<ul> <li>Depression</li> <li>Stress</li> <li>Suicidal attempt and otherbehaviors such as: Crying, anger, losing of self-worth, guilt feeling, blame, traumatized, rejection, failure misunderstanding in interpersonal relations, non acceptance and overwhelmed.</li> </ul>
2	Consequences of divorce on divorced partner's children	Impact on partners children	<ul> <li>Lack social support from their parents like interaction and communication, which in turn brings isolation, feelings of loneliness, neglect, low self-esteem and poor communication with others.</li> <li>Lack financial support for food, shelter clothing, schooling, and routine needs</li> <li>Lack psychological support and in turn results in psychological problems in their developmental life such problems are depression, suicidal ideation, and personality disorders like antisocial/defiant behavior.</li> </ul>

# The responses from government workers and elders in the community:

Here, from interview analysis the following factors and consequences of divorce were identified:

# The major Causes of divorce identified(from government workers and elders):

- Drug abuse
- ♣ Infidelity-trying to find another sexual relationship
- **♣** Early marriage/ marriage without enough maturation
- Sudden reaching on conclusion of divorce for minor conflict in relationship
- Lack of finance to continue their life together
- Sexual incompatibility and family interference were the leading causes of divorce among Wolisso town divorced partners

## Major Consequences of divorce on divorced partners

- ✓ Difficulty in attempting to make new relationship and deciding for marriage again
- ✓ Stigma problem
- ✓ Difficulty of financial support to their next lives
- ✓ Feeling of loneliness and
- ✓ Challenged in division of property were common

# Major Consequences of divorce on divorced partners' children

- ✓ Children left alone
- ✓ Children perform poorly and ultimately drop out of the school
- ✓ Children failed to develop and respect norm in the society and in general they lack supports related to economic, social and psychological aspects from their parents.

# Description of the above major thematic causes of divorce among divorced partners

As indicated in above themes, in this finding, most of the participants reported with similar sources of divorce,



though there were some differences. The most common factors that contributed to the broke down of relationship were economic causes such as inadequate finance for surviving relationship, lack of resources/properties to continue marriage, loss of job and being unemployment.

The other commonly identified causesweresocial causes which include poor communication on marital issues, lack of interaction, and conflict management skills, lack of intimacy, lack of openness to each other, partners family interference, neighbors influences, drug abuse e.g. alcohol addiction, chat chewing and peer influence e.g. question of why having a single spouse during this modernization.

Psychological causes such as- personality characteristics e.g. aggressiveness, anger, antisocial behaviors, infidelity, suspiciousness of one's own spouse without any ground, marital role expectations of the partners and unhappiness were also identified causes of divorce among partners.

Finally, other life course variables such as early marriage (age during marriage) and having children, difference in ethnic and religious background, going out with the previous boy/girlfriend and marital duration (with long-term, marital happiness declines) were recognized.

## Description of the above major thematic consequences of divorce among divorced partners

According to the participants, there were different consequences due to divorce on their lives. Among these, the most marked commonidentifiedconsequences of divorce on divorced partners were characterized by psychological impacts, physical impacts, financial and social impacts, as well as impacts on children and health of the divorced partners. In addition, the narratives taken from some women as example, was also included.

# Psychological consequences

During the interview, it observed that all the divorced partners felt that passing through the process of divorce can be a very traumatic experience. What they could not cope with was emotional abuse. The depression, stress, suicidal attempt and more were unbearable. The following extracts were expressed by various participants who experienced the psychological impact they suffered from because of divorce. For example, one participant said that:

Participant "A": "Divorce is a very traumatic condition. It is a little bit worse than death because death is ending of life than divorce. However, divorce is a devastating experience - first you get mixed feelings; your emotions are all over the place." "I was much traumatized, very hurt I felt suicidal ideation, I felt like it was the end of the world, I felt like 'Oh God - why this is happening to me?"

Most of the participants expressed feelings of not being worthy. Some felt that they were nothing; they did not know how to face the community at large, their children, their families, the church and their colleagues. They said that they had lost their self-worth and their self-esteem.

