

**Original Article**

**PSYCHO SOCIAL AND ECONOMICAL CONSEQUENCES OF DIVORCE IN MUSLIM COMMUNITY IN GONDAR CITY ADMINISTRATION**

**SEID JIBRIL, YEMATAW WENDIE YEHUALASHET**

University of Gondar Faculty of Social Sciences and the Humanities School of Sociology and Social Work

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**ABSTRACT**

This research aimed at investigating the psychosocial and economical consequences among the Muslim couples in Gondar city administration. Quantitative data were collected using structured questionnaire, which incorporate Beck depression inventory II and Rosenberg self esteem scales, from 361 respondents selected randomly from 16 “Jemia” associations proportionally. In addition, structured interview and focus group discussion were also conducted. The results revealed that Financial problem to access health care services, housing problem, access to food; downward social mobility, role change, social interaction problems, depression and low self esteem are the major psychosocial and economical consequences of divorce among Muslim divorced individuals in the city administration. In order to reduce this negative consequences of divorce due attentions should be given by governmental and nongovernmental organization, researchers and helping professionals to the issue.

**Keywords:** *Psychosocial, economical Consequences of divorce,*

**INTRODUCTION**

Divorce is defined as a legal dissolution of marriage and it occurs when a pair of bond is broken between breeding attempts despite both members of the pair still being alive (Rogers & Skinner (1996). Beginning from the past four and five decades, divorce has become a major recurrent trend in the family life. Ahmed (2009 p.2), forty years ago divorce was rare in most part of the world and considered as a shameful act. Likewise, Selam (2007 p.21) has stated that before 1950s divorce was unusual and there was considerable social pressure to stay married, even if it was bad and abusive marriage. But, now divorce is linked with the pursuit of individual satisfaction. Also, Nazir (2001) arrived at a similar conclusion stating that there has been an increase in the incidence of divorce since 1960s with the corresponding increase in social and psychological problems.

Divorce results in psychological, social and economical crises for the family and the society in general. Fagan and Rector (2000) illustrated the negative impact of divorce on the divorced individuals and their children socially, economically and psychologically. They have also mentioned the pervasive ill-effects of divorce on the five major institutions of society (i.e. the family, religion, school, marketplace, and government).

Divorce has a profound effect on the spouses, their children, and also the society at large. When spouses decide to get divorced, it is considered to be a means to end misery and discomfort. However, this is far from the real outcomes especially when one looks at the adverse problems that would be faced in the post divorce life.

According to Venter (2006), divorce is a life crisis of enormous proportion that makes the start of painful process of changes including major troubles in the family system. Several studies have indicated that children and adults going through divorce have a higher incidence of psychological, social and economical problems. There are also evidences telling that divorce is associated with lowered well-being among both young children and adult children of divorced. For instance, as indicated in Schaefer (1997), the impact of divorce on individuals are very grave. People who have experienced divorce feel loneliness, depression, anxiety, hostility, incompetence, low work efficiency, suicidal feelings and intention

In spite of the adverse effect of divorce on individuals, family and society at large, there is no adequate and comprehensive study on the causes and consequences of divorce in the city of Gondar, particularly in the Muslim community.

Therefore, it seems pertinent to examine the consequences of divorce in the Muslim community of the city administration. Thus, this paper had tried to explore the major psychosocial and economical consequences of divorce among the Muslim community in Gondar city administration. It has also suggested possible means in dealing with the challenges of divorce on divorced individuals and their respective families.

**Definition of Terms**

In the present study, **Psychological consequences:** refers to Self reported feelings, perceptions, or experience of respondents as measured in ones current level of depression and self esteem. Correspondingly, **Social consequences:** refers to Respondents' current social conditions as measured by social mobility, changes in social roles and level of social interaction. **Economical consequences:** denotes respondents' current economical status as measured by accesses to food, housing and financial ability to access health care services. **Jemia:** an association established among neighbors to raise funds and provide different material and social supports during emergencies such as death within this group and their families.

**METHODS**

**Participants**

A cross-sectional concurrent mixed procedure was conducted from August 2011-January 2012. During this period, data were collected from 361 randomly selected respondents who were divorced (n=133) and married (228). Out of 361 total respondents 191 or 52.9 % of respondents were males whereas the remaining 47.1% were females. The majority of respondents (78.7%) were below grade twelve, while the remaining (21.3%) were above grade twelve. The respondents were recruited from 16 jemia associations which are found under Gondar city administration. The sample size was determined based on a 95% confidence interval and 50% prevalence rate. A 5% marginal error was assumed.

**Instruments**

One of the instrument used for the data collection was a structured, investigator-administered questioner. To explore the psychological consequences of divorce on divorced individuals, Beck Depression Inventory and Rosenberg self esteem scale were employed.

### The Beck Depression Inventory (BDI-II)

The Beck Depression Inventory (BDI-II) is a series of 21-self reported questions. The (BDI-II) is scored by summing the ratings for the 21 items. Each item is rated on a 4 point scale ranging from 0 to 3. And the cut score guidelines are suggested for total score of 0-13 is minimal, 14-19 mild, 20-28 moderate and 20-63 is severe.

### The Rosenberg self esteem scale (RSES)

The RSES (Rosenberg, 1965) is 10-item measure of global self worth, half of which is positively worded and half of which is negatively worded. with responses arranged in a four point likert scale ranging from 3=*strongly agree* to 0=*strongly disagree*, the item assess overall feelings of self-worth or self acceptance. A principal components factor analysis resulted in bi-dimensional correlated ( $r=0.48$ ) factor solutions of negative self-worth and positive self worth. such bidimensionality has been supported by a number of studies (e.g.,Jamil,2006;roth,decker,Herzberg,&brahler,2008).while the negative self worth components of RSES ( $\alpha =0.75$ ) was found to be significantly correlated with the intrusive thought ,hyperarousal ,and personal vulnerability of CITES-R, the positive self worth component ( $\alpha =0.73$ ) was associated with the social support empowerment of this measure. According to Schmitt & Allik, 2005 its cross cultural applicability has also been studied and found to be cross culturally equivalent (cited in Yemataw W&Workie Z, 2011).

In addition three economical and social questions were included to see the consequences of divorce on the divorced individuals.

### PROCEDURE

One of the instruments used for the data collection was a structured, investigator-administered questioner. The strategy of data collection was interviewing by enumerators. Each *jemia* association secretaries were employed as enumerator after a short training on how to administer the questionnaire. This had been done to increase the quantity and qualities of data to be collected, by giving clarification on the items to minimize misinterpretation. For the first time the questionnaire was prepared in English and then translated in to Amharic language, the federal language of Ethiopia, since informants are Amharic speakers and they may not understand English language very well. The translation process went under a process known as *forward-and-backward* translation so as to produce a refined final Amharic version of the original draft having undergone several possible modifications that might reduce error to a minimum level.

### Pilot Test

Cronbach's Alpha (Alpha) reliability analysis was employed in all categories of questions. It was believed that this would enhance internal consistency of the questions by identifying items with lower inter item correlations. The model which test internal consistency of measurement scales Alpha,  $\alpha$  (Cronbach) result for the questioner was  $\alpha = .75$ , for each group of measurements the Alpha were (for psychological questions .88, for social questions  $\alpha = .88$ , economical questions .54 and demographic questions  $\alpha = .68$ . Since the higher Alpha value indicates internal consistency the questions and all categories of question had an Alpha value of .54 and above the questioner was sound enough.

Qualitative data were collected through semi structured interview and focus group discussion.

Semi Structured Interview: semi structured interviews were conducted to get deep information about the consequences of divorce among the couples. Ten divorced in depth interview participants (five male and five women), were select based on the criteria of age and sex in order to make the information as much as holistic and representative.