## **Physical consequences**

It evolved from the findings that some of the participants were physically abused; some even spoiled because of the abuse. All of these things happened in the presence of the children. Sometimes these incidences happened when the spouse was under the influence of drugs and alcohol and some participants had to call the police for assistance. For example, participants saying: she said that:

Participant "B": "He was aggressive that I never seen. I don't know if he smoked cigarette but he came back as somebody I did not know before. He wanted to kill me - it was only two of us but if I was not strong...as tiny as I am... I had to bite him and push him and lock myself in the room. It was at night, I am giving up because this man is going to kill me,".

## **Social consequences**

This finding of the study showed that affected participants suffered from the major feelings of loneliness, abandoned; isolation, relationship Unfaithfulness and stigma which lead to various kinds of behavior and tendencies experienced.

**Stigma:** participants highlighted that divorced people are labeled. They suggested that if you are divorced, you cannot advise a young girl who is going to get married because your marriage has failed. They said that they were actually excluded from those discussions. Losing married friends was also indicated as a known phenomenon. They also mentioned that, as a divorced person, you become a threat to your married friends and end up making new friends.

Participant "C": "My lifestyle has changed. When I found the friends I had before, they are not like my friends anymore, my circle of friends have changed I do not have friends actually now".

## Financial consequences

The consequence of divorce led to a huge financial decline for most of the participants interviewed. Married people become dependent on two couples income, but normally divorced people end up having to carry the



financial burden solely, especially if the former spouse is unemployed or has an estranged relationship with the partner and the children.

Participant "D": "I always worried about my life because of no finance to run living. When I compare myself with my friends who are living appropriately by using their all resources, I do not feel goodand I get stressed".

## Description of the above major thematicconsequences of Divorce on the divorced partners' Children

Divorce has adverse impact on the children. In most instances, children are not part of the decisions taken and have to accept the outcome of divorce. Neither are they counseled, especially since some of them blame themselves for the divorce. Nowadays, loving parents prepare the children for the split and share custody of the children. There is also an arrangement where the parents share responsibility. But in most cases children are affected by parental divorce.

Most of the participant's biggest concern has been the children, especially having to raise them as single parents. One of the biggest concerns has also been how the children would emulate their parents since many of the children experienced violent behavior. The fact that some of the participants had to flee their homes and become displaced led to many of the children performing poorly and ultimately dropping out of school.

Finally, lack of social support like interaction, communication skills, which in turn brings isolation, feelings of loneliness, neglect, low self-esteem and poor communication with others, Lack financial support for food, clothing, schooling, shelter and routine needs, lack psychological support and in turn result psychological problems in their developmental life such problems are depression, suicidal ideation, and personality disorders like antisocial/defiant behavior were the impacts the majority of divorced partner concerned with.

#### Discussion

This chapter presents discussion of the present findings in relation to earlier studies, and limitations of the study. This study explored and described the causes and consequences of divorce on divorced partners and their children among WolissoTowncommunity. Accordingly, most participants of this study had experienced economic, social, psychological and other life courses as the major causes of divorce. In line with this finding, the prior finding revealed that economic problem, drug addiction problem, fertility problem, pressure from friends, families and difference in religion and even early marriage directly related to increase divorce (Serkalem, 2006). This similarity might be attributed to the interdependence nature of causing factors of family disturbances. In previous study, some of the common reasons of divorce are lack of communication in which spouses may not clear their expectation through communication and may not discuss feelings, different issues, and choices which are very important in a marital life(Gottman, 1994). Similarly, the present study also revealed lack of communication on different aspects of marital relationship as a common cause of divorce.

In relation to consequences of divorce, the participants reported that divorce had been a very devastating and traumatic experience on their life. It was described as worse than death because death is final, whereas with divorce a person goes on with their life but experiencing disturbing life situation. Here, psychological, social, physical, health and financial challenges were the most common challenges experienced as consequences of divorce among divorced partners to survive. Similarly, in previous findings, divorce results in crisis for family members, loss of an intimate relationship, loss of hopes and dreams as well as feelings of failure, fear, anxiety, loneliness, and guilt in divorced life (Adegoke, 2010).