Focus Group Discussion: additional data were also collected by conducting focus group discussion with 8 participants. The participants were religious leaders, Sheriah jugs, and Quadies (a person who lead and legitimize marriage according to the Sheriah law).

### Ethical Considerations

Consequences of divorce are one of the sensitive topics for research. It touches upon issues of safety, privacy and confidentiality. The researcher thought that during data gathering phase participants would be frustrated due to being interviewed with a detail structured and semi-structured questions. This might cause them to feel somewhat intimidated and disempowered. In the analysis process, conditions also took into account in which there could be a use of language that might disappoint the study population during reporting the findings. Therefore, necessary ethical considerations to respect the rights of the participants and the study population had been made. Pilot test had been conducted in order to made amendments over sensitive and ethically problematic questions. The informants were orient about the study and were request to sign a consent form. In depth interviews were conduct in private and safe places; the interviewees were informed that all the information they provide would be kept secret and female interviewer was employed for female participants. Besides, the anonymity (not exposing their personal issues to others or secrecy) of the participants was maintained during and after the interview. The depth interviews were held after oral consent of the participants. Moreover, serious considerations were taken to protect the religious and social values of the community during report writing.

### RESULTS

#### Consequences of Divorce

In order to assess economical, social and psychological impacts of divorce on divorced individuals' comparison was made between divorced and married respondents. Besides, qualitative data by using focus group discussion and in depth interview also collected to validate the result of statistical comparison between the two groups. Moreover, chi-square test and unadjusted logistic regression analysis also used to test the relation between divorce and each of economical, social and psychological variables. Below the results are discussed in details.

#### Economical Consequences of Divorce

To see the economical consequences of divorce the study had tested the relationship between the respondents' current marital status with their access to food and their financial ability to access health care services by using chi square and unadjusted logistic regression. Both of these variables entered in the model as dummy variables coded with 0 and 1. Zero represents the existence of problem in order to access these services and one indicates absence of the problem. Besides, qualitative data through in depth interview and focus group discussion were collected and analyzed regarding the relationship between divorce and access to food, housing and financial problem to access health care services.

#### Problem to Access Food

In order to see if access to food is related to respondents' current marital status, problem of access to food was cross tabulated with the current marital status of respondents. The results are presented in the bar graph below.

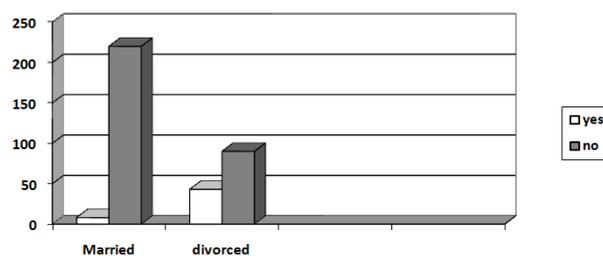


Fig. 1: current marital status and problem to access food

As referred from the above bar graph, 43 or 32.3% out of the total 133 currently divorced respondents have a problem to access food. Contrary to this, only 8 or 3.5% respondents in the married group have a similar problem. Here, it is possible to infer that the number

of divorced respondents were larger than the married respondents with regard to the problem of access to food. The chi square table below also indicates the existence of statistically significant

association between problem to access food and the current marital status of the respondents with (1 degree of freedom=57.519 and the P value less than .05).

**Table 1:Chi-Square Tests significance between access to food and current marital status**

	Value	Df	Asymp. Sig. (2-sided)	Exact Sig. (2-sided)	Exact Sig. (1-sided)
Pearson Chi-Square	57.519 <sup>a</sup>	1	.000		
Continuity Correction <sup>b</sup>	55.168	1	.000		
Likelihood Ratio	57.331	1	.000		
Fisher's Exact Test				.000	.000
Linear-by-Linear Association	57.360	1	.000		
N of Valid Cases <sup>b</sup>	361				

a. 0 cells (.0%) have expected count less than 5. The minimum expected count is 18.79.

b. Computed only for a 2x2 table

As clearly indicated in logistic regression output table. At 95% confidence interval divorce will increase the problem of access to food by a factor of 13.1.

The chi-square and regression results which implies the existence of strong relation between access to food and marital status is also supported by most of focus group discussion participants. During the discussion the discussants raised problem of access to food as one of the economical consequences encountered by the divorcees. As the participants clearly implied the problem highly observed among divorced women than men, since most of them were economically dependent on their husbands. From the experience of in depth interview participants, it is clear that due to divorce, some of them were, mainly women, not in a position to get sufficient amount of food. This case also elaborated by one of the interviewee:

*After I had finished the money, which I got from the property sharing, I have no any other source of income to maintain the basic needs of life including food. Now I am selling my dresses and other ornaments to buy food and pay for house rent. I do not know what will happen on me when I had nothing to sell, then crying..... (28 years old women).*

**Housing problem**

The second economical consequences which is affecting divorced individuals is housing problem. As the participants of focus group discussion point out, property sharing or distribution after the pronouncement of divorce is the basic reason which makes divorced individuals to have more housing problem than those who are married. Let see the clarification given by one of the focus group discussion participants regarding the problem of housing and divorced people *In most cases after divorce is pronounced by the court, for the sake of property distribution the house should be sold. This situation made at list one party to lose his/her house ownership right which he/she had before the divorce.*

Moreover, the participants mention instances which indicate that problem of housing is higher among divorced groups than the married, not only in terms of access but also its quality. As underlined by the discussants the problem is more severe when one among the couples was economically dependent on the other one. This idea further authenticated by a 26 years old interviewee who is currently facing housing problem. He point up his current problem of housing in comparison with his life before divorce:

*Before divorce, I and my wife were live in a house which has 3 classes. The owner of the house was my brother in law, and we were not asked any payment for it. But, after we divorced I had no options rather than to live in a very small single class with two of my friends since my income is hard*The result shows that 44.4% and 18.9% of divorced and married respondents have got a financial difficulty to get health services respectively. In order to examine the association between these two variables, chi-Square analysis was used. Pearson Chi-square examination result on the association between financial problem to access health care services and respondents' current marital status revealed to be significant. With Pearson a chi square value =26.947, (1df) p<0.05. Thus, it is possible to conclude that marital status among the Muslim communities of Gondar town has a significant association with that of financial problem to accesses health care services. Moreover, the result of logistic regression

indicates divorced individuals are 3.4 times greater probability to have a financial problem to access health care services than married.



**Fig. 2: financial problem to access health care services**

According to the result of focus group discussion, in most instances of marital relations the breadwinner is one among the two partners (mostly, the husbands). As a result, when they are divorced, one of them, who were without one's own source of income have a difficulty to cover the medical expenses and other basic necessities. Therefore, almost all of the discussants confirm financial problem to cover medical expenses are more common among divorced individuals than individual in marital relation. One of the participant of focus group discussion also argue that: "married persons are less likely to face financial problems for health care services by showing the psycho-social and economical supports from the extended family and wider social network they had than divorced individuals".

A 32 years old woman, who was one of the respondents among 10 in depth interview participants, give details regarding her financial problem to cover health care expenses after she had got divorce as follow:

*When I was with my husband, I was not well thought-out and worry for the money what I had spend for healthcare services. But, after I had divorced it is hard to me to pay for health care services even it is less than what I paid before.*

In addition to the aforesaid economical consequences, as indicated by the discussants some divorced individuals also faced financial problems to precede with the process of divorce and incurred benefits from the process. They also mentioned child custody support as another economic burden for the husbands after the pronouncement of divorce. As one of 42 years old interviewee point out for him it is hard to pay 400 birr child custody support per month .Then again, mothers who receive child custody support, reported that the money which they receive for custodial support is very low and insufficient to fulfill the need of the children. A twenty eight years old woman explains the condition during the interviewee by saying:

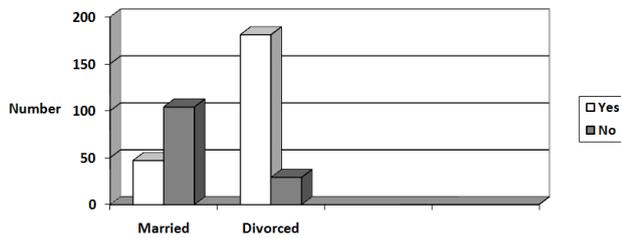
*Even if the court decided on my ex-husband to pay 350 birr per month for child custody, it is not enough to cover the monthly needs of the child. Furthermore, he did not give the money regularly.*

**Social Consequences of Divorce**

Social mobility, role change and social interaction are the considerations used to measure the social consequences of divorce on the respondents. For this purpose social mobility is defined by respondents' income, social status, privilege and respect in the community in which they live in. On the other hand, role change defined as the change in respondents' role concerning raring of

children and breadwinner. And social interaction refers to respondents' interaction with friends, neighbor and social institutions.

**Social Mobility**



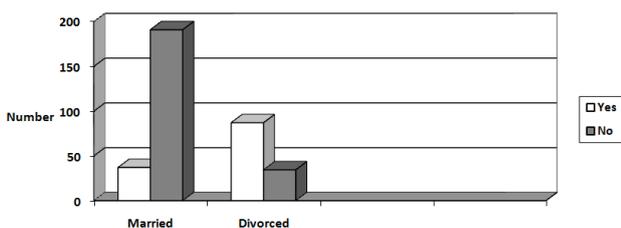
**Fig. 3: current marital status and down ward social mobility**

The cross tabulation result indicates that the majority (above 78.2%) of divorced respondents were encountered negative or down ward social mobility because of their divorced status, but only 20.1 % of married respondent had faced a similar situation .There is also a significant association between marital status and downward social mobility as one can see from Pearson chi-square result which is statistically significant at .05. In addition, according to the result of the unadjusted logistic regression table divorced individuals are 13.8 times more likely to encounter down ward social mobility than married individuals. Hence, the results are strong enough to say that, divorced respondents were more likely to experience downward social mobility than the married respondents.

The focus group discussion participants affirmed that the relationship between downward social mobility and divorce. This further substantiates the findings of the quantitative data. As elaborated by the discussants, community's negative perception towards divorce and divorced individuals, the occurrence of income reduction up on most of the divorced individuals and the corresponding loss of previous status and privileges are the major consequences of divorce. This makes dawn ward social mobility to prevail among those who are divorced. Along with this, a 26 years old women interviewee elucidate dawn ward social mobility in her post divorce life by saying:

*After divorce, I had not only experienced income reduction but also I had lost my acceptance and previous respect even among my families and friends. (26 years old women).*

**Role change**



**Fig.3: current marital status and role change**

As shown from the above graph and the cross tabulation table among the divorced respondents 65.4% of them become either a single breadwinner or single part or both after they are divorced. But currently only 34.4% of married respondents have experienced such conditions. At alpha value of .05 Pearson chi-square test of association also designated the existence of strong association between divorce and role change. According to the result of chi square and cross tabulation it is possible to conclude that divorced respondents are engaged in tasks which they were not performed before they were divorced or they are becoming a single responsible person to that task. Furthermore, the regression analyses also designated that divorce will increase the probability of role changes among individuals by a factor of 9.7.

The data collected from focus group discussion and in depth interviewee regarding the relationship between divorce and role

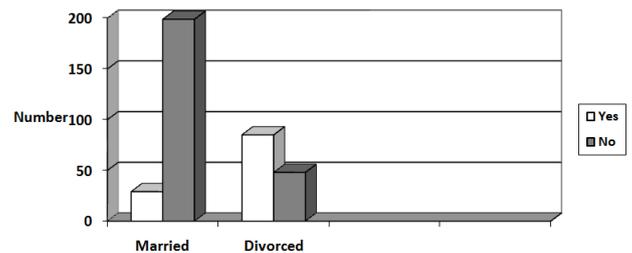
change also supported what is presented in the quantitative data. Particularly, two of interviewee summarized the role change what they had experienced after they had been separated with their respective marriage partner. Let begin from a 27 years old man.