Divorce has negative emotional and psychological consequences on children life as well. In most examples, children are not part of the decisions to be taken and have to accept the consequences. Neither are they counseled in decision. Some blame themselves for the divorce. Amato & Sobolewski (2001) stated that family disruption may affect the off-spring's well-being: socioeconomic attainment, marital and relationship stability and the quality of children's relation with parents. Likewise, for most of the participants in this finding regarding their children, how the children would follow their parents' appropriately since many witnessed and experienced violent behavior and negative consequences of divorce is the question and fear of the parent. Moreover, the divorced parents fleeof their homes and displaced led to many of the children performing poorly and ultimately dropping out of school. Not only this, but also children of divorced parents lack social support like interaction, communication skills, which in turn brings isolation, feelings of loneliness, neglecting, low self-esteem and poor communication with others, lack of financial, support for food, clothing, schooling, shelter and routine needs, lack of psychological support and in turn results in psychological problems in their developmental life such as depression, suicidal ideation and personality disorders like antisocial/defiant behavior.

## **Conclusion and Recommendations**

# Conclusion

In conclusion, this qualitative study aimed at exploring and describing the causes and consequences of divorce on divorced partners and their children within Wolisso town community. The emphasis wasgivenfor the causes of divorce and consequences it brought on, the life of divorced partners and their children as well.



As the findings of the study shown, both divorced partners and their children have faced the adverse consequences of divorce contributed by the major factors such as economic, social, psychological and other life courses. From the lived experiences of the divorced participants, divorce is adisturbing and painful with psychological, social, physical, financial and health consequences on their living and children. Up on the disrupted parental relationship, the off-spring's well-being such as socioeconomic attainment, performance in school, peer relationship stability, the quality of relation with parents, the development of self-esteem and management of their life were disturbed.

These findings that shown interrelated factors contributing for family disturbances including divorced partners and their children, would be explained by the family systems theory that dictates divorce as a dynamic and interdependent relationships that every member of the family system is influenced by the actions of other members and by the quality of interactions between other members.

Therefore, it was quite clear that divorce had negative impacts on the divorced partners and their children and these negative impacts need efforts aiming at reducing parental hostility and improving mutual parental responsibility and care as preventive and intervention strategies than deciding for divorce.

#### **Recommendations of the researcher**

Since different causes of divorce and their consequences identified among Wolisso Town divorced community, on this basis and its implication, the researcher is recommending that:

- It is better if people show respect to their marriage bond, respect to the individual difference of their partners and try to understand his /her personality from psychological perspective through especially positive communication.
- When some unexpected problems happen among married partners, they have to remain calm and try to find out the solution to resolve instead of preferring divorce.
- Lit is better if the center of marriage and family counseling will initiated and organized in Wolisso town with the help of both government and NGOs.
- When any misunderstandings occurred between partners, it has to be first get attention before reaching to the conclusion and partners should make seek for the help from the marriage counselor and even take care for their children.
- When any disagreements happenedbetween partners, mediation by traditional/cultural systems like "Jaarsummaa" in Oromo community cases and other religious leaders are very important than preferring divorce.
- It is better if a committed marriage and family counselor be readily available at all times of problems as part of a support system.
- It is better if a support group for divorced partners formulated at the Kebelelevel and preventive intervention programs offered to reduce the divorce rate among partners.
- It is better if counselors present workshops on life skills which will include relationships, marriage and divorce with the help of concerning bodies like labor and social affairs, legal justice court, and women and children affair offices because this may limit the rate of divorce amongst this community.

#### **Further research**

Since the present research focused on identifying the major causes of divorce and its consequences on divorced partners and their children, further research could be carried out on the coping strategies they used in reducing its negative effects. Additional, research could also explore urban- rural differences in experiencing divorce as the function of educational level. Future study can incorporate other factors such as personality and income levelusing quantitative approach.

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