*Currently it is compulsory for me to washing clothes, preparing foods, taking care of my children and other house activities, which I had not done when I was with my wife.*

A 41 years old woman on the other hand put the following remark, to elaborate the role change she went through after divorce.

*Before divorce, my responsibility was only for indoor activities. But, now I have also responsible to carry out different outdoor activities including running a small business to generate income.*

**Social Interaction**



**Fig.4: current marital status and problem of social interaction**

As the findings from both the quantitative and qualitative data in addition to role change and downward social mobility divorce had also other social consequences like problem of social interaction. As indicated cross tabulation result, 63.9% and 36.1% of divorced and married respondents have problem of social infractions respectively. The association between divorce and social intaraction problem also proven by Pearson chi square tast of association with a p value of .000. The regrassion analyses on the relation between current marital status and problem of social intraction indicates that divorced individuals have 12.6 odds of social intraction problems than those who are married.

In replying the questions about the effect of divorce on social interaction, most of the interviewee and the focus group discussion participants emphasize on the inevitability of disconnection between divorced individuals and their former social gatherings. The participants of focus group discussion also pointed out that most of the divorced individual lacks motivation and personal confidence to join different social gatherings. Repeated questions regarding on the causes of divorce by different peoples was also another factor which makes the divorcees to limit themselves from social interaction and to be lonely as the discussants reviled. A 41 year old interviewee, can be a witness ,who had stopped to join coffee ceremonies with his neighbors in order to avoided frequent questions about his divorce and his future plan regarding his marital life.

Moreover, most of the interviewee mentioned their divorce statuses and the resulted financial problem as hampering them from different social interaction which they had been take part in before.

The findings from the qualitative data also show that child custody and visiting are the other social problem for the divorcees having children. The challenges and difficulties of children custody and visiting further explained by 35 years old men:

*Even if I had appealed to get the right of raising my son, the court had given the child custody right for my ex -wife. After that, she and her family let me to visit my child for a short time and they did not leave alone us because, they suspect me I will tell him something bad about them and persuade him to live with me.*

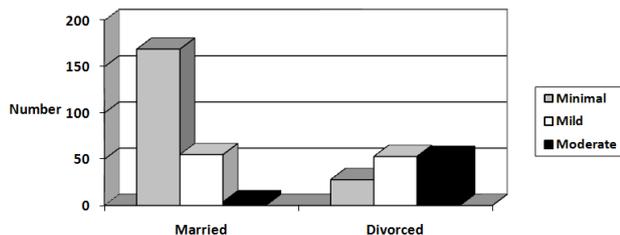
Additionally, the discussants of focus group discussion stated the deterioration and development of hostile relationship among divorced individuals, their respective relatives and families as common social interaction consequences of divorce.

**Psychological Consequences of Divorce**

In order to examine the psychological consequences of divorce both group of respondents were asked to indicate their current level of depression and level of self esteem. The research was adopted Bake depression inventory II and Rosenberg self esteem scales to identify respondents level of depression and self esteem respectively.

**DEPRESSION**

The Beck Depression Inventory (BDI-II) is a series of 21-self reported questions. The (BDI-II) is scored by summing the ratings for the 21 items. Each item is rated on a 4 point scale ranging from 0 to 3. And the cut score guidelines are suggested for total score of 0-13 is minimal, 14-19 mild, 20-28 moderate and 29-63 is severe.



**Fig. 5: current marital status and level of depression**

The above bar graph depicts respondents' current level of depression. Out of the total 133 divorced respondents 53 or 39.8% had mild depression. And another 52 or 39.1% of respondents in the same group had moderate depression. The table also indicates that 55 or 24% and 4 or 2% of respondents in the married group have mild and moderate depressions respectively. These percentages vividly show that depression is more common in the divorced group than the married one. The aforementioned findings further strengthened by the statistical analysis of independent T test. Table 2 below shows that the mean depression of divorced respondents is high as compared to married respondents which are 17.1 and 11.6 respectively.

**Table 2: Independent T Test of Mean Score of Depression between Married and Divorced Groups**

	Current marital status	N	Mean	Std. deviation	Std. Error Mean
Level of depression	Married	228	11.6009	4.07889	.27013
	Divorced	133	17.0602	6.17762	.53567

The result in of T test also indicates that "t" 9.1= is "df"200= and p=.000 which is clearly showing that there is a statistically significant mean difference between the two group.

Depression as a main psychological consequence of divorce is also build up by the findings from the qualitative data. Low mood and deep stress were a daily experience for the most in depth interviewee participants after they had been divorced. Ager, restlessness, appetite disturbance, felling of guilty are the major psychological problems observed on divorced individual as most of the focus group discussion participants agreed and this all are symptoms of depression. The discussants added that, some of divorced people use substances like chat and alcohol to feel free from the above mentioned problems. As 25 and 27 yes old men in depth interviewee participants reported "Chat" and alcohol are the only coping mechanism used for their disturbed mood, which they had developed after divorce. A 25 years old woman also explains her feeling of depression by saying:

*After I got divorce I had a feeling of pessimism and sadness for the reason I do not now. Lack of concentration, motivation and power to do different things are the major problem what I had experienced in my post divorce life (25 years old women).*

**Self esteem**

In Rosenberg self-esteem scale the scores are calculated as follows: for items 1, 3, 4,7 and 10: strongly agree=3, agree=2, disagree=1 and strongly disagree=0. on the other hand for items 2,5,6,8 and 9 (which are reversed in valence) strongly agree=0, agree=1, disagree=2 and strongly disagree=3. and the total sum of The scale ranges from 0-30. Scores between 15 and 25 are within normal range; scores below 15 suggest low self-esteem.



**Fig. 6: current marital status and level of self esteem**

According to the above bar graph and the cross tabulation result between current marital status of respondents and level of self-esteem. Divorced respondents who had low level self esteem were four times greater than the percentage of respondents with low level of self esteem in the married groups. The independent t test result in table 3 below, also implies that with 95% confidence interval the mean self esteem score of married respondents is higher that of the divorced .

**Table 3: Independent T Test of Mean Score of self esteem between Married and Divorced Groups**

	Current marital status	N	Mean	Std. deviation	Std. Error Mean
Level of depression	Married	228	18.1447	3.33466	.22084
	Divorced	133	16.4436	4.05159	.35132

With the values of t=4.1, df=235 and p=.000 the men difference of self esteem score between the divorced and married respondents were is statistically significant.

The finding of focus group discussion was also similar with the quantitative findings regarding the relationship between divorced individuals and their level of self esteem. During the discussion the participants were linked social and economical status with ones level of self esteem. And then participants argued different socio-economical problems which come following divorce make divorced individuals to have low level of self esteem. In addition, as one of in depth interview participants clarified. Because of low self esteem and lack of personal confidence what he had developed after divorce. He cannot able to have opposite sex partner and establish new marriage. Moreover, a grade 9 divorced women reported her low level of self esteem by saying:

*I feel that I cannot perform equally with other students and a lost something what other have. Generally, I have less respect for myself than what I had before.*

According to the results presented above. The psychological consequences of divorce like depression and low level of self esteem lead the divorced individuals to additional problems like that of substance abuse and difficulty to establish new marital relations.

**DISCUSSION**

The results from in depth interview, focus group discussion and survey results, indicates that the existence of relationship between divorce and different economical, social and psychological problems. In comparison with married respondents, problems like access to food, house and health service are more prevalent among the divorced respondents. The findings of regression analyses also indicate that divorce will increase the odds of socio-economic problems on the individuals. As the qualitative data indicates divorce resulted in economic problems most of the time on women. Because women are, in most cases, economically dependent on their

husbands, so the economic problem after divorce is becoming more prevailed on women. Likewise, downward social mobility, becoming single parent and breadwinner, disconnections from social institutions and loss of previous social gatherings are the major social problems found in a higher magnitude among the divorced respondents than who are currently in marital relation. The result of the research also discloses that, depression and low self-esteem are the major negative consequences of divorce categorized under psychological problems. Respondents in the divorced group have higher mean depression score and lower self esteem score than the respondents in the married group. Generally, the result indicates that, the economical, social and psychological situations of divorced participants are noticeably worse than those of married respondents. In the same way with these research findings, Fagan & Rector (2000) shows negative impact of divorce on the divorcees and their children socially, economically and psychologically.

Moreover, a good number of studies had also addressed the financial devastations following divorce. As Kavas (2010) stated before precarious financial conditions in the form of permanent financial problems, reduced economic standards or downward mobility are endemic to divorcing people particularly on women. Similarly the study by Serkalem (2006), finds out that the economic problem of divorced women is much higher than married women. And Majority of divorced women indicated economic problems such as inability to get food on time, poor quantity and quality of food, lack of money to cover expenses for clothes, school fee, and water and electricity bill.

Regarding the social consequences of divorce kavas (2010), reached in to a similar conclusion with the findings of this research. According to Kavas a big fraction of the participants (79 percent) stated that they concerned about possible negative approaches toward their divorce and looked for ways not to be exposed to those behaviors. The attitudes and behaviors associated with stigma manifested themselves in every socio-economic levels and conditions surrounding divorce. As many respondents stated in the quotations, blaming attitudes either come from family, relative or friends, colleagues, etc. Because keeping up marriage regardless of the circumstances is socially expected, it is not readily sympathized when individuals do not conform to this norm through act of divorce. Serkalem (2006) arrive at in to a related winding up, Majority of the divorcees lost their relationship due to the change in marital status.

According to, the qualitative, data result of this research among the divorced group females are more exposed to socio-economic problem. Divorce affects the relationships of divorced individuals with relatives and friends. Especially the social relationship of divorced on women does not enable them to get moral and economical support they need. They could not able to raise the social capital while being the only responsible for all needs and activities in the household, which took their time. Among divorced women, more than half indicated that the support they had been getting from relatives and friends has stopped after divorce Serkalem( 2006). The negative social consequences of divorce on women also elucidated by Enwereji (2008), "in Africa especially in Nigeria where divorce affects the overall development of women. A divorced woman suffers discrimination because she is neither accepted in her matrimonial nor maternal home. Some actions against divorced women are done in other to humiliate them for bringing shame and dishonor to their maternal families".

Literatures suggest that there are many unique stresses on divorced individuals as a result of divorce that require their adaptation. All of these literatures are in line with the findings of this research. According to Sanford , Braver, Jenessa, Matthew & Goodman( nd). Divorce has been rated the number one life stressor, as a result, divorced parents in general are somewhat more likely than married ones to be afflicted with poor psychological well being. Adegoke(2010),by supporting this idea argued that divorce results in crisis for family members. For adults, divorce signifies the loss of an intimate relationship that also brought security and support. It also signifies a loss of hopes and dreams as well as feelings of failure. He also claims that, role change may be one of the most important factors contributing to the distress and unsuccessful adjustment of

the divorcees. More importantly, the research has a similar result with that of social role and strain theory regarding the psycho-social consequences of divorce on the divorced individuals. As Johnson (2002), elucidated Social role theory explain the social and psychological impact of divorce on women in relation to role transitions of divorced women. This theory maintains that the role of being divorced is inherently more stressful than that of being married, due to the more difficult life circumstances they experience. On the other hand, According to crisis theory marital dissolution as a life crisis can temporarily create change in the state of mental health (cited in Serkalem 2006; p.35).

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